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Between Sharia Identity and Economic Pragmatism: A Comparative Framing Analysis of Qanun LKS Coverage in Local and National Media

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ABSTRACT

This study examines how a local and a national online news platform in Indonesia framed the same Islamic financial regulatory controversy. After a multi-day service outage at Bank Syariah Indonesia (BSI) in May 2023, the Aceh Regional People's Representative Council (DPRA) proposed revising Qanun Aceh No. 11 of 2018 on Islamic Financial Institutions (Qanun LKS), which limits banking in the province to Islamic institutions. Using Entman's (1993) four-element framing model, with agenda-setting and gatekeeping as supporting perspectives, we analysed 15 articles from Serambinews.com (local news platform, n = 9) and Detik.com (national news platform, n = 6) published between 11 and 25 May 2023, and interviewed four editors and journalists from the two news platforms. Articles were coded against two predefined frames, a sharia identity frame, which treats revision as a matter of the religious and legal distinctiveness of Aceh, and an economic pragmatism frame, which judges the qanun by its practical consequences for access to banking services and business continuity. Both news platforms reported the same triggering event and began from the same two official newsmakers, but the lead sources of nine of the 15 articles differed between them. Serambinews.com's lead sources were divided on revision, yet the sharia identity frame was carried by legislators, an ulama council and Islamic civil-society groups. Detik.com's lead sources were mostly state officials and the financial regulator, and five of its six articles fit the economic pragmatism frame. The findings suggest that media proximity, institutional identity and gatekeeping routines are important contextual factors associated with this framing divergence. Two news platforms, 15 articles and four self-reporting informants cannot establish causation or generalisation, so the pattern needs testing in comparative studies with more news platforms.

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INTRODUCTION

In mid-May 2023, the information system of Bank Syariah Indonesia (BSI) experienced a critical failure that prevented customers from accessing their accounts, whether through branch offices or mobile banking services. Customers across Indonesia were deeply concerned about this disruption, as it persisted for several days. However, unlike customers in other provinces, the BSI outage carried far greater consequences in Aceh, given that nearly the entire population of the province holds accounts with the bank (Ramayana, 2022).

The outage halted economic activity in Aceh. Although other Islamic banks operate there, only BSI and Bank Aceh Syariah maintain branch offices evenly across the regencies and cities of the province, so a disruption at either brings the banking transactions of Acehnese residents to a standstill (Detik.com, 2023).

BSI and Bank Aceh Syariah have come to occupy a dominant position in Aceh's banking landscape largely because conventional banks such as BRI, BNI, and Bank Mandiri no longer operate in the province. These institutions withdrew from Aceh beginning in 2021, following the enactment of Qanun Aceh No. 11 of 2018 on Islamic Financial Institutions (hereafter Qanun LKS), which mandates that all financial institutions operating within Aceh, including banks, adhere to Islamic principles.

Although the qanun came into effect in 2018, it provided a three-year transitional period through 2021, after which the Governor of Aceh issued a regulation directing all financial institutions to comply, with the broader aim of building an Acehnese economy free from usury (Madjid, 2022). As a consequence, conventional banks such as BRI, BNI, and Bank Mandiri exited the province or converted their operations to Islamic-based units. BSI did not yet exist as an independent entity at that time; it was created by the government's merger of BRI Syariah, BNI Syariah, and Mandiri Syariah (Madjid, 2022; Perdana, 2023)

Prior to the enactment of the Qanun LKS, the Islamic banking sector accounted for only 38 percent of the 13 banks operating in Aceh, with the remainder being conventional institutions. As a result, the implementation of Islamic law in the banking sector was considered to have yielded little tangible progress in the province (Jailani & Mohamad, 2019). This reality reinforced the perception that the Qanun LKS represented a necessary and overdue step toward the genuine application of Islamic principles within Aceh's financial system. Yet the implementation of the qanun has not been without its difficulties. Scholars have identified several persistent challenges, including a shortage of qualified human resources, limited authority on the part of regional government, insufficient attention from higher levels of government, and a range of external factors (Jailani et. al., 2021).

Against this backdrop, the BSI outage reignited public scrutiny of the Qanun LKS, which many had regarded as falling short of its goals since its inception (Muklir, 2022). From mid-May 2023 the issue dominated coverage at both the local and national levels. Detik.com, for instance, reported that the DPRA would revise the qanun following the outage, while CNBC Indonesia highlighted findings that the regulation had contributed to a contraction of savings deposits in Aceh of about 2.17 trillion rupiah (Muklir, 2022; CNBC, 2023)

At the local level, Serambinews.com emerged as one of the news platforms that covered the enforcement of the Qanun LKS most extensively. Coverage of the issue gained further momentum when the Aceh Regional People's Representative Council (DPRA) announced plans to revise the qanun in response to the disruptions caused by the BSI outage a move that would potentially allow conventional banks to resume operations in the province. The legislature's proposed revision drew a wide range of public reactions, which further increased media attention. Throughout May 2023, the Qanun LKS was once again one of the most actively debated issues in Aceh's public discourse.

Different media institutions encountering the same event will often construct it in markedly different ways. In their coverage of the Qanun LKS, both the national platform Detik.com and the local platform Serambinews.com demonstrated sustained and intensive engagement with the topic. These two online publications merit particular scholarly attention: Serambinews.com stands as the largest local media institution in Aceh and is affiliated with the print publication Harian Serambi Indonesia, while Detik.com holds a distinguished place in Indonesian media history as a pioneer of online journalism (Aliansi Jurnalis Independen, 2013). The decision to compare these two publications one local, one national is driven by the recognition that their respective framings of the Qanun LKS are likely to differ in meaningful ways, particularly given that the qanun applies exclusively to Aceh as part of the province's special autonomy status and its formal implementation of Islamic law.

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This study aims to examine how Serambinews.com and Detik.com framed their coverage of the LKS Qanun, drawing on the Entman's (1993) four-element framing model. Investigating the framing of LKS Qanun coverage is a matter of considerable importance within the field of communication studies, as it offers insight into how media institutions position themselves in relation to the enforcement of a regulation that serves as a concrete expression of Islamic law in Aceh. Through a comparative approach, this study seeks to illuminate how a media organization headquartered in Jakarta and a locally based publication centered in Banda Aceh differ in their interpretation of Islamic governance in the province. The proximity between a media institution and its sources of coverage may be associated with forms of bias shaped by the economic interests, political alignments, and ideological commitments of the institution in question.

Research on the Qanun LKS has so far developed along separate lines. Studies in Islamic economics and law have examined implementation problems, public perception, and the structure of the Aceh banking market (Anzira et al., 2022; Jailani et al., 2021; Jailani, 2019; Safitri et al., 2021). Communication research on Aceh has looked at how sharia is represented in local media, but not at the Qanun LKS (Nurrahmi, 2022; Sulaiman et al., 2022). Comparative framing studies of news media exist for other Indonesian issues, such as a regional corruption case, where local and national media were compared (Ainani & Hamdie, 2025), and a religious conflict, where national and alternative media were compared Al Juanda, 2017; Samosir, 2018; Nasution et al., 2025). Yet, in the literature we searched, none examines how the Qanun LKS was framed by local and national media, or links those frames to decisions about sources and editorial priorities.

This article addresses that gap by comparing Serambinews.com and Detik.com on the same controversy, the proposed revision of the Qanun LKS in 2023. It combines frame analysis of 15 news articles with interviews with four journalists and editors. Three questions guide the analysis. RQ1: How did each news platform define the problem, attribute causes, make moral judgments, and recommend treatment? RQ2: Whose voices did each news platform use to carry these frames? RQ3: How do journalists and editors explain the editorial decisions that shaped the coverage?

LITERATURE REVIEW

Media, News Construction and Entman's Framing Model

Journalism is not a passive mirror of reality but an active process in which events are selectively transformed into narratives through editorial judgments shaped by professional norms, institutional pressures, and ideological orientations (Budianto, 2019; Eriyanto, 2011). In Indonesia's digital news environment, this dynamic is especially visible in the structural differences between national and local media in approaching issues of regional governance and religion (Masduki & D'Haenens, 2022). Previous studies suggest that media close to an issue tend to frame it through local identity and community interest, while national news platform emphasize economic or policy dimensions (Ainani & Hamdie, 2025). A study on Serambi Indonesia and Serambinews.com found that sharia-related coverage was consistently framed to reflect Acehnese Islamic identity, treating qanun-based regulations not merely as policy but as expressions of cultural and religious selfhood (Nurrahmi, 2022).

Entman (1993) defined framing as selecting certain aspects of perceived reality and making them salient to promote a particular problem definition, causal interpretation, moral evaluation, or treatment recommendation. The model operationalizes this through four dimensions: *define problem* (how the event is characterized), *diagnose causes* (who is attributed responsibility), *make moral judgment* (normative stance embedded in coverage), and *treatment recommendation* (solutions foregrounded as appropriate) (Nugroho, 1999). Indonesian online media research, comparative applications of Entman's model have documented how the same regulatory controversy produces systematically different problem definitions and moral judgments depending on a news platform's editorial orientation and audience relationship (Ainani, 2025; Reformansyah, 2023; Samosir, 2018; Wardani, 2018). Sobur (2015) notes that such divergences are not bias in the pejorative sense but discursive strategies through which particular perspectives are constructed and rendered credible to specific audiences.

Agenda-Setting and Gatekeeping Theory as a Supporting Perspective

McCombs and Shaw's (1972) agenda-setting theory holds that media do not determine what audiences think but shape what they think about sustained coverage raises an issue's salience in public consciousness, while neglected issues recede from it In digital environments, however, this influence is no longer unidirectional. Eriyanto (2018) argues that the diversification of online news sources has produced a reciprocal

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relationship in which media and public agendas shape each other. This reciprocity offers one way to read changes in a local news platform's coverage over time (Puspianto, 2021), although the present study has no audience data with which to test it.

Gatekeeping theory addresses the stage before salience, how information passes, or fails to pass, through a series of "gates" operated by individual journalists, editors and organisations (Shoemaker & Vos, 2009). Which sources are admitted, which quotations are retained and when a story is dropped are gatekeeping decisions, and they determine which aspects of an event are available to be made salient in the sense of Entman (1993). Journalists' reliance on official and institutional sources and the influence of newsroom routines (Shoemaker & Reese, 2014) are therefore treated here as contextual factors that may be associated with framing, not as determinants of it.

Framing of Islamic Regulation: Sharia Identity and Economic Pragmatism

Aceh is Indonesia's only province with constitutional authority to implement Islamic sharia, meaning regulatory debates there, including those involving the Qanun LKS carry identity dimensions that extend well beyond their economic or legal content (Jailani & Mohamad, 2019; Danial, Samah, & Jailani, 2022). Research on sharia-related media framing in Aceh has found that local news platformstform consistently construct perceived threats to qanun-based policies as threats to the province's religious and cultural distinctiveness (Nurrahmi, 2022; Sulaiman, Nurdin, & Rizha, 2022). The economic consequences of the Qanun LKS notably the contraction of banking access following the exit of conventional banks, have been framed by national media as grounds for revision, while local media have tended to treat the same conditions as implementation challenges requiring stronger policy support rather than regulatory reversal (Jailani et al., 2021; Safitri, Anzaikhan, & Anzely, 2021). Taken together, these studies suggest an expectation, rather than an established finding, that local and national news platforms may frame sharia-based regulation differently, the present study examines this expectation for a single regulation.

To examine this expectation, we distinguish two analytical frames. We define sharia identity as a frame in which the qanun is treated as an expression of Aceh's religious and legal distinctiveness and judged by its religious legitimacy, not by its practical consequences. We define economic pragmatism as a frame in which the qanun is treated as a policy instrument and judged by its practical consequences for access to banking services, customer and business choice, and business continuity, not by its religious or identity legitimacy.

METHOD

This study employs a qualitative approach with a descriptive-comparative design to examine the framing of Qanun LKS coverage in Serambinews.com and Detik.com. The qualitative design is appropriate because the research objective involves interpretive analysis of how media construct meaning through language, narrative choices, and source selection Eriyanto, (2011). The comparative dimension allows systematic examination of framing differences between the two news platforms within the same temporal window.

Research Corpus

The corpus of this study consists of news articles on the news articles on the proposed revision of Qanun Aceh No. 11 of 2018 on Qanun LKS, published by Serambinews.com and Detik.com between 11 and 25 May 2023. This period was chosen because coverage of the Qanun LKS was most intense when the proposed revision entered public debate after the BSI service disruption, and because it includes the provincial government's initial response. Coverage continued after 25 May, so the window represents the first two weeks of the controversy, not the whole debate.

Articles were identified through the search function of each news platform website, using the terms "Qanun LKS", "qanun lembaga keuangan syariah", and "revisi qanun". An article was included if it met three conditions: 1) it was published within the window, according to the date shown on the article page; 2) it was a news report or news analysis; 3) and the revision of the Qanun LKS or the return of conventional banks to Aceh was its main subject, shown in the headline or lead. Articles that mentioned the qanun only in passing, articles on the BSI disruption or Islamic banking in general with no link to the revision, and opinion columns, photo galleries, video-only items, and republished agency copy were excluded. On these criteria, Serambinews.com published 25 eligible articles and Detik.com published six.

All six Detik.com articles were analyzed. For Serambinews.com, we retained one article per angle for each reporting event, that is, one statement, meeting, or organizational stance. Articles were first grouped by day and by event. Within each group, the headlines and leads were compared on three points: the news peg,

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meaning what the article treats as the main development; the problem definition; and the position toward revision (supporting, opposing, conditional, or neutral). Two articles were treated as redundant when they matched on all three points. A different named source alone did not make an article distinct, when several articles on the same day reported the same event from the same angle but quoted different newsmakers, the earliest was retained. An article was kept whenever it took a different position or defined the problem differently. Applying this rule reduced the Serambinews.com set to nine articles, so the final corpus consists of 15 articles (Table 1).

Table 1. Research Corpus: Qanun LKS News Articles (May 11–25, 2023)

No.	Serambinews.com	No.	Detik.com
S1	May 11, 2023 • Civil Society Coalition for Justice Fighters (KOMPAK) Calls on the Aceh Government and DPRA to Revise the Qanun LKS	D1	May 11, 2023 • Aceh Parliament Plans to Revise Qanun LKS in the Wake of the BSI Service Failure
S2 S3 S4	May 12, 2023 • DPRA to Revise Qanun LKS So Conventional Banks Can Operate Again in Aceh • Business Community Backs DPRA's Plan to Revise Qanun LKS to Widen Banking Options; BSI Failure • DPRA Opens Door to Revising Qanun LKS to Restore Conventional Banks; DPRK Banda Aceh: The Move Is Misguided	D2	May 12, 2023 • DPRA Wants Conventional Banks to Operate Again: What Does the Aceh Provincial Government Say?
S5	May 13, 2023 • Responding to the Qanun LKS Revision Issue, Haji Uma: Manok Jipajoh Lee Musang, Geureupoh yang Tatoet [A Proverb Suggesting the Revision Is Ill-Conceived]	–	
S6 S7	May 22, 2023 • Aceh Provincial Government Agrees to Revise Qanun LKS • Qanun LKS Revision Stirs Debate: Head of DPRA Legislative Body Says Still Under Review, Revision Not Certain	D3 D4	May 22, 2023 • Revising the Qanun LKS: Aceh Provincial Government Agrees to Allow Conventional Banks to Return • Provincial Government Permits Conventional Banks to Resume Operations
S8	May 24, 2023 • Opposing the Qanun LKS Revision, MPU Pidie Sends Formal Letter to DPRA	D5	May 24, 2023 • UIN Vice-Rector Agrees the Qanun LKS Should Be Revised but Opposes the Return of Conventional Banks
S9	May 25, 2023 • IKAT Aceh Commits to Defending the Qanun LKS, Urges All Islamic Banks in Aceh to Reform	D6	May 25, 2023 • Provincial Government Endorses Conventional Banks Returning to Aceh: What Does OJK Say?
Total	**Nine articles**		**Six articles**

Source: Research Data (2024)

Research Procedures

Data were collected through two methods. First, systematic documentation of all news articles in the corpus was conducted, preserving the full text, publication date, headline, source selection, and placement for analysis. Second, semi-structured interviews were conducted with four members of the editorial teams from both news platforms (Table 2), including journalists who covered the Qanun LKS story and their respective editors. Interviews were conducted between December 2023 and January 2024.

Table 2. Research Informants

No.	Media	Informant	Role	Informant Number
1	Serambinews.com	Zainal Arifin	Editor-in-Chief	Informant 1
2	Serambinews.com	Subur Dani	Journalist	Informant 2
3	Detik.com	Ahmad Arfah Fansury Lubis	Assistant Editor	Informant 3
4	Detik.com	Agus Setyadi	Journalist	Informant 4

Source: Research Data (2024)

Framing analysis followed Entman's (1993) four-element model. Two coders (WQ and NS) independently coded all 15 articles. For each element, an article was assigned to the sharia identity frame or the economic pragmatism frame (both defined in the Literature Review), or coded as mixed when neither

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clearly dominated. In the sharia identity frame, resistance to revision is judged as defending sharia and the treatment is to keep the qanun and improve Islamic banking services. In the economic pragmatism frame, the cause lies in how the banking system is organized, for example reliance on few banks, and the treatment is revision so that conventional banks can return.

Each coder read every article in full, focusing on the headline, lead, quoted sources, and closing paragraphs, and recorded a short supporting quotation for each decision. The dominant frame was the one that appeared in the headline and lead and was carried by the main source. Differences between coders were resolved through discussion, returning to the definitions and the article text; where consensus could not be reached, the decision followed this rule, and the element was coded as mixed if the rule did not settle it. All decisions were recorded in a coding sheet with the final code, supporting quotation, and reason, so that each code can be traced to the text. Interview data were then used to triangulate and contextualize the patterns found in the textual analysis.

The four informants (Table 2) are cited by number: Informants 1 and 2 (Serambinews.com) and Informants 3 and 4 (Detik.com). The transcripts were divided into units of meaning and coded into five themes derived from RQ3 and the gatekeeping literature: source selection, editorial gatekeeping, audience consideration, local identity and editorial proximity, and newsworthiness and policy development. Because the data are self-reports, they are treated as the newsrooms' own explanations of their decisions and not as proof of causation.

Ethical Considerations

All interview informants provided voluntary informed consent prior to participation. Informants were informed of the research purpose, their right to withdraw, and how their data would be used. No personal or sensitive information beyond professional roles and editorial decisions was collected. Confidentiality was maintained for all unpublished editorial communications. This study does not involve vulnerable populations and did not require institutional ethics committee approval under applicable Indonesian research guidelines.

RESULTS AND DISCUSSION

Results

The tables below describe the framing evidence in each article from the two news platforms: nine articles from Serambinews.com (Table 3) and six from Detik.com (Table 4). For each article, they present the headline, the main source, the four elements of Entman's (1993) model (problem definition, causal diagnosis, moral judgment, and treatment recommendation), and one key quotation.

Table 3. Article-Level Framing Evidence in Serambinews.com Coverage

No.	Headline	Main source	Define problem	Diagnose causes	Moral judgment	Treatment recommend ation	Key quote
S1	Civil Society Coalition for Justice Fighters (KOMPAK) Calls on the Aceh Government and DPRA to Revise the Qanun LKS	Saharuddi n, NGO coordinator	NGO asks the Aceh Government and DPRA to revise the qanun; its implementatio n is said to cause problems, such as restricting conventional banking	Request follows three days of BSI disruption; DPRA is asked to summon BSI	Criticizing the qanun is not anti-sharia but an effort to fix problems it causes	Change the qanun; BSI should pay compensatio n	"As if they were anti-sharia"
S2	DPRA to Revise Qanun LKS So Conventional Banks Can Operate Again in Aceh	Saiful Bahri (Pon Yaya), DPRA Speaker	DPRA plans to revise the qanun so conventional banks can operate again	Wish to revise results from BSI disruption that has not recovered for days	Revision is urgent because conventional banks are gone while sharia bank	Return of conventional banks is possible; DPRA will discuss it with the	"Conventio nal banks may well return… it is the people's will"

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					services remain weak	Aceh Government	
S3	Business Community Backs DPRA's Plan to Revise Qanun LKS to Widen Banking Options	Nahrawi Noerdin, Hiswana Migas Aceh	Business owners welcome the revision plan	Support comes from feeling the impact of the BSI disruption	Revision could protect Aceh businesses if banking failures recur	Revision gives businesses a choice of banks when one has problems	"Very difficult for us gas station entreprene urs"
S4	DPRA Opens Door to Revising Qanun LKS to Restore Conventional Banks; DPRK Banda Aceh: The Move Is Misguided	Tuanku Muhamma d, DPRK Banda Aceh	Council member rejects the Speaker's revision idea	Revision only because of the BSI case is called a deviant and shameful act	Revision would return Aceh to a conventional system said to be full of usury	Revise only to strengthen the qanun, not to readmit conventional banks	"Returning Aceh to the abyss of usury"
S5	Haji Uma: "The Chicken Was Eaten by the Civet, Yet We Burn Down the Coop" (Acehnese proverb)	H. Sudirman (Haji Uma), DPD RI	DPD member rejects revision merely because of the BSI disruption	Revision is irrelevant to the outage, since other banks operate in Aceh	Defending the qanun is a duty because it embodies Aceh's specificity	Strengthen bank security, not the qanun; both bank types face cyber attack	"A tangible form of Aceh's specificity"
S6	Aceh Provincial Government Agrees to Revise Qanun LKS	Governme nt spokes person	Government agrees to revise following the DPRA's plan days earlier	Business requests predate the BSI disruption, which only reinforced the reason	Revision lets conventional banks fill gaps that sharia banking infrastructure cannot yet cover	Government leaves DPRA to evaluate, including pros and cons	"Pro and con is natural"
S7	Qanun LKS Revision Stirs Debate: Head of DPRA Legislative Body Says Still Under Review, Revision Not Certain	Mawardi, Banleg DPRA chair	Legislative body is still studying; revision is not certain	Qanun LKS Proposed revision drew both support and opposition	Body is weighing public input before deciding	DPRA will conduct an in-depth study first	"We in the DPRA also hear and accept public reactions"
S8	Opposing the Qanun LKS Revision, MPU Pidie Sends Formal Letter to DPRA	Tgk Ilyas Abdullah, MPU Pidie	Ulama council formally rejects the revision plan	Qanun is part of Aceh's distinctivene ss and dignity in applying Islamic law	Revision talk is read as coming from parties displeased with the qanun	Governor and DPRA should stop the discourse; fix the bank's system, not the qanun	"There are parties who are displeased "
S9	IKAT Aceh Commits to Defending the Qanun LKS, Urges All Islamic Banks in Aceh to Reform	Tgk Khalid Muddatstsi r, IKAT Aceh	IKAT pledges to guard the qanun after the revision plan	Commitment rests on the December 2020 Integrity Pact among ulama, officials and leaders	Qanun is not yet ripe for revision as its provisions are not fully implemented ; strengthenin g is supported	Government should apply its rules consistently	"The qanun is not yet due for revision"

Source: Research Findings (2024)

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Table 4. Article-Level Framing Evidence in Detik.com Coverage

No.	Headline	Main Source	Define Problem	Diagnose Causes	Moral Judgment	Treatment Recommendation	Key Quote
D1	Aceh Parliament Plans to Revise Qanun LKS in the Wake of BSI Service Failure	Saiful Bahri, DPRA Speaker	DPRA will revise the qanun because of public demand following the BSI disruption	Acehnese have no banking choice since the qanun took effect	Revision aims to give Acehnese banking alternatives	Speaker asks BSI to repair its failing system quickly	"An alternative for transactions if the banking system is disrupted"
D2	DPRA Wants Conventional Banks to Operate Again: What Does the Aceh Provincial Government Say?	Government spokes person	Government responds, appreciating the DPRA's wish to bring conventional banks back	Government is only the implementer of the legislature's policy	Government welcomes the return of conventional banks because the disruption affects Aceh's economy	Government wants BSI to recover quickly	"Whatever the council's policy, we highly appreciate it"
D3	Revising the Qanun LKS: Aceh Provincial Government Agrees to Allow Conventional Banks to Return	Government spokes person	Government agrees conventional banks may operate again through revision	Responds to community requests and problems arising under the qanun	Approval follows the BSI disruption; customer compensation is one study item	Return of conventional banks and better sharia banking infrastructure through revision	"Reopening the opportunity for conventional banks to operate in Aceh"
D4	Provincial Government Permits Conventional Banks to Resume Operations	Government spokes person	Government allows conventional banks back through revision	Government agrees to revise the qanun in response to community requests and problems	Customer compensation is one item to be studied to improve the qanun	Plan is returned to the DPRA for study and analysis	"Pro and con is natural"
D5	UIN Vice-Rector Agrees the Qanun LKS Should Be Revised but Opposes the Return of Conventional Banks	M. Yasir Yusuf, UIN Ar-Raniry	Supports revision to strengthen the qanun; rejects conventional banks' return	Revision serves public welfare; implementation leaves homework for the government	Qanun is a key stage for Islamic banking; the BSI case should inform its strengthening	Strengthen through revision, by adding sharia insurance institutions	"A step backwards"
D6	Provincial Government Endorses Conventional Banks Returning to Aceh: What Does OJK Say?	Mahendra Siregar, OJK chair	OJK hopes revisions will not be repeated, to avoid inconsistent rules	Frequent changes would erode business trust and certainty	OJK opposed the ban from the start because it leaves people no choice	Ban is inappropriate; both bank types should operate	"Open options for the public to use either conventional or sharia banks"

Source: Research Findings (2024)

The table below summarises the framing differences between the two news platforms. For each of the four elements of Entman's (1993) model, it compares the dominant pattern in the nine Serambinews.com articles with that in the six Detik.com articles, drawing on the article-level evidence in Tables 3 and 4.

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Table 5. Framing Differences in Qanun LKS Coverage

No.	Framing Element	Serambinews.com	Detik.com
1	Define Problem	Constraints in Islamic banking services arising from the implementation of the Qanun LKS; the enforcement of Islamic law, including in the Islamic banking sector.	An economic problem stemming from disrupted access to financial services.
2	Diagnose Causes	The Qanun LKS is part of Aceh's dignity, distinctiveness, and constitutionally protected special status.	The Qanun LKS obstructs financial transactions in Aceh by excluding conventional banks.
3	Moral Judgment	Opposing the revision of the Qanun LKS is framed as upholding and safeguarding Islamic law.	Revising the Qanun LKS would accelerate economic activity in Aceh by allowing conventional banks to return.
4	Treatment Recommendation	The Qanun LKS must be preserved; the problem lies with the quality of Islamic bank services, not with the qanun itself.	The Qanun LKS must be revised to restore conventional banking in Aceh.

Source: Research Findings (2024)

Source Selection and the Construction of Frame

The interviews indicate that the two newsrooms shared a point of departure but applied different principles in deciding which actors were admitted as sources. Both newsrooms traced the revision story to the same newsmaker. Detik.com's coverage in Aceh was carried out by Informant 4, whose reporting territory covered the province. Detik.com began covering the proposed revision of Qanun LKS in conjunction with the BSI system failure in the first week of May 2023, when criticism of the multi-day disruption emerged from various quarters, including the Speaker of the Aceh Regional People's Representative Council (DPRA), Saiful Bahri (Pon Yaya). Informant 4 stated that the revision story originated from the Speaker's statement and not from an angle determined in advance by the newsroom.

> *"It was Pon Yaya who first opened the discourse on revising the Qanun LKS, stating that his institution had already begun discussing the revision plan. His position at the time was that revision was important so that conventional banks could operate again in Aceh, giving the public a choice between Islamic and conventional banking,"* (Informant 4, January 8, 2024).

This statement indicates that the economic definition of the problem did not originate in a planned editorial policy, although self-reports cannot rule out routines that journalists do not describe as policy. Both newsrooms thus began from the same source, so the divergence lies in the selection of sources that followed. At Serambinews.com, the desk received a large volume of press releases on the BSI failure and the revision debate, and Informant 2 described the political field as crowded with actors taking positions.

> *"Most politicians in Aceh saw this issue as a moment to speak up. Some were for the revision and those who were against it. We discussed it in the newsroom, but we took in all the comments."* (Informant 2, December 18, 2023)

Source selection at Serambinews.com was therefore largely reactive: the pool of sources was determined by who sent material, and the desk selected from it, prioritising sources with competence in the subject matter and withholding releases that duplicated what it had received. Informant 2 noted that the overwhelming majority of the releases opposed the revision.

> *"The Qanun LKS got people jumping on the bandwagon, whether they genuinely cared or just wanted attention ... Most were politicians, activists, and students. The majority opposed the revision or supported the qanun as it stood. We also took in those who wanted a revision, to keep things balanced. Everyone was given equal space."* (Informant 2, December 18, 2023)

Two inferences follow. First, the newsroom defined balance as the accommodation of every party that spoke, so the mix of voices reflected the incoming pool. Second, the informant's remark that commentators participated "whether they genuinely cared or just wanted attention" is itself an evaluative judgement of their motives, resembling the cause attributed to parties challenging the qanun in Serambinews.com's frame (Table 5).

Detik.com applied a narrower, positional criterion. After quoting the Speaker, Informant 4 limited the range of sources to keep the coverage focused, restricting commentary to religious scholars, politicians,

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academics, and other relevant parties. At the desk level, Informant 3 explained that DetikSumut prioritises balance, understood as accommodating both sides of the debate and encouraging resolution through legally prescribed channels.

> *"There was no specific policy, let alone any deliberate framing of the Qanun LKS issue. We always encourage our field reporters to accommodate different perspectives on any given issue, including the Qanun LKS. At DetikSumut, we limit commentary, whether pro or con to parties with genuine influence in society, such as local government, the regional legislature, religious leaders, and community figures,"* (Informant 3, January 3, 2024).

This statement reinforces the finding that Detik.com's economic pragmatism framing was not the result of a deliberate editorial policy but of a gatekeeping process that restricted sources to influential actors who predominantly spoke from policy and public-economic-interest perspectives. The two newsrooms thus used the same term, balance, with different operational meanings: equal space for all who spoke at Serambinews.com, and both sides among influential parties, resolved through legal channels, at DetikSumut.

The article evidence is consistent with both description. Serambinews.com's articles of 11–12 May quote an NGO coordinator, the DPRA Speaker, and a business association chair, all supporting revision. From 12 May onward, a Banda Aceh council member and a member of the Regional Representative Council (DPD) speak against it, and the final articles of 24–25 May rest on a district ulama council (MPU Pidie) and a civil-society alliance (IKAT Aceh) defending the qanun. Detik.com's main sources are the DPRA Speaker, the Aceh government spokesperson (in three articles), a university vice-rector, and the head of the national financial services authority (OJK). No religious council, NGO, or business association appears as a main source at Detik.com, and business hardship reaches its readers largely through officials.

The change in source composition also affected salience: early articles quoted critics of the qanun's implementation, whereas later articles gave greater prominence to the qanun's legitimacy, so critical voices became less visible. Whether this was partly structural, as Informant 2 suggested, or reflected the legitimating force of Islamic identity in Aceh's public commentary cannot be determined, because the study did not measure the wider pool of potential sources.

Editorial Gatekeeping and Newsroom Decision-Making

Neither newsroom reported a formal policy on the Qanun LKS coverage. Gatekeeping in both operated through routines that were largely unwritten, and the routines differed in kind. At Serambinews.com, gatekeeping first appears at the reporter level, as verification. Informant 2 stated that personal views did surface in the editorial room but were not translated into the published product, because reporting passed through an editorial filter and had to be grounded in verifiable facts in accordance with the journalistic code of ethics. He added that the editor-in-chief asked journalists to examine the issue clearly in order to avoid misjudging the comments they received, and that he did not display a position on the issue on his personal social media. Verification extended to source claims about the qanun's specific provisions.

> *"We always follow journalistic principles. We have to understand the comments being made, and we have to verify them. We cannot afford to be journalists who don't understand the issue they're covering. If a source cited a specific clause in the qanun, we went back and checked that clause ourselves."* (Informant 2, December 18, 2023)

The statement indicates that verification was substantive and not only procedural. The same informant acknowledged, however, that re-confirming releases became more difficult as their number grew, so the reporter-level gate was strained when the issue was escalating. At the organisational level, Informant 1 stated that Serambinews.com does not engineer stories but follows events, and that critical voices were not suppressed. There was no formal policy, only directional guidance on framing angles conveyed through the newsroom's group messaging channel.

> *"There was nothing formally laid out. If there were something specific, there would normally be a TOR. At most, we had some brief directional notes about framing angles, essentially that we agreed to stand on the side of the implementation of Islamic law, which already has its legal basis in Aceh's regional regulations. We stand on that side, but we cannot close our eyes when there is criticism, when there are voices calling for improvement."* (Informant 1, January 27, 2024).

This statement shows that an editorial orientation can exist and guide coverage without any written policy, and that the orientation, an alignment with the implementation of Islamic law, preceded the proposed revision. Journalists were instructed not to write critical coverage in tendentious language but to accompany

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criticism with proposed solutions, in line with the newsroom's stated application of peace journalism (Syam, 2016). This bears on the treatment recommendation element and is consistent with Table 5, in which the problem lies in the quality of Islamic banking services and not in the qanun itself. Informant 1 also acknowledged that opinions within the newsroom differed on the revision, but stated that these personal stances would not appear in the coverage. The interviews cannot establish whether this separation held in practice (Syam, 2016).

At Detik.com, gatekeeping was structural. Every article by Informant 4 passed through the regional newsroom, the DetikSumut bureau in Medan, North Sumatra, which had no specific editorial guidelines for the topic and, as a mainstream news platform, sought confirmation from authoritative parties on any emerging issue. The gate was therefore located in the editing layer, at a distance from the province. These routines appear to have functioned as framing instruments even though the informants did not describe them as such: by foregrounding economic impact over sharia identity, Detik.com presented the absence of conventional banking as a direct constraint on regional economic growth.

Other factors, such as pressure from local government, religious organisations, and community groups, may also have contributed to the shift in Serambinews.com's coverage, consistent with the multi-level gatekeeping framework of Shoemaker and Vos (2009), but no informant reported such pressure, so this remains untested. What the interviews do show is that both newsrooms denied deliberate framing while operating routines of source limitation, tone regulation, and authority confirmation. Routines of this kind shape salience without being identified as framing, which corresponds to the selection-and-salience mechanism in Entman's (1993) definition (Shoemaker and Vos, 2009).

Audience Consideration and Editorial Proximity

The two newsrooms conceptualised their audiences differently. Informant 1 described the media as a bridge between the public and policymakers. On the Qanun LKS, Serambinews.com accommodated voices both supporting and opposing revision, weighing their potential impact so as not to generate conflict, and applied peace journalism principles by prioritising soft coverage. It thus sees itself not merely as a reporter of events but as a facilitator of dialogue, and attributes its decades-long survival to consistent journalistic standards that have made it the community's primary news reference.

> *"Serambi is still standing, which means people still trust it. And if a conclusion can be drawn, it would be that Serambi has been performing its journalistic function correctly. Because a news platform that does not perform its journalistic function correctly will inevitably collapse. It will not survive,"* (Informant 1, January 27, 2024).

Audience consideration at Serambinews.com is thus conceived in terms of trust and community cohesion, with the audience understood as a community that is simultaneously reader and subject. Detik.com's informants described the audience in terms of feedback and public benefit; reader responses to published articles served as input for the DetikSumut editorial team.

> *"Every issue that arises, including sensitive ones, is handled with journalistic ethics in mind and with the intent of contributing to improvement in the future*" (Informant 3, January 3, 2024).

This statement reflects the implicit treatment recommendation in Detik.com's coverage: instead of ideologically defending or opposing the qanun, Detik.com positioned itself as advocating resolution through legal process and the public interest. The comparison yields a finding contrary to expectation: the national news platform was the one that explicitly named reader response as an input, whereas the Serambinews.com informants did not state that they monitored audience reaction. Informant 2 attributed the shift in emphasis to the movement of the story itself. The shift toward defending the regulation can be read through agenda-setting theory (Puspianto, 2021; Eriyanto, 2018; Morissan, 2013), but the interviews do not confirm that Serambinews.com tracked audience sentiment, and the study has no public-opinion data, so it cannot assess any influence on public attitudes or policy.

Serambinews.com's relationship to the issue is best described as identification. Informant 1 acknowledged a particular editorial attention to the Qanun LKS because of its significance for the Acehnese economy and its role as a vehicle for Islamic law, while insisting that critical voices were not suppressed. Serambinews.com has journalists stationed across several districts and cities of Aceh, and Informant 2 reported from Banda Aceh. Proximity at Serambinews.com thus extends from the reporting level to the editorial level.

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Two qualifications apply. This identity is institutional, since both Serambinews.com informants reported differing personal opinions within the newsroom. It also does not imply independence from national capital: according to the media profile, Serambi Indonesia is majority-owned (51 percent) by the Kompas Gramedia group, so "local" refers to editorial and community proximity and not to ownership (Nurrahmi, 2022)

Detik.com's proximity was divided between the field and the desk: its reporter's territory was Aceh, but editorial decisions were made in the regional newsroom in Medan. Detik.com approached the Qanun LKS primarily as an economic problem and not as a religious one, consistent with the tendency of national media to evaluate regional policies in terms of economic efficiency and national development priorities Masduki & D'Haenens, 2022; Budianto, 2019). That Detik.com operates outside the cultural context of Acehnese Islamic governance is the authors' reading of the newsroom's structure, since the informants did not describe their distance from that context.

Newsworthiness and Policy Development

Serambinews.com' informant described the Qanun LKS as an issue that resurfaced in the editorial room as soon as the BSI outage occurred. The newsroom treated the BSI failure and the revision debate as two distinct issues, while recognising that they had become difficult to separate in practice. Coverage that initially emphasised the BSI failure later shifted to the revision debate. The informant attributed this shift to the natural movement of the story and not to an editorial directive: as the BSI system normalised and the DPRA Speaker publicly called for revision, public attention migrated to the qanun, and Serambinews.com followed.

> *"The BSI failure gradually faded as the system recovered. We also received press releases and press conferences from BSI about the technical fix. What then came to dominate was the revision issue, and it became a major story. We at Serambinews.com could not ignore the fact that the BSI failure had become a doorway for various parties to push for a revision of the Qanun LKS."* (Informant 2, December 18, 2023)

The informant's description of the outage as a "doorway" for parties pushing revision also contains a diagnosis, showing that news-value judgements and interpretive frames overlap. Informant 1 linked the continuing attention to the qanun's significance for the community, so relevance at Serambinews.com was sustained independently of legislative progress. Detik.com treated the same story as news only while there was policy movement.

> *"We only reported on it a few times, and after seeing there were no further developments at the DPRA, no formal discussions about revision we stopped pursuing the issue,"* (Informant 4, January 8, 2024).

The statement identifies formal policy development as the threshold for continued coverage, and may help explain why Detik.com produced far fewer articles (six) than Serambinews.com (25) over the same period. Each Detik.com article reports an institutional move or response: the Speaker's announcement, the Aceh government's reaction and agreement, an academic's position, and the regulator's comment. Serambinews.com's later articles consist largely of reactions: a formal letter from a district ulama council, a pledge by a civil-society alliance to defend the qanun, and a statement by the DPRA legislative body that revision was not certain.

The coverage of 22 May is particularly informative. When the Aceh government agreed to the revision, both outlets reported the same statements by the same spokesperson, with near-identical quotations. The outlets thus converged when the news was an official decision and diverged in the reactions and follow-up that came after it. This pattern indicates that framing divergence emerged mainly in the phase of reaction coverage and not in the phase of announcement.

How Editorial Processes Shaped Framing Divergence

Despite reporting the same issue, the two news platforms produced markedly different frames, consistent with the expectation in the literature review that local and national media construct the same regulatory controversy through different interpretive lenses (Nurrahmi, 2022; Budianto, 2019). Serambinews.com directed its readers to understand the proposed revision as an attempt to weaken the Islamic sharia that holds a special status in Aceh, and its coverage increasingly treated the Qanun LKS as an expression of comprehensive sharia implementation, including in Islamic finance. An observable shift also occurred: early reporting on the BSI outage showed some support for revision, and coverage subsequently gave increasing prominence to the defence of the regulation, particularly in the final articles (24–25 May). Detik.com, by contrast, defined the problem as the obstruction of conventional banking by the Qanun LKS and presented revision as a practical necessity for restoring financial access (Table 5). The newsrooms

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nevertheless had much in common: both began with the BSI outage, entered the story through the DPRA Speaker, limited their sources, and claimed to be balanced.

Taken together, the interviews suggest that divergence can be described in three phases. At entry, both media began from the same trigger and newsmaker. At selection, source criteria and unwritten gatekeeping rules determined which diagnoses and evaluations entered the coverage. At persistence, the criteria for continuing the story determined which actors were heard after the official announcement. Detik.com's routines (institutional sources, confirmation by authorities, a general readership, and a policy-event news peg) kept the story within a register of access, choice, and legal process, whereas Serambinews.com's routines (an alignment with Islamic law, an inbound source pool that came to include more religious bodies and Aceh-level political actors, and attention to community reaction) are consistent with the shift toward defending the qanun. The data cannot separate the effect of the changing source mix from that of editorial orientation, since both were present.

These findings answer RQ3. The informants explained their decisions through professional routines and norms and not through a deliberate framing agenda, yet those routines correspond to the frames identified in the corpus. The pattern is consistent with earlier comparative research. Samosir (2022) and Wardani (2018) found that Detik.com follows patterns similar to other national media in framing sharia-related policy through pragmatic and economic lenses, and Al Juanda et al. (2017) documented framing differences between outlets covering Islamic regulation, with some adopting more balanced stances and others more critical ones. Taken together, these studies suggest that the framing of sharia-related regulation in Indonesian media is patterned by the institutional identity and audience relationship of the outlet. Two outlets and four self-reporting informants cannot show, however, that the pattern is structural. Studies with more local and national outlets, and with other regulations, are needed to test whether it recurs.

CONCLUSION

This study compared how Serambinews.com and Detik.com framed the 2023 debate over revising the Qanun LKS. Both news platforms reported the same triggering event, the BSI outage, and began from the same two official newsmakers, the DPRA Speaker and the Aceh Government spokesperson. They differed in the sources placed in the lead position in later articles and in headline salience: all nine Serambinews.com headlines named the qanun, whereas five of six Detik.com headlines named conventional banks. Serambinews.com's lead sources were divided on revision, but the sharia identity frame was carried by legislators, an ulama council and Islamic civil-society groups. Detik.com's lead sources were mostly state officials and the national financial regulator, and five of its six articles fit the economic pragmatism frame. According to the informants, neither newsroom followed a deliberate framing policy; both described routines of source limitation, tone regulation and confirmation by authorities that are consistent with the frames observed.

The findings suggest that media proximity, institutional identity and gatekeeping orientation are important contextual factors associated with the divergence. They also raise the possibility that, for local news platforms in identity-based communities, community-level considerations carry more weight than market considerations. The data cannot separate the effect of the changing source mix from that of editorial orientation or of differences in the sources available to each newsroom.

This study has several limitations. It covers two news platforms, one regulation and a two-week window, and the Serambinews.com set was reduced from 25 to nine articles by an angle-based rule. The informants' explanation are self-reports, and the framing analysis involves interpretive judgment. The pattern may be specific to this case. Whether it recurs requires comparative studies with more local and national news platforms, other regulations and other periods. Future research should also add television and social media, audience reception studies to examine whether divergent frames produce divergent public attitudes, quantitative framing measures, and longitudinal analysis across the full Qanun LKS policy cycle.

DECLARATIONS

Author 1: Conceptualization, Project Administration, Writing the Original Draft, Review & Editing; Author 2: Methodology, Field Data Collection (interviews); Author 3: News Article Collection, Data Curation; Author 4: Article Coding (Coder 1), Analysis of Findings; Author 5: Article Coding (Coder 2), Analysis of Findings.

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Conflict of Interest

The authors declare no conflict of interest.

Data Availability

The data supporting the findings of this study consist of news articles collected from Serambinews.com and Detik.com during the period of May 11–25, 2023, as well as transcripts of semi-structured interviews conducted with editorial staff from both news platforms. The news articles are publicly accessible via the respective media websites. Interview transcripts are not publicly available due to confidentiality considerations pertaining to the informants involved; however, relevant excerpts have been incorporated into the body of this article. Further inquiries regarding the data may be directed to the corresponding author.

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