

Perceptions and Preferences of Traditional Market Traders toward Islamic Banking

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ABSTRACT

This study explores the perceptions of traders at Pasar Sabtu, Mendahara Ilir, towards Islamic banking, focusing on factors influencing their acceptance and utilization of Sharia-compliant financial services. Employing a qualitative descriptive approach through interviews, observations, and document analysis, the research uncovers that while traders exhibit a positive inclination toward Islamic banking grounded in spiritual values and trust, their understanding of fundamental Sharia principles remains limited. Barriers such as restricted physical access to Islamic banking branches, inadequate financial and digital literacy, and reliance on informal information networks hinder broader adoption. The study highlights the critical role of spirituality as social capital, alongside geographic, educational, and socio-cultural factors, in shaping perceptions and behaviors. Findings suggest that for Islamic banking to expand inclusively within traditional markets, strategic emphasis must be placed on comprehensive literacy enhancement, improved accessibility, and community engagement. This research contributes novel insights by holistically integrating spiritual, educational, and socio-economic dimensions, providing a foundation for tailored educational and marketing strategies that support sustainable financial inclusion.

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1. INTRODUCTION

Trade has long been one of the main pillars of human socio-economic life. Buying and selling activities not only facilitate economic transactions but also shape complex social and cultural networks within communities. From an Islamic perspective, trade occupies a strategic position, as Islam, since its inception, has provided permission, guidance, and support for such activities (Musthofa, 2024; Musthofa & Wulandari, 2024; A. E. Saputra & Susanti, 2024). Prophet Muhammad (peace be upon him) himself engaged in trade during several phases of his life, serving as a role model for Muslims in managing businesses grounded in ethics, honesty, and justice. Since then, trade has been regarded as a legitimate and blessed source of livelihood, capable of generating substantial benefits for both individual and societal well-being (Fia, Musthofa, & Devi, 2024; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Rahma, Musthofa, & Fatimah, 2024; Susanto, Putra, & Nisak, 2024).

In practice, the success of a business, whether small- or large-scale, is inseparable from the availability of capital as a vital factor of production. Capital sustains business operations, enabling traders to purchase inventory, expand ventures, or innovate in products and services. However, acquiring business capital is not always straightforward, particularly for small-scale traders and micro-entrepreneurs. Many of them rely on external financing sources, whether through formal or informal financial institutions. In various traditional markets across Indonesia, this phenomenon is evident, as traders often resort to loans from financial institutions to meet their working capital needs (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024).

In this context, the presence of financial institutions, including Islamic banking, becomes highly relevant. Islamic banking, with operational principles rooted in Sharia law, emerges as an alternative for those seeking interest-free financing based on fairness and equity. During the 1997–1998 economic crisis, Indonesia's Islamic banking system demonstrated resilience compared to parts of the conventional financial system, thereby strengthening its positive image among the public. Through various financing schemes such as murabahah, mudharabah, and musyarakah, Islamic banking offers funding mechanisms that align with distributive justice and sustainable economic principles (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023).

Nevertheless, the development of Islamic banking in Indonesia still faces a number of challenges. One major obstacle is the low level of public literacy and understanding regarding the principles, products, and operational mechanisms of Islamic banking. The long-standing dominance of conventional banking further shapes public perceptions, often resulting in misconceptions—for instance, the belief that Islamic banks operate in the same way as conventional banks because they are perceived to still apply interest. Such conditions indicate the existence of an information gap that could hinder the growth of Islamic banking, particularly among small business owners and traditional market traders.

A tangible example can be observed in Pasar Sabtu, Mendahara Ilir Subdistrict. This market serves as a central hub of economic activity, involving traders from diverse backgrounds, both local and from outside the region. Some traders in this market still hold partial, and even inaccurate, views of Islamic banking, making them reluctant to utilize services that are, in fact, consistent with their religious values. Negative perceptions or limited awareness of the advantages and distinctions of Islamic banking compared to conventional banking can result in low participation rates among traders in the Islamic financial ecosystem.

In reality, traditional market traders play a crucial role as a potential market segment for Islamic banking growth (A. A. Saputra, 2023; Tanjung, Anaswan, & Nisak, 2023). They require access to capital that is easy, fast, secure, and in accordance with their religious beliefs. If a mutually beneficial relationship can be established, Islamic banking would not only gain a broad customer base but also contribute to strengthening the micro-economy, which serves as the backbone of regional economic

development. However, achieving such success requires synergy between Islamic banking and traders, particularly in enhancing financial literacy and product understanding.

In the context of Pasar Sabtu, Mendahara Ilir, this situation is particularly compelling to study because the market holds significant scale and economic influence in the region. Its dynamic trade activities, diverse business actors, and strategic position as a center for the circulation of goods and services create substantial opportunities for the development of Islamic financial services. Moreover, the market's historical role as an integral part of the local economy enhances the relevance of this study, as the perceptions and preferences of its traders can serve as a representation of traditional market traders' views more broadly.

Furthermore, it is essential to understand the factors influencing traders' perceptions of Islamic banking. These factors may include knowledge and understanding of Sharia principles, prior experience with financial services, quality of banking services, accessibility of products, as well as socio-cultural and trust-related aspects. Identifying these factors will enable Islamic banks to formulate more targeted strategies for reaching and serving traditional market traders, while also addressing barriers to service adoption.

Based on the foregoing discussion, this study is significant as it will provide a comprehensive overview of the perceptions of Pasar Sabtu traders toward Islamic banking, along with the factors influencing their decisions to use or not use such services. The findings are expected to offer valuable insights for Islamic banks, regulators, and other stakeholders in designing educational initiatives, product innovations, and service approaches that are more effective. Accordingly, the research problems addressed in this study are: (1) What are the perceptions of traders at Pasar Sabtu, Mendahara Ilir, regarding Islamic banking? and (2) What factors influence traders at Pasar Sabtu, Mendahara Ilir, in choosing Islamic banking institutions?

2. METHODS

This study employs a descriptive qualitative approach with purposive sampling to explore and understand traders' perceptions of Islamic banking in depth. The research focuses on the traders' subjective views regarding the products, services, and principles of Islamic banking in Pasar Sabtu, Kelurahan Mendahara Ilir. This approach enables the collection of data through in-depth interviews, observations, and document analysis, thereby revealing the social, cultural, and economic factors that influence the acceptance or rejection of Islamic banking services.

The researcher's presence in the field serves as the primary instrument for data collection, consistent with the qualitative research principle that the researcher acts as a human instrument. Data were gathered directly through observations of market activities, interviews with traders, and the review of relevant documents. To enhance data credibility, triangulation techniques were employed, integrating various methods and sources of information. This approach provides a comprehensive depiction of traders' perceptions toward the Islamic financial system.

The research subjects consisted of traders operating in Pasar Sabtu, selected based on specific criteria such as experience with either Islamic or conventional banking services, and possessing knowledge or opinions related to Islamic banking. A total of 11 traders were chosen, considering the diversity of business types, age, and length of trading experience. Primary data sources derived from interviews and direct observations, while secondary data were obtained from books, articles, journals, and relevant official documents, which served to enrich the analysis and provide a theoretical foundation.

Data collection procedures comprised three main techniques: observation, semi-structured interviews, and documentation. Observation was used to directly capture traders' behaviors and

interactions related to Islamic banking. Semi-structured interviews allowed flexibility for the researcher to explore topics further based on informants' responses. Documentation included the collection of written records, photographs, and archives to strengthen field findings. The collected data were analyzed inductively, beginning with data reduction, data display, and conclusion drawing, with validity ensured through cross-verification among sources.

3. FINDINGS AND DISCUSSION

Mendahara Ilir Urban Village has a long history that began around 1950, when migrants from the Eastern Malay region settled at the estuary of the Tembikar River. The river, which divides the area into upstream and downstream sections, has become a defining feature of the locality. Initially, the settlers worked primarily as fishermen, later expanding into agriculture and plantation activities to support their livelihoods. The community's ethnic diversity—including Malay, Chinese, and migrants from various regions of Indonesia—has shaped it into a multicultural society. Administratively, the area has undergone changes in status, from a *kampung* led by a *datuk penghulu* (traditional head) to a village in 1980, and subsequently to an urban village (*kelurahan*) in 2008. At present, the local government is headed by a *lurah*, assisted by a village secretary, section heads, and neighborhood associations (RW) and sub-neighborhood units (RT), which coordinate public services and development activities (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Kadarsih, Munip, Aminah, & Rahmy, 2023; Mustofa, 2023).

Geographically, Mendahara Ilir is located on the eastern coast of Jambi Province, at the mouth of the Batanghari River, covering an area of approximately 10,540 hectares and bordering the Berhala Strait to the north. Its strategic location offers significant potential in fisheries, marine resources, coastal conservation, and marine tourism. According to 2019 data, the population reached 7,566 people (1,844 households), with the majority being of Malay ethnicity and adherents of Islam. Rapid population growth, driven by both natural increase and in-migration, presents both opportunities and challenges for development (Karnadjaja, 2023; Munip et al., 2024; Nuri, Junaidi, & Achmad, 2024). Public awareness of the importance of education has increased significantly, as evidenced by the growing number of young people pursuing higher education. Religious education remains a priority, enabling the community of Mendahara Ilir to maintain a balance between knowledge acquisition and the preservation of religious values.

This study reveals that the perceptions of traders at the Saturday Market in Mendahara Ilir Village toward Islamic banking are strongly influenced by both personal experience and informally received information. For instance, Mrs. R stated that using Islamic banks provides a sense of peace and comfort because the system aligns with religious teachings, particularly in avoiding usury (*riba*). This underscores how spiritual values and Sharia principles form the fundamental basis for constructing positive perceptions. However, despite this interest, limited outreach from the banks constitutes a significant barrier. The absence of direct education or counseling activities in the market leads traders to rely solely on secondhand information, which sometimes results in a shallow understanding. The novelty of this finding lies in the integration of spirituality and direct experience as a strong form of social capital in fostering interest in Islamic banking, while simultaneously highlighting the need for a more systematic and targeted educational approach (Karnadjaja, 2023; Munip et al., 2024; Nuri et al., 2024).

Physical access constraints also emerge as a critical issue faced by traders in utilizing Islamic banking services. An interview with Mr. H revealed that the lack of a nearby Islamic bank branch limits traders' opportunities to transact conveniently. This creates a dependency on conventional banks or informal systems. This finding confirms that the inclusion of Islamic finance depends not

only on the alignment of principles and trust but also on the ease of physical and digital service access. Physical access barriers further emphasize the necessity for the expansion of Islamic banking networks and services to effectively reach lower socioeconomic groups, particularly in traditional markets that serve as local economic hubs.

Psychological aspects and trust also constitute important foundations influencing traders' choice of Islamic banking. Mrs. G and Mrs. P affirmed that the feeling of security and the conviction that funds are managed in a halal manner cultivate strong trust. This trust is not merely emotional but also spiritual, reinforcing a moral bond between customers and financial institutions. Nevertheless, the lack of information and low digital literacy hinder the understanding and use of Islamic banks' digital services. This finding contributes new insight by emphasizing that strengthening trust must be accompanied by enhancing financial and digital literacy capacities so that trust can be converted into loyalty and optimal utilization of services (Djaja et al., 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Ease of access, both geographic and technological, appears as another determinant variable in selecting Islamic banking. Mr. A's preference for Islamic banks due to branch proximity and availability of mobile banking services illustrates that transaction convenience plays a crucial role in customer decisions. However, digital literacy gaps among traders still hamper the optimal use of these services. This finding underscores the need for Islamic banks not only to develop technology but also to provide adequate digital assistance and education—an innovative approach integrating technology with literacy to address diverse community needs.

From a cost perspective, traders reported that Islamic banking offers lower administrative fees and financing systems perceived as more equitable compared to conventional interest-based loans. Mr. K noted that cost efficiency is a primary attraction (Dewi & Febrianto, 2023; Hidayat, Hardi, Sucipto, & Sunarti, 2023). Yet, there remains a gap in understanding technical terms and Islamic banking procedures, indicating a need for deeper education. The novelty of this result is the affirmation that although cost is a significant factor, comprehensive Islamic financial literacy education remains key for traders to optimally and sustainably benefit economically from Islamic banking.

The educational background of traders also plays a significant role in shaping their perceptions and understanding of Islamic banking. Mrs. J, with a madrasa education background, feels more confident choosing Islamic banks due to her grasp of religious principles but acknowledges limitations in comprehending technical aspects. Traders with higher formal education tend to adopt Islamic financial services more rapidly (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024; Kuswanto, Fajanela, & Abidin, 2024). This finding contributes new knowledge to the literature by showing that religious education serves as a spiritual foundation, while financial and technological literacy are essential complements in expanding Islamic financial inclusion among traditional market traders.

Furthermore, the social environment is shown to strongly influence traders' decisions to use Islamic banking. Mrs. F exemplified how encouragement from community and religious leaders serves as a primary motivation for switching to Islamic banks. Although much information is still disseminated informally, this social influence constitutes important social capital in driving interest and trust. This finding illustrates that strengthening social networks and collaborating with community leaders are effective strategies that Islamic banks have yet to fully optimize. Thus, this study not only confirms the social role in perception formation but also opens new opportunities for developing more inclusive and responsive community-based educational and marketing methods tailored to the needs of traditional market populations (Ariyani et al., 2024; Fajri, Abidin, & Lestari, 2024).

The findings of this study reveal that traders' perceptions of Islamic banking are still in the early stages of positive formation, yet are based on an incomplete understanding of core Sharia principles such as profit-sharing, the prohibition of interest (riba), and contractual agreements in transactions. Although some traders recognize the term "Islamic bank," they have not fully mastered its fundamental concepts, indicating a significant gap in Sharia financial literacy among traditional economic actors. This issue is critical because limited knowledge may hinder traders' decisions to shift toward banking systems grounded in Islamic ethics, despite their expressed interest in the spiritual and ethical values that distinguish Islamic banks from conventional ones. The novelty of this research lies in revealing how spirituality, derived from personal and communal experiences, acts as a robust social capital to foster initial interest, while simultaneously emphasizing the urgent need for comprehensive literacy to strengthen and expand financial inclusion within Islamic banking (Abidin, 2024; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025).

Moreover, limitations in outreach and physical accessibility constitute tangible barriers impeding traders' utilization of Islamic banking services. The absence of conveniently located Islamic bank branches and the scarcity of direct educational efforts in the marketplace result in product and procedural information being acquired primarily through informal narratives, which are often inaccurate or superficial. This situation reinforces traders' reliance on conventional financial services or informal mechanisms that are more familiar, thus constraining the potential market penetration of Islamic banks. This finding contributes new insight by underscoring that beyond trust and religious principles, geographical factors and formal education must become focal points in strategic efforts to develop Islamic banking services that effectively and inclusively reach traditional communities.

Trust emerges as a foundational factor shaping traders' perceptions of Islamic banks, grounded not only in religious values but also in service reliability and ease of access. A sense of security and confidence that funds are managed according to halal principles strengthens customer loyalty; however, this trust is largely built through word-of-mouth testimonials rather than through structured official channels. Concurrently, low digital literacy hampers the effective use of Islamic banking's technological facilities, limiting the potential benefits of digital transaction convenience among traders. The novelty of this finding highlights the critical synergy needed between trust-building and enhancing financial and digital literacy capacities as an innovative strategy to convert trust into tangible loyalty and optimal service utilization.

Regarding costs and financing models, traders express a preference for systems that provide clear fees and fair profit margins, which they perceive as more advantageous compared to interest rates in conventional banks. Although technical understanding of Sharia-compliant products remains limited, the perception of cost efficiency and fairness constitutes a significant attraction. This opens an opportunity for Islamic banks to deepen educational efforts on the fundamental differences between Sharia financing and conventional interest-based systems, enabling traders to realize economic benefits optimally and sustainably. This study offers fresh insights that, beyond religious and social factors, economic considerations and technical comprehension are crucial elements in traders' financial decision-making, areas that have received limited attention in existing literature on Islamic financial inclusion.

Finally, educational background and social environment play vital roles in shaping perceptions and adoption of Islamic banking services. Traders with higher formal education levels demonstrate greater readiness to understand and utilize Islamic banking products, whereas those with lower education levels tend to rely more on experiential knowledge and community opinions. The influence of religious leaders and social networks acts as a powerful informal information dissemination medium, reaffirming that socio-cultural aspects cannot be separated from development strategies for Islamic banking in traditional markets. The novelty of this research lies in its holistic

integration of spirituality, literacy, accessibility, and socio-cultural variables as complex social capital, which can serve as a foundation for designing more inclusive, responsive, and contextually appropriate educational and marketing approaches tailored to the needs of traditional market communities.

4. CONCLUSION

This study concludes that traders' perceptions of Islamic banking in Pasar Sabtu, Mendahara Iilir, are in the initial phase of positive formation, yet remain constrained by limited understanding of core Sharia principles such as profit-sharing, prohibition of riba, and transactional contracts. The research reveals that spirituality, derived from personal and communal experiences, functions as strong social capital that fosters early interest in Islamic banking, marking a novel contribution to the literature. However, significant gaps in financial literacy, limited outreach, and physical access barriers inhibit broader adoption among traditional market traders. Trust, built primarily through informal networks, alongside cost-efficiency perceptions, strongly influence acceptance, but digital illiteracy restricts optimal use of technological services. The study underscores that besides religious values, geographic accessibility, educational background, and socio-cultural dynamics critically shape perceptions and behaviors toward Islamic banking. The novelty lies in integrating spirituality, literacy, accessibility, and social context holistically as complex social capital, offering new insights for tailored strategies. Implications suggest that Islamic banking development must prioritize comprehensive financial and digital literacy programs, expand physical and technological access, and engage community leaders to design inclusive, context-sensitive educational and marketing interventions. This approach is essential to effectively foster financial inclusion and strengthen the micro-economy within traditional market settings.

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