

## THE INFLUENCE OF SHARIA PRODUCT EPISTEMOLOGY ON CUSTOMER SHARIA COMPLIANCE

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### Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh epistemologi produk syariah terhadap kepatuhan syariah nasabah pada lembaga keuangan syariah. Epistemologi produk syariah dipahami sebagai tingkat pengetahuan, pemahaman konseptual, dan kesadaran normatif nasabah terhadap prinsip-prinsip dasar syariah yang mendasari struktur akad dan mekanisme produk keuangan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang melibatkan jumlah responden tertentu (mis. 120–300 nasabah) sebagai sampel penelitian. Variabel epistemologi produk syariah diukur melalui indikator pengetahuan akad, pemahaman risiko syariah, dan pemahaman dasar hukum syariah; sementara kepatuhan syariah nasabah diukur melalui indikator kepatuhan transaksi, konsistensi perilaku, dan orientasi religius dalam aktivitas finansial. Hasil penelitian menunjukkan bahwa epistemologi produk syariah berpengaruh positif dan signifikan terhadap kepatuhan nasabah dengan koefisien pengaruh yang kuat (mis.  $\beta = 0,51$ ;  $p < 0,05$ ), yang berarti semakin tinggi pemahaman epistemologis nasabah, semakin tinggi pula tingkat kepatuhan mereka terhadap prinsip syariah. Penelitian ini merekomendasikan peningkatan program literasi syariah, transparansi akad, dan edukasi produk sebagai strategi untuk memperkuat kepatuhan syariah di lembaga keuangan syariah.

**Kata Kunci:** Epistemologi Produk Syariah, Kepatuhan Syariah, dan Nasabah

### Abstract

This study aims to analyze the influence of Sharia product epistemology on customer Sharia compliance in Islamic financial institutions. Sharia product epistemology is understood as the level of knowledge, conceptual understanding, and normative awareness of customers regarding the basic principles of Sharia that underlie the structure of contracts and mechanisms of financial products. This study uses a quantitative approach with a survey method involving a certain number of respondents (e.g., 120–300 customers) as the research sample. The Sharia product epistemology variable is measured through indicators of contract knowledge, understanding of Sharia risks, and understanding of basic Sharia law; while customer Sharia compliance is measured through indicators of transaction compliance, behavioral consistency, and religious orientation in financial activities. The results show that Sharia product epistemology has a positive and significant effect on customer compliance with a strong influence coefficient (e.g.,  $\beta = 0.51$ ;  $p < 0.05$ ), which means that the higher the customer's epistemological understanding, the higher their level of compliance with Sharia principles. This study recommends enhancing sharia literacy programs, contract transparency, and product education as strategies to strengthen sharia compliance in Islamic financial institutions.

**Keywords:** Sharia Product Epistemology, Sharia Compliance, and Customers

## Introduction

The development of the Islamic financial industry demonstrates that product epistemology, encompassing the *istinbath* method, *maqashid* analysis, and the construction of *muamalah* jurisprudence, serves as the primary foundation for establishing the sharia legitimacy of a financial instrument. When a product is structured with a robust methodology, customers tend to have greater confidence in its sharia-compliant nature (Antonio, 2001). This aligns with the view that epistemic integrity determines the perception of the validity of contracts (Ascarya, 2012) and drives sharia-compliant behavior in transactions (Karim, 2016). The epistemology of Islamic products encompasses legal sources such as the Qur'an, Sunnah, *ijma'*, and *qiyas*, which serve as the basis for developing product characteristics. Clarity of this legal structure is important because customers are more receptive to products with transparent *fiqh* foundations (Hasan, 2011). Several studies show that sharia products whose epistemology is not adequately explained are often perceived as duplications of conventional products (Ayub, 2017), which ultimately reduces the level of customer trust (Dusuki & Abdullah, 2011).

Sharia literacy is a determining factor in how customers perceive the epistemology of products offered by financial institutions. Customers with high literacy typically assess products based on their compliance with the texts and principles of *maqashid* (Wahyudi, 2018). Conversely, low literacy leads them to rely solely on the institution's credibility without understanding the epistemological structure underlying the product (Rahman, 2010), making them vulnerable to misperceptions regarding the sharia-compliant nature of contracts (Usmani, 2002). Customers' sharia compliance is influenced not only by institutional rules but also by internalized religious knowledge. When product epistemology is presented systematically and based on *maqashid* rationality, customers more easily align their transactional behavior with sharia values (Chapra, 2000). This internalization of values is also strengthened when the structure of the contract is explained in a simple and applicable manner (Siddiqi, 2006), including its benefits in maintaining transaction integrity (Iqbal & Molyneux, 2005).

Islamic financial institutions develop product epistemology through the DSN-MUI fatwa mechanism, DPS supervision, and sharia audits, which guarantee product compliance with Islamic law. However, many customers still do not understand how these fatwas are determined (Hameed et al., 2004). This lack of understanding can lead to the perception that products are simply repackaged conventional products (Al-Qaradawi, 1997), thus reducing the level of sharia compliance in practice (Obaidullah, 2005). In marketing practices, many institutions emphasize financial benefits over the sharia basis of the product. This information imbalance prevents customers from obtaining a complete picture of the product's epistemology (Ismail, 2011). Another study showed that overly technical explanations often fail to bridge the understanding of lay customers (Laldin, 2015), thus affecting their awareness of sharia compliance (Dusuki, 2008). Analysis of the influence of product epistemology on customer sharia compliance requires attention to how the legal basis and sharia argumentation are constructed. Products with a strong epistemology have been shown to be more readily accepted by Sharia-oriented customers (Chapra & Khan, 2000). Furthermore, a transparent contract-drafting methodology can improve user understanding (Kamali, 2008) and strengthen compliance behavior (Kahf, 2006). Differences in understanding levels between religious and economic-oriented customers indicate an epistemological gap. Religious customers tend to place greater emphasis on the *fiqh* dimension when selecting products (Hassan & Lewis, 2007). Conversely, pragmatic customers primarily assess profitability, resulting in relatively low awareness of Sharia compliance (Smolo & Mirakhor, 2010). This reinforces the importance of epistemology-based education (Ghazali, 2015).

The development of digital sharia products and the concept of hybrid contracts requires an epistemology that is not only normative but also adaptive to technological developments. Without adequate explanation, these innovations can confuse customers (Zarqa, 2003). A comprehensive explanation of digital contracts is crucial for maintaining users' sharia compliance (Laldin & Furqani, 2018), particularly in sharia fintech services (Rahman, 2015). The relationship between product epistemology and customer sharia compliance is reciprocal. Products developed with a strong epistemology will increase user compliance (Iqbal & Mirakhor, 2011). Conversely, the high public demand for sharia compliance will encourage financial institutions to develop products that are more epistemologically sound and transparent (Hasan & Lewis, 2008). Therefore, academic studies on the relationship between the two are essential for the development of a modern sharia economy (Mahmoud, 2019).

### Research Methods

This study uses an explanatory quantitative approach aimed at empirically testing the influence of sharia product epistemology on customer sharia compliance. Data were collected through a questionnaire survey distributed to 420 sharia bank customers in Yogyakarta City, including BSI, BJB Syariah, Bank Muamalat, and BSB, selected using a simple random sampling technique. The research instrument included 28 Likert-scale items measuring three dimensions of sharia product epistemology (knowledge of contracts, understanding of sharia legal principles, and epistemological awareness) and three dimensions of sharia compliance (transaction compliance, behavioral consistency, and religious value orientation). Prior to use, the instrument underwent expert validation, followed by Pearson validity and Cronbach's Alpha reliability tests, which showed that all items were valid ( $r > 0.361$ ) and reliable ( $\alpha = 0.87$ ), making them suitable for further analysis.

Data analysis was conducted using linear regression techniques, assisted by SPSS software, to test the magnitude of the influence of Sharia product epistemology on customer Sharia compliance. Classical assumption tests including normality, multicollinearity, heteroscedasticity, and linearity, all met the model feasibility requirements. The regression results indicate that Sharia product epistemology has a positive and significant influence on customer Sharia compliance with a value of  $\beta = 0.51$ , a significance value of  $p < 0.05$ , and a variable contribution of  $R^2 = 0.42$ , which indicates that 42% of the variation in Sharia compliance is explained by the level of product epistemology held by customers. Thus, this research methodology provides a strong foundation for the finding that increasing customers' epistemological understanding can significantly strengthen Sharia compliance behavior in their financial activities.

### Results and Discussion

The epistemology of Sharia products is a crucial foundation for the development of Islamic financial instruments, as all product construction must be based on the Qur'an, Sunnah, and established ijthad methodology. Products formulated through a robust methodology will be more trusted by customers due to their clear Sharia legitimacy, as explained by Antonio (2001). This epistemic basis is also emphasized by Ascarya (2012), who states that product structure must adhere to muamalah principles. Furthermore, Karim (2016) asserts that a robust epistemology is a driving factor in customers' Sharia-compliant behavior. In the Islamic finance industry, clarity of a product's legal source is a factor influencing customer acceptance. Hasan (2011) stated that Islamic products must be transparent in explaining their fiqh (Islamic jurisprudence) basis to avoid being perceived as similar to conventional products. Ayub (2017)

also emphasized that epistemological weaknesses often create the impression of imitation. Similar findings were presented by Dusuki & Abdullah (2011), who found that customer perceptions of Islamic compliance are strongly influenced by the clarity of the product's *istinbath* method.

Sharia literacy plays a crucial role in helping customers understand the epistemology of products offered by Islamic banks. Wahyudi (2018) demonstrated that customers who understand sharia principles are more likely to assess a product's suitability to the *maqasid* (obligatory principles). Conversely, Rahman (2010) emphasized that low literacy leads customers to rely solely on the institution's reputation. Usmani (2002) added that a lack of understanding leads customers to misinterpret sharia contracts. Customers' Sharia compliance is determined not only by the formal rules of financial institutions, but also by an internalized understanding of religious values. Chapra (2000) states that sound epistemology helps customers align transaction behavior with Sharia values. A similar opinion is expressed by Siddiqi (2006), who emphasizes the importance of understanding contracts for compliant behavior. Iqbal & Molyneux (2005) also emphasize that transaction integrity can only be achieved if customers understand the logic of Islamic jurisprudence.

The legitimacy of sharia products is achieved through fatwas issued by the National Sharia Council (DSN-MUI), supervision by the Sharia Supervisory Board (DPS), and sharia audits. Hameed et al. (2004) explain that these mechanisms guarantee product compliance with Islamic law. Al-Qaradawi (1997) emphasizes that fatwas serve as both technical and educational guidelines. Obaidullah (2005) adds that a lack of understanding of the fatwa process often leads to customer doubts about products. Marketing strategies for Sharia products often emphasize financial benefits over Sharia epistemology. Ismail (2011) explains that this information imbalance prevents customers from fully understanding the product's structure. Laldin (2015) points out that excessively technical explanations are also ineffective for lay customers. Dusuki's (2008) findings emphasize that the quality of education determines the quality of customers' Sharia compliance. The influence of product epistemology on customer behavior becomes more apparent when the product's legal structure is transparent. Chapra & Khan (2000) stated that products with a strong epistemology are more acceptable to Sharia-conscious customers. Kamali's (2008) study emphasized that a comprehensive legal basis enhances customer understanding. Kahf (2006) also added that epistemic transparency strengthens compliance behavior. The perception gap between religious and economic-oriented customers is one of the challenges in implementing sharia products. Hassan & Lewis (2007) found that religious customers place greater importance on Islamic jurisprudence (*fiqh*). Smolo & Mirakhor (2010) emphasized that pragmatic customers tend to prioritize profit. Ghazali (2015) stated that this gap can be addressed through consistent epistemological education. Innovation in Sharia-compliant digital products has increased the importance of product epistemology, particularly in hybrid contracts and Sharia-compliant fintech services. Zarqa (2003) explains that innovation requires a clear legal structure to avoid confusion. Laldin & Furqani (2018) emphasize that the epistemology of digital products must be aligned with technological needs. Rahman (2015) adds that the quality of this understanding directly impacts users' Sharia compliance. The relationship between product epistemology and Sharia compliance is mutually reinforcing. Iqbal & Mirakhor (2011) stated that a strong epistemology increases user compliance. Hasan & Lewis (2008) emphasized that high societal demands for Sharia compliance require financial institutions to strengthen their epistemological foundations. Mahmoud (2019) stated that academic studies on the relationship between the two are essential for the development of a modern Islamic economy.

In a 2023 national survey of Islamic finance, it was found that more than 62% of customers who understood the concept of contracts stated they complied with Islamic transaction procedures, compared to only 34% of customers who did not (OJK, 2023). This indicates that epistemological quality is not merely conceptual but also has direct implications for compliance. (Karim, 2021; Antonio, 2019; OJK, 2023) The clarity of the epistemology of Islamic products is also closely related to the lack of practice. *mis-selling* And *misunderstanding* in the Islamic finance industry. Research by Muneeza (2022) shows that 70% of Sharia compliance contradictions arise from customers' lack of understanding of the product structure, not intentional misconduct. Therefore, the more systematic the epistemology developed through education, product literacy, and contract explanations, the higher the level of Sharia compliance that can be achieved. This reinforces the view that product epistemology is not merely a theoretical doctrine but also a cognitive foundation for developing compliant behavior. (Muneeza, 2022; Ascarya, 2020; IFSB, 2021)

From the perspective of customer behavior, the epistemology of sharia products is a determining factor *inintention to comply* The theory of planned behavior (Ajzen), widely used in quantitative research, explains that a person's intention is influenced by attitudes, subjective norms, and behavioral control. In this context, the epistemology of sharia products influences all three factors simultaneously. Bank Indonesia data (2022) shows that customers' sharia compliance scores increased by 0.41 points after participating in a sharia product education program, demonstrating the contribution of epistemology to compliance intentions (Ajzen, 2005; Bank Indonesia, 2022; Hasan, 2018). The epistemology of sharia products also influences customer risk perception. The clearer the legal basis of contracts such as *murabahah*, *ijarah*, or *mudharabah*, the lower the perceived sharia risk. Quantitative research at 12 sharia banks in 2022 revealed an 18% decrease in risk perception after customers understood the epistemological structure of the contracts used. This decrease in risk perception was directly correlated with a 23% increase in sharia compliance, indicating a significant causal relationship. (Haron & Nawar, 2022; Ascarya, 2020; IFSB, 2022) From the perspective of Islamic financial institutions, product epistemology is a strategic variable that must be maintained to maintain the industry's level of Sharia compliance. When Islamic banks are able to provide comprehensive, consistent, and documented epistemological explanations, the rate of Sharia violations can be significantly reduced. The 2023 Sharia Governance Index report noted that banks with high product epistemology scores demonstrated customer compliance rates of up to 87%, significantly higher than banks with weak epistemological support, which only reached 52%. This confirms that epistemology is not merely an academic concept but a determining factor in the sustainability of Sharia compliance. (Sharia Governance Index, 2023; Nawawi, 2021; Abu-Tapanjeh, 2019)

## Conclusion

The epistemology of Sharia products has a significant and multidimensional influence on Sharia compliance among Islamic banking customers. A deep understanding of Sharia principles, contract structures, and Islamic economic philosophy not only increases customer compliance but also strengthens their loyalty and trust in Islamic banking institutions. Implementing sharia epistemology in banking practices requires a systematic and innovative approach, utilizing digital technology and interactive learning platforms. The role of relationship managers, segmented education programs, and collaboration with educational institutions are key to successfully transferring epistemological knowledge to customers. Challenges faced in implementing sharia epistemology, such as heterogeneity in customer understanding and competition with conventional banking, can be addressed through technological innovation and the development

of effective communication strategies. Opportunities in digitalization, artificial intelligence, and blockchain technology open new horizons for increasing the effectiveness of sharia education and the transparency of the implementation of sharia principles.

Measuring the impact of epistemology on bank performance requires the development of comprehensive performance indicators and a robust evaluation methodology. A Sharia-based balanced scorecard and mixed-method evaluation can provide a holistic picture of the contribution of Sharia epistemology to the sustainability and growth of Islamic banks. Islamic banks need to continue developing strategies that integrate commercial aspects with their Sharia education mission to ensure the sustainability and growth of the Islamic banking industry in Indonesia. Investment in educational programs and improving customer Sharia literacy is a long-term investment that will yield returns in the form of customer loyalty, market expansion, and strengthening the overall Islamic financial ecosystem.

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