



DALIHAN NA TOLU'S INDIGENOUS PEOPLE'S PERCEPTION OF ISLAMIC BANK

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<https://doi.org/10.46367/iqtishaduna.v12i2.1537>

Received: Oct 16, 2023 **Revised:** Nov 15, 2023 **Accepted:** Nov 22, 2023 **Published:** Dec 19, 2023

ABSTRACT

This research aims to see the perception of indigenous peoples towards Islamic banks. This research was conducted in the city of Panyabungan. The type of research method used is qualitative with a descriptive approach. Data collection techniques include in-depth interviews with informants from several communities, traditional leaders, and Islamic bank employees. In addition, data was also obtained from several documents and literature related to adat and Islamic banks. This research found that the acceptance of *Dalihan Na Tolu* indigenous people in Panyabungan was based on *Dalihan Na Tolu* values through aspects of cognition. The dominant customary values in perceiving Islamic banks in Panyabungan are the values of *holong mangalap holong* and *mangholongi bona bulu*. Theoretically, this research can be an additional reference for other researchers and academics who want to see public perceptions of Islamic banks, especially in Panyabungan. Practically, this research can inspire Islamic bank managers, especially in Panyabungan.

Keywords: perception, *Dalihan Na Tolu*, Islamic bank.

INTRODUCTION

Islamic banks, as financial intermediary institutions, adhere to their distinctive Islamic principles. The existing financial system in Islamic banks is based on Islamic teachings and rules (*mu'amalat*) that prioritize justice, transparency, and social responsibility (Mohiuddin and Siddiqui 2023). All these principles reflect economic procedures that conform to Islamic teachings and are considered ethical alternatives in global finance. On the other hand, indigenous peoples, as consumers, also have traditional values and views that include unique ways of managing their finances and resources (Relano 2023). These customary values are rooted in spiritual beliefs and customs (Astrachan et al. 2020). People's lives depend heavily on a deep understanding of the sustainability and balance of their local ecosystems. These customary values also affect how indigenous people view other systems outside the existing system, especially the financial system.

Meanwhile, in an increasingly globalized world, indigenous peoples who were initially closed to the outside world gradually experienced openness and contact with new values and systems, including the Islamic financial system (Abasimel 2023). These differences in views on finance and economics create an exciting dynamic that requires a deep understanding of how indigenous peoples' perceptions view Islamic banks. The approach to finance is often very different from the modern approach to finance. Indigenous peoples have a financial approach focused on social, environmental, and cultural principles, often conflicting with more general profit and investment goals (Wilson 2019).



Nevertheless, indigenous peoples do not close themselves to the Islamic financial system, prioritizing social responsibility and the values of justice.

Panyabungan, as a Mandailing Natal regency town, is inhabited by indigenous people known as *Dalihan Na Tolu* indigenous people. This society has its uniqueness in the behavior of consuming a product. It is called uni because the *Dalihan Na Tolu* kinship system controls the laws in force amid society, which has happened since then (Xue 2018). The structure and perception of the *Dalihan Na Tolu* indigenous people, built with high religious status, are very likely to have various perceptions that influence people's behavior in choosing what they consume, including using banks. In addition, the indigenous people of *Dalihan Na Tolu* are kinship communities bound by the *Dalihan Na Tolu* kinship system (Rangkuti 2021).

The *Dalihan Na Tolu* kinship system fosters, guides, and directs the community (Rangkuti et al. 2022). There is not even a single circle of life that is not colored by the customary values of *Dalihan Na Tolu* itself. Therefore, as an incomplete and unstable organism, man must devote himself to his socio-cultural activities (Muda and Suharyanto 2020). This process introduces a man to solid structures he did not carry with him at birth. Due to the high social structure and religious level of the *Dalihan Na Tolu*, indigenous people have great potential to shape various perceptions that influence their behavior in choosing the consumption and use of Islamic banks (Siregar 2021). The high level of religion within the indigenous *Dalihan Na Tolu* community may influence them to choose Islamic banks as their financial institution. Islamic banks are based on Islamic principles, and religious societies tend to look for ways to integrate religious values into aspects of life, including finance (Febriandika 2021). Therefore, they may feel that the Islamic bank aligns more with their beliefs.

Personal experience and education also play an essential role in shaping people's perceptions (Fatchurrohman and Syihabudin 2023). Suppose individuals in the *Dalihan Na Tolu* indigenous community have had a positive experience with an Islamic bank or have been educated about the benefits and principles of an Islamic bank. In that case, this will influence their choice of using the service. As a community, the indigenous people of *Dalihan Na Tolu* have considerations over the social and economic impacts of using the financial system (Nedopil 2023). If they see that the financial system contributes positively to local economic development and community welfare, it usually reinforces a positive perception of the financial system. In addition, social interaction in a community can also strengthen the perception of a system offered (Zhang, Zhang, and Gupta 2023). Thus, the high social structure within *Dalihan Na Tolu* can significantly influence indigenous people's perceptions and behavior about their use of the modern financial system.

Several recent studies on indigenous peoples' perceptions of Islamic banks have provided extensive information. Most research on perception departs from objects outside customs or culture that influence indigenous peoples' views on Islamic banks. For example, Khan et al. (2023) examined the perceptions of indigenous peoples in the interior of Pakistan regarding Islamic banks. Its findings show that factors such as education, accessibility, and understanding of Islamic principles influence indigenous peoples in using Islamic bank products and services. Furthermore, Abid and Jie's (2023) research involved indigenous peoples



in Malaysia. They identified cultural factors, such as traditional values and social norms, influencing how they perceive Islamic bank products and services. The results show that a deep understanding of cultural values is essential to understanding the acceptance of Islamic banks among indigenous peoples. In line with that, Pilatin and Dilek's (2023) research focuses on indigenous peoples' perceptions of Islamic banks in Turkey. The study shows that financial inclusion and sustainability are essential in how indigenous peoples perceive and adopt Islamic bank products and services.

In addition, several researchers attempted to look at indigenous peoples' perceptions based on external perspectives to analyze indigenous peoples' perceptions of Islamic banks in various indigenous communities. The study involves analysis of official documents, case studies of collaboration between Islamic banks and indigenous peoples, and interviews with experts in policy, ethnography, and marketing. The results show that factors such as financial inclusion, the image of Islamic banks, and the impact of policies play a role in shaping indigenous peoples' views of Islamic banks (Ashraf, Robson, and Sekhon 2015; Kamla and Haque 2019; Mehar et al. 2019). The difference between this research and that research is that research is focused on looking at indigenous peoples' perceptions based on internal and external factors related to culture. The urgency of this research is to help ensure that the adoption of Islamic financial services does not threaten or change the cultural identity of the *Dalihan Na Tolu* indigenous community. This study aims to see the internal factors contained in the cultural subject of *Dalihan Na Tolu* through the response of indigenous peoples to Islamic Banks as external factors. The research is interesting because it can provide valuable insights into how local cultures and values influence the acceptance and use of financial services based on Islamic finance principles.

LITERATURE REVIEW

Perception is a fundamental mental process in human experience (Essom-Stenz and Roald 2023). It includes how individuals see, interpret, and understand the world around them. Perception includes perceptions of the natural environment, social interactions, cultural norms, and everyday life (Xie and Madni 2023). Perception can also be interpreted as a window for individuals to interact with the outside world and make meaning from their experiences. In the process, perception is not a passive mechanism. In contrast, perception is highly active and involves the interaction between sensory information received by the five senses with individual knowledge, expectations, and experiences (Ramkissoon 2023). In the context of indigenous peoples, perception becomes a foothold in understanding indigenous peoples from a system of values, traditions, and cultural knowledge passed down from generation to generation (Bansal 2023). It includes how indigenous peoples view nature, their daily lives, and the spiritual beliefs and myths that shape their worldview. Indigenous peoples' perceptions are often rich and distinctive, demonstrating the depth of local knowledge developed over the centuries (Turner, Cuerrier, and Joseph 2022).

Perception is divided into two main types, namely, internal perception and external perception (Lithopoulos et al. 2023). First, internal perception refers to observing, interpreting, and understanding information within oneself. It involves



an individual's awareness of feelings, emotions, thoughts, and physical sensations. Internal perception helps people understand themselves, manage emotions, and contribute to self-awareness. On the contrary, external perceptions affect how individuals perceive and respond to information from the outside world or their environment. It includes observing objects, people, sounds, smells, events, and external situations. External perception allows one to interact with the environment, recognize hazards, and make decisions based on outside information. The perception uses bottom-up processing, which involves taking sensory information and building it into a complete perception. In contrast, top-down processing uses pre-existing knowledge and expectations to interpret sensory information (Brosch, Pourtois, and Sander 2010). Both processes combine to create our perceptions of the world, with bottom-up processing capturing the sensory details and top-down processing providing context and meaning.

These two types of perception simultaneously shape a person's understanding and experience of the world. For example, a person's internal perception of their emotions can influence how they perceive and respond to external situations. Similarly, external perceptions can trigger deep internal feelings and thoughts (Love et al. 2023). As a process, perception has relevant theories in understanding how humans process information. This theory helps to understand how a person designs visual experiences and groups elements to form meaningful patterns. Thus, this theory explains how perception functions and how humans perceive their world. These are complementary approaches to perception.

METHODS

The type of research used in this research is field research, which is research conducted by collecting data from phenomena that occur directly and naturally (natural setting). The approach used in this study is a qualitative approach with a descriptive method. Data collection techniques include interviews with related parties, documentation, and literature studies. The object of this research is indigenous peoples and traditional leaders and managers of Islamic banks in Panyabungan. The data source in this study is primary data obtained by conducting in-depth interviews with informants used as data in this study. The informants of this research are Mr. MMS (Panyabungan indigenous community leader). He was chosen as an informant because he was an Indigenous leader who respected and understood Indigenous deeply. Then, Mr. SR (Panyabungan traditional institution leader). He was chosen as an informant because he deeply understood indigenous people's movement in social life. Then, Mr. MIH (Islamic bank employee). He was chosen as an informant because besides being a bank employee he also really understands the condition of the Panyabungan indigenous people. At the same time, secondary data is obtained through documentation from customary institutions and Islamic banks through intermediary media such as journals, books, articles, or the Internet to support primary data (Sugiyono 2013).

Data analysis techniques in this study are divided into three stages, namely: (1) Data reduction, namely how to recognize essential points and focus on important things to get rid of things that are not needed; (2) Presentation of data used to transform data into short narratives, graphs, charts, and relationships between categories; (3) Conclusions to summarize answers from the research



focus of research results. The collected data will produce conclusions and objectivity of research results formulated initially. The data analysis used in this study is the data analysis of the Miles and Huberman (1994) model, which is that after the data is collected, the data is selected reductively (choosing the central theme, focusing on important things). Data reduction, in this case, will provide an overview of phenomena in the field by research needs. Next, the data is presented by arranging and organizing it in a pattern of relationships between one category and another, between one variant and another.

RESULTS AND DISCUSSIONS

Holong Mangalap Holong Factor

Rooted in externalization, human products, including culture, are beyond their subjectivity. However, the product is rooted in human consciousness itself. Nevertheless, it cannot necessarily be absorbed into a decision within oneself to become active in its sociocultural reality (Attridge 1999). Objectification is needed to transform the subject into reality to become an activity in its world. In this state, it can be in the form of habituation that forms a network of interactions between subjectification and objectification so that it becomes institutionalization.

Mr. MMS said that the *holong mangalap holong* factor significantly impacts *Dalihan Na Tolu's* indigenous people's perception of Islamic banks. This factor refers to moral, ethical, and cultural principles in the Panyabungan community, which can influence how the community views and interacts with financial institutions such as Islamic banks. The indigenous people of *Dalihan Na Tolu* have a robust value system, including high moral and ethical norms. The *holong mangalap holong* factor refers to the attitude of mutual help and togetherness in Panyabungan culture. It can affect public perception of Islamic banks based on the principles of justice, togetherness, and mutual help, which align with the traditional values of the Panyabungan community.

Islamic banks operate on the principles of Islamic finance, which prohibit *riba* (interest) and involve profit and loss sharing. The indigenous people of *Dalihan Na Tolu*, who have social density and equality principles, feel more comfortable with Islamic banks because these principles align with their cultural values. *Holong mangalap holong* factors also include education and increasing public awareness. As the indigenous people of *Dalihan Na Tolu* gain a better understanding of the principles of Islamic banking and its benefits, they tend to have a more positive perception of the bank.

Islamic banks often have social and charitable programs supporting togetherness and caring for others. It could strengthen the bank's relationship with the indigenous *Dalihan Na Tolu* community and increase positive perceptions of the institution. Mr. SR said that although the *holong mangalap holong* factor can positively influence *Dalihan Na Tolu's* indigenous people's perception of Islamic banks, it is essential to remember that individuals and community groups have diverse views. Therefore, Islamic banks need to continue to communicate with the community and understand the unique values and needs of the community to build a good and mutually beneficial relationship. The *holong mangalap holong* factor dramatically influences the indigenous *Dalihan Na Tolu* people's perception of the Islamic bank. The point of the *holong mangalap holong* factor here is that they



know that the Islamic bank is a bank that operates with a profit-sharing system rather than with an exciting system. It is what distinguishes Islamic banks from the conventional banking system. This kind of system is also the "attraction" of the indigenous people of *Dalihan Na Tolu* in perceiving the Islamic bank.

Viewed from the psychological aspect, perception as an individual's process to understand particular objects begins with the emergence of stimuli from particular objects received by the individual's sensory organs and then passed on to the brain so that the individual can understand the objects he receives. Perception is subjective because it looks at psychological aspects, namely cognitive processes so that what is in the individual's mind will actively participate in determining individual perception (Arasaratnam and Doerfel 2005). Because each individual gives the meaning that involves their interpretation of a particular object, they will have a different perception despite seeing the same object. Based on information from several informants and several indigenous community leaders in the field, it was said that economic partnerships with Islamic banks were accessible and helpful. Mr. SR said this aligns with the traditional teachings of *Dalihan Na Tolu*, namely *holong mangalap holong*. The similarity of customary values and concepts the Islamic bank applies is close to people's lives because they are used to helping each other as a form of affection between others (*holong mangalap holong*).

On the other hand, the Islamic bank did introduce itself among the *Dalihan Na Tolu* indigenous community in Panyabungan as an Islamic bank that uses a profit-sharing system. It is what needs to be considered by the Islamic banks so that this profit-sharing system is practiced in real terms, both in raising funds (funding) and in distributing funds (financing), so that there is no image that Islamic banks are no different from conventional banks in the application of their operational systems. In this case, indigenous leader *Dalihan Na Tolu* accepted and agreed that what was applied was a profit-sharing system. It confirms that the *Dalihan Na Tolu* indigenous community is a traditional market segment that makes cultural values the basis for perceiving Islamic banks. They need to prioritize the halal and sharia aspects of the Islamic bank. Moreover, there is a better time to talk about halal and sharia. A cultural approach supports this is a practical approach to looking at consumers.

In addition to events, promo offers made by Islamic banks are also a factor that causes an increase in the interest of indigenous people in Panyabungan in using Islamic banks. Attractive promos like those done by conventional banks differ from what they get at Islamic banks. Mr. MIH said these promos are part of product captivity to the public regarding new products or rewarding customers loyal to Islamic banks. Islamic bank products such as *wadi'ah* and *mudharabah* savings are considered very helpful. The image of Islamic bank products is increasingly known to the public.

Use a ball pickup strategy as a form of implementation of *holong mangalap holong* Islamic banks in Panyabungan. This strategy is also an alternative promotion for Islamic banks by immediately jumping in and getting closer to the community so that they can understand the values that have long been awakened in the minds of the community. Mr. MIH said picking up the ball as a form of *holong mangalap holong* can also form seminars on Islamic banks, offer products, and educate the community. One of the plus points of Islamic



banks in Panyabungan is the existence of offices close to the crowd, and the city center makes it easier for them to access information about the Islamic bank. The above underlines that the indigenous people of *Dalihan Na Tolu* are a market segment that upholds their cultural values as the primary foundation for understanding and evaluating Islamic banks. It refers to the fact that the indigenous people of *Dalihan Na Tolu* still maintain their traditional norms and values in various aspects of life, including financial affairs. They tend to insist on maintaining their cultural roots in financial decision-making.

The indigenous people of *Dalihan Na Tolu* base their understanding of the Islamic bank on their cultural values. It means that when evaluating an Islamic bank, they consider how much it aligns with their traditional cultural values. Islamic financial principles, which emphasize fairness, togetherness, and ethics in business, can be more readily accepted by people with a foundation of similar values in their culture. Because the indigenous people of *Dalihan Na Tolu* have a cultural value base in their understanding, they tend to be more positive in perceiving Islamic banks that operate based on Islamic principles. Islamic banks are more in line with the social and mutual principles they uphold.

Traditional societies, such as the indigenous *Dalihan Na Tolu* people, may be more resilient to change and tend to choose financial institutions that match their values rather than hastily following modern banking trends. It is important to remember that not all individuals within the *Dalihan Na Tolu* indigenous community will have a uniform perception of Islamic banks, and there are diverse views within this market segment. However, in a general context, the emphasis on cultural values as a basis for understanding Islamic banks is essential when trying to understand the preferences and attitudes of the indigenous *Dalihan Na Tolu* people towards such financial institutions.

***Mangholongi Bona Bulu* Factor**

Mutualistic symbiosis is the principle underlying the concept of "*mangholongi bona bulu*" in the Panyabungan culture. This principle underscores the importance of cooperation and mutual benefit in social and economic interaction among the indigenous people of *Dalihan Na Tolu*. Mutualistic symbiosis is a term that refers to mutualism in ecology, in which two species interact mutually beneficially. In Panyabungan culture, this can be translated as "benefiting each other. In "*mangholongi bona bulu*," the indigenous people of *Dalihan Na Tolu* emphasize the importance of cooperation and help. They strive to create mutually beneficial relationships within their communities, where each individual or family provides help and support to the other, hoping they will receive the same support when needed. This principle reflects the strong values of cooperation, solidarity, and togetherness in Panyabungan. It is also to the principles of Islamic economics, which emphasize fairness and togetherness in sharing risks and benefits.

In Islamic economics, the "*mangholongi bona bulu*" principle can describe how the indigenous people of *Dalihan Na Tolu* view Islamic banks as institutions that align with their values. They believe that through Islamic banks, they can create mutually beneficial economic relations, where fairness and togetherness are the main focuses in sharing economic benefits. Thus, the "*mangholongi bona bulu*" principle and mutualistic symbiosis support the *Dalihan Na Tolu* indigenous



people's optimistic view of the Islamic bank. The principle of "*mangholongi bona bulu*" and the concept of mutualistic symbiosis played an essential role in strengthening the *Dalihan Na Tolu* indigenous people's optimistic view of the Islamic bank. In this context, we can see several concrete ways these principles support a positive relationship with Islamic banks. *Dalihan Na Tolu* indigenous people can utilize Islamic banks for investment and savings based on justice and mutual benefit principles. In this regard, the principle of "*mangholongi bona bulu*" promotes cooperation among members of society to achieve a common economic goal.

Islamic banks adhere to ethical principles in fund management, which align with the moral and cultural values of the indigenous people of *Dalihan Na Tolu*. It makes communities feel more comfortable that their funds are well-managed and responsible. Islamic banks can provide assistance and financing by Islamic economic principles, such as productive financing for local entrepreneurs. It creates an opportunity for the indigenous people of *Dalihan Na Tolu* to grow economically and achieve financial independence. Islamic banks can adopt a mutual-based approach in providing services to the indigenous people of *Dalihan Na Tolu*, thus providing space for mutual benefit in the relationship between the bank and the community.

Effective communication and an in-depth understanding of cultural values and the principles of Islamic economics are essential to make full use of the principle of "*mangholongi bona bulu*" and the concept of mutualistic symbiosis in association with Islamic banks. Through this approach, the Islamic bank can build stronger and more meaningful relationships with *Dalihan Na Tolu*'s indigenous people, providing both parties with sustainable economic and social benefits. Symbiosis-mutualistic is the principle of *mangholongi bona bulu*. The indigenous people of *Dalihan Na Tolu*, who feel a natural touch from the presence of Islamic banks, will give birth to sympathy. Trust increases over time, and when Islamic banks can show alignment with the community through their programs, there will be continued alignment and support.

The perception of indigenous peoples towards Islamic banks is inseparable from the extent of support, appreciation, and attention to the indigenous people of *Dalihan Na Tolu*. The ability of Islamic banks to maintain the trust of indigenous peoples is an essential factor in increasing public attention to Islamic banks. The source of life for the Mandailing people, especially in Panyabungan, which mainly depends on nature, makes the people *mangholongi bona bulu* (living peacefully side by side with nature). They value nature like living things and warn each other not to damage nature. That is why, in many ways, in the tradition of *mangupa*, natural products are used as sacred elements in *munajat* to the Almighty. That is, *mangupa* indirectly symbolizes legitimacy for the care of nature because natural materials are necessary to carry out the *mangupa* tradition.

Dalihan Na Tolu's indigenous people in Panyabungan believe that *mangholongi bona bulu* is a customary value that must be continuously maintained. From their experience, they have felt that economic actions that protect the environment increase income. The people of Panyabungan believe that the traditions passed down by their ancestors contain truth. Therefore, the Panyabungan community always maintains cultural values and carries out these traditions. It is cautious about carrying them out by paying attention to the rules



that apply to these rituals (Rangkuti et al. 2022). Therefore, economic actions that do not care about the environment or *bona bulu* will be avoided by the indigenous people of Panyabungan. It is due to incompatibility with customary values embedded in these indigenous peoples' lives.

The belief of the *Dalihan Na Tolu* indigenous people in Panyabungan that "*mangholongi bona bulu*" is an indigenous value that must be maintained continuously is a reflection of their experience and deep understanding of the importance of these principles in everyday life, including in economic and environmental aspects. The indigenous people of *Dalihan Na Tolu* recognize that protecting the environment is critical to maintaining a sustainable economy. They realize that if natural resources and the environment are damaged, their traditional livelihoods that depend on nature will also be threatened. Therefore, protecting the environment is essential to maintaining a stable income and life.

The indigenous people of *Dalihan Na Tolu* believe that protecting the environment is an integral part of their cultural heritage. The natural environment and sustainable living are essential to their cultural identity. Therefore, "*mangholongi bona bulu*" is a way to maintain and pass on their cultural values to future generations. The indigenous people of *Dalihan Na Tolu* have also experienced firsthand that economic measures that protect the environment ultimately increase their income and well-being. By preserving biodiversity, preserving natural resources, and avoiding environmental damage, they can continue to rely on these sources for their livelihoods, such as agriculture, plantations, and fisheries.

The indigenous people of *Dalihan Na Tolu* have a strong awareness of their responsibility to future generations. By protecting the environment, they believe they are creating a better future for their children and grandchildren, where livelihoods and sustainability are guaranteed. Thus, the *Dalihan Na Tolu* indigenous people's belief in "*mangholongi bona bulu*" as an indigenous value that must be maintained reflects their understanding of the close relationship between culture, economy, and environment. This principle encourages them to undergo sustainable economic action, positively impacting their income and lives while preserving their cultural identity and the natural environment they love.

Other interviews that the author conducted with the Panyabungan community revealed that crops are the primary source for meeting their daily needs. Moreover, that means that their lives are more significant and depend on the sustainability of natural ecosystems. If the natural ecosystem of the environment is well maintained, the sea can sustain the availability of its produce. Mr. SR said the preservation of natural ecosystems in Panyabungan is believed to be inseparable from the existence of indigenous peoples who still care for and maintain natural ecosystems.

Mr. MIH said an Islamic bank in Panyabungan has opened wide loans for people's agriculture businesses. In conservation, the author at one of the Islamic banks in Panyabungan found that before capital loans were given to farmers, one of the Islamic bank caravans explained how important it is to protect nature to avoid exploiting nature arbitrarily to get much profit. Such explanations are by the spirit of indigenous peoples, often explained in the philosophy and cultural values of indigenous peoples in Panyabungan. Automatically protecting the natural ecosystem means preserving the people's livelihood source in Panyabungan.



Furthermore, it will support the economic aspects of their lives by meeting their needs for food, clothing, and shelter.

The Meeting Point Between Adat and the Islamic Economy

The final form of a custom is a tradition that the indigenous people continually practice. The values contained in customs are reflected in the long-standing habits of community life (Supriatin and Istiana 2022). The sustainability of local wisdom will be reflected in the values prevailing in particular community groups. These values become the grip of certain groups of people who usually become an inseparable part of life, which can be observed through daily attitudes and behaviors (Gumilar 2017). The forms of local wisdom in society include values, norms, ethics, beliefs, customs, customary laws, and special rules (Susanto, Rudyanto, and Rahayuningsih 2022).

The theory of receptivity developed by Snouck Hurgronje and Van Vollenhoven states that in Indonesian society, regardless of the religion it adheres to, the living and applicable law is customary law (Rohmah and Alfatdi 2022). At the same time, Islamic law prescribes inward and applies to the extent customary law requires. While the theory of penetration pacifique, tolerant, et constructive explains that Islam entered Indonesia peacefully (pacifique), tolerant and constructive, and rooted in the consciousness of the Indonesian population, it brought a normative influence in its culture (Zubair, Muljan, and Rosita 2016).

More clearly, business cannot be separated from the community's cultural values and social life. It cannot be contradicted but must be related or integrated (Schaltegger, Hörisch, and Freeman 2019). Therefore, understanding the values of local cultural wisdom becomes very significant in constructing the fundamentals of the Islamic economy (Iska et al. 2023). The pattern of profit sharing that has long been growing in society leads to the creation of justice and balances economic actors and their environment. The existence of cultural relations between community economic activity and the Islamic economy should be an energy and inspiration to how Islamic economic actors can manifest the spirit of culture in more accurate and synergistic economic relations.

The relationship between the culture and economic activities of the community and the Islamic economy should be a source of energy and inspiration for Islamic economic actors (Fauzi, Yusrizal, and Nasution 2023). How can they actualize this cultural spirit in a more tangible and synergistic economic relationship? Islamic economic actors need to deeply understand local culture, especially the culture in the areas where they operate. It includes understanding the values, norms, and customs that shape how local people think and behave economically.

With this understanding, Islamic economic actors can tailor their products and services to suit local communities' values and cultural preferences. It could mean developing Islamic financial products that align with local cultural needs and beliefs. Islamic economic actors can empower the local economy by promoting entrepreneurship in the local community. They can provide training and financial support to local entrepreneurs, facilitating economic growth in a culture that respects local values. Islamic economic actors should uphold the principles of business ethics and sustainability in line with the teachings of Islamic economics. It can include environmental sustainability, social justice, and



positive contributions to local communities. Educating local communities about the principles of Islamic economics and its benefits is also essential. Islamic economic actors can cooperate with the government and educational institutions to increase awareness and understanding of Islamic economics.

CONCLUSIONS

Based on the research results, the views of the *Dalihan Na Tolu* indigenous people towards Islamic banks in Panyabungan are well received. It is due to the experience he gained through knowledge of traditional values. The congruence between expectations based on customary values in Panyabungan and the concept of Islamic bank procedures is objectified and internalized into customary values in Panyabungan. The indigenous people of *Dalihan Na Tolu* have certain expectations in their communities, which center on mutual support and cooperation, as reflected in *holong mangalap holong*. They hope that individuals and institutions, including banks, will uphold these values and contribute to collective welfare.

Therefore, when a bank, especially an Islamic one that aligns with these values, meets these expectations, it is likely to receive a positive reception. When the values of *holong mangalap holong* and *mangholongi bona bulu* are reflected in the operations and services of Islamic banks, the public will promote the Islamic banks. This research has implications for developing indigenous peoples' perception theory of Islamic banks that academics and managers of Islamic banks can utilize. However, this study still has many limitations, i.e., the study only covers certain areas and communities. These geographical limitations can limit the generalization of research results to be applied to other indigenous peoples or in other regions. It is hoped that further research can enlarge the scope of the research area so that new studies related to indigenous peoples and sharia banks can be obtained.

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