

# INDIFFERENCE TO RIBA PRACTICES: Using “Epistemology of Ignorance” to Understand Customer Behavior in Conventional General Banking

Hasan Bisri

Fakultas Syari'ah dan Hukum, Universitas Islam Negeri (UIN) Sunan Gunung Djati, Bandung  
Jl. A.H. Nasution No. 105, Cipadung, Cibiru, Kota Bandung 40614  
E-mail: hasanbisri@uinsgd.ac.id

**Abstract:** This research seeks to elaborate on using the epistemology of ignorance to understand the phenomenon of conventional general banking customer behavior. This descriptive research is based on quantitative data and then explored qualitatively. Quantitative data was collected by questionnaire from 46 participants. Apart from questionnaires, data was also obtained by interviews. Data from the interviews were used to deepen the qualitative analysis. The research results show that choosing not to become a Sharia banking customer is a phenomenon that the epistemology of ignorance can explain. A person who believes that bank interest is included in the usury category but is reluctant to become a Sharia banking customer, one of the reasons is because he is hiding behind an epistemology of ignorance. They exploit ignorance as a resource that allows knowledge to be distorted, obscured, hidden, or magnified. Ignorance becomes a strategy to avoid, hide, or make knowledge about usury unreliable. They know that bank interest is included in the category of usury and realize that usury is prohibited, but they pretend not to know and ignore their knowledge.

**Keywords:** banks; sharia; conventional; riba; epistemology of ignorance; customer behavior

**Abstrak:** Penelitian ini berupaya mengelaborasi penggunaan epistemologi ketidaktahuan untuk memahami fenomena perilaku nasabah perbankan umum konvensional. Penelitian deskriptif ini berbasis pada data kuantitatif yang kemudian didalami secara kualitatif. Data kuantitatif dikumpulkan dengan kuesioner dari 46 partisipan. Selain dengan kuesioner, data-data juga diperoleh dengan wawancara. Data hasil wawancara itu dimanfaatkan untuk memperdalam analisis secara kualitatif. Hasil penelitian menunjukkan bahwa memilih untuk tidak menjadi nasabah perbankan Syariah adalah fenomena yang bisa dijelaskan dengan epistemologi ketidaktahuan. Seseorang yang memiliki keyakinan bahwa bunga bank termasuk kategori riba tetapi enggan menjadi nasabah perbankan Syariah, salah satunya karena berlindung di balik epistemologi ketidaktahuan. Mereka memanfaatkan ketidaktahuan sebagai sumber daya yang memungkinkan pengetahuan dibelokkan, dikaburkan, disembunyikan atau diperbesar. Ketidaktahuan menjadi semacam strategi untuk menghindari, menyembunyikan, atau menjadikan pengetahuan tentang riba menjadi tidak dapat diandalkan. Mereka tahu bunga bank termasuk kategori riba dan menyadari bahwa riba dilarang, tetapi mereka pura-pura tidak tahu dan mengabaikan pengetahuannya.

**Kata kunci:** bank; syariah; konvensional; riba; epistemologi ketidaktahuan; perilaku nasabah

## Introduction

One of the reasons why many people still use conventional banking institutions is because of the “pretending not to know” factor (which in this study is later referred to as “ignorance”). They don’t know about usury and Sharia financial concepts. They do not understand the laws and prohibitions on usury, the types and criteria of usury, as well as other Sharia banking products such as *mudhârabah*, *musyârah*, *wadî’ah*, *murâbahah*, *ba’i bi tsaman ‘âjil*, *qard al-hasan*,

etc. They know but pretend not to know. Recent research in one of the basic cities in Indonesia revealed that most conventional banking customers are aware of the concept of usury and know the laws and prohibitions on usury.<sup>1</sup> Other research in a city that is not too large, where several Sharia banking branch offices have

<sup>1</sup> Zenal Abidin, Muhammad Ilyas, and Siti Hasaroh, “Customer Perceptions of Conventional Banking on Riba and Sharia Banking Products in Bekasi City,” *Islamic Economy Review*, vol. 4, no. 2 (2022), pp. 198–210.

been opened, also indicated the high level of understanding of conventional banking customers regarding the concept of usury and various Islamic financial concepts.<sup>2</sup> Unfortunately, their high understanding of usury does not correlate with their willingness to become part of the Sharia economic system, for example, by becoming Sharia banking customers.

Academic studies on usury, both from normative,<sup>3</sup> historical,<sup>4</sup> and modern economic contexts,<sup>5</sup> have been carried out by economic experts. In Indonesia, it is not only academic studies about usury that Islamic economic experts have frequently carried out. Even massive socialization about usury has been carried out through religious lectures and promotion and socialization of Islamic banking by Sharia banking practitioners.<sup>6</sup> The question is, why is the financial

performance of Sharia banking still far below the financial performance of conventional banking? For comparison, third-party funds in conventional general banking and Sharia general banking as of May 2023 are Rp. 8,007,690 billion in third-party funds in conventional commercial banks compared to Rp. 430,585 billion in third-party funds in Sharia commercial banks.<sup>7</sup> In other words, third-party funds in Sharia general banking are only 5%, compared to 95% of third-party funds in conventional banking. The 5% figure is certainly very small when compared to the percentage of Indonesia's Muslim population, which reached 241.7 million people (87.02%) based on 2022 data.<sup>8</sup>

Indeed, many determinant variables encourage someone to choose to make the Islamic financial system their choice, both for investment, financing applications, savings, and other social-financial activities. A study by Sudarwati and Burhanuddin Ahmad Yani concluded that several variables influence a person's decision to become a Sharia bank customer. These variables are the profit-sharing system, security of funds, facilities, and services.<sup>9</sup> Dian Novita Sari et al.'s study identifies three variables influencing a person's decision to save at a Sharia bank. The three variables are motivation, promotion, and religiosity.<sup>10</sup> Another study that placed religion as a determining factor for someone choosing a Sharia bank was carried out by Joko Mariono.<sup>11</sup> In his research, Mariono

<sup>2</sup> Asep Suganda, Muhammad Soleh, and Neng Triani, "Conventional Banking Customers' Understanding of Riba in Conventional Banking and Aqad Practices in Sharia Banking," *Economic Syari'ah*, vol. 4, no. 1 (2022), pp. 31–42.

<sup>3</sup> Mohamed Benaicha, "An Analysis of the Normative Parameters of Reward and Risk in Islamic Finance," *ISRA International Journal of Islamic Finance*, vol. 12, no. 3 (January 1, 2020), pp. 303–323, <https://doi.org/10.1108/IJIF-07-2019-0100>; Abd El-Rehim Mohamed Al-Kashif, "Shari'ah's Normative Framework as to Financial Crime and Abuse," *Journal of Financial Crime*, vol. 16, no. 1 (January 1, 2009), pp. 86–96, <https://doi.org/10.1108/13590790910924993>; Z Yusoff, "Direct Quranic Quotation Methods in Kitāb Al-Kifāyah and Kitāb Risalah Fi Bayan Hukum Al-Bay' Wa Al-Riba: A Comparative Study," *Pertanika Journal of Social Sciences and Humanities*, vol. 25, no. 1 (2017), pp. 23–32, <https://www.scopus.com/inward/record.uri?partnerID=HzOxMe3b&scp=85036663857&origin=inward>.

<sup>4</sup> Saad Azmat, Ayesha Bhatti, and M Kabir Hassan, "Understanding 'Riba' (Interest): The Religious and the Rational," *Emerald Emerging Markets Case Studies*, vol. 11, no. 3 (January 1, 2021), pp. 1–11, <https://doi.org/10.1108/EEMCS-08-2020-0288>; Mohammad Omar Farooq, "Exploitation, Profit and the -Interest Reductionism," *International Journal of Islamic and Middle Eastern Finance and Management*, vol. 5, no. 4 (January 1, 2012), pp. 292–320, <https://doi.org/10.1108/17538391211282818>.

<sup>5</sup> Salman Ahmed Shaikh, "Some Observations on Contemporary Financial Proposals," *International Journal of Ethics and Systems*, vol. 39, no. 2 (January 1, 2023), pp. 464–480, <https://doi.org/10.1108/IJOES-03-2021-0067>; Mohamed Fairouz Abdul Khir, "Bilateral Rebate (Ibra' Mutabadal) in Islamic Banking Operation: A Critical Appraisal," *International Journal of Islamic and Middle Eastern Finance and Management*, vol. 9, no. 3 (January 1, 2016), pp. 435–452, <https://doi.org/10.1108/IMEFM-07-2015-0085>.

<sup>6</sup> Miranti Kartika Dewi and Ilham Reza Ferdian, "Enhancing Islamic Financial Literacy through Community-Based Workshops: A Transtheoretical Model," *Journal of Islamic Accounting and Business Research*, vol. 12, no. 5 (January 1,

2021), pp. 729–747, <https://doi.org/10.1108/JIABR-08-2020-0261>.

<sup>7</sup> Otoritas Jasa Keuangan, "Statistik Perbankan Syariah - Mei 2023," last modified 2023, <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Mei-2023.aspx>; Otoritas Jasa Keuangan, "Statistik Perbankan Indonesia - Mei 2023," last modified 2023, <https://ojk.go.id/id/kanal/perbankan/data-dan-statistikMei-2023.aspx>.

<sup>8</sup> DataIndonesia.Id, "Mayoritas Penduduk Indonesia Beragama Islam Pada 2022," last modified 2023, <https://dataindonesia.id/varia/detail/mayoritas-penduduk-indonesia-beragama-islam-pada-2022>.

<sup>9</sup> Sudarwati and Burhanuddin Ahmad Yani, "Analysis of Customer's Decision to Choose Sharia Banking in Surakarta," *Journal of Islamic Economic Laws*, vol. 4, no. 1 (2021), pp. 61–77.

<sup>10</sup> Dian Novita Sari et al., "Determinant of Consumer Decision on Islamic Banking," *EL DINAR: Jurnal Keuangan dan Perbankan Syariah*, vol. 11, no. 1 (2023), pp. 115–135.

<sup>11</sup> Joko Mariono, "Determinants of Customers in Selecting Sharia Banking System for Saving in East Java - Indonesia," *Journal of Economics, Business, & Accountancy, Ventura (JEBAV)*,

identified three variables that determine a person's decision to become a Sharia bank customer: age, gender, and religion, while the variables of income level, entrepreneurship, and status as a student cause someone to prefer to be a conventional bank customer.<sup>12</sup>

This phenomenon seems to be explained using one theory known as the theory of ignorance.<sup>13</sup> According to this theoretical framework, the resistance against engaging with the Sharia economic system might be interpreted as a deliberate tactic of willful unawareness. Pretending not to know about usury and Sharia banking products can be a useful strategy to continue using conventional banking products.<sup>14</sup> This situation shows that ignorance is not simply a state of lacking certain knowledge. Ignorance is an essential part of human relationships, culture, and organizations, and ignorance is a pervasive and fundamental influence on human cognition, emotions, actions, social relationships, and culture.<sup>15</sup> Apart from being a theory to explain social phenomena, ignorance is often interpreted as epistemology, which McHugh defines as the study of not knowing or not knowing and the study of the generation of ignorant subject positions.<sup>16</sup> It is also a study of the refusal to be ignorant and the active reconstruction of one's knowledge. The study of the epistemology of ignorance has also often been an overtly political project among academics, seeking to disrupt structures of ignorance, reveal patterns of active ignorance, and include others as knowers.

vol. 16, no. 3 (2023), pp. 457–472.

<sup>12</sup> Mariono, "Determinants of Customers in Selecting Sharia Banking System for Saving in East Java - Indonesia."

<sup>13</sup> Neriko Musha Doerr, "Introduction: Knowledge, Ignorance, and Relations of Dominance," *Critical Studies in Education*, vol. 50, no. 3 (September 17, 2009), pp. 289–294, <https://doi.org/10.1080/17508480903125388>.

<sup>14</sup> Fernando Rudy-Hiller, "Moral Ignorance and the Social Nature of Responsible Agency," *Inquiry*, vol. 66, no. 5 (May 28, 2023), pp. 821–848, <https://doi.org/10.1080/0020174X.2019.1667871>.

<sup>15</sup> Melissa Steyn, "The Ignorance Contract: Recollections of Apartheid Childhoods and the Construction of Epistemologies of Ignorance," *Identities*, vol. 19, no. 1 (January 1, 2012), pp. 8–25, <https://doi.org/10.1080/1070289X.2012.672840>.

<sup>16</sup> Nancy McHugh, "Telling Her Own Truth: June Jordan, Standard English and the Epistemology of Ignorance," in *Still Seeking an Attitude*, ed. V Kinloch M. Grebowicz, (New York: The PhilPapers Foundation, 2005).

In Herve Varenne's view,<sup>17</sup> recognizing ignorance is a productive moment that prompts a person to reflect on what might be done with previously unnoticed objects in his environment. In some cases, ignorance is a tool used by dominant groups (for example, conventional public banking) to perpetuate domination. In other cases, the admission of ignorance is done proactively in such a way as to introduce a new method for regulating one's behavior.<sup>18</sup>

This theory or epistemology of ignorance is part of the study of agnotology<sup>19</sup> developed by Robert N. Proctor and Londa Schiebinger,<sup>20</sup> who have investigated the conscious, unconscious, structural production of ignorance, its causes, and various conformations, whether caused by negligence, forgetfulness, myopia, extinction, secrecy, or oppression'. Amalina Anuara and Chan Xin Ying even used this study of agnotology to explain the concept of agnotology, ignorance, and halal policy in China.<sup>21</sup> Through discourse analysis regarding China's halal industry, the two show that the emotions and logic behind hypervigilance result in knowledge distortion, knowledge avoidance, and erasure, as well as willful blindness that enables the mobilization and entrenchment of racial narratives and politics in the economy.

In recent years, there have been many publications about the epistemology of ignorance. From these studies, many conclusions were

<sup>17</sup> Hervé Varenne, "Difficult Collective Deliberations: Anthropological Notes Toward a Theory of Education," *Teachers College Record* (US: Teachers College, Columbia University, 2007); Hervé Varenne, "Conclusion: The Powers of Ignorance on Finding Out What to Do Next," *Critical Studies in Education*, vol. 50, no. 3 (September 17, 2009), pp. 337–343, <https://doi.org/10.1080/17508480903161953>.

<sup>18</sup> Doerr, "Introduction: Knowledge, Ignorance, and Relations of Dominance."

<sup>19</sup> Jennifer L Croissant, "Agnotology: Ignorance and Absence or Towards a Sociology of Things That Aren't There," *Social Epistemology*, vol. 28, no. 1 (January 2, 2014), pp. 4–25, <https://doi.org/10.1080/02691728.2013.862880>.

<sup>20</sup> Robert N. Proctor and Londa Schiebinger, *Agnotology: The Making and Unmaking of Ignorance*, ed. Robert N. Proctor and Londa Schiebinger, (Stanford: Stanford University Press, 2008).

<sup>21</sup> Amalina Anuar and Chan Xin Ying, "The Ignorance of Hypervigilance: Agnotology and Halal along the Belt and Road," *Review of International Political Economy*, vol. 30, no. 1 (July 5, 2023), pp. 1–24, <https://doi.org/10.1080/09692290.2023.2231965>.

drawn about agnotology and ignorance. Some studies conclude ignorance is bliss;<sup>22</sup> ignorance as pretending not to know;<sup>23</sup> ignorance is an unintended consequence of social complexity;<sup>24</sup> ignorance is a moral matter;<sup>25</sup> profound ignorance can reduce feelings of guilt;<sup>26</sup> ignorance can be exploited as a resource, allowing knowledge to be distorted, obscured, hidden or magnified;<sup>27</sup> ignorance has become a threat, a commodity and an institutional alibi for financial actors and the academics who study it;<sup>28</sup> strategic ignorance is about avoiding, hiding, or rendering existing knowledge unreliable;<sup>29</sup> ignorance can be considered a collective achievement in the history of a particular society;<sup>30</sup> and ignorance may be viewed as the absence or neglect of information, failure to understand information, mental state, moral condition, public issue, economic commodity, manufactured product, or cultural aspect.<sup>31</sup>

<sup>22</sup> Magdalena Mikulak, "For Whom Is Ignorance Bliss? Ignorance, Its Functions and Transformative Potential in Trans Health," *Journal of Gender Studies*, vol. 30, no. 7 (October 3, 2021), pp. 819–829, <https://doi.org/10.1080/09589236.2021.1880884>.

<sup>23</sup> Wilson Kwamogi Okello, "What Are You Pretending Not to Know?: Un/Doing Internalized Carcerality Through Pedagogies of the Flesh," *Curriculum Inquiry*, vol. 52, no. 4 (August 8, 2022), pp. 405–425, <https://doi.org/10.1080/03626784.2022.2047579>.

<sup>24</sup> Paul Gunn, "Looking But Not Seeing: The (Ir)Relevance of Incentives to Political Ignorance," *Critical Review*, vol. 27, no. 3–4 (October 2, 2015), pp. 270–298, <https://doi.org/10.1080/08913811.2015.1111672>.

<sup>25</sup> Rudy-Hiller, "Moral Ignorance and the Social Nature of Responsible Agency."

<sup>26</sup> Daniel J Miller, "Circumstantial Ignorance and Mitigated Blameworthiness," *Philosophical Explorations*, vol. 22, no. 1 (January 2, 2019), pp. 33–43, <https://doi.org/10.1080/13869795.2018.1495752>.

<sup>27</sup> William Davies and Linsey McGoe, "Rationalities of Ignorance: On Financial Crisis and the Ambivalence of Neo-Liberal Epistemology," *Economy and Society*, vol. 41, no. 1 (February 1, 2012), pp. 64–83, <https://doi.org/10.1080/03085147.2011.637331>.

<sup>28</sup> Davies and McGoe, "Rationalities of Ignorance: On Financial Crisis and the Ambivalence of Neo-Liberal Epistemology."

<sup>29</sup> Morten Knudsen and Sharon Kishik, "Multiplying Ignorance, Deferring Action: Dynamics in the Communication of Knowledge and Non-Knowledge," *Social Epistemology*, vol. 36, no. 3 (May 4, 2022), pp. 44–359, <https://doi.org/10.1080/02691728.2022.2036858>.

<sup>30</sup> Varenne, "Conclusion: The Powers of Ignorance on Finding Out What to Do Next."

<sup>31</sup> Nadja El Kassari, "What Ignorance Really Is? Examining

It is believed that using the epistemology of ignorance to explain social behavior can explain why Muslims' interest in being part of efforts to combat the practice of usury has not been optimal. This study attempts to understand the behavior of conventional banking customers by using an epistemological perspective of ignorance.

## Method

This descriptive research is based on quantitative data and then explored qualitatively. Thus, this research uses a mixed method, converging quantitative and qualitative data. The convergence approach adopts the ideas of John W. Creswell and Vicki L. Plano, <sup>32</sup> who seek to explore the most effective ways to combine qualitative and quantitative techniques. Quantitative data was collected from 46 participants from conventional commercial bank customers in the East Priangan area (Tasikmalaya, Ciamis, Banjar, and Pangandaran). Quantitative data was collected by asking participants to complete a questionnaire online. Apart from using questionnaires, data was also obtained by interviews. Data from the interviews were used to deepen the qualitative analysis. Not all 46 participants were interviewed. Considerations for determining who the participants will be interviewed using criteria set by the researcher. These criteria include, among other things, participants' answers to the questionnaires distributed, participants' affordability, and participants' willingness to be interviewed. In the event that a participant expresses unwillingness to partake in an interview, an alternative participant who demonstrates willingness is chosen as a replacement.

## Conventional Commercial Bank Customers' Understanding and Indifference to Usury Transactions

Based on data obtained through questionnaires, as many as 97% of participants understand the

the Foundations of Epistemology of Ignorance," *Social Epistemology*, vol. 32, no. 5 (September 3, 2018), pp. 300–310, <https://doi.org/10.1080/02691728.2018.1518498>.

<sup>32</sup> John W. Creswell and Vicki L. Plano, *Designing and Conducting Mixed Methods Research*, (London: Sage Publications, 2017).

concept of usury as one of the concepts in the Sharia economic system. Only 3% of participants did not understand the concept of usury as part of the Sharia economic system. When asked about participants' attitudes towards usury, 93% viewed usury as an economic practice prohibited (*harâm*) in Islamic teachings. The remaining 7% perceive usury as a permissible practice. However, whether or not bank interest is included in the usury category? As many as 76% consider bank interest included in the criteria for usury, and 24% view bank interest as not included in the criteria for usury, which Islam prohibits. Those who believe that bank interest is included in the category of usury because they view the definition of bank interest as being the same as one type of usury, in this case, *riba nasi'ah*.

Participants viewed bank interest as part of usury because they interpreted usury as interest and interest. According to them, every payment that contains additional elements, whether small or large, is said to be usury. They state that the nature of the prohibition is firm, absolute, and cannot be interpreted further. For them, there is no possibility of arguing that usury refers to usury and not to interest because Islam prohibits taking gifts, services, or favors as a condition for a loan intended as an addition to the principal. Thus, for participants who equate bank interest with usury, collecting and paying interest is prohibited by Islam regardless of whether the interest rate is high or low, and does not consider whether the funds are used for productive or consumptive purposes. For them, whatever the purpose, all additions to economic transactions are said to be usury. This conservative view follows the views of Maududi,<sup>33</sup> Qardhawy,<sup>34</sup> and Chapra.<sup>35</sup>

Meanwhile, 24% of participants who perceive bank interest as not including usury have their own views. For them, Sharia does prohibit usury, but in the context of the modern economic system, bank interest is not prohibited. For them,

transactions based on interest are considered legal as long as there is no compounding element but become legally prohibited if the amount added to the money lent is unusually high. Among them, especially participants with broad economic insight, believe that there is no strong evidence in the Hadith of the Prophet that what Islam prohibits is interest according to the modern financial system. Charging interest is a necessity for the economic development of Muslim countries. The interest here encourages people to save and mobilize capital to finance productive investments. According to them, eliminating bank interest could hinder Muslim countries' economic development. They also believe that eliminating bank interest from the financial system will be very difficult because it is intended to pay the employees who work in it, including Muslim employees. The participants' perceptions in this group follow Islamic scholars' views, such as Abduh,<sup>36</sup> Wahab Khallaf,<sup>37</sup> Al-Badawi, and Saeed.<sup>38</sup>

If you look closely at the research data, 76% of participants view bank interest as usury, and only 24% view bank interest as not usury. It indicates that most participants believe that bank interest and financial practices applied in conventional public banking institutions contain elements of usury. However, what is surprising is that of the 46 participants who were general conventional bank customers, only 11 were Sharia bank customers. The remaining 24 participants were not sharia bank customers. So, 24 conventional bank customers believe bank interest is usury but are not Sharia bank customers.

This phenomenon can be explained using the "epistemology of ignorance" concept. At least three concepts of ignorance can be identified in the current literature: (1) ignorance as a lack of correct knowledge, (2) ignorance as actively holding false views, and (3) ignorance as a

<sup>33</sup> Abu al'A'la Maududi, *Al-Riba*, (Beirut: Dar al-Fikr, 1989).

<sup>34</sup> Yusuf Qardhâwî, *Al-Halal Wa Al-Haram Fi Al-Islam*, (Selangor: Islamic Book Trust, 2013).

<sup>35</sup> M. Umer Chapra, "Why Has Islam Prohibited Interest," in *Interest in Islamic Economics Understanding Riba*, ed. Abdulkader Thomas, (London: Routledge, 2006), pp. 96–111.

<sup>36</sup> Muḥammad Abduh, "Al-Shuwar Wa-Al-Tamâthî, Wa-Fawâ'iduhâ, Wa-Hukumuhâ," in *Al-A'mâl Al-Kamîla Lil Imâm Muḥammad 'Abduh*, (Al-Qahirah: Dar al-'Alam al-Kutub, 1997).

<sup>37</sup> Abdul Wahhab Khallaf, *Ilmu Ushul Al-Fiqh*, (Cairo: Dakwah Islamiyah Syabab Al-Azhar, 1989).

<sup>38</sup> Abdullah Saeed, *Islamic Banking and Interest. A Study of Prohibition of Riba and Its Contemporary Interpretation*, (Leiden: Brill, 1996).

substantive epistemic practice.<sup>39</sup> The concept of ignorance as a lack of true knowledge or belief is based on the view that ignorance is a broad lack of knowledge, which is the standard conception of ignorance in epistemology. This conception is challenged by the so-called New View of ignorance, which states that ignorance is a lack of true belief. However, both the Standard and New View limit ignorance to propositional ignorance, so these views can be called propositional conceptions of ignorance. Restricting ignorance to propositional ignorance and, thus, embracing a propositional conception of ignorance is, of course, the most common move in the epistemology of ignorance. Different types of ignorance can be distinguished within this framework, depending on whether one espouses the Standard or New View.

The phenomenon of conventional bank customers who believe bank interest is usury but are “reluctant” to become Sharia bank customers can be explained by ignorance as a lack of knowledge or true belief about bank interest, usury, and the dangers of usury.

The phenomenon can also be explained by conceiving ignorance as an actively espoused view. In this perspective, ignorance is a negative condition that adversely affects oppressed groups in an unjust society. Active ignorance is ignorance that occurs with the active participation of the subject and with a series of defense mechanisms. This ignorance is difficult to undo and correct, requiring retraining and social change. This type of ignorance appears in a person’s way of viewing the world and their actions, for example, avoiding evidence, holding wrong beliefs, not listening to others, etc. Their ignorance constitutes an epistemic practice to which propositional ignorance is only one contributing component.

However, the phenomenon of conventional bank customers who believe bank interest is usury but are “reluctant” to become Sharia bank customers will be easier to understand by using the concept of ignorance as a substantive epistemic

practice.<sup>40</sup> It is ignorance as a ‘substantive epistemic practice’, including individual, social, and structural belief-forming practices. His conception of ignorance is both agentic and structural. In mainstream epistemology, the topic of ignorance as a species of bad epistemic practice is not new, but what is new is the idea of explaining ignorance not as a feature of dismissive epistemic practice but as a substantive epistemic practice itself. The notion of an epistemology of ignorance seeks to account for the fact that substantive practices of ignorance (willful ignorance and socially acceptable but erroneous practices of justification) are structural. There are identities, social locations, and ways of forming beliefs, all of which are produced by various kinds of structural social conditions, which, in some cases, are epistemically disadvantaged.

The behavior of conventional commercial bank customers who are “reluctant” to become Sharia bank customers, based on the latter conception of ignorance, can be identified as “knowing” but “pretending not to know.” Conventional commercial bank customers who are “reluctant” to become Sharia bank customers are not unaware of usury and Sharia financial concepts. It is not that they do not understand the laws and prohibitions of usury, the types and criteria of usury, as well as other Sharia banking products. They know but pretend not to know. This study is in line with research that other researchers have conducted; for example, research in one of the basic cities in Indonesia revealed the fact that the majority of conventional banking customers are aware of the concept of usury, and they know the laws and prohibitions on usury.<sup>41</sup> This research also strengthens studies in a city that is not too large, where several Sharia banking branch offices have been opened in that city, also indicating the high level of understanding of conventional banking customers regarding the concept of

<sup>39</sup> Miller, “Circumstantial Ignorance and Mitigated Blameworthiness.”

<sup>40</sup> Proctor and Schiebinger, *Agnology: The Making and Unmaking of Ignorance*.

<sup>41</sup> Abidin, Ilyas, and Hasaroh, “Customer Perceptions of Conventional Banking on Riba and Sharia Banking Products in Bekasi City.”

usury and various Islamic financial concepts.<sup>42</sup> Unfortunately, their high understanding of usury does not correlate with their high willingness to become part of the Sharia economic system, for example, by becoming Sharia banking customers.

Ignorance has become a kind of strategy to justify ignoring Sharia banking. Reluctance to be part of the Sharia economic system can be understood as part of a strategy of ignorance. Pretending not to know about usury and Sharia banking products is a useful strategy to continue using conventional banking products. This phenomenon shows that ignorance is not just a lack of knowledge. From this epistemological perspective, ignorance is an essential part of human relationships, culture, and organizations, and ignorance is a pervasive and fundamental influence on human cognition, emotions, actions, social relationships, and culture.

### Value and Velleity Phenomenon

These three types of conceptions of ignorance are ultimately intertwined with the phenomenon of religion as value and diversity. The phenomenon of religion is called a value if religious recognition or belief is manifested in daily life practices. On the other hand, indications of religiousness are merely velleity if the recognition of religiousness does not correspond to everyday reality and behavior. The terms value and velocity have been used for a long time. Edward Stevens<sup>43</sup> has used these two terminologies when analyzing the influence of religious beliefs on United States citizens' political and business ideals. Of Americans who consider religion important, 54% said religious beliefs do not influence their political aspirations or business activities. This phenomenon is what Stevens calls velleity, namely when someone feels religion is "very important", but it is not reflected in their life behavior. Even though they have been used for a long time, these two terms are still very relevant to describe and explain current religious phenomena,

including understanding the phenomenon of conventional bank customers who believe bank interest is usury but are "reluctant" to become sharia bank customers.

Understanding and awareness of usury is part of every Muslim's religiosity. In this context, religiosity as a value is characterized by the consistency of claims with actions and the correspondence between beliefs and behavior. There is a correspondence between recognition and belief with actualization, action, and behavior. On the other hand, indications of religiosity that are limited to velleity can be observed from a person's answer when asked about how he assesses the importance of, for example, Sharia economics. Maybe he answered that Sharia economics is very important. He considers Sharia economics to be much more important than conventional economics. But in reality, he prefers conventional banking for his financial transactions. The illustration depicts a person's behavior that is contrary to his confession. This illustration is the most common velleity phenomenon in society, and it is reasonable to suspect that most religious adherents are like that, especially those who emphasize the significance of religion only in social interactions and public spaces. In contrast, in the private sphere, religious spirit is rarely present. The meaning of religiosity as a value is the actualization of faith and belief, not only in individual behavior but also in economic practice.

### Conclusion

Choosing not to become a Sharia banking customer is a phenomenon that the epistemology of ignorance can explain. Someone who believes that bank interest is included in the category of usury but is reluctant to become a Sharia banking customer seems to be hiding behind an epistemology of ignorance. They exploit ignorance as a resource that allows knowledge to be distorted, obscured, hidden, or magnified. Ignorance becomes a strategy to avoid, hide, or make knowledge about usury unreliable. Ignorance has become a tool for ignoring information, failure to understand information, mental conditions,

<sup>42</sup> Suganda, Soleh, and Triani, "Conventional Banking Customers' Understanding of Riba in Conventional Banking and Aqad Practices in Sharia Banking."

<sup>43</sup> Edward Stevens, *The Morals Game*, (New Jersey: Paulist Press, 1974).

moral conditions, and economic investment choices. They know that bank interest is included in the category of usury and realize that usury is prohibited, but they pretend not to know and ignore their knowledge.

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