

Syariah Bank Services and Career Opportunities for Non-Muslims in the Perspective of the Quran and the Frame of Religious Moderation

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Abstract. This qualitative research aims to examine the implementation of Bank Mega Syariah KC Jambi services in facilitating non-Muslims in transacting at Bank Mega Syariah KC Jambi and studying the ease of non-Muslims in a career at the bank. The research will also look at the obstacles faced by non-Muslims when making transactions and careers at Bank Mega Syariah KC Jambi and how Islamic law regulates employment agreements for non-Muslims in the Islamic banking sector. The research method used is a qualitative approach with data collection techniques through in-depth interviews with related parties such as non-Muslim customers, employees, and management of Bank Mega Syariah KC Jambi. In addition, documents related to Islamic law and Islamic banking regulations will also be analysed in this research. The results of this research are expected to provide a better understanding of the implementation of Bank Mega Syariah KC Jambi services in facilitating non-Muslims to transact at the bank. In addition, this research is also expected to provide information about the ease of non-Muslims in a career at Bank Mega Syariah KC Jambi and the obstacles faced when transacting and working at the bank. The results of this study are expected to provide recommendations to Bank Mega Syariah KC Jambi in improving services to non-Muslim customers and creating an inclusive work environment for all employees, including non-Muslims. In addition, this research can also provide a better understanding of how Islamic law regulates employment agreements for non-Muslims in the Islamic banking sector and whether there are certain restrictions or prohibitions related to non-Muslim customer financing service contracts in Islamic banking.

Keywords: Bank Mega Syariah KC Jambi services, non-Muslim transactions, non-Muslim careers, Islamic law, Islamic banking

Introduction

Islamic banks have proven to be able to provide more benefits to their customers because they operate fairly and do not rely too much on speculation, which is considered a haram act in Islam. Usury, which is also prohibited in Islam, is included in this prohibition, as stated in verse 275 of Surah Al-Baqarah and verse 29 of Surah Al-Nisâ.

What is meant by Islamic Bank or Shari'ah Bank according to Karnaen Perwataatmaja and also according to Muhammad Syafi'i Antonio is a bank that operates in accordance with the

principles of Islamic shari'ah. In other words, an Islamic Bank or Sharia Bank is a bank whose operating procedures refer to the provisions of the Qur'an and Hadith.¹

Justice and comprehensive brotherhood Islam aims to establish a society with a solid social order, in which each individual is bound by brotherhood and affection as one family. The brotherhood is universal without being bound by geographical, ethnic, racial or national boundaries. This is explained by the Qur'an in Surah al-Hujurat verse 13.

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا ۗ إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ ۗ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

Artinya : “O mankind, indeed We created you from a male and a female and made you into nations and tribes that you may know one another. Indeed, the noblest among you in the sight of Allah is the most pious among you. Indeed, Allah knows best.”²

The prohibition against usury does not only apply in Islam, but also in Judaism. M. Syafi' Antonio states that Jews are not allowed to take interest, and this prohibition is also found in the Talmudic Law and the Old Testament. The Book of Deuteronomy (Deuteronomy) chapter 23 verse 19 confirms the prohibition of lending money to others. The Vedas, the oldest scriptures of Hinduism, condemn usury as a grave sin and prohibit the business of interest. Vasishtha, the most famous Hindu lawmaker of all time, made a special law prohibiting Brahmins and higher warrior castes from lending money at interest.³

In Hinduism, the oldest scripture, the Vedas, condemns usury as a grave sin and prohibits interest businesses. Vasishtha, the famous Hindu lawmaker, made a special provision prohibiting Brahmins and higher warrior castes from lending money at interest.⁴

The New Testament of the Christian gospel of Luke also affirms the prohibition of usury. Verse 34 states the importance of lending without expectation of return, as a good deed that will be rewarded.⁵

In previous research Claudio Ramadona from UIN North Sumatra conducted research on the Analysis of Non-Muslim Community Motives to Become Financing Customers at the Sharia People's Financing Bank Amanah Insan Cita (AIC) Lubuk Pakam Branch.⁶ This study aims to understand the reasons why non-Muslims become financing customers at the Sharia People's Financing Bank Amanah Insan Cita (AIC) Lubuk Pakam Branch. Using a descriptive

¹ Ahmad Shobiri Muslim, “PERBANKAN SYARI’AH DI INDONESIA; Antara Peluang Dan Tantangan,” *Universum* 10, no. 1 (2016): 91–102.

² Departemen Agama. *al-Qur’an*, hlm. 1074.

³ Mohammad Suyanto, “Riba Dalam Berbagai Agama,” *Journal Amikom* 1 (2009).

⁴ Ibid.

⁵ Dewi Susilowati Desiana and Nегina Kencono Putri, “Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Untuk Menggunakan Jasa Perbankan Syariah Di Kota Tasikmalaya,” *Akuntabilitas: Jurnal Ilmu Akuntansi* 11, no. 1 (2018): 18–32.

⁶ Claudio Ramadona, Tuti Anggraini, and Mawaddah Irham, “Analisis Motif Masyarakat Non Muslim Menjadi Nasabah Pembiayaan Pada Bank Pembiayaan Rakyat Syariah Amanah Insan Cita (AIC) Cabang Lubuk Pakam,” *Journal of Islamic Economics and Finance* 2, no. 1 (2023): 19–33.

qualitative approach, this study found that promotions, products offered, transparency, and easily accessible location are the main factors that motivate non-Muslim customers. The recommendations of this study include improving fund distribution operations and employee morale to increase profits and company performance. as well as research conducted by Khairullah Hafizh Zainal from the Master of Management Study Program, Faculty of Economics and Business, Tanjungpura University, this study explores the Factors Affecting Non-Muslim Customers to Become Customers at Bank Kalbar Syariah Pontianak Branch.⁷ This research focuses on the factors that influence the decision of non-Muslim customers to become customers of Bank Kalbar Syariah Pontianak Branch. Through a quantitative approach, this study shows that service quality, promotion, products, bank image, and results have a positive effect on non-Muslim customer decisions. Bank Kalbar Syariah Pontianak Branch is expected to continue improving the quality of products and services, as well as maintaining a positive image in order to attract more non-Muslim customers.

Wasathiyah Islam, or religious moderation, is a concept that emphasises justice and balance as a middle way to avoid extreme religious attitudes. It reflects the principles of *tawassuth*, *tasāmuh*, *tawāzun*, *i'tidāl*, and *iqtishād*. Wasathiyah involves a balanced and non-extreme way of thinking, interacting and behaving. A wasathiyah attitude protects one from the tendency to overreact. The concept is considered a reflection of the principles of *tawassuth* (middle), *tasāmuh* (tolerant), *tawāzun* (balanced), *i'tidāl* (fair), and *iqtishād*. In Wahbah al-Zuhaili's view, moderation brings stability and tranquillity, contributing positively to the well-being of individuals and society. Wasathiyah is regarded as a form of essence that prevents extremes.⁸

In this journal, the author used descriptive qualitative research method: Understanding the Service of Bank Mega Syariah KC Jambi for Non-Muslim Customers This research was conducted with a qualitative descriptive approach, aiming to obtain an in-depth understanding of how the service of Bank Mega Syariah KC Jambi plays a role in facilitating transactions and careers for non-Muslim customers, by upholding the principles of religious moderation. Another objective of this research is to analyse the view of Islamic law related to the process of contracts and employment agreements in the context of Islamic banking for non-Muslim customers. Data Collection Methods: In-depth Interview: Data collection was conducted through structured interviews with related parties, such as non-Muslim customers and staff of Bank Mega Syariah KC Jambi. This approach allowed the researcher to obtain direct and in-depth views from the stakeholders. Participatory Observation: The research involved direct observation of transaction processes and activities at Bank Mega Syariah KC Jambi, focusing on non-Muslim debtors and non-Muslim employees. This approach provides a real picture of the experience of non-Muslim customers and employees in interacting with Islamic bank services. Analysis of Related Documents: Related documents, such as work agreements and product guides of Bank Mega

⁷ Ibid.

⁸ Dkk Duryat, *Implementasi Moderasi Beragama Dalam Pendidikan Agama Islam, Paper Knowledge . Toward a Media History of Documents*, 2020.

Syariah KC Jambi, were carefully analysed to gain a comprehensive understanding of the legal and operational framework of the Islamic bank. Data Analysis:

The author reviews the collected data and then analyses it by comparing findings from interviews, observations, and document analysis. This approach provides an in-depth understanding of the experiences and views of non-Muslim customers and employees of Bank Mega Syariah KC Jambi.

Discussion

The prohibition against usury is not only found in Islam, but also in Judaism, Christianity, Hinduism, and Buddhism. Islamic banks, with a proven track record of being more profitable and fair, are increasingly developing and gaining the trust of the wider community, not only from Muslims but also from non-Muslims in the context of Islamic banking, customers are divided into two groups, namely Muslims and non-Muslims. Although in the Big Indonesian Dictionary, Muslim is defined as a person who adheres to the religion of Islam, and non-Muslim as a person who has other beliefs, Islamic banking can still serve non-Muslim customers, in accordance with Islamic teachings that prioritise an attitude of service, civility and friendship:



Table.1: Total Population by Religion

Provinsi	Islam	Kristen	Katolik	Hindu	Buddha	Khonghucu	Lainnya	Jumlah	Tahun
Aceh	5,356,635	62,758	5,704	95	6,870	0	250	5,432,312	2022
Sumatera Utara	10,244,655	4,096,498	657,673	15,955	351,913	766	4,977	15,372,437	2022
Sumatera Barat	5,528,423	85,548	47,301	96	3,345	6	269	5,664,988	2022
Riau	5,870,015	659,689	72,507	764	136,869	2,177	1,078	6,743,099	2022
Jambi	3,514,415	122,642	21,268	508	34,151	741	2,319	3,696,044	2022
Sumatera Selatan	8,508,999	85,177	50,383	42,523	67,772	162	58	8,755,074	2022
Bengkulu	2,017,860	33,303	8,062	4,171	2,086	9	82	2,065,573	2022
Lampung	8,598,009	121,757	77,227	125,503	24,065	132	765	8,947,458	2022
Kep. Bangka Belitung	1,344,903	31,382	19,298	1,238	62,862	29,738	997	1,490,418	2022
Kepulauan Riau	1,671,242	255,466	54,457	933	147,811	3,249	333	2,133,491	2022
DKI Jakarta	9,491,619	969,907	439,803	20,297	393,465	1,775	405	11,317,271	2022
Jawa Barat	48,029,215	876,680	302,241	17,185	98,707	12,198	3,264	49,339,490	2022
Jawa Tengah	36,773,442	593,665	344,241	14,302	50,544	1,344	6,128	37,783,666	2022

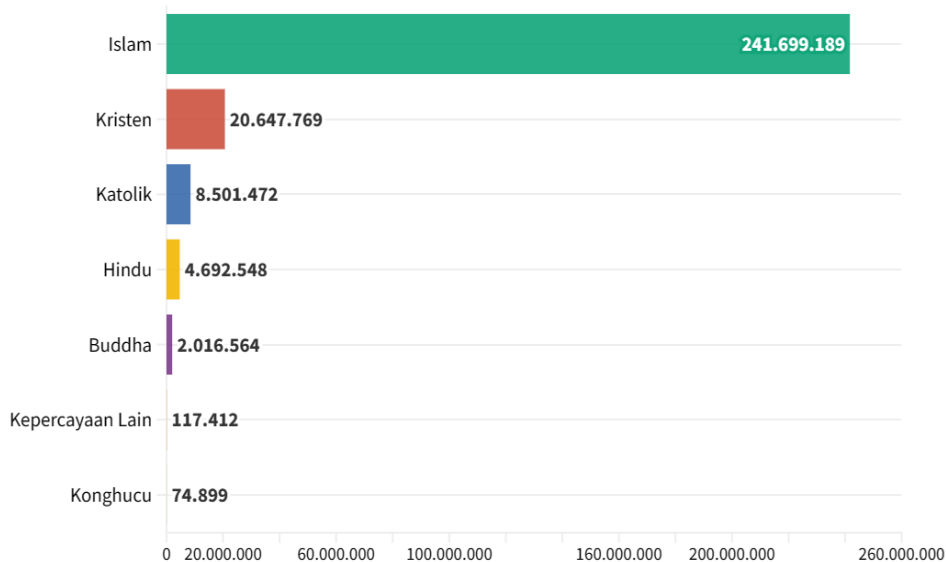
Source: Bureau of Public Relations, Data and Information ⁹

The table is data on the number of people in Jambi Province based on religion in 2022. The total population of Jambi Province in that year was 3,696,044 people.

The Muslim population totalled	3.514.415 people
The Christian population totalled	122.642 people
The Catholic population totalled	21.268 people
The Hindu population totalled	508 people
The Buddhist population totalled	34.151 people
The Khonghucu population totalled	741 people
The number of people with other religions is	2.319 people
Total	3.696.044 people

This data provides an overview of the distribution of religions in Jambi Province, where the majority of the population adheres to Islam, followed by Christianity, Catholicism, Buddhism, Confucianism, and Hinduism. There are also a number of residents who adhere to other religions.

Total Population of Indonesia by Religion (2022)



Source: Ministry of Home Affairs ¹⁰

⁹ <https://satudata.kemenag.go.id/dataset/detail/jumlah-penduduk-menurut-agama>

¹⁰ <https://dataindonesia.id/varia/detail/mayoritas-penduduk-indonesia-beragama-islam-pada-2022>

By the end of 2022, it is estimated that Indonesia's population will reach 277.75 million, an increase of 4.43 million from the previous year's 273.32 million. Demographic data shows that by the end of the previous year, 241.7 million Indonesians, equivalent to 87.02% of the total population, adhered to Islam. Meanwhile, 20.65 million people or 7.43% of the population were Christians, and 8.5 million people or 3.06% of the population were Catholics. Hindus account for 4.69 million people or 1.69% of the population, while Buddhists account for 2.02 million people or 0.73% of the total population. Other minorities include 74,899 people or 0.03% who follow Confucianism, and 117,412 people or 0.04% who follow certain faiths.

Since the enactment of Law No. 7 of 1992 on Banking, which was later strengthened by Law No. 10 of 1998 on the Amendment to Law No. 7 of 1992 on Banking, Indonesia has implemented a dual banking system. This system allows the operation of two types of banks, namely conventional and sharia, simultaneously in accordance with applicable regulations. The principles of Islamic banking, as outlined in Article 2 of Law No. 21 of 2008 on Islamic Banking, include prudential aspects, economic democracy, and sharia principles.

It is clearly stipulated in Article 2 of the Islamic Banking Law that Islamic banks are required to operate based on and implement sharia principles in all their business activities. These sharia principles, as explained in Article 1 point 13 of the Sharia Banking Law, refer to the rules of agreement based on Islamic law between banks and other parties, involving the deposit of funds, financing of business activities, and other activities in accordance with sharia principles, such as financing based on profit sharing, equity participation, sale and purchase with fixed profits, and pure leasing without options.¹¹

The concept of moderation, which in Arabic is called "alwasathiyah," refers to the principle of being in the middle between two extremes. Moderation in a religious context emphasises being just, avoiding false or distorted religious principles. In a religious context, moderation means seeking a balance between faith, morality and character.¹²

It is important to note that the skewed view of Islamic bank customers and employees being of non-Muslim origin is not always based on a deep understanding of the principles of Islamic banking. Islamic banks have strict procedures that include various types of contracts, such as murabahah contracts, mudharabah contracts, and ijara contracts, which are executed in accordance with sharia principles. Although the view that Islamic banks are only for Muslims still exists in society, Islamic banks have an inclusive principle that is open to all individuals regardless of religion..

As the Islamic banking sector in Indonesia grows, efforts need to be made to change the public's view of non-Muslim customers and employees. Increased understanding of Islamic banking principles can reduce negative stigma and create equality in services and career opportunities in the sector. Providing wider information and a deeper understanding of Islamic

¹¹ Artikel Penelitian, "Kedudukan Hukum Simpanan Nasabah Non-Muslim Terhadap Perubahan Bank Konvensional Menjadi Bank Syariah Non-Muslim Consumer Savings Law Position Against Conventional Bank Transformation into Sharia Bank" 6, no. 10 (2023): 1279–1288.

¹² Duryat, *Implementasi Moderasi Beragama Dalam Pendidikan Agama Islam*.

banking principles can be a positive step towards overcoming biased views and creating an inclusive environment for all individuals, regardless of religion or background.

Every contract made by Islamic banks must fulfil the requirements of sharia, such as the validity of the object of the transaction, the provision of honest prices, and the absence of elements of usury (interest). Islamic banks are responsible for ensuring that customers understand and agree with the conditions and terms stated in the contract.

In general, people assume that Islamic banks are only for Muslims, so non-Muslim customers and employees are often perceived as "foreign" or "not in line" with Islamic values. Such views can lead to discrimination or at least differential treatment in terms of service delivery and career opportunities in Islamic banks.

However, Islamic banking is inclusive and open to everyone, regardless of religion or background. The main principle in Islamic banking is transactions or contracts based on Islamic law. Islamic banks use various types of contracts, such as ijara contracts, musyarakah contracts, mudharabah contracts, and so on, in carrying out their operations.

Mudharabah is one of the most commonly used types of contracts. In this contract, the customer (both Muslim and non-Muslim) as the owner of the funds becomes the investor, while the Islamic bank acts as a mudharib who manages the funds. The profit from this investment will be shared fairly according to the initial agreement.

In addition, Islamic banking also implements employment agreements for its employees, regardless of religion. Employment agreements in Islamic banking usually contain sharia principles, business ethics, and duties to be performed by employees. Every employee, including those of non-Muslim origin, must perform their duties with integrity, responsibility and ethics in accordance with Islamic values.

Thus, it is important to change the society's skewed view towards non-Muslim customers and employees in Islamic banks. By spreading wider knowledge and understanding of Islamic banking principles, it is hoped that the negative stigma can be reduced and there will be equality in services and career opportunities in the Islamic banking sector.

The implementation of Bank Mega Syariah KC Jambi service can make it easier for non-Muslims to transact at Bank Mega Syariah KC Jambi. Bank Mega Syariah KC Jambi service can accommodate the needs of non-Muslims in transacting at Bank Mega Syariah KC Jambi. This service can be equipped with various technological features, such as mobile banking applications that can be used by all customers, including non-Muslims. That way, non-Muslims do not need to feel limited in making transactions at Islamic banks.

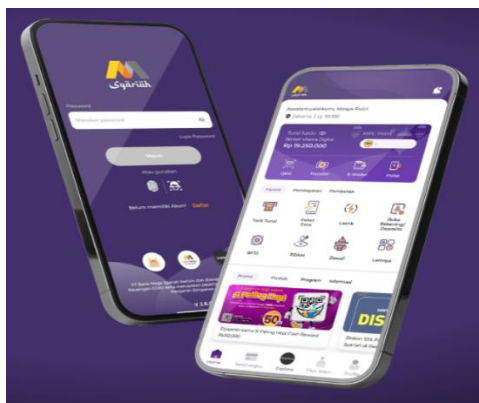


Figure 1 : Bank Mega Syariah Mobile Banking¹³

As for the special efforts made by Bank Mega Syariah KC Jambi to increase the ease of transactions for non-Muslims, namely by taking several steps to facilitate non-Muslims in transactions. One of them is by ensuring that all bank employees have a good understanding of the needs and restrictions of non-Muslims in transactions. In addition, Bank Mega Syariah KC Jambi also conducted socialisation to non-Muslim customers regarding the available services and how to utilise them optimally.

Non-Muslims can also have a career at Bank Mega Syariah KC Jambi in the context of religious moderation? That is, maintaining tolerance related to fair policies and not discriminating against anyone based on religion. So, non-Muslims can apply for jobs in this bank just like Muslims, but still have to comply with applicable bank rules and policies.

Regarding the obstacles faced by non-Muslims when transacting and working at Bank Mega Syariah KC Jambi. Indeed, there are several obstacles that can be faced by non-Muslims when transacting or working at Bank Mega Syariah KC Jambi. One of them is a lack of understanding of the principles of Islamic banking. However, the bank makes efforts to help non-Muslims understand this by providing the necessary training and information. In addition, differences in culture and customs can also be an obstacle in interacting with customers or fellow employees who are predominantly Muslim.

In Islamic law, there are also rules and regulations of employment agreements for non-Muslims in Islamic banking, and there are certain restrictions or prohibitions related to non-Muslim customer financing service contracts in Islamic banking. However, there are limitations related to understanding and knowledge of Islamic banking principles that must be fulfilled by non-Muslims. In addition, regarding the financing service contract for non-Muslim customers, banks usually provide products that comply with sharia principles but do not involve a specific religious component.

One of the important things to consider when implementing services in Islamic banking is that Islamic banks must ensure that the products they sell are halal. Islamic banks today are trying to

¹³ <https://www.megasyariah.co.id/id/digital-banking/m-syariah>

ensure that their services are halal, sharia-compliant, and sincere by forming a Sharia Supervisory Board to ensure that the products they sell are the best. It is this Sharia Supervisory Board that is responsible for ensuring that the products they sell are halal. Among others: ¹⁴

1. The principle of equality is not making a difference in providing services to customers (verse 13 of Surah Al-Hujurat).
2. The principle of brotherhood means that problem solving must be done in the spirit of family unity (verse 10 of Surah Al-Hujurat).
3. The principle of compassion is not blaming each other when receiving complaints from customers as part of the service (verse 177 of Surah Al-Balad).
4. The principle of peace includes problem solving without litigation, for example through Basyarnas (verse 61 of Surah Al-Anfal).
5. The principle of helping is when providing assistance to customers in difficulty (verse 1 of Surah Al-Maidah).

Conclusion

The implementation of Bank Mega Syariah KC Jambi services in facilitating non-Muslims to transact at Bank Mega Syariah KC Jambi has provided easy access and use of banking services for non-Muslims. This can be seen from the features and infrastructure that support the inclusiveness of these services.

Non-Muslims can have a career at Bank Mega Syariah KC Jambi in the context of religious moderation. Bank Mega Syariah KC Jambi provides equal opportunities for non-Muslims to have a career at the institution, by promoting the principle of religious moderation that respects differences and establishes harmony between religious communities.

The obstacle faced by non-Muslims when transacting and working at Bank Mega Syariah KC Jambi is the existence of restrictions or binding provisions in the transaction process and daily work that refers to sharia rules and principles. This sometimes requires adjustment for non-Muslims who are not familiar with sharia principles.

Islamic law regulates the terms of employment agreements for non-Muslims in Islamic banking. Although there are certain restrictions or prohibitions related to the financing service contracts of non-Muslim customers in Islamic banking, the bank still provides financing services in accordance with sharia principles to non-Muslim customers by applying the principle of religious moderation.

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