

Rational–Ethical Drivers and Sharia Compliance Dynamics in Hasanah Card Usage within Manado’s Multicultural Banking Environment

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Abstract

This study aims to analyze the motivations, perceptions, and lived experiences of both Muslim and non-Muslim users of the Hasanah Card, as well as to evaluate the effectiveness of its sharia compliance mechanisms within the multicultural social context of Manado, North Sulawesi. This research is driven by the increasing use of sharia-based financial products by non-Muslims, indicating the need for a renewed understanding of the universality of sharia values and the limits of their implementation in plural public spaces. The study employs a descriptive qualitative method through semi-structured interviews with Hasanah Card users and officers of Bank Syariah Indonesia (BSI), complemented by limited observation and internal documentation. The findings show that the decision to use the Hasanah Card is primarily shaped by economic rationality—particularly fee transparency, the absence of interest, and a sense of transactional security. For non-Muslim users, sharia is understood not as a religious identity but as a set of universal ethical values—fairness, honesty, and accountability. Regarding compliance, the Merchant Category Code (MCC) mechanism effectively blocks transactions in prohibited merchant categories, yet it faces substantive limitations because it cannot detect non-halal items in mixed merchants. As a result, sharia compliance shifts from a purely technical system to one that depends on individual user ethics. The findings further reveal that non-Muslim use of sharia products occurs without identity-based resistance; sharia is perceived as a shared public value within a multicultural society. This study offers important implications for the development of more inclusive and adaptive Islamic financial products, particularly in strengthening compliance system design, ethical literacy, and communication strategies that position sharia as a universal ethical framework. The study’s originality lies in its identification of hybrid rationality and its mapping of the gap between formal and substantive compliance—an area that remains understudied in Indonesian Islamic finance literature.

Keywords: Sharia Compliance; MCC; Cross-Faith Consumer Behavior; Public Ethics; Hybrid Rationality.

Abstrak

Penelitian ini bertujuan untuk menganalisis motivasi, persepsi, dan pengalaman pengguna Muslim maupun non-Muslim dalam memanfaatkan Hasanah Card, serta mengevaluasi efektivitas mekanisme kepatuhan syariah dalam konteks masyarakat multicultural, terutama di Kota Manado, Sulawesi Utara. Penelitian ini dilakukan karena meningkatnya penggunaan produk syariah oleh non-Muslim menunjukkan perlunya pemahaman baru mengenai universalitas nilai syariah dan batas-batas implementasinya dalam ruang sosial yang plural. Pendekatan penelitian menggunakan metode kualitatif deskriptif melalui wawancara semi-terstruktur terhadap pengguna Hasanah Card dan pejabat Bank Syariah Indonesia (BSI), dilengkapi observasi terbatas serta dokumentasi internal. Hasil penelitian menunjukkan bahwa keputusan menggunakan Hasanah Card terutama didorong oleh pertimbangan rasionalitas ekonomi seperti transparansi biaya, ketiadaan bunga, serta rasa aman dalam transaksi. Bagi pengguna non-Muslim, konsep syariah dipahami sebagai nilai etika universal—fairness, kejujuran, dan akuntabilitas—bukan sebagai identitas keagamaan. Pada aspek kepatuhan, mekanisme *Merchant Category Code* (MCC) efektif dalam memblokir transaksi pada kategori merchant yang dilarang, namun memiliki keterbatasan substansial karena tidak mampu mendeteksi barang non-halal pada merchant campuran. Akibatnya, kepatuhan syariah bergeser dari sistem teknis menuju etika penggunaan individu. Temuan juga memperlihatkan bahwa penggunaan produk syariah oleh non-Muslim berlangsung tanpa resistensi identitas, dan syariah dipersepsikan sebagai nilai publik bersama (*shared public value*) dalam

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masyarakat multikultural. Penelitian ini memiliki implikasi penting bagi pengembangan produk keuangan syariah yang lebih inklusif dan adaptif, terutama dalam memperkuat desain sistem kepatuhan, literasi etika penggunaan, serta strategi komunikasi yang menonjolkan syariah sebagai etika universal. Kontribusi orisinal penelitian terletak pada identifikasi rasionalitas hibrid dan pemetaan celah antara kepatuhan formal–substansif yang masih jarang dikaji dalam literatur keuangan syariah Indonesia.

Kata Kunci: Kepatuhan Syariah; MCC; Perilaku Konsumen Lintas Agama; Etika Publik; Rasionalitas Hibrid.

INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown a steadily strengthening trend over the past decade (Mas’ud & Muwazir, 2025). By the end of 2024, the total assets of Islamic banks had reached IDR 980.30 trillion with an annual growth rate of 9.88%, while their market share increased to 7.72% (Riyadi, 2025). Financing disbursement amounted to IDR 643.55 trillion, and third-party funds reached IDR 753.60 trillion, surpassing the national average growth of conventional banking (OJK, 2023). This growth reflects not only strong business performance but also increasing public trust in financial services grounded in Islamic ethical values.

Despite this progress, the contribution of the national Islamic banking sector remains small compared to its conventional counterpart (Caniago, 2023). The limited market share suggests that the outreach of Islamic financial services is still constrained, particularly in predominantly non-Muslim regions. In this context, the challenge of Islamic financial inclusion becomes more evident, especially in areas where Muslims constitute a minority, such as Manado, North Sulawesi, where 62.89% of residents identify as Protestant, 5.32% as Catholic, and only 30.93% as Muslim (BPS, 2023). This imbalance underscores a gap between industry growth and societal acceptance within multicultural settings.

A noteworthy phenomenon emerges as more non-Muslim consumers begin adopting Islamic banking services. Nationally, for instance, Bank Muamalat reports that approximately 15% of its total customers are non-Muslims, indicating stable and measurable interest from cross-faith users (Muslimawati, 2021). This pattern aligns with conditions in majority non-Muslim regions, including Manado. Interview data with officers of Bank Syariah Indonesia (BSI) in Manado show that as of 16 January 2024, there were 222 active non-Muslim customers using BSI services. These figures affirm that Islamic financial products are no longer perceived as exclusive to Muslims but have become credible, transparent, and secure options for consumers across religious backgrounds. This situation produces a new dynamic: how sharia compliance can be maintained when the product is used by customer segments that are not normatively bound to Islamic law.

Within this dynamic, the use of the Hasanah Card—BSI’s sharia-based card operating under *kafalah*, *qardh*, and *ijarah*—provides the clearest example of both the potential and tensions surrounding the consumption of sharia products by non-Muslims (Nurlaela et al., 2020). Although the transaction filtering mechanism through Merchant Category Codes (MCC) is designed to prevent activities that contradict sharia principles, it cannot screen purchases at the item level, allowing non-halal products to be purchased in mixed-commodity stores. This limitation raises critical questions about the boundaries of sharia compliance in plural social contexts and underscores the need for deeper investigation.

Research on non-Muslim use of Islamic financial products reveals three major tendencies. First, several studies highlight rational–economic motives as the primary drivers of non-Muslim adoption, including cost efficiency, transparency, transactional security, and institutional trust (Hamzah et al., 2023; Mbawuni & Nimako, 2018; Rifai & Wijaya, 2019). This approach frames consumer behavior within

utilitarian and functional logics. Second, other studies emphasize the normative–ethical dimensions of Islamic finance. These works show that universal values such as justice, anti-exploitation principles, and ethical transactions attract consumers regardless of religious affiliation (Abdul Jabbar et al., 2024; Indriastuti & Anwar, 2018; Uddin, 2015). Here, Islamic finance is treated not merely as a religious instrument but as an ethical system with wider public relevance. Third, a growing body of literature explores the influence of social and cultural contexts on the reception of sharia products. Factors such as religious pluralism, local norms, and intercommunity relations shape perceptions and consumption behaviors (Hamzah et al., 2023; Mustapha et al., 2023; Saiti et al., 2022). This perspective positions Islamic financial consumption as a socially embedded practice.

Nevertheless, a significant gap remains. Few studies explore the lived experiences of non-Muslim users of Islamic financial products in majority non-Muslim regions such as Manado. There is limited research connecting technical aspects of sharia compliance with the ways cross-faith consumers interpret, negotiate, and practice their use of sharia products. This gap is crucial because it relates to the sustainability and credibility of Islamic finance within pluralistic social environments.

Therefore, this study aims to: first, analyze the perceptions, motivations, and experiences of non-Muslim users of the Hasanah Card; second, evaluate the effectiveness of sharia-based transaction restriction mechanisms; and third, examine the social, ethical, and strategic implications of using Islamic financial products in multicultural contexts, using Manado as the case study.

This study argues that non-Muslim involvement in Islamic financial products represents a form of hybrid rationality, in which economic considerations, universal ethical values, and social adaptation coexist. Non-Muslim participation is motivated not only by financial benefits but also by the perception that sharia values hold broader moral relevance. However, an institutional tension emerges between the rigidity of sharia compliance rules and the social flexibility required in plural societies. This research seeks to explain how such tensions are negotiated and what they imply for the sustainability of Islamic financial products in Indonesia.

RESEARCH METHODS

This study employed a descriptive qualitative approach to understand the motivations, perceptions, and experiences of non-Muslim users in adopting the Hasanah Card, a sharia-compliant financial product issued by Bank Syariah Indonesia (BSI). The unit of analysis was the individual, consisting of Hasanah Card holders at the BSI Manado Branch and bank officers directly involved in managing the product. The research focused on how sharia values, principles, and prohibitions were understood, negotiated, and applied within a pluralistic social context where the majority of the population is non-Muslim.

A qualitative approach was chosen because it allowed the researcher to explore social phenomena in depth from the informants’ subjective perspectives, particularly regarding the interpretive processes behind non-Muslim consumers’ use of sharia-compliant financial products. This design aligned with the nature of the research questions, which emphasized why and how individuals decide to use sharia products (Creswell, 2013; Yin, 2014). In addition, this approach was relevant for uncovering the dynamics of meaning-making, the interplay of religious values, economic rationality, and cross-religious ethical preferences.

The data consisted of primary and secondary sources. Primary data were obtained through semi-structured interviews with six key informants: two internal BSI officers (Assistant Consumer Banking Officer and Consumer Banking Relationship Manager) and four Hasanah Card users, comprising two

Muslims and two non-Muslims. Secondary data were gathered from internal bank documents, DSN-MUI fatwas related to kafalah, qardh, and ijarah contracts, as well as academic literature on cross-religious consumer behavior and sharia compliance. This literature confirmed three main perspectives that served as the analytical foundation: rational-economic, normative-ethical, and sociological-contextual.

Data collection was conducted through face-to-face interviews at the BSI Manado Branch in March–April 2024. The interview guide was developed based on the core constructs of the Theory of Planned Behavior (TPB), namely attitudes toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991; Conner, 2020). Each interview lasted 45–60 minutes, was audio-recorded with informant consent, and supplemented with limited observations in the customer service area. Supporting documents such as product brochures, service SOPs, and transaction excerpts were also collected to enrich the dataset.

Data were analyzed using thematic analysis following Braun and Clarke’s (2022) steps: (1) transcription and repeated reading; (2) initial coding based on TPB constructs; (3) identification of major themes; (4) cross-case validation; and (5) development of a coherent interpretive narrative. The researcher ensured data validity through methodological and source triangulation, member checking with key informants, and peer debriefing sessions with fellow researchers to minimize interpretive bias. All research procedures followed ethical standards, including maintaining participant confidentiality and respecting cultural sensitivities.

RESULTS AND DISCUSSION

Non-Muslim Users’ Perceptions and Motivations in Using the Hasanah Card

Data obtained from in-depth interviews with four Hasanah Card users—two Muslims and two non-Muslims—show that the primary motivation for using this product is not religious considerations but practical and rational economic motives. Most informants consistently emphasized fee transparency, the absence of interest, and a sense of financial security as the dominant factors influencing their decision. Non-Muslim users in particular noted that the *syariah* label was not their main consideration; instead, they valued the product features they perceived as fair, predictable, and non-burdensome.

One non-Muslim user explained that the main reason for choosing the Hasanah Card was the clarity of cost calculations without any interest charges:

“I am not a Muslim, but I use it because the calculations are clear and there is no interest. That is what convinced me the most. From the beginning, I wanted a product that would not confuse me with unexpected additional charges or running interest that suddenly appears. With the Hasanah Card, everything is clearly stated, and I know exactly how much I have to pay each month. So even though this is a sharia product, I see it more as a transparent and safe financial system, not a religious matter. As long as the rules are clear and not burdensome, I feel comfortable using it.” (N2, Interview, 3 April 2024)

Another informant reaffirmed that fee transparency made the Hasanah Card more appealing than conventional cards:

“I chose the Hasanah Card not because of religion, but because all the fees are transparent. There is no hidden interest. From the start, I was looking for a card with clear calculations so I could manage my finances without worrying about sudden additional charges. With this card, all the charges are predictable, and that makes me feel more at ease. For me, the sharia aspect is not the main factor—

I focus on the clarity of the system. As long as the rules are honest and there are no hidden fees, I feel safer using the card.” (P3, Interview, 14 April 2024)

Two other non-Muslim informants emphasized security as their main reason, particularly because the system does not impose interest but only a fixed monthly fee:

“I am a Christian, but I use this card because it feels safer. There is no interest, only a monthly fee. That is what makes me comfortable because I do not like cards where the interest keeps running and suddenly balloons. With this card, I know exactly what I have to pay, and nothing changes unexpectedly. So even though it is a sharia product, I do not see it as something exclusively for Muslims. For me, it is simply a safe and clear financial choice, which is why I continue to use it.” (P4, Interview, 4 April 2024)

Beyond economic reasons, several users also felt that the card embodies ethical values. They interpreted these not as religious doctrines but as principles of fairness, non-exploitation, and financial integrity. This perspective is reflected in the following statement:

“Religion is not the issue. If the product is good, fair, and safe, people will use it. I do not view syariah as a restriction because what I look at is the benefit. If the system is transparent, the fees are clear, and the card is not troublesome, of course I will choose it. Many of my non-Muslim friends think the same: we use it not because of syariah as a teaching, but because the product is fair and trustworthy. So as long as the quality is good, people will use it, regardless of the religious label.” (N2, Interview, 3 April 2024)

Although non-Muslim users do not follow syariah norms religiously, they understand that the product incorporates syariah compliance features, including the absence of interest and restrictions on certain types of transactions. One user stated that the reason he chose the card was the absence of interest and the presence of a fixed monthly fee (N2, Interview, 3 April 2024). Muslim users expressed similar views, emphasizing that the no-interest feature and transparent fees offer financial protection that benefits all users, regardless of religion.

Overall, the data indicate that non-Muslim users’ motivations are consistently shaped by similar patterns: they prioritize transparency, the absence of interest, transaction security, and the perception that syariah-based products are ethically sound. Religion itself is not a determining factor; rather, the card is perceived as a rational choice for personal financial management.

Table 1. Users’ Reasons, Motives, and Perceptions Toward the Hasanah Card

Main Theme	Sub-Motives / Perceptions
Economic Rationality	Fee transparency No interest (<i>no riba</i>) Perceived transactional safety
Universal Ethical Values	Fairness and justice Product perceived as ethical and non-exploitative
Trust in Syariah Compliance System	Clear mechanisms without interest User protection via syariah system
Cross-Religious Pragmatism	Religion is not a factor Syariah product seen as universal alternative

Interviews with two internal BSI officers—referred to as Ms. R (Assistant Consumer Banking Officer) and Mr. A (Consumer Banking Relationship Manager)—reinforce the finding that the primary motivation of non-Muslim users emphasizes economic considerations and transactional security rather than religious factors. Both officers explained that most customers, including non-Muslims, choose the Hasanah Card because of its transparent fee structure and the absence of interest. Ms. R emphasized that the no-interest feature has long been the card’s main attraction:

“Most customers—Muslims and non-Muslims—choose it because there is no interest. They like it because the fees are clear. Every time I explain the scheme when opening an account or processing a card application, they immediately say that this is what makes them feel safe. Many say they are tired of conventional cards whose interest keeps running and whose fees constantly change. Here, when they hear that there is no interest at all and that all fees are fixed from the beginning, they feel more comfortable and more confident. So the main reason is not religion, but the clarity of the system and the absence of interest burdens that often cause problems.” (Interview, 18 March 2024).

Mr. A conveyed similar information, emphasizing that fee transparency is the reason most frequently mentioned during customer acquisition. He explained that most non-Muslim customers view the product in terms of value for money:

“Non-Muslim users usually say they choose it because the fees are fixed and there is no running interest. That is what makes them feel safe. Many of them say that with conventional cards, they are often shocked when the bill suddenly increases due to interest or additional fees. But with the syariah card, they feel more in control because they already know from the beginning how much they must pay. So even though they are not Muslims, they still choose this card not for religious reasons, but because the cost system is clearer and completely interest-free, and that is what makes them feel safe.” (Interview, 15 March 2024).

Beyond economic reasons, both internal officers also confirmed that the ethical values embedded in syariah products—such as honesty and orderly transaction recording—are often perceived positively by users across religious backgrounds. Ms. R noted that several non-Muslim customers consider syariah products to offer a fairer service compared to conventional cards. Both officers also stated that the syariah compliance system, particularly the no-interest mechanism and the imposition of a fixed monthly fee, provides additional security for users. According to Mr. A, this sense of safety is even stronger among non-Muslim customers because they view the syariah card as a “no-risk-of-accumulating-interest card.” He noted that many non-Muslims feel more confident because the system eliminates the risk of compounding interest, making it safer for monthly budgeting (Interview, 15 March 2024).

This triangulation strengthens the conclusion that non-Muslims use the Hasanah Card not for religious reasons but for economic benefits, fee transparency, financial security, and the perception that syariah products offer more ethical and trustworthy financial practices. Findings regarding the use of the Hasanah Card by non-Muslims are further reinforced by the regulatory framework issued by the National Sharia Council–Indonesian Ulema Council (DSN-MUI) (Pitriani et al., 2024). Based on document analysis, DSN-MUI fatwas do not restrict syariah contracts such as *kafalah*, *qardh*, or *ijarah* exclusively to Muslims. Instead, these provisions are designed to ensure fair, transparent, and non-harmful transactions, making their principles universal and applicable to anyone regardless of religion (Izmuddin, 2018). The fatwa on *kafalah* emphasizes protection and guarantees in transactions; the fatwa on *qardh* states that loans must be free from usury; and DSN-MUI Fatwa No. 27/2002 on *ijarah* regulates lease and lease-purchase practices that emphasize clarity of benefits and fairness for both parties. These provisions demonstrate that Islamic economic principles are grounded in public welfare rather than religious exclusivity.

Internal BSI officers reaffirmed this in the interviews. They stated that syariah banks are required to follow all DSN-MUI fatwas in running their products and services, and that these regulations apply to all customers regardless of their religious identity. As Mr. A, one of the BSI officers, explained, DSN fatwas are universal—anyone may use syariah products as long as the transactions comply with syariah principles (Interview, 15 March 2024). This information not only confirms the product’s compliance with syariah standards but also shows that Indonesia’s syariah financial regulatory structure is designed to serve the broader public. Thus, the use of the Hasanah Card by non-Muslims arises not only from economic motives and ethical perceptions but also from institutional legitimacy that positions syariah products as inclusive financial instruments accessible to all groups.

Therefore, interviews with both Muslim and non-Muslim users, supported by triangulation from internal BSI officers, reveal a consistent pattern: decisions to use the Hasanah Card are primarily driven by economic rationality and financial security rather than religious motivation. Non-Muslim users repeatedly highlighted transparent fees, the absence of interest, and a sense of safety as the main factors influencing their choice. Meanwhile, BSI officers confirmed that the no-interest feature and transparent cost structure are indeed the strongest reasons customers across religions shift to syariah products. In addition to economic aspects, some users also viewed the ethical values embedded in syariah products—such as fairness, honesty, and impartiality—as providing additional comfort. These findings are reinforced by universal DSN-MUI fatwas, which explicitly do not restrict *kafalah*, *qardh*, or *ijarah* contracts to Muslims alone. Thus, both the users’ experiences and the underlying regulatory framework affirm that the use of the Hasanah Card by non-Muslims is entirely normal, legitimate, and institutionally recognized.

Across the empirical data, four key patterns characterize non-Muslim users’ perceptions and motivations regarding the Hasanah Card. First, economic rationality dominates, especially fee clarity, the absence of interest, and secure financial planning. Users—including non-Muslims—consistently repeated that they chose the Hasanah Card because it is predictable, safer for monthly budgeting, and carries no risk of interest-based charges. This pattern aligns with the statements of both internal BSI officers, who noted that clarity of fees and a fixed cost structure are the main reasons prospective customers apply for the card. Second, users perceive syariah products as containing universal ethical values that extend beyond the Muslim community. Non-Muslim users described the product as “fair,” “safe,” and “non-exploitative,” indicating that syariah values are interpreted as moral principles relevant to everyone rather than religious identity markers. BSI officers confirmed that the impression of being “more fair” is frequently expressed by non-Muslim customers during product acquisition or consultation. Third, there is positive acceptance of syariah compliance mechanisms, particularly the no-interest feature and the stable monthly fee. Users reported that these mechanisms provide an additional sense of safety, while bank officers explained that these features are governed by strict DSN-MUI fatwas. Therefore, the sense of safety perceived by users is supported not only by perception but also by strong regulatory foundations. Fourth, there is institutional acceptance indicating that syariah products are deliberately designed to reach cross-religious communities, as affirmed in DSN-MUI fatwas that classify syariah contracts as universal and usable by anyone. This positions the use of the Hasanah Card by non-Muslims as a logical and consistent financial practice aligned with the inclusive nature of Indonesia’s syariah financial industry. Together, these four patterns show that non-Muslim use of the Hasanah Card is not merely an individual phenomenon but the outcome of an interplay between beneficial product features, positive ethical perceptions, reliable syariah compliance mechanisms, and universal regulatory legitimacy.

Effectiveness of the Sharia Transaction Restriction Mechanism (MCC)

Research data on the effectiveness of the sharia-based transaction restriction mechanism in the Hasanah Card indicates that the Merchant Category Code (MCC) system functions as the primary filtering instrument to ensure that transactions remain within sharia boundaries. Based on information from two internal BSI officers—Ms. R (Assistant Consumer Banking Officer) and Mr. A (Consumer Banking Relationship Manager)—the system is designed to automatically reject transactions in merchant categories explicitly classified as non-halal. According to them, transactions at nightclubs, bars, gambling venues, and other merchants categorized as restricted merchants are automatically declined even when users technically have sufficient limits and balances. Mr. A emphasized this by stating:

“When the card is used at nightlife venues or bars, the system immediately declines it. It is automatic. I have seen several cases like this. New users are usually surprised because they think their card is malfunctioning, but the system indeed rejects any transaction in those categories. As soon as the card is tapped, even before the process finishes, the rejection notification appears right away. Even if they try again, the result remains the same because the central system has configured it so that transactions at certain merchants cannot go through. So it is not about the balance or the card; it is purely the sharia rules that are programmed automatically into the payment system.” (Interview, 15 March 2024)

Nonetheless, both internal officers also acknowledged technical limitations in the MCC implementation. The system only identifies merchant categories, not the specific items purchased by users. For example, transactions at supermarkets will still be approved even though such stores may sell non-halal products. Ms. R explicitly stated:

“If the transaction occurs at a supermarket, the system cannot distinguish between halal and non-halal items. So even though the card is sharia-compliant, as long as the category is ‘supermarket,’ the transaction will be approved. The system only reads the type of store, not the individual items purchased. For instance, if someone buys pork, certain beverages, or other products that should be considered non-halal, the transaction will still go through because the system has no capability to scan items one by one. So sometimes people assume sharia supervision is very detailed, while in reality it remains limited to merchant categories and not down to the product level.” (Interview, 18 March 2024)

The officers’ explanations align with the experiences of several Hasanah Card users. One user acknowledged that purchasing items classified as non-halal is still possible when transacting at mixed stores such as Freshmart or large supermarkets. The informant stated that they were still able to buy pork at Freshmart using the card (N2, Interview, 3 April 2024). Another informant added that although the system can block transactions at certain restricted merchant categories, the filtering process does not apply at the item level. As a result, users still have room to conduct transactions that should, in principle, be avoided according to sharia guidelines. Ms. R confirmed this by stating that the system indeed cannot identify individual items (Interview, 18 March 2024).

In addition, the data show that several users have experienced automatic blocks when attempting transactions at merchants suspected of falling under restricted categories. Some users reported that when they tried to transact at merchants likely to be classified as restricted, the system immediately declined the transaction even though the card was active and the balance was sufficient. One Muslim user stated:

“I once tried to make a payment at a particular entertainment venue, and the system immediately rejected it. I thought the machine was broken because the moment I tapped the card, it already showed ‘declined.’ I tried twice, but the result was the same, even though my balance was sufficient and the card was active. The cashier said it might be because the category wasn’t allowed for

payment using this type of card. From that point, I understood that a sharia card automatically rejects transactions at certain locations, so it is indeed the system that locks the transaction without compromise.” (P1, Interview, 13 April 2024)

Additional user data indicate that this blocking mechanism is not always perceived as a religious limitation, but rather as part of transaction security features. Nevertheless, some users also recognize that loopholes still exist, and ultimately the responsibility for proper use falls back on the individual.

In summary, the empirical data demonstrate that the MCC mechanism in the Hasanah Card works effectively in blocking transactions based on certain restricted merchant categories, yet it has significant limitations in mixed-transaction contexts. These gaps allow non-halal item purchases to remain possible, particularly when transactions occur at merchants that do not fall into restricted categories.

Table 2. Effectiveness of the Sharia Transaction Restriction Mechanism (MCC)

Aspect	Findings
Main function of MCC	The system blocks transactions in merchant categories clearly classified as non-halal (nightlife entertainment, bars, gambling venues).
Effectiveness of merchant-category blocking	Several users experienced automatic blocking when attempting transactions at merchants categorized as restricted.
Limitation of item-level detection	The MCC system cannot distinguish between halal and non-halal items within merchants that sell mixed products (supermarkets, minimarkets).
Loopholes for non-halal product purchases	Users can still purchase non-halal products at mixed stores such as Freshmart and other supermarkets.
Technical limitations of the system	The system has no capability to detect individual items (item-level scanning).
User understanding of system loopholes	Users recognize that filtering is imperfect, and proper sharia-compliant usage ultimately depends on individual responsibility.

Field data show that the Merchant Category Code (MCC) mechanism in the Hasanah Card operates effectively in blocking transactions at merchant categories explicitly prohibited under sharia principles, such as nightclubs, bars, adult entertainment venues, and gambling facilities. Both users and bank officers consistently reported that transactions at these merchants are automatically declined even when the card is active and the balance is sufficient. However, the effectiveness of the system is limited because MCC only identifies store categories, not the specific items purchased. As a result, transactions at supermarkets and minimarkets—where halal and non-halal products are sold in the same location—can proceed without restriction. This gap indicates that sharia compliance can only be enforced at the merchant level but cannot regulate the specific items purchased by users.

The collected data highlight four main patterns related to the effectiveness of the MCC system in the Hasanah Card. First, the system performs very effectively in merchant categories explicitly listed as sharia-restricted. Both users and bank officers stated that transactions in nightclubs, bars, and gambling venues are immediately declined, demonstrating that MCC functions optimally when the merchant classification is unambiguous.

Second, the system becomes less effective when transactions occur in mixed-category merchants such as supermarkets, minimarkets, or wholesale stores that sell both halal and non-halal products. Because MCC only reads the store category rather than scanning items, transactions are approved even when purchases may include non-halal goods. This pattern appears consistently across several user experiences.

Third, these findings indicate that sharia compliance enforced by the MCC system is formal and technical in nature. The system can limit transactions at specific types of merchants but cannot ensure substantive compliance with sharia prohibitions at the item level. This limitation creates conditions in which transactions that are religiously inappropriate may still occur in technical terms.

Fourth, the data show that most non-Muslim users do not perceive this loophole as problematic. They understand that sharia restrictions do not carry normative obligations for them, and thus the limitation of item-level detection is considered normal and does not interfere with card usage. This perspective helps explain the continued popularity of the Hasanah Card among non-Muslim users despite the system’s technical constraints.

Based on these findings, the MCC system in the Hasanah Card plays an important role in maintaining technical sharia compliance by blocking transactions at merchant categories clearly identified as non-halal. However, because MCC cannot detect individual items, it cannot guarantee full sharia compliance, particularly in predominantly non-Muslim regions where mixed-category stores are common. This limitation means that the effectiveness of sharia compliance ultimately depends on users’ interpretation, choices, and ethical considerations, both among Muslim and non-Muslim users.

Social and Ethical Implications of Using Sharia-Based Products in a Multicultural Society

Interview data indicate that the use of the Hasanah Card by non-Muslim users does not create social barriers or religious resistance in multicultural environments such as Manado. Interviews with two non-Muslim users reveal that the “sharia” label on the card is not interpreted as a marker of religious identity but rather as a guarantee of ethical financial conduct. One non-Muslim informant explained that he accepts sharia branding because he interprets it as an ethical standard rather than a theological commandment:

“For me, what matters most is transparency. As long as all the fees are clear and nothing is hidden, I feel comfortable. I understand sharia more as ethics—honesty, fairness, orderliness—not as something tied to my religion. So when I use a sharia card or service, I don’t feel that it has to be connected to religious identity. For me, it’s more of a universal ethical principle that anyone can use, including me as a Christian.” (N2, Interview, 3 April 2024).

Other interviews show that non-Muslim users do not experience service discrimination or administrative obstacles when using sharia financial products. They stated that all processes—from registration to daily use—proceed in the same way as for Muslim customers, with no difference in treatment from the bank. Several non-Muslim users even noted that using a sharia card gives them a sense of security because the product is perceived as safe and free from interest charges, as expressed by one informant:

“I use it simply because it feels safe. There are no interest charges, so it’s comfortable to use. From the beginning, I was looking for a card that wouldn’t confuse me with interest calculations or sudden additional fees. With this card, I feel calmer because the system is clear—whatever I need to pay is exactly what appears. For me as a non-Muslim, it doesn’t matter whether it’s a sharia product or not; what matters is that it doesn’t burden me and feels safer in the long run.” (P4, Interview, 4 April 2024).

In addition to interviews, field observations show that non-Muslim customers interact normally with sharia branding found in service areas, product posters, and informational brochures. There were no signs of rejection or discomfort; in fact, several non-Muslim users were seen actively asking about sharia features out of curiosity rather than objection.

Additional data from internal BSI officials show that the use of sharia products by non-Muslim customers has become increasingly common at their branch. Bank officers noted that many non-Muslim users appreciate the “no interest” principle and sharia rules as part of an honest and accountable financial system. According to one internal official:

“Non-Muslim customers often say that sharia is fairer. They see it as ethics, not religion. Many of them tell me that the reason they use sharia services is precisely because the system is clear and straightforward. Some say, ‘With sharia, I feel safer because the rules are strict and don’t change.’ They don’t view sharia as a religious rule that must be believed, but as an ethical standard that is transparent and trustworthy. So for them, sharia is identical to honesty and fairness in transactions, not a specific religious identity.” (Interview, 18 March 2024).

The consistency of data from users, observations, and bank officials demonstrates that sharia products have high social acceptance in multicultural societies. Non-Muslim users do not object to existing sharia rules as long as the product meets values they consider important, such as transparency, security, and fairness. This is clearly reflected in the comments of a non-Muslim informant who emphasized that product preference is not determined by religion but by product quality.

Table 3. Social and Ethical Implications of Using Sharia-Based Products in a Multicultural Society

Finding Aspect	Data
Cross-Religious Acceptance	Non-Muslim users do not reject sharia branding; usage is normal and comfortable.
Interpretation of Sharia as Ethics	Non-Muslim users understand <i>sharia</i> as principles of fairness, transparency, and security.
No Service Discrimination	Registration, service, and usage processes are the same for Muslim and non-Muslim customers.
Reasons of Safety and Convenience	Non-Muslim users choose the card because it is safe, interest-free, and easy to understand.
Normal Interaction with Sharia Branding	Observations show that non-Muslim customers do not express discomfort toward sharia symbols.
Positive Perception of Sharia Fairness	Non-Muslim users perceive sharia products as more honest and fair.
Preference Based on Product Quality, Not Religion	Users choose the Hasanah Card based on its benefits, not religious identity.

The data in Table 3 show that the use of the Hasanah Card by non-Muslim users occurs within an inclusive social environment and does not generate identity-based barriers. Non-Muslim informants view the *sharia* aspect not as a rigid religious label but as an ethical principle emphasizing transparency, honesty, and transactional security. This perception is evident in several interview excerpts indicating that *sharia* is understood as a moral standard rather than a religious doctrine that must be followed. These

findings demonstrate a high degree of cross-religious acceptance of sharia-based products, particularly when their core values are interpreted as fair financial practices.

The data also show that there is no difference in treatment between Muslim and non-Muslim customers during registration or in banking services. BSI staff confirmed that all customers receive equal service regardless of religious background. Field observations support this claim, as non-Muslim users were seen accessing services and interacting with sharia branding without showing discomfort. Posters, brochures, and sharia symbols displayed in service areas were not perceived negatively by these users.

In addition, comfort and security emerged as frequently mentioned reasons among non-Muslim users. They stated that the absence of interest charges and the clarity of the fee structure provided a sense of security in managing their finances. These factors indicate that sharia-based products are chosen not because of religious identity but because of product quality and functional benefits. Several informants even noted that sharia principles are perceived as fairer and more honest than conventional financial products, which strengthens cross-religious users’ trust in the sharia financial system.

DISCUSSION

The findings of this study show that the use of the Hasanah Card by both Muslim and non-Muslim users in Manado is primarily driven by economic motives, universal ethical perceptions, and inclusive social experiences. The sharia compliance mechanism implemented through the Merchant Category Code (MCC) has proven effective at the merchant-category level, yet it has limitations in ensuring substantive sharia compliance at the item level. Moreover, the use of a sharia-based product in a multicultural social setting does not generate identity-based resistance; instead, the product is perceived as an ethical financial instrument that can be used by people across religious backgrounds.

Economic motives dominate because the core features of the Hasanah Card—transparent fees, the absence of interest, and stable monthly charges—provide a sense of financial security for users seeking to avoid risk. Among non-Muslim users, sharia is not understood as a theological rule but as a guarantee of transactional ethics, which they perceive as fairer than conventional credit cards. This explains why non-Muslim users feel comfortable using a sharia-compliant product.

The technical limitations of MCC arise because global banking systems are not designed to perform item-level detection. As a result, transactions that fall under a halal merchant category but involve non-halal items can still be approved. This leads to what can be described as formal sharia compliance, where the system can restrict certain merchants but cannot regulate product-level consumption. Socially, cross-religious acceptance emerges because sharia branding in Indonesia has undergone historical normalization as a public ethical standard rather than a marker of exclusive identity. This is consistent with Manado’s plural and harmonious social relations, where interactions with sharia-related symbols do not pose an identity threat.

These findings align with studies by Mbawuni and Nimako (2018) and Rifai and Wijaya (2019), who also found that non-Muslims are attracted to sharia financial products due to cost stability and security. However, this study offers a new contextual insight: non-Muslim users in a predominantly non-Muslim region (Manado) continue to use a sharia card not only for economic reasons but also due to universal ethical perceptions associated with sharia products. The findings also extend the work of Hamzah et al. (2023) and Saiti et al. (2022), who highlight socio-cultural factors, by demonstrating that in multicultural regions, non-Muslim users secularize or “domesticate” sharia as a form of financial ethics. This reflects a hybrid rationality that blends economic, social, and ethical motives—a theoretical contribution that remains underexplored in previous literature.

Furthermore, this study contributes new insights to the literature on MCC effectiveness. Unlike earlier technical studies, this research demonstrates that the limitations of MCC have important social and ethical implications, particularly concerning the sustainability of substantive sharia compliance in non-Muslim-majority settings.

Historically, Islamic finance in Indonesia developed as an ethical alternative to the conventional financial system, which was widely perceived as unstable and exploitative, particularly after the 1997–1998 economic crisis. The crisis strengthened the public perception of Islamic finance as a system that is more crisis-resistant, transparent, and secure. This historical resilience aligns with international findings showing that Islamic finance exhibits structural robustness due to its risk-sharing mechanisms, asset-backed financing, and the prohibition of speculation, all of which reduce exposure to high-risk activities (Baber, 2018; Hussain et al., 2016). Comparative studies during the 2007–2008 global financial crisis also demonstrated that Islamic banks performed more stably than conventional banks because they do not operate with interest-based instruments (Harrison & Ibrahim, 2016). Recent research further indicates that Islamic financial institutions maintained relatively strong performance during the COVID-19 pandemic due to their more conservative capital structures and the use of non-interest instruments that strengthened liquidity (Butt & Chamberlain, 2025; Suleman et al., 2025). Other studies emphasize that ethical foundations, transparency, and justice have enhanced public trust among both Muslim and non-Muslim communities because these values are perceived as universal moral standards rather than sectarian agendas (Alvares-Garcia, 2024). The findings of this study indicate that this historical legacy and resilient character remain influential at the user level: even non-Muslims in Manado associate sharia with ethics, security, and transactional stability rather than with religious identity.

Socially, the use of the Hasanah Card by non-Muslims in Manado demonstrates that sharia has transformed into a shared public value—an ethical norm collectively recognized as part of honest, transparent, and fair financial practice. This finding aligns with scholarship on the social acceptance of Islamic values, which shows that principles such as tolerance, interreligious respect, and ethical coexistence have long been embedded in Islamic social tradition and enable sharia-based products to be accepted in multicultural communities (Baloach et al., 2012; Khanam, 2018). The principle of coexistence reflected in the *Constitution of Medina*—which affirms the protection of diverse groups and normalizes living together—serves as a historical foundation explaining why sharia symbols can be perceived positively by non-Muslims (Yilmaz, 2021). Ethical values such as fairness, honesty, social solidarity, and transactional security—which are central components of *takaful al-ijtima’i*—are viewed by non-Muslim users as universal principles rather than religious attributes (Shuaib, 2023). Field data reinforce this finding, showing that non-Muslim users interpret sharia as a moral guideline consistent with local social norms of interreligious harmony and peaceful coexistence. Thus, the acceptance of the Hasanah Card in Manado reflects the contemporary understanding of sharia as an inclusive form of public ethics rather than an exclusive religious identity.

At the ideological level, the findings show that sharia is no longer understood as a “closed religious identity.” Instead, it has undergone a process of de-sectarianization, meaning that the concept of sharia has moved beyond the exclusive boundaries of religion into the domain of universal public ethics. Non-Muslim users interpret sharia as a moral framework that emphasizes transparency, honesty, and fairness rather than as a religious symbol, thereby allowing sharia to function as a shared economic ideology without identity-based resistance. This phenomenon aligns with broader discussions on Islamic de-sectarianization in several Muslim-majority countries, where Islamic values are increasingly understood beyond sectarian lines and used to cultivate more inclusive social environments (Mabon, 2020;

Nasirzadeh & Wastnidge, 2020). Ethnographic studies in Bahrain show that communities actively renegotiate their religious identities to avoid exclusive interpretations of Islam (Fibiger, 2020), while research on Muslim–Christian relations in Egypt highlights that historical patterns of interreligious coexistence are sustained through social mechanisms that emphasize harmony rather than ideological division (Iskander, 2012). In a broader conceptual sense, the idea of the *ummah* as a universal community also demonstrates Islam’s ideological potential to transcend sectarian boundaries (Geaves, 2009). Thus, this study underscores that the de-sectarianization of sharia in the financial sector—evident in the use of the Hasanah Card by non-Muslims—has significant implications for the future of Islamic finance as a system that is increasingly inclusive, ethical, and oriented toward universal public values.

The findings further show that the Hasanah Card serves several important functions for both Muslim and non-Muslim users within the broader development of Islamic finance in multicultural societies. The results indicate that sharia-based products can foster cross-religious financial inclusion because their ethical, transparent, and interest-free characteristics are widely accepted as safe financial instruments. This enhances public trust in Islamic banks as credible and accountable institutions while expanding market reach through the engagement of non-Muslim consumers who feel comfortable using sharia services. Additionally, cross-religious acceptance strengthens the social legitimacy of sharia as a form of public ethics rather than a religious doctrine exclusive to Muslim communities, reinforcing its position as a universal financial standard.

However, this study also reveals several dysfunctions in the sharia compliance mechanism of the Hasanah Card. The Merchant Category Code (MCC) system can ensure only formal sharia compliance because it operates at the merchant-category level rather than at the item level. This creates sharia compliance gaps, namely the discrepancy between formal and substantive compliance, which is widely documented in various sectors of Islamic finance. These item-level gaps mirror findings in previous literature, which highlight that technical regulatory limitations, inadequate legal harmonization, and weak operational standards often prevent sharia products from fully embodying substantive sharia principles (Salleh et al., 2024; Yasardin & Kooria, 2025). Research on sharia e-wallets has similarly shown that weaknesses in transaction-filtering systems can generate ethical bias and increase the risk of sharia violations when not supported by robust governance mechanisms (Basir et al., 2025). Moreover, the system’s reliance on individual behavior—because it cannot detect non-halal items in mixed transactions—reflects a broader issue noted in the literature regarding low consumer literacy in *maqasid shariah* (Lee & Isa, 2024), which ultimately positions users as the final arbiters of substantive compliance. In the long term, these compliance gaps may undermine the legitimacy of Islamic finance, aligning with arguments that discrepancies between sharia expectations and implementation can trigger public criticism regarding the consistency of sharia values in banking products (Siddiqui & Raheman, 2025). Thus, this study highlights not only the technical limitations of MCC but also the need for comprehensive strengthening of sharia governance to address compliance gaps that may threaten the long-term credibility of the Islamic finance industry.

Given these identified dysfunctions—ranging from the inability of MCC to ensure substantive compliance, to potential ethical biases caused by item-level transaction gaps, and the risks of delegitimizing sharia systems—several strategic, coordinated measures are required from Islamic banks, regulators, and the National Sharia Council. First, strengthening sharia compliance systems must be a top priority, including the development of item-level compliance mechanisms through the integration of product barcodes, national halal databases, and the use of artificial intelligence (AI) to identify products more accurately. This effort must be accompanied by periodic audits and risk reviews of mixed-category

merchants to ensure that transactional loopholes do not widen. Second, reducing reliance on individual behavior requires improving users’ literacy in sharia ethics. Public education programs on the difference between formal and substantive compliance, along with ethical spending campaigns that appeal to both Muslim and non-Muslim users, are essential to mitigating ethical biases caused by system limitations. Third, Islamic banks must strengthen communication strategies by emphasizing that sharia products function as universal ethical instruments rather than as exclusive religious symbols, thereby minimizing social resistance and maintaining public trust—particularly in multicultural settings such as Manado. Fourth, the *Sharia Supervisory Board* (SSB) must broaden its oversight scope, extending beyond the assessment of contractual compliance to include technical monitoring of MCC implementation and issuing regulatory guidance on mitigating risks associated with substantive compliance gaps. Fifth, all these measures should collectively advance the long-term vision of “*Sharia Ethics for All*,” positioning sharia-based financial products as inclusive public ethical standards. By leveraging the study’s findings on hybrid rationality—blending economic benefits, universal ethical values, and social acceptance—Islamic finance can continue to evolve as an integrative and relevant system for all religious groups in Indonesia.

CONCLUSION

This study concludes that the use of the Hasanah Card by both Muslim and non-Muslim users in a multicultural society such as Manado is driven primarily by economic rationality and universal ethical perceptions rather than religious considerations. Transparent fees, the absence of interest, transactional security, and perceptions of fairness emerge as the key factors influencing the selection of sharia-based financial products among users across religious backgrounds. Furthermore, the sharia compliance mechanism through the Merchant Category Code (MCC) proves effective in blocking transactions at merchant categories explicitly prohibited under sharia principles, although it remains limited in ensuring substantive compliance at the item level in mixed-category merchants. The use of sharia products by non-Muslims also demonstrates a high degree of social acceptance, in which sharia is understood as an inclusive public ethical standard rather than a religious doctrine.

Scientifically, this study makes an important contribution to understanding the dynamics of Islamic financial product usage within plural social environments. The concept of hybrid rationality—combining economic benefits, universal ethical values, and social compatibility—constitutes a novel theoretical insight that expands existing perspectives on cross-religious consumer behavior in Islamic finance. The study also provides empirical perspectives on both the effectiveness and limitations of MCC, illustrating that formal sharia compliance does not necessarily guarantee substantive compliance. Additionally, the findings enhance the literature on Islamic financial inclusion by demonstrating that sharia principles can gain broad acceptance when presented as ethical and transparent standards rather than as markers of religious identity.

Despite these contributions, the study has several limitations. The number of informants is relatively small and limited to a single region with specific demographic characteristics, which means that generalization to other areas should be approached with caution. Another limitation lies in the insufficient exploration of technological aspects related to item-level detection systems, which represent the main gap in ensuring substantive sharia compliance. Future research is recommended to involve more geographically and demographically diverse samples, examine financial technology innovations that could improve sharia compliance accuracy, and explore user interactions with sharia products across different urban and rural contexts. Such directions will allow for a more comprehensive and in-depth

understanding of how sharia-based financial products are used by communities across religious backgrounds.

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