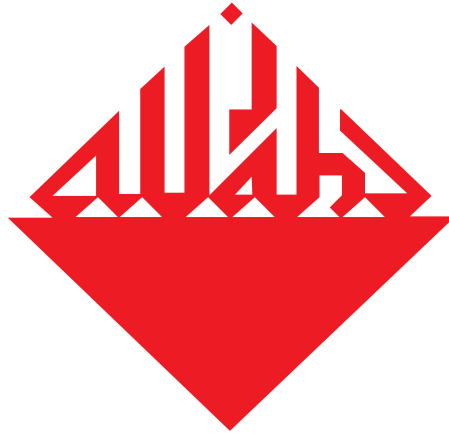


# STUDIA ISLAMIKA

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COMMERCIAL AND INTELLECTUAL EXCHANGES

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NEW TRENDS IN ECONOMIC BEHAVIOR:  
THE PHENOMENON  
OF THE ANTI-USURY MOVEMENT IN INDONESIA

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# **STUDIA ISLAMIKA**



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Indonesian Journal for Islamic Studies  
Vol. 27, no. 3, 2020

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Ciputat 15419, Jakarta, Indonesia.  
Phone: (62-21) 7423543, 7499272, Fax: (62-21) 7408633;  
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## New Trends in Economic Behavior: The Phenomenon of the Anti-Usury Movement in Indonesia

**Abstract:** *Like any other discourse, ideas regarding usury in Indonesia have evolved over time. This study is concerned with tracing that evolution and with understanding how Indonesian academics, practitioners, and laypersons view the problem. The increasing popularity of usury is then juxtaposed with emergence of anti-usury movements, of which this study identifies 14 throughout the country. Using a phenomenological approach, the study analyses these movements in order to better understand their nature and then categorises them into three classes. The first is that organised by figures affiliated with Hizbut Tahrir Indonesia; the second is initiated by Indonesia's Salafi ulama; and the third has no clear leadership and membership and is, therefore, somewhat disorganised. The ideas espoused by the anti-usury movement are primarily disseminated via the internet and social media. This study finds that the movement is growing quickly and gaining momentum.*

**Keywords:** Usury, Interest, Usury-Resistent Community, Hizbut Tahrir Indonesia, Salafi.



**Abstrak:** *Pemikiran keagamaan Muslim Indonesia mengalami perubahan di setiap perjalanannya, terutama yang berkaitan dengan pemikiran dan keyakinan tentang riba. Kajian ini menjelaskan tentang bagaimana trend perubahan pemikiran masyarakat Indonesia, berikut persepsi akademisi, praktisi dan masyarakat Muslim tentang riba. Trend tersebut kemudian mengerucut lagi, dengan ditandai munculnya gerakan sosial anti-riba. Ada lebih dari 14 kelompok masyarakat anti-riba di Indonesia, di skala nasional dan lokal. Beberapa sepak terjang kelompok tersebut kemudian dianalisis dengan menggunakan pendekatan fenomenologi, sehingga memunculkan tiga kategori kelompok anti-riba. Kelompok pertama adalah komunitas yang digerakkan oleh tokoh Hizbut Tahrir Indonesia. Kelompok kedua merupakan komunitas yang diinisiasi oleh tokoh Ulama Salafi. Dan ketiga mereka yang terdiri dari latar belakang afiliasi yang berbeda. Komunitas anti-riba di kelompok ketiga tidak mempunyai manajemen organisasi yang baik, seperti halnya kelompok pertama dan kedua. Penyebaran jaringan komunitas anti-riba banyak digerakkan oleh internet, melalui website dan media sosial sehingga dalam jangka waktu singkat pengikutnya semakin bertambah dengan pesat.*

**Kata kunci:** Riba, Bunga, Komunitas Anti Riba, Hizbut Tahrir Indonesia, Salafi.

**ملخص:** تعرض الفكر الديني لدى المسلمين في إندونيسيا لتحولات في كل خطواته، وخاصة فيما يتعلق بالأفكار والمعتقدات حول الربا. توضح هذه الدراسة: كيف يتغير اتجاه التفكير في المجتمع الإندونيسي، جنبا إلى جنب مع تصورات الأكاديميين والممارسين والمجتمع المسلم حول الربا. ثم انحصر هذا الاتجاه مرة أخرى، بظهور الحركة الاجتماعية المناهضة للربا. هناك أكثر من ١٤ مجموعة مناهضة للربا في إندونيسيا على المستويين الوطني والمحلي. وقد تم تحليل بعض تصرفات المجموعة باستخدام مقارنة ظاهرية، مما أدى إلى ظهور ثلاث فئات من المجموعات المناهضة للربا. المجموعة الأولى هي مجتمع تقوده شخصيات من حزب التحرير الإندونيسي. والمجموعة الثانية هي مجتمع بدأه العلماء السلفيون. والمجموعة الثالثة هم الذين ينتمون إلى خلفيات مختلفة. لم تكن لدى المجتمع المناهض للربا في المجموعة الثالثة إدارة تنظيمية جيدة، كما تتمتع به المجموعتان الأولى والثانية. إن انتشار شبكات المجتمع المناهض للربا يدعمها الإنترنت في الغالب، وذلك من خلال المواقع الإلكترونية ووسائل التواصل الاجتماعي ما يدفع إلى ارتفاع عدد متابعيها بسرعة فائقة في غضون فترة زمنية قصيرة.

**الكلمات المفتاحية:** الربا، فوائد البنوك، المجتمع المناهض للربا، حزب التحرير الإندونيسي، السلفية.

Islam is expressed differently in different parts of the world. It also undergoes a process of acculturation depending on the particular culture in which it finds itself. Hence, Islam in Southeast Asia in general, and in Indonesia in particular, is very different from that in other Asian countries. M.B. Hooker (2013, 7–74) notes that while Muslim religious patterns in Southeast Asia are strongly sharia-oriented, Islam provides Muslims with various alternatives to follow, especially when it comes to man's relationship with his fellow human being.

Muslims believe that Islam is the truth; that it is a way of life that regulates economic behaviour, social structures, morality and philosophy. The economic behaviour of Indonesian Muslims, therefore, often reflects their Islamic faith. Economic activities are linked – in many cases – to the sharia and represent a part of a person's relationship with God. Similarly, financial systems, education and politics are being increasingly shaped by the sharia in Indonesia. It is now common for people to form a group or community the sole aim of which is to worship God on the one hand, and to resist what is regarded as non-Islamic values on the other.

Communities such as these are becoming increasingly common in contemporary Indonesia, including those partial to the so-called 'anti-usury movement'. This movement has succeeded in recruiting members nationwide. It is committed to living a life without usury. Its members, most of whom are highly educated and have a strong desire to see a usury-free economy in their country, meet regularly to exchange knowledge regarding the prohibition on, and dangers of, usury.

This study aims to examine this new trend in social and economic behaviour. The most interesting part of this trend is the fact that people in their thousands willingly leave a luxurious life for the sake of living a simple life without usury. This suggests that a new society based on a new morality is being formed. This study finds that many of those Indonesians who have opted for a usury-free life have experienced difficulties after leaving their usury-oriented jobs, but they claim to lead happier lives.

This movement is significant both in terms of its strength and scale. Its members have formed a community across the country and are actively raising people's awareness of what they believe to be the dangers of usury. By providing new interpretations of the message of Islam with regard to economic activities, they build a religious basis

for their movement, and have found legitimacy from the Qur'an and the prophetic tradition. In that way they acquire stronger ground and gain momentum as a result.

Part of the task of this study is to delve into the minds of the leaders of this movement and to understand how they build legitimacy on the prohibition of usury. The study then compares those thoughts with those developed by academics, practitioners, and laypersons in Indonesia. Given that there are many anti-usury movements in Indonesia, comparing one with another is necessary in order to gain a more comprehensive understanding of them. Significantly, these movements have different styles and backgrounds, but they all have a similar purpose, namely abolishing usury. Ultimately, this study attempts to map the anti-usury movement network in Indonesia and to understand how the internet and social media have facilitated the development of these movements. Movements such as these, we argue, are the product of not only economic and political discrepancies both at the national and global level, but also the logical consequences of how Islam is being interpreted in Indonesia.

### **Usury and the Changing Intellectual Attitude**

Changes to people's way of thinking about religious practices reflects their understanding of religious texts. The role of the ulama is central in this instance for it is they who continuously interpret and re-interpret religious texts. A wave of change in religious thought occurs, therefore, in accordance with the thinking of the ulama. Ismatu Ropi (2016, 10), for instance, argues that the ulama have influenced the way new middle-class Muslims in Indonesia behave. Indeed, middle-class Muslims have played a significant role in the Islamization process, as it were, insofar as attitude and behaviour regarding usury are concerned. They also aspire to display religious symbols in public spaces. Ansor (2016, 8), on the other hand, believes that the ulama have provided Muslims with a source of legitimacy in the country and have found a lot of space to express their concerns. The question of Islamic social awareness in public spaces in Indonesia has therefore shifted from being about the necessity of formalizing Islam as the basis of the state, to an issue related to economic affairs.

Regarding usury, some middle-class Muslims who are affected by Salafi propaganda tend to forbid usury of any form. They are rigid

and hold fast the views of their preachers concerning the prohibition on usury, so much so that they often organise mass rallies to articulate their stance. The recent development whereby people have resigned from their bank jobs in the thousands is another example of how they strongly uphold their beliefs. Many of these former bank employees formed an association called XBank, the mission of which is to socialise the dangers of usury and to advertise that working for a bank is a violation of sharia laws. The banks they consider to be illegal include sharia banks. Hence, some Salafi scholars in Indonesia such as Erwandi Tarmizi issued a quasi-fatwa forbidding their followers to either work for a sharia bank or to deal with a sharia bank.

For many Muslims, usury is believed to be a source of misery in this life and the afterlife. It is for this reason that a strong tendency to abolish usury in Indonesia has emerged (Otoritas Jasa Keuangan 2016, 236). Usury is found in many areas of financial transaction, including in services, financial institutions, banks, money changes, and many more (Fauzia 2018, 133). Islamic and conventional banks are among institutions practicing usury in the country. The issue of bank interest is hotly debated among Muslims (Karim and Sahroni 2015, 37; Zahroh 2016). Usury may be understood as an additional fee out of the original capital acquired by one of the many parties involved in a transaction (Irawati and Akramunnas 2018). From an Indonesian law perspective, usury is understood as an interest whose rate is not in conformity with the law, which hence jeopardizes certain parties in business transactions (Alma and Priansa 2014, 197). From the perspective of Islamic law philosophy on the other hand, it is prohibited for the sake of social wellbeing and enhancing a sense of social empathy (Sahroni and Karim 2015, 84).

The debate about usury in Indonesia began in 1968, when the *Majelis Tarjih Muhammadiyah* (Muhammadiyah Pre-fatwa Council) in Sidoarjo decided that: a) usury is not allowed in sharia based on al-Qur'an and al-Sunnah; b) banks with usury are illegal and banks without usury are lawful; c) the interest given by state-owned banks to their customers may be considered usury or else *mutashābihāt* whose legal rule is closer to prohibition. The Council then suggested to the Central Leadership of Muhammadiyah that it favour economic systems and financial institutions that abide by Islamic principles (Antonio 2001, 61–66). What remains intriguing, however, is the Council's distinction

between usury and state-owned bank interest, which implies that the former is illegal while the latter is not.

The Nahdlatul Ulama, in the meantime, through its *Lajnah Bahtsul Masail* (Investigation Council), almost took a different stance to their Muhammadiyah counterparts. On several occasions, they maintained that the legal status of interest is the same as that of pawning, insofar as: a) it can be forbidden if it is treated as debt collected by rent; b) it can be legal (*halāl*) if there is no requirement and condition at the time of the contract; and c) its legal status is still a matter of debate, as some experts still disagree on it (Antonio 2001, 61–66). By virtue of that quasi-fatwa, the NU Council was seen by the masses as taking not the middle-way path but as creating confusion in the community. In response to this stance, a group of scholars organized what they called the Alim Ulama Workshop in Cisarua in 1991 to denounce the NU fatwa and to announce at the same time that bank interest is usury and is therefore unlawful. The *Majelis Ulama Indonesia* (Indonesian Ulama Council/MUI), in the meantime, is in agreement with the unlawfulness of usury, and as recently as 16 December 2003, the MUI issued a fatwa declaring “bank interest [to be] the same as usury.” The Central Board of Muhammadiyah then did the same in 2006, stating that “bank interest is haram.”

Decreeing that bank interest is prohibited is a huge step toward establishing sharia-based financial institutions in Indonesia. In the aftermath of the Cisarua workshop in 1991, a group of Muslim scholars from various organizations jointly established a usury-free bank called *Bank Muamalat*, currently known as *Bank Muamalat Indonesia* (BMI). This is the first Islamic bank in the country. Among those who contributed to its establishment was *Ikatan Cendekiawan Muslim Indonesia* (ICMI, Indonesian Muslim Scholars Association) and certainly the MUI. This Islamic bank received its legitimacy from its very inception, as the government enacted Law No. 7 of 1992 on Shari’a Banking as its legal basis (Aswad 2015).

Compared to other countries, the establishment of an Islamic bank is a rather late phenomenon in Indonesia. In Egypt, for instance, *Mitt Ghamr Bank* was established in 1963, while the Islamic Development Bank was founded in 1975. In Malaysia, *Bank Malaysia Berhad* commenced operations in 1983. The establishment of Islamic financial institutions is not supported by the government – as is the case in

Malaysia – nor by large capital owners like the case of Egypt. The BMI was a private initiative, which meant it grew slowly and was relatively unknown to the public.

Following the birth of BMI, debate around the legality and lawfulness of usury did not cease. It grows even stronger. Interestingly, in some circles, the debate has shifted not so much to whether bank interest is lawful or not, but to whether an Islamic financial system is capable of operating without interest. Some are indeed suspicious that the BMI practiced usury or interest under a different guise. What is certain is that, apart from there being an Islamic financial institution, many still prefer to deal with the conventional banks. The following is the confession of a person working for an Islamic Bank, whose name, for present purposes, is Mr. D. He explained:

“I worked for an Islamic Bank for 15 years. Initially, I used to think that the bank I worked for did not practice usury, and that usury was only practiced in conventional banks. I was proud of my job and of the bank I work for until I discovered the truth. It was when I read about *fiqh mu‘āmalah* (Islamic jurisprudence dealing with social interaction) that I learned the truth. I was stunned to realize that the practices at my bank are actually forms of usury. The bank sold *murābahah* (profit-based transaction) to the customers, but we never knew if this was lawful or unlawful. I had my concerns, but I never knew the real answer. Then, I thought about another product: *mudārabah*. My question is, why is the share based on the total money borrowed, rather than on the profit? And why can there be no risk of loss with regard to confiscated goods and auctions? It all bothered me for such a long time. And it wasn’t until I met certain religious teachers that I found the answer. Initially, I defended the bank to the teacher on the basis that the bank is supervised by the National Sharia Board (BNS). What the teacher replied with struck me. He said, “In the hereafter, no one can protect you from the hellfire, including the BNS.” That made me decide to stop working for the bank. May Allah forgive my sins.”

There are many more instances of Islamic bank employees resigning. With the support of mostly Salafi ulama, these former employees formed an organization not only to encourage one another, but also to disseminate their belief that products offered by these Islamic financial institutions are actually forms of usury. On every occasion, members of this organization voiced their concern about the unlawfulness of usury and its dangerous consequences, both in this life and in the hereafter.

## Usury as an Enemy

Many years ago, a professor of Islamic studies was mocked on social media for his public statement that bank interest is lawful. For him, bank interest is not the same as usury. He is one of the very few academics who hold such a view. Although the professor offered a systematic and thorough explanation of the various opinions on bank interest, as well as strong arguments on its lawfulness, many remain skeptical. He spoke about bank interest, not simply from the perspective of Islamic law per se, but also from the viewpoint of *al-darūrah* (emergency condition) and *al-maṣlahah* (public interest). In many cases, both the bank and the borrower do benefit from the bank loan. They agree to conduct transactions with full consent and are aware what bank interest may imply. Insofar as the two parties are not forced to conduct such a transaction, then it is legal (Rosa 2015).

Mortimer (1981) is right in saying that, in many cases, modern ulama rely heavily on these two principles when debating the legal status of certain issues. Reference to them is often correct insofar as it brings social wellbeing to society, but the general public, especially those with strict jurisprudential view, are not always happy. For some of them, there is indeed a public interest behind bank interest, but this interest falls under the category of *maṣlahah mulghah* (rejected public interest) (Fauzia and Riyadi 2015, 52).

Apart from the above debate, it may be said that all ulama, without exception, are in agreement that usury is unlawful. They also agree that usury is dangerous, disgraceful and harmful. Both the Qur'an and prophetic tradition state categorically that it is one of the major sins. Ulama do not disagree on the unlawfulness of usury, but on the question of whether bank interest is usury or not.

The method of their interpretation of the Qur'anic texts concerning the prohibition of usury contributes significantly to their differences. It is from their understanding of the Quran that their conflicting views stem. The Qur'an speaks of the prohibition on usury in four different stages, namely in QS. Al-Rūm: 39, QS. Al-Nisā': 160-161, QS. Ali 'Imrān: 130, and QS. al-Baqarah: 278-279 respectively. How they look at the question of bank interest and from the perspective of which verse would certainly determine their view on its legality. Among the medieval *ulama*, however, the notion of usury is not strongly debated because it is outdated (Haque 1995). It is only now that this issue

attracts the attention of major scholars, whose views may be configured in the following figure.

*Ulamas* are divided into two groups with regard to the prohibition of bank interest. The first group forbids bank interest because it is the same as usury. This group is represented by, among others, Mutawallī al-Sha‘rāwī, Abū Zahrah, Abū A‘lā al-Mawdūdī, Muḥammad al-Ghazalī and Yūsuf al-Qaraḍāwī. Their opinions are published by the *Majma‘ ‘al-fiqh al-Islāmī* (Council of Islamic Jurisprudence) and the *Rabīṭah al-‘alam al-Islāmī fiqh majma‘* (Fiqh Collection of Islamic World Association). Their view is primarily based on their interpretation of QS. al-Baqarah: 275 (al-Qaraḍāwī 2001, 5–11).

The second group believes that bank interest is not usury and is therefore lawful. This group comprises, among others, Muḥammad ‘Abduh, Maḥmūd Shaḥṭūṭ, ‘Alī Jum‘ah, Muḥammad Sayyid Ṭaṭṭāwī and Abd al-Wahhāb Khallāf. Their opinion is in line with the fatwa issued by the *Majma‘ buḥūth al-Islāmīyah* (Council of Islamic Research) in 2002, which ruled that bank interest is not at all against the Qur’anic teaching on the prohibition of usury. They base their arguments on QS. al-Nisā: 29 (Mar’i n.d., 134–58). While Mufti of Egypt, Ṭaṭṭāwī issued a fatwa in 1989 amidst heated debate on the topic of conventional financial institutions versus Islamic financial institutions, specifically the lawfulness of *Istismār Shahādah*, a state bond with interest guaranteed by several Banks in Egypt. Ṭaṭṭāwī explained that such interest is not prohibited on the ground that it was for the benefit of the capital owners and in order to protect both the capital owners and banks (Mallat 1996, 286–96).

The view on the lawfulness of bank interest is also adopted by most of the secularists, especially Muḥammad Sa‘īd Asmāwī, who was known for his fierce fight against the ban on bank interest in many Muslim countries. For him, the usury referred to in the Qur’an is *riba nasi‘ah*, namely the custom of pre-Islamic society, which is definitely prohibited. Bank interest cannot be interpreted as resembling this custom. He also asserts that usury has to do with six commodities, of which modern currencies are not a part. By distinguishing between productive, consumptive and exploitative loans, he maintains that the legal status of what he calls returns on loans given to companies and loans given to the poor should consequently be differentiated (Shepard 1996, 46).



For some secularists, the idea of dealing with bank interest as usury is not simply an economic issue; it is also an ideological one. They suspect that it has a lot to do with the concept of economic Islamization, the mission of which is to Islamize all financial institutions and systems. By proposing an interest-free system, secularists suggest that Islamists aim to bring in sharia not only as the basis for economic activities, but also for all human activities (Soemitra 2016. 8–48). Muslim thinkers themselves are not in full agreement about the Islamization of financial institutions and systems. Dispensing with bank interest and usury is not all that Muslims need to build a better economic structure. The bitter truth is that the customers of Islamic institutions or banks suffer various shortcomings. Often, one pays more returns to Islamic banks than conventional ones, making some conventional banks appear to be more in line with the sharia than Islamic banks. The system of *mudārabah*, for instance, requires a businessman to share more of his profits with an Islamic bank, which, for many, is a form of tyranny, let alone usury. On that basis, some ulama claim that Islamic banks are more unjust than conventional ones.

Putting aside the idea of tyranny and the actual practices of Islamic banks, some Muslim academics agree with the ulama on the prohibition of not only usury, but also of bank interest. Academics may be distinguished into two groups, namely the pure researchers on the one hand, and those with professional experience in Islamic banking and financial institutions on the other. Both accepted the prohibition fatwa and added that this fatwa is final and binding. Consequently, given that the fatwa is final, Muslims should, they contend, think ahead, rather than look back by focusing on the Islamisation project of building a better economic system based on sharia.

What academics and practitioners in Indonesia think about the Islamization of financial institutions in order to avoid interest is also supported, albeit partially, by several political parties and the Central Bank of Indonesia (Bank Indonesia, BI). The BI, for instance, has a division in charge of Islamic finance. It is also endeavouring to maximize lawful (*ḥalāl*) supply chain development in the financial sector, integrated agriculture, halal food and beverages, Muslim fashion, renewable energy and halal tourism. In addition, the BI establishes a strong partnership with *pesantren* (religious schools) to help boost the Muslim economy through Islamic education programs, by developing

the small and micro-business model, and empowering beneficiaries or *zakāh mustahiq* ([www.bi.go.id](http://www.bi.go.id), 02/02/2019). Political parties with religious orientation are happy with the projects and urge stronger efforts to explore the potential of community empowerment within the framework of Islamic values and systems.

Community must have the largest portion as far as empowerment is concerned. Different strategies must be adopted as community reacts differently to the problem of usury. Community attitudes must be put into account before a project is put in place. Two models of community attitudes may be observed in this context. The first is that which does not look at bank interest as usury. This group tends to be apathetic to the idea of the Islamization of financial systems, even though a great majority of them belong to the so-called Islamic traditional groups. The second is that which believes that bank interest in any form is usury. This group is further divided into three sub-groups: a) those who vehemently forbid bank interest. They are active in mass-mobilization agendas to persuade people, especially bank employees, to resign from conventional and Islamic banks. They formed several anti-usury groups and had a lot of followers; b) those who forbid bank interest, but not as vehemently as the first group. They are prepared to deal with Islamic banks, but not with the conventional ones; c) those who believe that bank interest is unlawful but still deal with conventional and Islamic banks, especially for business purposes.

According to pure academics, practitioner academics, and practitioners, bank interest is the same as usury. On that basis, they move beyond the debate on its legal status to building sharia-based financial products and services. They receive in that process the full support of MUI and the National Sharia Council (*Dewan Syariah Nasional*). Greater support came from the Central Bank of Indonesia (BI), which, in turn, established a division in charge to look after sharia finance. President Joko Widodo has also showed his interest in an Islamic economy and encouraged its acceleration. He was even appointed a chairman of the National Islamic Finance Committee (KNEKS).

With regard to laypeople, there are several prevailing perceptions as to whether bank interest is usury or not. In general terms, they are divided into two groups. The first considers bank interest to be usury, while the second group does not. The former, generally speaking,

rebukes not only the conventional banking system, but also the Islamic one, on the ground that the two are not different, at least as far as the practice of usury is concerned. The latter, in the meantime, deems bank interest legitimate in religious terms, but also empowering for economic activities. Viewing interest from a social wellbeing (*maṣlahah*) perspective, this second group maintains that economic structure and activities cannot survive without banks and their systems, which include interest.

### **Community-Based Anti-Usury Movement**

Partly due to a newly-found textual approach, when examining religious messages, many people in Indonesia are adopting a literalist intellectual outlook. The anti-usury movement is a good example of this development. The movement's membership is growing by the day. Its slogan can be heard far and wide, especially in economic centers across the country. Abdullah (2017, 308), however, explains the dilemmas of this textual approach. For Abdullah, the approach cannot always represent the very nature of religious messages. In a country like Indonesia, in which traditions, customs, habits and ways of thinking vary from person to person, one cannot interpret religious texts literally. An understanding of "local wisdom" is very much preferred. Other aspects, such as government policy, economic circumstances and public interest, must also be taken into account.

Abdullah notes that this literalist approach has become popular only recently, and has resulted in the emergence of an anti-usury movement. Of concern is the fact that the social and religious behavior of Indonesian Muslims has, in general, shifted from being moderate to somewhat fanatical, from being cosmopolitan to insular. Of greater concern is the increasing number of people sympathetic to the literalist mode of thinking, in general, and the anti-usury movement, in particular. These people are varied in terms of their religious, educational, organizational and even ideological background. Some of them are associated with the Salafi movement, but others are aligned with more moderate organizations. Almost all of them have joined the anti-usury movement as a result of their strong aspiration to live a happier life. More precisely, they want to apply a stricter form of sharia in their lives. The intellectual segment of these people would associate usury with national and even global economic conditions. Injustice, the upshot of

usury, is a common feature of current economic standards. It is the main reason why some economic giants collapse and explains why cycles of poverty and wealth persist. The religious segment, on the other hand, is primarily motivated by Qur'anic verses and the prophetic tradition with regard to the danger of usury and the promised torments in the hereafter for those who practice it.

Numerous anti-usury movements exist in Indonesia, of which only about 14 are known. The size of their respective memberships differs vastly. Among large-scale movements with a national network is *Indonesia Tanpa Riba* (ITR, Indonesia without Usury). ITR has established a research and consultancy center called Riba Crisis Center (RCC). It has also initiated not one, but three national associations aimed at resisting what it calls "usury culture". The first is *Paguyuban Anti Riba* (PAGARI, Anti usury Association), the second is *Masyarakat Tanpa Riba* (MTR, Community without Usury), and third is *Kampung Sharia World* (KSW). These movements are professional in the true sense of the word.

The RCC is a relatively large community. It has representatives and branches in many cities in Indonesia. Its slogan is "free yourself from the trap of usury and avoid all its deception". This community has educational activities, including those designed to guide the public away from usury. It is well-organized and provides legal assistance to people seeking to rid themselves of any usury-related problems. Like any other professional organization, it comprises a board of trustees and a presidium whose task is to execute programs agreed upon by all members at general meetings, as well as at extraordinary member meetings (<https://ribacrisiscenter.org/> accessed on 13/12/2018). The architect of the RCC is Ahmad Taufik, a former banker who established *Bayt al-Māl wa al-Tamwīl* (BMT, Sharia Financing) without usury. In August 2013, he began discussing the RCC on social media, particularly on Facebook, after which time it received overwhelming public support. The RCC teaches solidarity, especially to those who are unemployed, having resigned from their usury-related jobs. Its large networks, as well as its strong financial and human resources, means it has great potential to empower the community. The RCC, which is often referred to as PAGARI, operates in Java, Sumatra, Lombok and, lately, Kalimantan.



The Logo of Riba Crisis Center/ RBA  
(source: ribacrisiscentre.org)

On 14 October 2018, in the Kalimantan city of Pontianak, PAGARI successfully held an open event. It was held in a hall belonging to the Regional Office of the Ministry of Religious Affairs, which, in itself, was testimony to the fact that the government appears to support the movement. The event aimed to educate the public about usury and to motivate them to avoid usury-based transactions. Based on its research, PAGARI sought to convince people of the potential adverse consequences of entering into such transactions. The organization also provides assistance and advocacy to “victims” of usury. Debt, as one person explained, makes people’s lives feel like hell. PAGARI therefore offers a halal product such as halal account which can be accessed at [www.10jutarekeninghalal.com](http://www.10jutarekeninghalal.com). Through this account one can find a solution, PAGARI claims, to come to terms with problems, such as vehicle and home ownership loans, repayment of debt and so on. RCC intends to establish PAGARI in all cities and districts in Indonesia, according to the report by National News Agency, *Antara* (ANTARA News kalbar - Berita Terkini Kalimantan Barat 2018). Their only aspiration is to free the country from usury.

PAGARI has been a source of encouragement for members of ITR and RRC. In the aftermath of its success, they established *Masyarakat Tanpa Riba* (MTR, Community without Usury), and Kampung Sharea World (KSW). The MTR is actually an integral part of KSW. The two were founded by Ustadz Samsul Arifin. Initially, KSW was an informal organization for businessmen, housing and property developers, and real estate entrepreneurs. Over time, the enthusiasm of members grew, moving Arifin to launch KSW as a formal organization. Like other similar groups, it is primarily concerned with downgrading usury-based banking and economic systems. Unlike many others,

however, its primary focus has been on creating usury-free business and entrepreneurship. In doing business, they offer debt without contracts.

To some extent, KSW and MTR have been successful in their venture. Data shows that they have attracted members from 70 cities throughout Indonesia ([www.masyarakattanpariba.com](http://www.masyarakattanpariba.com), accessed on 10/12/2018). Businessmen by profession, the majority of them know too well how usury-based business operates and how to relate to it. Hence, it makes it easy for them to share the same enthusiasm with the KSW and MRT. Their knowledge and experience have it that usury is the major reason businesses collapse. Avoiding it is the only way to succeed both in business and in life. The fact that usury is still rampant in Indonesia, apart from there being instances of resulting suffering, makes them even more wary. A country with a Muslim-majority population such as Indonesia, they expect, should implement sharia law as far as an economic system is concerned. Any failure to do so would affect the state, not only in terms of the people's wellbeing, but also their belief and faith. Avoiding usury therefore, and bringing in an Islamic economic system, for members of these two groups, is a matter of religious faith.

This has been the teaching of MTR, which derives from the preaching of one of its coaches, Ustadz Shiddiq al-Jawi, whose rigor and vigor have been the main attraction of this movement. Making use of social media, as well as seminars, trainings, and workshops, the movement and its coaches boosted the spirit of its members to avoid usury, as it is the habit of infidels and unbelievers.

Al-Jawi might be the first – and perhaps the only – anti-usury leader to have related usury to the issue of faith. This view is uncommon and seems to have been adopted by a small minority. Without doubt, it has added more intricacies as far as resistance against usury is concerned. It is as if the resistance has shifted from a mere economic movement into religious one. If that is truly the case, then the movement has indeed been imbued with another dimension much more powerful yet sensitive.

Interestingly, al-Jawi's appeal triggered the birth of two other movements, the *Pengusaha Tanpa Riba* (PTR, Entrepreneurs without Usury) and *Notaris tanpa Riba* (NTR, Notaries without Usury). Both have a national caliber given their membership and influence. Members of these two groups are mostly of business and administrative backgrounds.

With regard to PTR, it only has one office, but it works closely and effectively with the MTR and KSW. When the KSW had an event in Solo in 2016, the PTR was present as a participant. One of the PTR's ideas was to disseminate a better understanding of the difference between usury and profit. It finds that the setback of the anti-usury movement lies in people's failure to understand this difference. The PTR's strategy is effective, insofar as it offers a logical explanation of the nature of usury, rather than just expressing anger and disappointment at the prevailing economic and financial system. Ustadz Samsul Arifin, the founder of KSW, is the central figure in this movement. In his view, the formalization of sharia is just a matter of time in Indonesia because it is the natural development of Islam and of human history. He observes that apart from the implementation of sharia, there are two other phenomena, the occurrence of which is inevitable. These are technology and macroeconomic conditions (<https://www.panjimas.com/news/2016/04/27>, accessed in 3/10/2018).

Like PTR, the NTR also works very closely with the MTR. In general, this movement does not differ from any others. But unlike any others, it is established exclusively to assist the notaries from the predicament of usury. Leaders of this organization believe that sharia is all-encompassing. It covers all aspects of human life, including the notary. To resort to sharia is a matter of necessity if one is to seek the pleasure of God. Ustadz Ammi Nur Baits is one of its coaches. He consistently preaches that sharia is the solution for the economic problems faced by a country like Indonesia. The law of notary in Indonesia is to be blamed for the incursion of bank credit, and must therefore be replaced by sharia law (Konsultasi Syariah 2019).

Business communities are the most receptive of all to the idea of usury-resistance in Indonesia on the one hand, and the idea of formalizing the sharia on the other. Their reason is apparently predictable; they believe that usury is capable of inflicting harm on business and that sharia can offer something to solve that problem. In fact, almost all anti-usury movements hold the same belief. The way they express their belief and the method to achieve their agenda, namely to "formalize" sharia, however, differs from one to the other. For business communities, building a usury-free economy is the answer, and that is what PTR and NTR have done, along with three other anti-usury business communities, including *Komunitas Pengusaha Muslim*

*Indonesia* (KPMI, Indonesian Muslim Entrepreneurs Community), *Komunitas Bisnis Halal* (TASBIH, Halal Business Community), and the Indonesian Islamic Business Forum (IIBF).

One of KPMI's objectives is to establish quality Muslim entrepreneurs who would be committed to building a better economy without usury, in full accordance with the law of sharia. This does not mean, however, that the national law of the country would be omitted in the process. Their concept of "formalizing" Islamic economic law is within the context of the national law. Hence, compliance with national law is maintained, while encouraging business communities to implement Islamic laws and values.

KPMI has identified six steps in order to realize their objectives. First, unifying its members and fostering their utmost potential in business; second, trying to better understand the concept of *mu'āmalah fiqh*, as far as Islamic economics are concerned; third, strengthening its organization as a vehicle to build a better communication among its members and with outsiders; fourth, encouraging its members to do something beneficial to their respective communities; fifth, providing training to its members, as well as other Indonesian Muslim entrepreneurs to face the challenges of globalization and free market; sixth, working hand in hand with the government as a partner by giving advices on issues relating to entrepreneurship-development and consumers protection through education (<https://www.kpmi.or.id> accessed on 01/02/2019).

KPMI has been very aggressive in their adventure. They have offices in many major cities in Indonesia, such as Jakarta, Depok, Semarang, Banjarmasin, Banda Aceh, Pekanbaru, Jambi, and many more. They have even established an office in Cairo, Egypt, the site of global Islamic learning (GoMuslim 2019). The role and activity of the Cairo branch must still be studied. What is clear is that many Indonesian students at al-Azhar University appear to have expressed their interest in it.

Like other similar movements, KPMI makes use of social media in propagating its ideas. On top of that, it uses education as the most effective means of awareness-building. A school called KPMI Entrepreneur School (KES) has been established for that purpose, equipped with highly modern facilities. Public response has been reasonably good. At the beginning of 2019, it had seven classes. The school teaches *tawhīd* (monotheism), *'aqīdah* (creed/belief), *'uṣūl fiqh* (Islamic jurisprudence), Basic Islamic Law, Basic *Mu'āmalah Mālīyah* (Islamic commercial transactions), Sharia Economy, Entrepreneurship,



Financial Management, Planning and Strategy, Export Business, Marketing and Business Law (<https://konsultasisharia.com>, accessed on 05/02/2019). Other means of awareness-building is TV. The movement has established, in collaboration with its partners, YufidTV to reach a wider audience. Its leading figure is Ustadz Ammi Nur Baits.

The euphoria of anti-usury resistance has, interestingly, not been limited to old and more established entrepreneurs. Young entrepreneurs have also been attracted to it. In Semarang, Central Java, for instance, TASBIH was found as a forum for young businessmen to express their concern over the danger and unjust nature of the modern economic system (<https://www.suaramerdeka.com>, accessed on 30/01/2018). What disappoints them most is the fact that sharia business, which is supposed to offer an alternative, has itself become capitalistic. Through seminars and workshops, TASBIH rejected the sharia business and labeled it a new way of oppressing people. Ustadz Ahmad Muslim, himself a member of KPMI in Semarang, is its leading figure (All Events in City 2019).

Apart from business sectors, some traditions that have been practiced by Muslims for years are also not exempt from criticism. One of these is the custom of exchanging money during Lebaran festivities. Muslims in Indonesia typically give money to children visiting their houses on the day of festivity. Each parent will give money to other parents' children, as if they were exchanging presents. For TASBIH, this is a form of usury, especially when parents, via their children, receive more money than what they spend. According to TASBIH, this custom must be eradicated, through education and intensive campaigning (Radar Semarang 2018; *Tribun Jateng* 30/6 2016).

Another anti-usury movement founded by the business community is IIBF. This movement is led by Heppy Trenggono. It is unique in its own way in that it does not totally adopt "Islamic" values as its foundation. Its members comprise not only those with a strong Islamic background or those with a religious impulse, but many nationalists too. Along this line, its objective -as Trenggono has always said- is not merely to build a stronger Muslim entrepreneur, but also a more economically independent Indonesia (Republika Online 2018; [www.iibf-indonesia.com](http://www.iibf-indonesia.com) 2018). Under the slogan of "Time to Rise", it introduces a program called "Buy Indonesia", which appeals to people to buy local products and hence, in that way, helps build a stronger national economy (*Tribun Jateng* 04/11 2018). This movement finds

a solid ground in Central Java, especially in the cities of Kulonprogo and Klaten. IIBF is also active at the national level, through human relief programs for the victims of earthquakes in Palu, Central Sulawesi (Berita Ekonomi dan Bisnis SINDOnews 2018). Its resistance against usury is often expressed through mass rallies and community gatherings. For them, usury is simply dangerous (Kabar Klaten 2016).

West Java is another fertile ground – perhaps the most fertile – for anti-usury movements, in terms of its urge and surge. *Gerakan Anti Riba dan Rentenir* (GARR / Anti-Usury and Moneylenders Movement) is among the first to establish in this area. It was established as a medium to accommodate people complaining about problems related to usury and moneylending, and then to pass the complaint to the government. Having realized that the government has always failed to respond, it declares itself a social movement to help people deal with problems. Established in the district of Sukamiskin, Arcamanik, Bandung (Tribun Jabar 2018), its main objective is to provide advocacy services to victims of usury and moneylending, as well as to provide protection for those who have been intimidated by debt-collectors. In doing so, the movement educates people to avoid usury-related transactions but is unapologetic in placing the blame on people themselves if they face usury-related problems (Hidayatullah.com 2015).

With regard to moneylending, GARR opposes the practice and has a policy in place that prevents moneylenders from entering a village in which its members reside. It claims that it has received thousands of complaints from so-called victims of usury and moneylenders. In terms of debt collectors, the movement's position is to work hand in hand with the police to protect its members.



The Logo of GAAR  
(source: panjimas.com)

Ustadz Very Kustanto is one of its leading preachers and currently serves as member of its advisory board (*Suro*). At one of its gatherings, he made it clear that the role of GARR is “to enjoin good deeds (*amar ma’rūf*) and avoid wrong doings (*nahy munkar*) that may stem from usury and moneylending”. He believes that that is the only way of saving Muslims and their wealth from perpetrators of usury and moneylending. Kustanto believes that no other job is as noble as protecting Muslims from the perils of usury and moneylending, claiming that he and GARR have saved its members hundreds of millions of Rupiah in the process.

Yet, behind this noble work, Kustanto still decries the difficulty of dealing with moneylenders and debt collectors. Physical threats and intimidation are a daily recurrence faced by members of this movement. Hence, it has the policy of obliging its members to master martial arts as a form of self-defense against the dangers posed by moneylenders and debt collectors. It is for this reason that this movement has then become identical with martial art. Meanwhile, its members are openly dubbed “The GARR Warriors” by its leaders (Panjimas.com 2016).

In Central Java, similar organizations exist, including *Bahagia Tanpa Riba* (BTR, Happy without Usury) and *Komunitas Bahagia Tanpa Riba* (KBTR, Happy Community without Usury), both of which believe that resisting usury should be welcomed, not avoided. Often the challenge for such organizations is simply changing people’s attitudes towards usury.

The BTR was first launched at al-Firdaus Mosque in Ngoto Bantul Yogyakarta in 2015. Their main doctrine has been that resisting and eradicating usury is the real jihad. Their jihad, however, is far from physical. First, they would encourage people to avoid usury. Second, for those who have engaged in usury practices, they would direct them to repent. Third, when facing debt collectors and moneylenders (loan sharks), their preferred method is negotiation, rather than confrontation, which is favoured by GARR. BTR claims that negotiation has solved dozens of cases, including those in which die-hard debt collectors and loan sharks have been involved. BTR members would regularly meet at al-Firdaus Mosque after Friday prayers and discuss issues relevant to their mission, but also to organize the mass ritual of remembrance and repentance. BTR’s coordinator is Aji Pamungkas. He once explained that, “[his] community was initially established in response to the many usury-related cases. A group of people were driven by the spirit

of care and to provide assistance to the victims. In doing its mission, the community uses the language of heart, in which a sense of friendship, care and willingness to help regardless, are the key. The community is clear about the prohibition on usury. There is no room to tolerate it” (www.krjogja.com, accessed on 10/12/2018).

The BTR is also involved in many other social activities, especially the provision of capital assistance to micro, small and medium enterprises affected by the predicaments of usury (KRJogja 2019).

Yogyakarta is also a home for *Komunitas Laa Riba* (KLR). Led by highly educated professionals, this movement organizes seminars and workshops on a regular basis on what they call “Sharia Business and Investment”. It has established a school called the Muslim Entrepreneur School. In one of its workshops, which was held at a prestigious hotel in the city, Erwandi Tarmizi served as the speaker. Tarmizi is a graduate from al-Imam Muhammad bin Saud Riyad University, where he earned Masters and Ph.D degrees. He was also a part of committee formed by Sharia Council al-Rajhi Bank, in Riyadh to compile e-book on “*Muamalat Principles*”.

Another peaceful jihad against usury has been launched by *Komunitas Bebas Riba* (KOBAR, Usury-Free Community), a community launched in 2012 by Muhaimin Iqbal, himself an activist against the usage of modern currency. Iqbal is an academic type of person. In his activism, he builds a network not only with city officials, businessmen, and bank practitioners, but also with academics and scholars. He knows that strong and convincing argumentation is necessary to persuade people about the problems of usury. Judged by his ability to build networks, he appears quite influential. Hence, when KOBAR was launched, certain public figures and leading government officials were present, including the Mayor of Depok, MUI representatives, local leading scholars, as well as local banking and sharia insurance practitioners. In his speech at the opening ceremony, Iqbal quoted al-Baqarah 2:279 to make sure that people understand and accept the fact that usury is prohibited (VOA Islam 2012). The verse reads “but if you do not do (it), the be apprised of war from Allah and His Messenger; and if you repent, then you shall have your principal, you shall not (thus) wrong and you shall not be wronged.”

In Iqbal’s view, the nature of modern currencies is, in itself, usury. No one is immune from it, insofar as everyone uses it. The first step

toward a peaceful jihad against usury, therefore, is to replace these modern currencies with Dinar, as the Prophet has exemplified (Gerai Dinar 2018).

The Anti Usury Community (KARIB) would largely agree with KOBAR in resorting to the prophetic tradition, as well as to the Qur'an, in addressing the problem of usury. In KARIB's words, sharia should be the basis of every Muslim's deeds, including his or her economic activities. Abiding by sharia would guide one to behave in accordance with the moral conduct and religious values of the sharia. KARIB has its own unique way of interpreting sharia as far as combating usury is concerned. It has, first of all, a vision of "blissful life without usury". It then elaborates on that vision in a mission, which includes: 1) establishing a community that enjoins and strengthens each other in fighting usury; 2) providing education to the community regarding the danger of usury, and offering a solution; and 3) establishing business units in accordance with the sharia.

In carrying out its agendas, it establishes three divisions, each of which is responsible for its respective programs. These are: 1) KARIBerbagi, which engages in social activities; 2) KARIBelajar, which engages in science and education; and 3) KARIBusiness, which operates in business (karib.or.id accessed on 01/01/2019). The first division runs a number of programs, such as donating to the poor, organizing fast-breaking supper for 500 orphans and Qur'anic studies students during Ramadhan, pre-fast breaking meal, providing early morning meals for fasting Muslims, free meal services for the marginalized, travelers and mosque worshipers, providing food packages to the poor and victims of natural disaster, as well as giving food to anyone else in need. The second division, in the meantime, is looking after students who require financial assistance. It has, for instance, run a Strategic Student Development Program in the suburban Central Java town of Blora, in which high school students are offered full scholarships to study Islamic and non-Islamic sciences (KARIB 2018). The third division, in turn, is in charge of running business units. No reports on the activities of this division can, thus far, be accessed.

A somewhat lesser influential movement is also to be found in another suburban Central Java town, that of Kebumen. In 2007, the Anti-Usury Economic Community (KEKAR) was launched. Generally speaking, this movement does not differ from any other. What makes it

distinctive, however, is the fact that it is based not in a large city, but in a peripheral one. In Kebumen, KEKAR seeks to combat what it deems the malaise of usury. Previously known as PERMANEN, KEKAR rebranded in 2013. While cases of usury-related problems are not as numerous as in large cities, the nature of the danger that usury inflicts remains the same. In Kebumen, as in elsewhere, victims of usury do suffer, KEKAR argues. It is for this reason that this organization is determined to “motivate, accompany, and provide solutions” for those victims seeking help (Kekar Kebumen 2018).

Soleh Sugiarto is the chairman of the organization. His work focuses on what he calls “creating the future generation free from usury and blessed with a blissful living”. To do that, he regularly organizes community gatherings to raise public awareness about the dark side of the modern financial system and to call people to avoid transactions that involve usury (Kebumen Ekspres 2019).

The mode of resisting usury is not always peaceful in Indonesia. There are times where anti-usury activists are overwhelmingly angered. *Bantai Riba Indonesia* (BRI, Kick Out Usury Indonesia) is a good example. This movement was founded by Hossain Langlang and is chaired by Mulyadi Refa. It was founded not only to challenge the usury-based financial systems, but also to express frustration and anger at what it believes are the negative implications of usury. The organization bases its religious justification in MUI Fatwa No. 1 of 2014, regarding Bank Interest or Faidah, which declares that bank interest is usury and that usury is unlawful. In fact, BRI declares itself to be the “guardian” of that fatwa. Its main program encourages people to “migrate” (*hijrah*) from an ignorant lifestyle, to an enlightened one in which sharia is its light (Bantai Riba Indonesia 2019).

Aggressive as it might seem, members of this movement are highly educated and professionals from various fields. A great majority of them are former bank employees, both conventional and Islamic, who claim to know the truth about banks.

Nonetheless, BRI is not strong in terms of its organization, network, and appeal. It is overshadowed by another organization, very similar in terms of its membership and religious motif, called XBank. Any mention of usury resistance in Indonesia needs to acknowledge this movement. It is the largest movement of its kind in the country, and perhaps the most significant of all. It has strong influence over bank

employees nationwide and has dictated, as it were, the way they should live their lives. The phenomenon of bank employees resigning from their job in their thousands is, in large part, a result of this movement. These people are more than happy to live a simple life –often a poor life – rather than a luxurious life as a bank employee if it means avoiding usury. After resigning, many have worked as taxi drivers, motorcycle-taxi drivers, food-sellers on the roadside, small resellers, salesmen, wandering traders, and so on. Thus, it is not uncommon to find a former bank manager sitting on the side of the road selling stickers of their local football club, or knocking on doors selling home appliances.



Members of XBank  
(source: siabunawas.com)

Xbank's message is rather powerful. Having attended an Xbank gathering and participating in some of its activities over the course of a year, we witnessed that at almost all of its gatherings, many members would cry when recounting their pasts as bank employees, as if they have sinned.

The last usury-resistance movement worthy of mention is *Indonesia Bebas Riba* (IBR, Usury-Free Indonesia). This one is to be found outside the island of Java, the epicentrum of the movement. It is located in the city of Makassar on the island of Sulawesi. It has a seemingly large

following on the island, with hundreds of people, including some high-profile personalities, attending its events. A seminar it organized at the Islamic University in Makassar, for example, was attended by the university's rector and the deputy government of South Sulawesi. In his speech, the rector said, "If you seek a blessing in your life, then the only way is to live according to sharia. To do business and to run companies, one must comply to sharia if he is to be blessed. So, stay away from usury" (Apa Kabar Kampus 2017).

### **The Anti-Usury Movement on Social Media: Network and Development**

The anti-usury movement is a relatively new, and rather unique, phenomenon in Indonesia. More research must still be done to discover whether similar movements can be found elsewhere. What is clear, however, is that this mode of economic and social behavior comes as a real surprise to many observers, practitioners and ordinary people. To see a group of individuals adhere to the ascetic living, so to speak, and to reject a prosperous life is quite astonishing, especially the fact that they are prepared to live a simple life in a world dominated by a capitalistic mentality where "normal" people pursue economic gains. As an object of study, this phenomenon is therefore very interesting. It offers a serious challenge, however, to the extent that there have been few, if any, studies conducted on the subject. Theoretical studies thereof have also, hitherto, been absent. This suggests that further examination of the subject is necessary, considering that a researcher will have to re-construct his own theoretical basis and rely on limited references for the data needed.

Further study must nonetheless be conducted, given its urgency, academically speaking. More questions remain what are the factors behind these movements to occur? Is there something wrong with the capitalist economic systems across the world, in general, and in Indonesia, in particular, that causes the emergence of such movements? Are these people purely motivated by religious impulse? Is there any relation between these movements to a certain ideology? These, and many more, are questions that subsequent research must try to answer.

What this research has tried to do is to explore these phenomena descriptively and to establish that such a movement does, in fact, exist. What it also tries to do is to show that the ulama are indeed behind these movements. Three types of such movements more or less



align with the ulama's intellectual and ideological inclinations. First, that affiliated with Hizbut Tahrir Indonesia (HTI), a group that seeks the establishment of a *khilāfah* or an Islamic political system (Irkhami 2014). Anti-usury economic movements seem to be one way of achieving that end. Rather than speaking of *khilafah* in public, which would most definitely spark controversy, HTI speaks of building a sharia-based economic system. Hence, sharia has been appropriated to cover up HTI's true identity. The strength of this group lies with its members, who are known for their high educational background, professionalism and loyalty to the movement. This group has the ability to reach as great an audience as possible, through social media and other technological means, including through its ulama who, like Shiddik al-Jawi, enjoy large followings.

The second category is that which affiliates with the Salafi ulama in the country. The Salafi movement itself began to gain momentum in Indonesia in the 1980's (Jahroni 2007, 105; Jawas 2008, 14). It grew in strength after the fall of President Soeharto in 1998 (Hidayat 2012). The fast development of the movement across Indonesia and elsewhere cannot be separated from the role of the Kingdom of Saudi Arabia with its Wahhabi version of Islam (Hasan 2018, 32). The Kingdom has supplied significant amounts of money to support this ideology globally through, among others, education and *dakwah* (Islamic propagation) (Rahmat 2005, 127).

The Salafi ulama are known for their strict teaching and straight-forward way of preaching, but also for their convincing performances, especially to ordinary Muslims with a minimum knowledge of Islam. They prohibited usury of any kind, including bank interest, based on their reading of the Qur'an and prophetic sayings. In their preaching, they are fond of speaking of the severe torment in the hereafter for anyone practicing usury. The anti-usury movements with majority membership, consisting of former bank employees, are mostly associated with these ulama. Data at our disposal collected from various social media affiliated with these Salafi Ulama show that these employees who resign in their thousands are in fact under their influence. Erwandi Tarmizi is one of these ulama representing this category. A great number of Saudi Arabia graduates belong to the Salafi.

Unlike the first and the second, the third category is unique. Those who fall under this category are not always motivated by religion, nor

do they have a religious background. In fact, in addition to “religious Muslims”, many of them are nationalists. Hence, this last category may be termed an Islamic-Nationalist anti-usury movement. It also differs from the other two in terms of its appeal, membership and method of preaching. Unlike the two, it does not grow quite as fast, nor does it have a huge membership, which is due to its minimum appeal. IIBF is a movement that falls under this last category. Interestingly, it has branches nationwide and regularly organizes seminars and community gatherings on the subject of anti-usury resistance. Having no ideological basis is seemingly the main reason why this category finds it difficult to progress.

With regard to the first category, movements that fall under it commonly have a strong ideological foundation and a clear source of membership. They are capable of developing well-structured and well-managed organizations. Their system is good in terms of how they pursue their agendas and recruit new followers. They also seem to have strong financial resources from members and elsewhere. Their long-term agendas are clear, and they seem to work. In that respect, these movements are professional and progress quickly.

MTR and PTR are good examples of this type of category. As has been noted elsewhere, these are founded by Samsul Arifin, a highly professional leader with a strong academic and entrepreneurial background. To have a better idea of how professional these two organizations are, one may look at the Sharia Business Coach (SBC) Global, which is the first Sharia Business Coaching company in the world, as well as Business Platform without Usury (PBTR). The former is a highly sophisticated centre of training, which provides workshops to businessmen-to-be capable of drawing business opportunities and assisting people to understand business roadmaps. The latter, in the meantime, provides people with a better understanding of usury-free business and its opportunities. Samsul Arifin has been in business for many years and used to work for several large multi-national companies (LinkedIn 2019; Mundamsakti 2019).

Samsul Arifin has been assisted in his work, especially looking after MTR, by Shiddiq al-Jawi, who at the same time was Chairperson of the Hizbut Tahrir Indonesia (HTI) Central Board. Hence, in this way, the relationship between MTR and, in fact, a great majority of anti-usury movements with HTI can be established for certain. Al-Jawi is also a former

director of Mahad Hamfara, an economics college in Yogyakarta. His emotional relationship with Taqīyuddīn al-Nabhānī, founder of Hizbut Tahrir, is particularly strong. In his preaching and speeches he regularly refers to al-Nabhānī, his views and fatwas (Media Umat Newspaper 2018).

Other anti-usury movements associated with al-Jawi and, by association, with HTI, aside from MTR, include PTR, ITR, RCC, KSW, and PAGARI. Another one, which we have not yet discussed, is *Pengusaha Rindu Sharia* (PRS, Sharia Longing Entrepreneurs).

The second category movements are as good as the first in terms of their well-structured organization, system of propagation, and method of recruitment. These Salafi movements are also as militant as the first. At some point, it is difficult to differentiate between the first and second categories. The HTI-inspired movements might also be Salafi and vice versa. Groups, such as RCC, PAGARI and ITR, are, in fact, HTI in terms of their agendas, but Salafi in their ideological outlook. Like HTI, they believe in the establishment of the khilafah. At the same time, however, they are affiliated with the Salafi ulama. These groups are known for their straightforward way of speaking about Islam and fond of labelling others as heretical (*bid'ah*). Many of these groups are also associated with Siddiq al-Jawi.

That is not to say that there are no anti-usury movements with a clear-cut Salafi orientation. Groups such as XBank and KPMI are Salafi outright. As has been explained elsewhere, XBank is an organization of former bankers resigning from their work. From the outset, it seems that this organization is independent and has nothing to do with the Salafi ideology. Upon closer look, however, XBank is under the influence of Salafi leaders such as Ustadz Ammi Nur Baits, who himself is the central figure of KPMI. Nur Baits earned his undergraduate degree in Nuclear Engineering from Gadjah Mada University, and Master's in Jurisprudence and Islamic Law from al-Madinah International University Saudi Arabia. He is a regular contributor to Yufid.TV, which is notorious for its Salafi propaganda.

As mentioned, KPMI established a business school called KPMI Entrepreneur School (KES). A superficial observation of the curriculum of the school would immediately disclose the Salafi identity of this organization. Here, students learn Akidah, Muamalat Jurisprudence, Theories of Modern Business, and Dakwah, all of which are taught within the framework of Salafi ideology (Konsultasi Syariah 2019).

The third category is ideologically neutral, but is equally opposed to usury. Members of this group are as militant and “fundamentalist”, so to speak, as the other two. Many of them do not have any religious educational background, and do not therefore properly understand the teachings of Islam. They know about the prohibition of usury from “informal” sources or from their own experiences. They disseminate their ideas via vlogs and videos. In some cases, they post videos of Salafi ulama, whom they consider to represent their concerns. There is no evidence, however, that they are affiliated with Salafism.

Avoiding usury is understood as a form of hijrah, that is, leaving an ignorant life for one full of light and guidance, in accordance with the values of sharia. To the extent that they aspire to live a life in conformity with sharia, and even to apply the divine law in everyday life, this group might be deemed fundamentalist in a broader sense. They are not, however, affiliated with any fundamentalist ideology. Among the groups that fall under this category is IIBF.

Apart from the different ideological affiliations of these anti-usury movements, they all pursue a usury-free society. At this point, these groups find stark similarities, apart from sharp differences. On the similarity plane, they often merge into one another, as if their differences do not exist. Hence, on certain issues they would equally rely on the same religious authority for guidance or enlightenment. Shiddiq al-Jawi and Erwandi Tarmizi are, to mention but few, examples of such authority. On the question of bank interest, as well as the prohibition of Go-pay in the Gojek application, for instance (Tarmizi 2017, 280), all movements would refer to the views of Erwandi Tarmizi. On the issue of “resorting” to shari’ah in economic activities and in all aspects of life, they rely on the fatwas of Shiddiq al-Jawi.

All movements also use the same medium of internet and social media in disseminating their views and missions. Vlogs have become an effective way to influence people and these movements’ audiences seem to easily fall victim to their propaganda. In a country such as Indonesia, where an enlightened view of Islam is overshadowed by the rightist encroachment, people with a balanced understanding of religion are hard to come by. Mainstream organizations, such as Nahdlatul Ulama and Muhammadiyah, are behind in terms of appropriating new media to propagate moderate Islam. They arguably lack awareness of the extent

to which HTI and the Salafis have improved, nor does the government understand the threat these organizations may impose on society and the country.

Based on our observations, these organizations are capable of reaching out to people from different walks of life. The youth, university students, and women are apparently the easiest target of their indoctrination, especially those with no previous background in religious education ([www.aline.id](http://www.aline.id), [www.tirto.id](http://www.tirto.id), accessed on 20/01/2019). By presenting Islam as a straightforward religion, far from jurisprudential debate or any form of complexity, their religiosity is arguably more appealing to ordinary people. Above all, however, the constant reference to the severe torment promised to anyone violating the foundation of Islam perhaps serves as the most powerful weapon to draw people to their ideology. For them, Islam is simply what the Qur'an and Hadith teach; anything else constitutes innovation (*bid'ah*), which should be avoided. This form of Islam is what many ordinary people are searching for and for which they are prepared to make sacrifices.

## Conclusion

This study has explored new trends in economic and social behavior. A major shift in the way people deal with usury and usury-based financial systems has occurred over the past few years, the implications of which are three-fold. First, there appears to be a strong resistance against what many have seen as an unjust dimension of the current capitalistic system. Secondly, there is an equally strong push to make the sharia an alternative for the capitalistic system, insofar as the shariah offers a usury-free economic and financial structure. Finally, it might impact the way national economy perform vis-à-vis this phenomenon. On this point, further studies are required to further expose how anti-usury resistance, coupled with the resignation of bankers, affects Indonesia's economic performance.

This study has outlined the various forms of such resistance and emphasized that HTI and other Salafi organizations have played a pivotal role in generating anti-usury sentiment. These ideologies represent a serious challenge not only to the way in which religion is understood and interpreted, but the the role of religion in the context of national life. Trans-national ideologies strive to apply Islam as a formal national foundation at the expense of national ideology. This might

pose a danger for Indonesia and has already contributed to a form of national anxiety, particularly among those espousing more moderate Islamic beliefs.

Arguably even more daunting is the fact that these organizations do not shy away from asserting their positions. Amidst the government's ban on HTI and public criticism of Salafism, HTI and Salafis have nonetheless rebounded. By positioning themselves in economic debates, they have created tension between themselves and mainstream Islamic organizations, especially the Nahdlatul Ulama (NU). HTI and Salafis, however, arguably have the upper hand in this regard, as they are already ahead of NU and others on matters of the sharia economy. NU has the advantage of government support, but the government is yet to show any interest in this phenomenon, and neither NU nor Muhammadiyah deal with it seriously. Ultimately, this research is not intended to identify a new phenomenon in economic and social behavior; rather, it has attempted to investigate the discursive debate on the problem of usury. Hence, this study is not simply descriptive. It is also paradigmatic in that it involves in knowledge-production, as far as the perspectives on usury are concerned.

This article has intended to disclose that which stems from the problem of the relation between a theoretically Islamic financial system and a capitalist one. The case found in Indonesia is such that the literalists in this country favour a sharp demarcation between the two. Other views must still be studied. In neighboring Malaysia, however, recent studies by Doromir Rudnyckyj have shown that an Islamic financial system and capitalism may converge and find a perfect consonance.

Having tried to disclose what we believe to be new trends in social and economic behavior, this research does not, nonetheless, claim perfection. What this research has not done is to expose data on anti-usury movements in their entirety. More facts and data exist and await further exposure. More analysis from different perspectives is also required so that an important phenomenon such as this can be understood properly. A deeper explanation of the motives behind these movements is urgently needed. This research is still preliminary.

## Endnotes

1. Scholars of history and economic scientists have different views as to when the debate of usury began in Indonesia. On this debate, see Henley and Boomgaard (2009). In this collection, it is generally held that the debate on usury began as early as the colonial era.
2. The emergence of the anti usury movement, and the simultaneous rise of Bank Muamalat Indonesia, does not necessarily mean that people will leave the conventional bank. The truth is that the movement believes BMI also practices usury.
3. See, for instance [www.youtube.com](http://www.youtube.com), at Azahro Official “Bunga Bank Bukan Riba: Kyai Prof. Dr. H. Ahmad Zahro, MA. Al-Hafidz” and “Antara Riba dan Bunga: Kyai Prof. Dr. H. Ahmad Zahro, MA. Al-Hafidz”.
4. In the the philosophy of Islamic Law, *maṣlaḥah* (public interest) is of three kinds. First, *maṣlaḥah mu'tabarah* (accepted public interest), such as avoiding sins; second, *maṣlaḥah mulghah* (rejected public interest), such as committing sins; third, *maṣlaḥah mursalah* (flexible public interest), the definition of which is dependent on juristic interpretation of Islamic law.
5. The prohibition on usury involves four stages. First, God does not directly forbid it, but provides a warning that it is not good. Hence, in QS. al-Rūm: 39, He explains that usury is the opposite of *zakāh*. Usury decreases provision, while *zakāh* increases it. Secondly, God began to speak of its danger. In QS. al-Nisā': 160-161, He states categorically that usury is a bad activity, and condemns the Jews who used usury. Thirdly, He prohibits it at QS. Ali Imrān: 130. Here, God forbids multiplied usury. Finally, He punishes anyone who practices it, as in QS. al-Baqarah: 278-279.
6. In medieval Islam, politics matters more than anything, including the economy. In modern times, it is economics that matter most. The wellbeing of a society may be judged by its economic conditions. On the other hand, the force of capitalism at the global level has changed the way people define social, political and economic sets of values. It is for this reason that people are very sensitive to economic injustice, and it is for this reason that too many turn to the Islamic concept of social justice by rejecting usury-based economic systems.
7. For some, the views of the ulama include those from Egypt, who, on various issues, are subjected to the political interest of the ruling elites. See, for instance, Bayat (2007).
8. There have been various trends in economic behavior in Indonesia, such that lead presumably to happiness and contentment. Apart from the anti usury movement, we may refer to the so-called economy santri as constituting a new trend. See “Ekonomi Berdikari Gaya Santri” at *Gatra* 2006.
9. In many ways, it is arguable that movements such as these are a form of systematic retreat from the predicaments of capitalism. It is also true that they are the direct result of a literal interpretation of Islam.
10. In a quite different direction, Doromir Rudnyckyj has developed an argument that Islam in modern times, particularly in Southeast Asia, is in conformity with modernity and globalization. He argues that Islamic practices are conducive to business success and personal growth. His main thesis is that, with regard to Indonesia, capitalism and Islam converge. See Doromir Rudnyckyj (2011).
11. GARR has a contact number at 085200000155 and e-mail at: [garcentre@gmail.com](mailto:garcentre@gmail.com) and Facebook at: [www.facebook.com/GARR-Centre](http://www.facebook.com/GARR-Centre).
12. We interviewed members of XBank in East Java and West Java, Indonesia, between June and December 2018.
13. In Malaysia, a serious effort has been undertaken to create a transnational economy free of debt. A study by Doromir Rudnyckyj tries to show that Islamic finance is being

- introduced to challenge the conventional one. This study is concerned with a risk-sharing financial system as an alternative to the debt-based norm of global finance. See Doromir Rudnyckyj (2018). The phenomenon, studied by Rudnyckyj in Malaysia, might resemble the anti-usury movement in Indonesia. The two, however, differ in that in Malaysia it is a government-sponsored movement, while in Indonesia it is a movement of the people.
14. They are many more HTI leaders that spoke about Islamic businesses but are not involved in any of these anti-usury movements. Ismail Yusanto is one of them. See Yusanto and Widjayakusuma (2002).
  15. KH. Shiddiq al-Jawi has written hundreds of articles, 6 books, and translated 12 books. He has also edited 10 books and many others. He graduated from the Bogor Agricultural Institute (*Institut Pertanian Bogor/IPB*) and is a familiar face at HTI. He is also active at the al-Ghifari mosque at IPB. He studied for some time at Nurul Imdad Islamic Boarding School and al-Azhar in Bogor.
  16. Erwandi Tarmizi completed his Master's degree and Ph.D at the Department of Islamic Jurisprudence, in the Faculty of Sharia, at the University Al-Imam Muhammad bin Saud Saudi Arabia. He used to work as a supervisor of Islamic content in Bahasa Indonesia at [www.islamhouse.com](http://www.islamhouse.com). He is also a member of the team designated by the Sharia Board at al-Rajhi Bank, Riyadh, to compose an electronic book on the "Muamalat Complete Guide" (2007-2008). He is a regular columnist at the Manhajuna magazine, based in Riyadh, Saudi Arabia since 2003, and is now writing on Contemporary Fiqh. His book, *Contemporary Haram Treasures*, was popular in certain circles in Indonesia. Here, he forbade many contemporary transactions. He is currently a guest lecturer in several Master's programs, such as the Master program in Islamic Banking at Ibn Khaldun University in Bogor, the Master Program in Islamic Business at the Indonesian Institute of Agriculture (IPB) Bogor, and the Master program in Sharia Economics at Tazkia Islamic College of Economics in Jakarta.

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Ika Yunia Fauzia, *Perbanas School of Business and Banking (STIE Perbanas) of Surabaya, Indonesia*. Email: [ika.yunia@perbanas.ac.id](mailto:ika.yunia@perbanas.ac.id).

Abdul Kadir Riyadi, *Sunan Ampel State Islamic University (UIN) of Surabaya, Indonesia*. Email: [riyadi.abdulkadir@gmail.com](mailto:riyadi.abdulkadir@gmail.com).

## *Guidelines*

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The journal invites scholars and experts working in all disciplines in the humanities and social sciences pertaining to Islam or Muslim societies. Articles should be original, research-based, unpublished and not under review for possible publication in other journals. All submitted papers are subject to review of the editors, editorial board, and blind reviewers. Submissions that violate our guidelines on formatting or length will be rejected without review.

Articles should be written in American English between approximately 10,000-15,000 words including text, all tables and figures, notes, references, and appendices intended for publication. All submission must include 150 words abstract and 5 keywords. Quotations, passages, and words in local or foreign languages should

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1. Hefner, Robert. 2009a. "Introduction: The Political Cultures of Islamic Education in Southeast Asia," in *Making Modern Muslims: The Politics of Islamic Education in Southeast Asia*, ed. Robert Hefner, Honolulu: University of Hawai'i Press.
2. Booth, Anne. 1988. "Living Standards and the Distribution of Income in Colonial Indonesia: A Review of the Evidence." *Journal of Southeast Asian Studies* 19(2): 310–34.
3. Feener, Michael R., and Mark E. Cammack, eds. 2007. *Islamic Law in Contemporary Indonesia: Ideas and Institutions*. Cambridge: Islamic Legal Studies Program.
4. Wahid, Din. 2014. *Nurturing Salafi Manhaj: A Study of Salafi Pesantrens in Contemporary Indonesia*. PhD dissertation. Utrecht University.
5. Utriza, Ayang. 2008. "Mencari Model Kerukunan Antaragama." *Kompas*. March 19: 59.
6. Ms. *Undhang-Undhang Banten*, L.Or.5598, Leiden University.
7. Interview with K.H. Sahal Mahfudz, Kajen, Pati, June 11<sup>th</sup>, 2007.

Arabic romanization should be written as follows:

Letters: ' b, t, th, j, ḥ, kh, d, dh, r, z, s, sh, ṣ, ḍ, ṭ, ḏ, ḡ, f, q, l, m, n, h, w, y. Short vowels: a, i, u. long vowels: ā, ī, ū. Diphthongs: aw, ay. *Tā marbūṭā*: t. Article: al-. For detail information on Arabic Romanization, please refer the transliteration system of the Library of Congress (LC) Guidelines.

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Ciputat 15419, Jakarta, Indonesia.  
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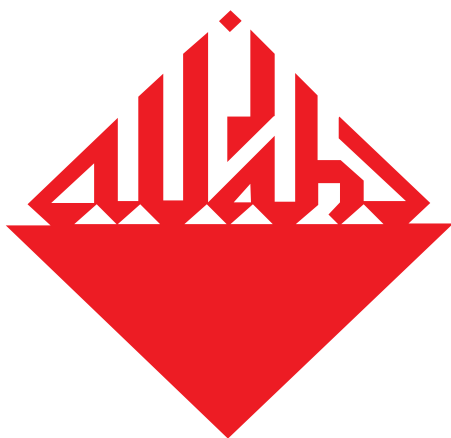


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