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A Model of Malay Cultural Contribution to the Development of Islamic Banking in Riau Province

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ABSTRACT

Introduction*: This study aims to formulate a contribution model of Malay culture to the development of Islamic banking in Riau by integrating cultural values, community behavior, digital banking use, institutional support, and socialization. The study employed a qualitative approach with an ethnographic strategy.*

Methods*: The research was conducted in Pekanbaru City and Kampar Regency through observation and structured interviews with 23 informants consisting of five Malay traditional leaders, eight residents of Pekanbaru, and ten residents of Kampar.*

Results*: The findings show that justice, mutual cooperation, honesty and openness, politeness, good prejudice, responsibility, trustworthiness, simplicity, and social solidarity constitute cultural resources that are substantially compatible with Islamic banking principles. The contribution operates through five interconnected channels: becoming Islamic banking customers, using Islamic mobile banking, conducting digital transactions, supporting the transformation of Bank Riau Kepri into Bank Riau Kepri Syariah, and disseminating Islamic banking literacy through families and customary-religious networks. The article proposes a five-channel cultural contribution model in which local values function as social capital that strengthens trust, adoption, legitimacy, and institutional alignment.*

Conclusion and suggestion*: The model implies that Islamic banking development in Riau should not rely only on product and technological expansion, but also on systematic internalization of Malay-Islamic values.*

Keywords: *Malay Culture; Local Wisdom; Islamic Banking; Social Capital*

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INTRODUCTION

The development of Islamic banking is not only determined by capital capacity, technology, office networks, and product innovation, but also by the ability of financial institutions to understand the socio-cultural environment in which they operate. In the Indonesian context, people do not make economic decisions in a value-free space. Religious beliefs, customs, social relations, and local wisdom can be part of the process of forming financial preferences and behaviors. Recent studies show that Islamic financial literacy and local wisdom can influence people's decisions in using Islamic banking products because local values can be a meeting point between sharia principles and the social experience of the community (Kaharuddin et al., 2024). This issue is becoming increasingly important in Riau because Islamic banking develops in a strong social space with a Malay-Islamic identity. Malay culture does not only function as an ethnic identity, but contains a set of values regarding justice, togetherness, responsibility, ownership, trust, politeness, openness, and social concern. Effendy's Malay Teaching Guide, for example, contains the values of piety, unity, mutual cooperation, justice, hard work, honesty, trust, openness, generosity, and simple living (Effendy, 2015). These values have a wedge with the principles of ethics and governance in Islamic economics.

The research that is the main source of this article shows that the economic activities of the Riau Malay community have basically practiced a number of values that are compatible with the principles of sharia economics. The research found that cultural values have been present in business, agriculture, government, marine, and transportation services. At the same time, there are problems in the form of inequality, the incomplete internalization of cultural values in transactions, limited literacy, and the socialization of Islamic banking that has not fully touched public awareness (Saputra, 2023). These findings show that the relationship between culture and Islamic banking is not sufficiently understood as a symbolic relationship, but needs to be explained through observable contribution mechanisms. The change of Bank Riau Kepri to Bank Riau Kepri Syariah is one of the important institutional contexts. Contemporary research on BRK transformation shows that these changes are related to regulatory pressures, institutional dynamics, and aspirations to strengthen regional economic leadership (Megawati et al., 2026).

From a cultural perspective, the transformation can be read as a meeting space between the institutional agenda of banking, public policy, regional economic aspirations, and Malay-Islamic identity. Thus, culture can play a role not only at the customer level, but also on institutional legitimacy and direction. Another study in Riau shows that local wisdom and religious values can be incorporated into the process of selecting customers and mitigating financing risks. Putra et al. (2024) found that governance, community, local wisdom, and religiosity approaches can strengthen BPRS' relationship with the community while helping to reduce financing risks. These findings strengthen the argument that culture is not an external element that should be kept away from banking management, but rather a source of social information that can be used proportionately in service development. However, research on Malay culture and Islamic banking in Riau still describes cultural values and their forms of contribution separately. There are not many formulations that connect cultural values with concrete contribution paths ranging from preferences to become customers, the use of digital services, support for the transformation of regional banks, to socialization based on social networks. This article fills this space by formulating a model of Malay cultural contribution to the development of Islamic banking in Riau.

The objectives of the article are: (1) to identify Malay cultural values relevant to Islamic banking; (2) to analyze the form of contribution of these values in the behavior and

development of Islamic banking; and (3) to formulate a model of Malay cultural contribution that can be used as a framework for the development of Islamic banking in Riau. The scientific contribution of the article lies in the development of a model that places culture as social capital and a source of legitimacy, rather than just an attribute of local identity.

LITERATURE REVIEW

Studies on local wisdom and Islamic banking in Indonesia show that cultural values can function as a bridge between sharia principles and daily economic practices. Mujahidin (2017) emphasized that local wisdom can be a normative foundation for the development of more contextual sharia products and services. In this perspective, culture is not only a social background, but a conceptual source for designing financial mechanisms that are in accordance with the character of the community. Previous research has also highlighted the role of Islamic financial literacy combined with local values. Kaharuddin et al. (2024) show that the combination of literacy and local wisdom increases the relevance of Islamic financial messages to the community. This is in line with the findings of Amrin et al. (2025) who found that the tradition of community meetings, storytelling, and mutual cooperation can be used as a medium to strengthen Islamic financial literacy in West Nusa Tenggara. At the institutional level, the study of the transformation of regional banks towards sharia highlights the interaction between regulations, internal dynamics of institutions, and local economic aspirations. Megawati et al. (2026) show that the conversion of Bank Riau Kepri to sharia cannot be understood only as regulatory compliance, but also as a response to social pressures and public expectations of regional economic leadership. In this context, culture can be a source of legitimacy for institutional change. At the micro level, research on BPRS in Riau shows that a governance approach combined with local wisdom and religiosity can strengthen the relationship between financial institutions and communities and reduce financing risks (Putra et al., 2024).

These findings indicate that culture can serve as an informal mechanism that supports governance and risk management. Conceptually, this article places Malay culture as social capital in the sense of resources that facilitate coordination, trust, and collective action (Putra et al., 2024; Naimah et al., 2025). Within the framework, cultural values not only influence individual decisions, but also shape community norms, institutional legitimacy, and policy direction. Thus, the literature framework used includes three levels: micro (customer decisions), meso (community norms and social networks), and macro (institutional and policy).

METHOD

The research uses a qualitative approach with ethnographic strategies. This strategy was chosen because the object of research is related to the meanings, values, behaviors, habits, and economic actions that live in the Malay community. Ethnography allows researchers to understand social actions from the perspective of actors and connect economic practices with the cultural meaning system that underlies them (Spradley, 1980). The location of the study was determined purposively in the city of Pekanbaru and Kampar Regency. The selection of the location was based on the consideration that the two regions represent a social space with a strong Malay cultural existence while experiencing the development of dynamic economic and banking activities. Primary data was obtained through observation and structured

interviews. The informants totaled 23 people, consisting of five traditional Riau Malay figures, eight people from Pekanbaru City, and ten people from Kampar Regency (Saputra, 2023).

Data collection is directed at two focuses. First, cultural values that appear in people's economic lives, especially justice, togetherness, honesty/openness, politeness, good prejudice, responsibility, trust, and simplicity. Second, the form of contribution of these values to the development of Islamic banking which includes status as a customer, the use of mobile banking, digital payments, support for BRK Syariah, and socialization of Islamic banking. The analysis was carried out interpretively through the grouping of findings into the theme of cultural values, contribution mechanisms, and outputs of banking development. Field findings were compared with literature on local wisdom, Islamic financial behavior, and Islamic banking developments. The validity of the data was strengthened through the comparison of information between informants and between the results of interviews with observations and documents. Because the research is qualitative, the results are not intended to be generalized statistically, but rather to generate contextual understanding and conceptual models.

RESULT AND ANALYSIS

The Value of Malay Culture as Socio-Economic Capital

Malay culture in Riau Province not only functions as a social and cultural identity of the community, but also has values that can be social capital in supporting the development of Islamic economic and banking activities. These values are reflected in the practices of community life that emphasize honesty, openness, mutual cooperation, politeness, and generosity. Honesty and openness can build trust between the community and financial institutions, while mutual cooperation reflects the spirit of togetherness and concern for common interests. Politeness is the foundation for building harmonious relationships between customers, the community, and banking institutions, while generosity strengthens social orientation and concern for others. In the context of Islamic banking, these values have relevance to the principles of trust, justice, welfare, and social responsibility, so that Malay culture can be positioned as a social capital that strengthens public trust, acceptance, and participation in the development of Islamic banking in Riau Province.

Table 1. Cultural Values & Relationship with Sharia Banking

Cultural values	Economic meaning	The Relevance of Sharia Banking
Justice	Placing rights and obligations in a balanced manner, not taking advantage of the detriment of others.	Conformity with the principles of fairness, transparency, and customer protection.
Togetherness and mutual cooperation	Placing common interests, helping, and cooperation as part of economic life.	Encourage partnerships, group financing, inclusion, and long-term relationships.
Honesty and openness	Honesty in transactions, openness, and not hiding circumstances that are detrimental to the other party.	Strengthen trust, disclosure, and contract compliance.

Cultural values	Economic meaning	The Relevance of Sharia Banking
Politeness and generosity	Friendly, respectful and beneficial service.	Supporting service quality and customer relationships.
Trust, responsibility, and simplicity	Maintain deposits, fulfill obligations, save money, and avoid excessive behavior.	Supporting payment discipline, fund management, and benefit orientation.

Source: Putra, P. A., Sapparudin, S., Anggraeni, T., & Nurnasrina, N. (2024)

The findings show that Malay culture can be understood as social capital because it influences the way people build trust, assess the fairness of transactions, and determine relationships with other parties. The concept of social capital is relevant because banking is a trust-based business. In the Riau context, cultural values do not stop at identity symbols, but can be an informal mechanism that helps build trust between banks, customers, families, traditional leaders, and communities. This perspective is in line with research that shows that local wisdom can be the basis for microfinance governance and strengthen relationships between financial institutions and communities (Putra et al., 2024). The first form of contribution is the involvement of the Malay community as Islamic banking customers. Research data show that most of the informants have been in contact with banking institutions and most of them use the services of Islamic banks. In fact, after BRK transformed into BRK Sharia, the change was perceived by informants as getting closer to Islamic values and Malay guidance (Saputra, 2023).

These findings suggest that cultural values can work as normative legitimacy: when people see the conformity between bank principles and known values, the psychological barriers to using Islamic banks become lower. However, value suitability does not automatically result in a decision to become a customer. Decisions are still influenced by access, product understanding, service quality, job needs, comfort, and previous experience. Therefore, culture must be placed as one of the decision reinforcers, not as the only determinant. The study of Kaharuddin et al. (2024) also emphasized that local wisdom interacts with Islamic financial literacy in influencing product use decisions. This means that the internalization of cultural values needs to go hand in hand with product literacy and service transparency. The implication for Islamic banks in Riau is the importance of product communication with language and examples that are close to people's lives. Financing products, savings, and social services can be explained through principles that are already understood by the community such as trust, justice, togetherness, and responsibility. This approach is more substantive than simply using Malay symbols in promotion.

The second contribution can be seen in the use of mobile banking services. Field data shows that 13 informants use mobile banking facilities, while six informants have not used them due to limited understanding or concerns about fraud; one informant does not have an Islamic bank account (Saputra, 2023). These findings are important because they show that strong cultural values must be translated into digital capacity. Local wisdom without digital literacy can stop at normative attitudes, while digitalization without social trust can raise doubts. Therefore, the path of cultural contribution in the digital era can be formulated as trust-based digital adoption. The values of trust and honesty become the basis of trust; politeness and community closeness become educational media; while technology becomes an instrument of transactions. This model is in line with the study on the transformation of branchless Islamic banking which suggests the synergy of technology and local wisdom so

that services are more in line with the social and geographical character of Indonesian society (Sabani & Ishak, 2023). The development of sharia mobile banking in Riau can utilize a network of traditional leaders, religious leaders, families, and communities as digital literacy agents. Education is not enough in the form of feature demonstrations, but needs to include transaction security, fraud prevention, data protection, and digital ethics. Thus, the value of trust can be translated into digital security behavior, while the value of togetherness becomes a learning mechanism between communities.

Research shows that some informants have used digital transaction services and positively assessed the convenience of Islamic banking services, although system disruptions are still an experience encountered (Saputra, 2023). These findings show a shift in the form of cultural contribution: people not only support Islamic banks ideologically, but also use them in daily economic activities. At this stage, culture can serve as a reinforcement of financial inclusion. The value of togetherness encourages the dissemination of information from families to other families; the value of openness encourages the need for clear information; while the value of responsibility strengthens the discipline of service use. Thus, cultural contribution can produce a social diffusion effect, which is when one user who believes in the service becomes a source of information for his family members or social networks. Contemporary literature on Islamic financial literacy also shows that combining literacy with local wisdom increases the relevance of messages to the community. Amrin et al. (2025), for example, show that the tradition of community meetings, storytelling, and mutual cooperation can be used as a medium to strengthen Islamic financial literacy. In the context of Riau, the same principle can be applied through traditional meetings, religious assemblies, business groups, and the Malay community.

. The dissertation found that Malay figures have a role in encouraging the transformation of Bank Riau Kepri into Bank Riau Kepri Syariah and view BRK Syariah as an instrument to ground the sharia economy in Malaya. Field findings also show the idea of developing products that are close to Malay economic practices, including julo-julo or arisan which are then studied to be developed into financing products (Saputra, 2023). These findings are important because they show that cultural contributions can move from the micro level to the meso and macro levels. At the micro level, people choose and use services. At the meso level, traditional and religious leaders influence community norms. At the macro level, cultural aspirations can enter the direction of institutional policies and strategies. Recent research on BRK transformation confirms that the shift towards Islamic banks takes place in the interaction between regulatory pressures, institutional dynamics, and regional economic aspirations (Megawati et al., 2026). However, cultural integration into banking products should not be done romantically or simply give a local name to the product. Each product must go through contract studies, risk management, business viability, consumer protection, and sharia compliance. Research on sharia arisan shows that local practices can be studied as banking product innovations as long as the mechanism is structured to be in accordance with the principles of Islamic law and the applicable institutional framework (Firmanda et al., 2024). Thus, culture is a source of product inspiration, not a substitute for the principles of prudence and sharia compliance.

The fifth contribution is socialization. Research data shows that traditional leaders and religious leaders socialize Islamic banking starting from families, children-nephews, traditional gatherings, and religious forums. This approach has advantages because the message is conveyed by figures who have social legitimacy. The public does not only receive information as a bank advertisement, but as part of trusted socio-religious advice. The socialization model shows that Malay social networks can function as a distribution channel for Islamic banking

literacy. This is where the values of togetherness, politeness, trust, and exemplary work at the same time. Banks can partner with community leaders without making them just an endorser, but as a literacy partner who understands the product adequately. These findings are consistent with studies that place local wisdom as a source of increasing trust in Islamic banking. Local wisdom can build a sense of closeness through identity and social values that are considered to be in line with sharia principles (Naimah et al., 2025). Therefore, the marketing strategy of Islamic banks in Riau should move from advertising to community-based financial education.

Model of Malay Cultural Contribution to the Development of Sharia Banking

Based on the synthesis of findings, this article formulates a five-path contribution model. The model places Malay cultural values as the main inputs, internalization of values as mechanisms, five forms of behavior and institutional support as contribution pathways, and the development of Islamic banking as outputs. This model is an analytical development of field findings, not statistical causal relationship claims. Conceptually, the model can be read as a cycle. Cultural values form trust; trust increases acceptance; acceptance generates use; use generates experience; positive experiences strengthen legitimacy; and legitimacy expands socialization. Conversely, poor service experiences can break the cycle. Therefore, service quality, digital security, sharia compliance, and transparency remain prerequisites for cultural capital to truly generate banking development. The model that can be applied in the following figure:

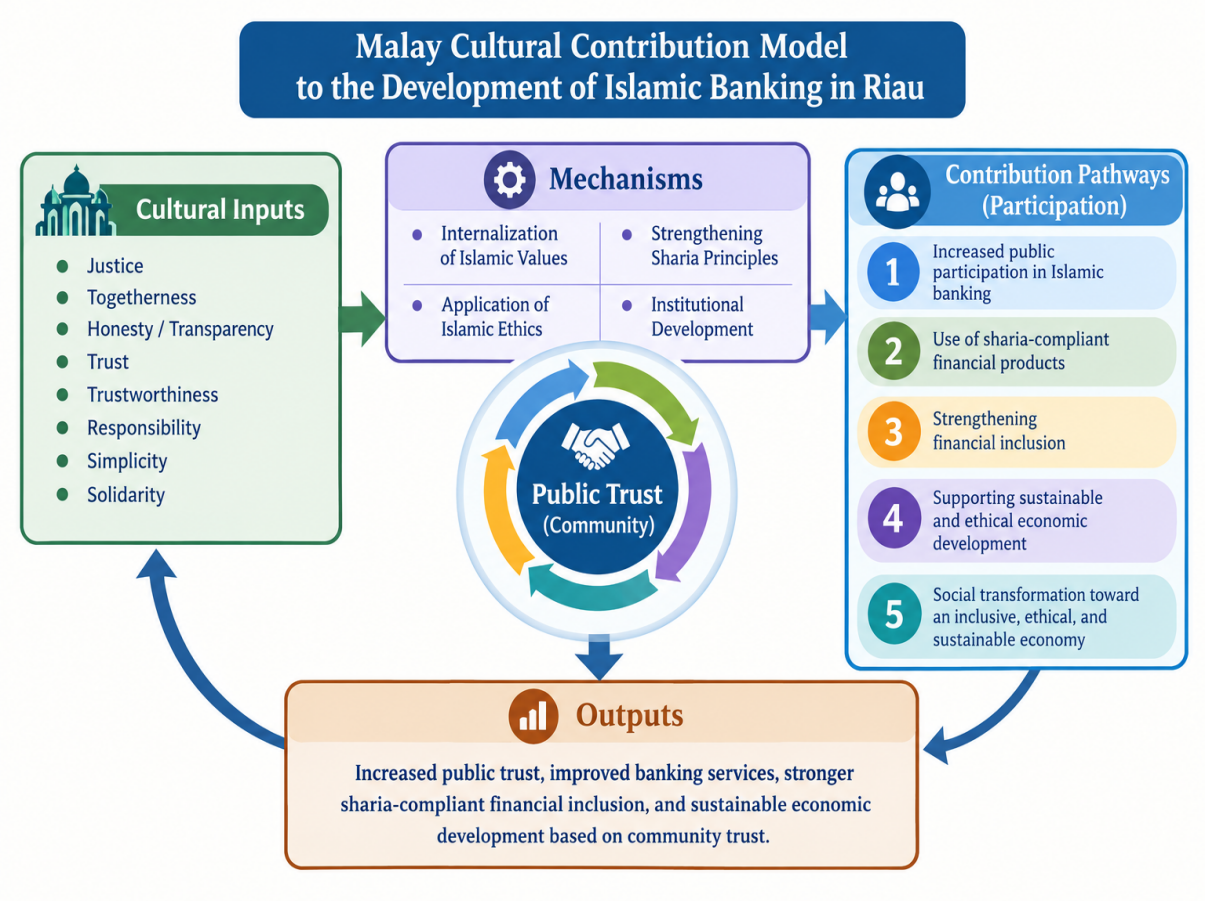


Figure 1. Malay Cultural Contribution Model

Source: Processed Author, 2026

This model also broadens the understanding of local wisdom in Islamic finance. Previous research has tended to see local wisdom as a supporting factor for consumer decisions or as a risk mitigation principle. This article places it in a broader spectrum, namely as social capital that can connect society, markets, technology, and institutions. With this framework, Malay culture can be a source of competitive embeddedness: banks are embedded in the local social context without losing professional standards and regulations. On the policy side, the model provides three implications. First, Islamic banks need to develop culture-based literacy by using examples of transactions and economic practices known to the public. Second, product innovation needs to involve cultural experts, scholars, academics, practitioners, and regulators from the design stage so that cultural conformity goes hand in hand with sharia compliance. Third, digitalization must be accompanied by community assistance because not all people have the same level of digital literacy. This direction is in line with the development of the national Islamic banking industry which continues to be encouraged through strengthening access, literacy, and service quality (Financial Services Authority, 2025, 2026).

One of the important findings is that culture should not be positioned as the single variable that explains the development of Islamic banking. Cultural values provide social capital, but banks still require governance, technology, human resources, risk management, and regulatory compliance. Putra et al. (2024) show that local wisdom becomes more effective when connected to governance and religiosity. This means that culture provides context, while governance provides structure. This perspective is important to avoid two extremes. The first extreme is formalism, which considers it enough to label products as Malay or Islamic without changing the substance of the service. The second extreme is cultural romanticism, which considers all traditional practices to be automatic in accordance with sharia principles. Both are risky. Healthy integration places cultural values as a source of design and communication, while contracts, risk management, consumer protection, and sharia supervision become validation mechanisms. Riau Province has strategic opportunities because Malay and Islamic cultures have historical closeness. However, this proximity must be translated into competitive products and easy-to-use services. Thus, grounding the Islamic economy does not stop as a narrative, but becomes an institutional embedding process: societal values enter into the way banks understand customers, design products, communicate, and build trust

The research has limitations because it was conducted in two regions, namely Pekanbaru and Kampar, with 23 informants. The findings cannot be generalized statistically for the entire Riau community. In addition, qualitative data is highly dependent on the interpretation of the researcher and the experience of the informants. This limitation opens up opportunities for further research using mixed methods, surveys on BRK Syariah customers, or the Analytic Network Process to test the priorities of cultural contribution pathways. Further research can also compare the Malay community in mainland Riau and Riau Islands. The five-track contribution model has direct implications for the management of Islamic banks in Riau. In the marketing dimension, banks need to change their approach from communication that only emphasizes halal attributes to communication that explains benefits, justice, trust, and convenience in a concrete way. Malay cultural values can be used as a communication framing, but the message must still depart from product features, contracts, costs, risks, and customer rights. This strategy will reduce the distance between cultural identity and service experience. In the product development dimension, banks can form an innovation forum that brings together bank practitioners, Sharia Supervisory Boards, academics, cultural experts, traditional leaders, MSME actors, and regulators. This forum functions to identify local

economic practices that have similarities with sharia contracts, then test them in terms of fiqh, economics, risk, and market needs. The practice of julo-julo, profit-sharing cooperation, or a form of local economic solidarity is not directly used as a product, but is treated as a source of ideas that must go through a validation process.

In the dimension of digital inclusion, banks need to use social networks as literacy infrastructure. Family groups, taklim councils, customary institutions, cooperatives, MSME groups, and youth communities can become educational spaces for mobile banking and digital transactions. The community approach is important because research data shows that some informants have not used mobile banking due to a lack of understanding of how to use and concerns about fraud (Saputra, 2023). With community-based assistance, digital transformation can take place more inclusively. In the governance dimension, culture must be translated into manageable behavior indicators. Trust can be translated as the accuracy of information and the fulfillment of service promises; justice as transparency of costs and equal treatment; courtesy as a service standard; while togetherness as a community engagement program. In this way, culture does not stop at slogans, but becomes part of organizational practice. The findings regarding organizational culture in BRK Syariah also show the importance of values as a guideline for employee behavior and decision-making. In the public policy dimension, local governments can build an ecosystem that brings together SRK BRK, BPRS, universities, religious organizations, Malay Customary Institutions, and business actors. The ecosystem can be directed to Islamic financial literacy, MSME development, payment digitalization, and product innovation that is relevant to Riau's economic character. Thus, cultural contributions not only benefit banks, but also support regional economic development goals.

CONCLUSION

Malay culture has a real contribution to the development of Islamic banking in Riau because it contains the values of justice, togetherness, honesty and openness, politeness, trust, responsibility, simplicity, and solidarity that are in accordance with Islamic economic principles. Based on field findings, these contributions work through five main channels, namely becoming an Islamic banking customer, using mobile banking, conducting digital transactions, supporting the institutional transformation of BRK Syariah, and socializing through families, traditional leaders, religious leaders, and community networks. This article formulates a five-track contribution model that places cultural values as social capital. These values shape trust and legitimacy, which are then translated into service use behavior and institutional support. This model shows that the development of Islamic banking in Riau should not only be oriented towards the expansion of products and technology, but also on the substantive internalization of local values. The practical implications are the need for an Islamic banking development strategy based on community-based Islamic financial literacy, culturally sensitive product design, strengthening digital literacy through social networks, and the involvement of traditional leaders and religious leaders as educational partners. Cultural integration must remain within the framework of sharia compliance, governance, risk management, and consumer protection. With this approach, Malay culture can function as a bridge between Islamic values, community needs, service innovation, and institutional strengthening of Islamic banking in Riau.

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