

**PERCEPTION OF RIBA
ACCORDING TO MTR-MASYARAKAT TANPA RIBA
(A COMMUNITY WITHOUT USURY)**

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Abstrak, Lahirnya komunitas Masyarakat Tanpa Riba (MTR) ini dilatarbelakangi adanya dua alasan utama yaitu: pertama, keprihatinan atas Indonesia, negeri yang penduduknya mayoritas muslim namun secara sistemik dan massif melegalkan riba melalui adanya bank konvensional. Kedua, gerakan ini dilatarbelakangi dengan adanya kesadaran atas dasar konsep pemikiran cemerlang (akidah Islam) untuk membangkitkan umat muslim Indonesia dari keterpurukan multidimensi, khususnya jebakan dan jeratan ribawi.

Penelitian ini merupakan penelitian kualitatif dan menggunakan penelitian lapangan (field research). Pendekatan yang digunakan adalah fenomenologi. Dalam pengamatan melihat perubahan cara berfikir masyarakat dalam kehidupan. Teknik pengumpulan data dengan observasi partisipatif, wawancara dan dokumentasi. Hasil penelitian menunjukkan bahwa: . Tidak ada konsistensi terhadap sejarah munculnya MTR meskipun tidak sepakat terhadap bank, baik bank syariah maupun bank konvensional. Akan tetapi MTR juga tidak menunjukkan lembaga keuangan yang menurut MTR anti riba

dan tetap memakai bank di Indonesia sebagai alat untuk sarana kegiatan MTR seperti bentuk transfer peserta dll.

Kata Kunci: *Persepsi, Riba, Masyarakat Tanpa Riba (MTR)*

Abstracts, *the emergence of the Community Without Riba (MTR) is motivated by two main reasons, namely: first, concern for Indonesia, a country whose population is predominantly Muslim but systematically and massively legalizes usury through the existence of conventional banks. Second, this movement is motivated by awareness based on the concept of brilliant thought (Islamic creed) to awaken Indonesian Muslims from multidimensional adversity, especially the traps and entanglements of usury.*

This research is qualitative and uses field research. The approach used is phenomenology. Observation sees changes in people's ways of thinking in life. Data collection techniques with participatory observation, interviews, and documentation. The results showed that: There is no consistency in the history of the emergence of MTR even though there is no agreement with banks, both Islamic banks, and conventional banks. However, MTR also does not show financial institutions which according to MTR are anti-usury and continue to use banks in Indonesia as a tool for MTR activities, such as the form participant transfers, etc.

Keywords: *perception, usury, a society without usury (MTR)*

Introduction

The debate about usury has been approached by many aspects, one of which is about bank interest (interest) which is considered moderation, which is economically converted into capital interest rates with additional (usury) as an excessive act that ends in extortion. Some scholars call it usury. While the majority of scholars say that the Koran prohibits and is considered

usury if there is an increase or additional amount of money returned by the debtor (borrower).

By looking at the debate in the area of usury, the anti-usury movement and slogan began to spread among Indonesian Muslims, with the spirit of anti-usury each community has a different vision and mission, but the goal remains the same, namely increasing public awareness of the dangers of usury.

There are many examples of anti-usury movements, such as KPMI¹ (Komunitas Pengusaha Muslim Indonesia) (Indonesian Muslim Entrepreneurs Community) which has long invited the public to avoid usury, there is also PTR (entrepreneurs without usury) PTR (pengusaha tanpa riba), GARR² (Gerakan Anti Riba

¹www.kpmi.co.id diakses pada tanggal 10 September 2019. Komunitas Pengusaha Muslim Indonesia (KPMI)¹ didirikan oleh Fadil Basymeleh, pada mulanya Fadil banyak mengalami masalah-masalah di dalam menjalani usaha, terutama yang berhubungan dengan hukum syariat jual beli. Dahulu Fadil pernah ditipu oleh rekan bisnisnya, dan dalam kesempatan lain Fadil pernah menjalin hubungan dengan perbankan dan juga mengalami masalah yang tiada solusi. Dari pengalamannya itulah Fadil Basymeleh berinisiatif untuk membentuk komunitas pengusaha Muslim. KPMI merupakan wadah berbagi dan sharing masalah-masalah keislaman terutama hukum jual beli menurut syariat Islam. Saat ini KPMI memiliki 23 cabang diseluruh wilayah Indonesia. KPMI mempunyai lebih dari 25.000 anggota yang tersebar di dalam maupun di luar negeri dan 1.500 anggota di propinsi Yogyakarta.

²www.garr.co.id diakses pada tanggal 10 September 2019. GARR (Gerakan Anti Riba dan Rentenir) merupakan salah satu komunitas anti riba yang ada di Bekasi, berawal dari banyaknya laporan, pengaduan dan memohon bantuan kepada Infaq Dakwah Center (IDC) terkait persoalan kaum muslimin yang dililit hutang kepada rentenir, sehingga IDC menyalurkan banyaknya laporan itu kepada GARR (Gerakan Anti Riba dan Rentenir) agar lebih fokus dalam memerangi riba dan membantu korban para rentenir.

Dan Rentenir), RCC³ (Riba Crisis Center), KLR (Komunitas Laa Riba), KAR (komunitas Anti Riba), KIBAR (Komunitas Bebas Riba), Tasbih (Komunitas Bisnis Halal), Indonesia Tanpa Riba, KSW (Kampong Syarea World), IIBF (Indonesia Islamic Business Forum), MTR (Masyarakat Tanpa Riba), and NTR (Notaris Anti Riba).

Of the many anti-usury movements in Indonesia, one of them is a community called the Society without Riba (hereinafter referred to as MTR). This community already has networks in several regions in Indonesia. MTR's mission is to preach to spread understanding about usury and to help people who are in trouble with usury. The existence of this community movement as a place of consultation for victims of usury.

However, there is still something that is felt by the author, namely that the MTR community holds seminars or da'wah every time it is closed or has a hidden agenda. The agenda that is held is

³www.ribacrisiscenter.org diakses pada tanggal 10 September 2019. RIBA crisis center (RCC) di bawah pimpinan Taufik. Awal dia membentuknya punya alasan amat naluriah yaitu untuk mencari nafkah yg halal. Pengalaman sebagai bankir di LKS tidak begitu membantu, bahkan BMT yg ia bangun merugi besar cuma karena berhenti mengedarkan RIBA. 31 Juli 2013 Taufik membuat grup FB RCC, sejak saat itu dedikasikan hidup agar crisis center bisa fokus & berkelanjutan terselenggara sehingga mampu menghalau riba. Harus ada upaya extra karena ini kejahatan yang dimaklumkan, riba adalah bencana yg korbannya sendiri bahkan tidak merasa sebagai korban. Bersama kumpulan orang, jargon perjuangan RCC "Tumbuhkan solidaritas, *network* perluas, berdayakan komunitas. Lekass !!" Kemudian mengerucut lebih taktis menjadi 3 pilar yaitu: "Biar riba raib di era *page*", "solusi cepat, keilmuan, kemandirian" dan "Sebagai bingkai pergerakan tetap mengacu pada kenali riba, jauhi & bangun solusi."

only disseminated, known, and followed by members who join WAG in each city/district/province only. So that the wider community (non-MTR members) is not aware of the existence of this community. The cost of the agenda for the middle class to the high class is not cheap. Usually, more than 300 people attend.⁴ For example, each individual to participates in SMHTR is charged a fee of IDR 1,900,000, then the funds collected are approximately 570 million. The question is, are all participant funds used for hotel facilities only? If there are remaining funds, are they included in cash and then used to assist MTR members in freeing up assets in the bank?

Another problem that often occurs between banks and the MTR community is that they want to sabotage each other. MTR shows their actions subtly and gently, namely bringing the legal basis for the prohibition of usury through the Qur'an and hadith. Meanwhile, the bank itself felt uncomfortable and objected to such an action by the MTR community.

There are many cases where MTR residents are willing to sell their assets just to pay off their debt to the bank, on the other hand, MTR residents and the bank already have an agreement that the debtor will pay off his debt to the lender after all assets are sold. However, when the bank disobeys their agreement and auctions off the assets first, the MTR community will take it to court.

⁴ Fina, *Wawancara*, Bogor, 09 Oktober 2019.

Literature Review

Perception Concept

Generally, the term perception is used in the field of psychology. The word perception when viewed from the terminology is a direct response to a person's process or absorption received to know some things through sensing devices.

According to Asrori's view, the definition of perception is a person's process of interpreting, organizing, and giving meaning to the stimulus that comes from the results of the learning process and experience in the environment one is in.⁵

Slameto argues about the notion of perception, which is a process related to the entry of information or messages into the human brain, then through perceptions that arise from humans, they make connections with their environment. This relationship is through the human senses, namely the senses of sight, hearing, touch, taste, and smell.⁶

Sarlito Wirawan Sarwono said in his book about the definition of perception is a person's ability to group an observation, these abilities include the ability to group and the ability to focus. Therefore, a person may have different perceptions even though the object is the same. This allows for

⁵Mohammad Asrori, *Psikologi Pembelajaran* (Bandung: CV Wacana Prima, 2009), 21.

⁶Slameto, *Belajar dan Faktor-faktor yang Mempengaruhinya* (Jakarta: Rineka Cipta, 2010), 102.

differences in the value system and personality traits of the individual concerned.⁷

Irwanto expressed his opinion about perception, namely the process of receiving stimuli in the form of objects, qualities, and relationships between symptoms and events until the stimuli are realized and understood. A person's response and reaction to an object are manifested in a person's behavior or attitude about what is perceived.⁸

Meanwhile, Philip Kotler defines it as a person's process of knowing, remembering, interpreting, and organizing something that is in the surrounding environment with the senses. Human perception arises not only depending on stimuli obtained from the physical but also on stimuli related to the surrounding environment and related circumstances.⁹

Based on the opinion of the figures above, it can be concluded that the notion of perception is a process of receiving, giving, and differentiating the meaning of the stimulus received by the senses so that they can draw conclusions and interpret the certain objects observes.

⁷Sarlito Sarwono Wirawan, *Pengantar Umum Psikologi* (Jakarta: PT. Bulan Bintang, 1983), 89.

⁸Irwanto dkk, *Psikologi Umum* (Jakarta: PT. Gramedia Pustaka Utama, 1991), 71.

⁹Philip Kotler, *Manajemen Pemasaran*, edisi milinium (Jakarta: Indeks, 2002), 198.

Conditions for Perception

According to Walgito, the conditions for the occurrence of perception include:

- a. There is an object that is perceived
- b. There are receptors or sense organs
- c. There is attention

The existence of an object or social event that causes a stimulus or stimulus and the stimulus itself hits the senses (receptors). The senses are the most important tools for individuals to perceive and are tools for receiving stimuli, but there must also be sensory and motor nerves as a means of transmitting the stimulus received by the receptor to the nerve center, namely the brain as the center of consciousness.

The existence of a form of attention from the individual is the first stage in perceiving. Without attention, there will be no perception. Each individual must have attention to the object in question.¹⁰

Perception according to Parek is influenced by internal and external factors. Internal factors come from oneself such as background, education, differences in experience, motivation, personality, and needs. While external factors are related to the intensity and size of the stimulus, movement, repetition, and something new. Thus, when talking about perception, basically it

¹⁰Bimo Walgito, *Pengantar Psikologi Umum* (Surabaya: Bina Ilmu, 1989), 54-56.

is related to the process of a person's behavior towards information about an object that has entered him through observation using his senses.¹¹

Perception Process

The process of forming a perception is based on several stages, including:¹²

a. Stimulus

The beginning of perception begins when a person is confronted by a stimulus or stimuli that arise from his environment.

b. Registration

Entering the registration stage, a symptom that appears is a physical mechanism in the form of a sensing device or a condition for someone who influences the senses they have. A person can see or hear the information conveyed to him, then register all the information received by him.

c. Interpretation

interpretation is a cognitive aspect that comes from a very important perception, which means the process of giving meaning to the stimulus it receives. The interpretation process depends on one's personality, motivation, and depth.

¹¹Parek, *Metode Belajar dan Kesulitan-kesulitan Belajar* (Bandung: Tarsito, 1984), 14.

¹²Miftah Thoha, *Kepemimpinan dalam Manajemen* (Jakarta: PT. Raja Grafindo Persada, 2003), 145.

The Usury

Riba comes from Arabic, which is derived from the word raba-yarbu-rabwan, which means *al-ziyādah* (additional) or *al-faḍl* (excess), growing (*an-numuww*), increasing (*al-irfa'*) and growing (*al-'uluw*).¹³ In other words, usury is the increase, development, addition, and enlargement of the principal loan provided by the borrower to the recipient of the loan as a form of reward for suspending part of his capital for a certain period.

In the book of Fiqh Sunnah, Sayyid Sabiq defines usury as an addition to capital, whether the addition is a little or a lot. Ibn Hajar 'Asqalani also defines usury, usury is excess in the form of money or goods. According to Mahmud al-Hasan Taunki, usury is an excess or addition to a contract for the exchange of goods for which more than one item is requested in exchange for the same item.¹⁴

Currently, usury is known as an additional form accompanied by compensation which is prohibited by Islam. In the Qur'an, it has been explained in detail the stages of prohibiting usury. First, it describes the existence of negative elements in usury which is stated in the Qur'an al-Rum (30) verse 39. Second, the sign of the prohibition of usury by conveying criticism of the Jews who practice usury is stated in the al-Qura'an letter al-Nisa

¹³Ahamad Warson Munawir, "*Kamus Bahasa Arab-Indonesia al-Munawir* (Yogyakarta: Pustaka Progresif Pondok Pesantren al-Munawir, 1984), 504.

¹⁴Heri Sudarsono, *Bank dan Lembaga Keuangan Syariah* (Yogyakarta: Ekonisia, 2004), 10.

(4) verse 161. Third, the Qur'an explicitly forbids usury with the limits of *aḍ'afan muḍā'afan* listed in the Qur'an Surah Ali Imran (3) verse 130 which is followed by the total prohibition of usury in its various forms mentioned in Surah Al-Baqarah (2) verses 278-281.

Quraish Shihab said usury in terms of language means "excess". If we only focus on the meaning of this word, then the thoughts expressed by the opponents of usury at the time of the prophet can be said to be true. At that time they said "buying and selling is the same as usury" like a snippet of the verse of the Koran sura al-Baqarah (2) verse 275. Allah answered them firmly that "Allah has permitted buying and selling and forbids usury". The confirmation of the answer from Allah does not clearly state the reason, but it can be seen that there are certain reasons that buying and selling are allowed but usury is prohibited.¹⁵ In another work, Quraish Shihab also asserts that the prohibition of usury, as stated in the Qur'an, is inseparable from three views, namely (a) *ad'afa-muda'afa*, (b) *ma baqiya min ar-riba*, and (c) *falakum ru'usu amwalikum. , la tazlimuna wa la tuzlamun*. If it is brought into the study of fiqh, then the legal illat of the prohibition of usury is multiplied and the element of persecution in determining the excess of repaying the debt.

¹⁵M. Qurasih Shihab, *Wawasan al-Qur'an: Tafsir Maudhu'i atas berbagai Persoalan Umat* (Bandung: Mizan, 1998), 413.

Badruddin al-Ayni argues that the main principle in usury is addition. According to sharia, usury means addition to the cost of goods without any real business transactions.¹⁶ Meanwhile, according to Zaid bin Aslan, what is meant by usury jahiliyyah which implies multiplication over time is someone who has receivables from his partner at maturity, he said "pay now or add".¹⁷ And Imam Ahamad bin Hanbal when asked about usury, he replied, "Indeed, usury is someone who has a debt, so it is said to him whether to pay it off or pay more. If he is unable to repay, he must add funds (in the form of loan interest) for the additional time given."¹⁸

From the explanation above, it can be concluded that there is a common thread between the terminology and epistemological understanding that usury is an addition to the main assets taken without any substitute transactions received with the addition of such assets.

Islamic economics is a form of thought by Muslim leaders based on the Koran and hadith. Islamic economics is an economic system that explains all behavior, phenomena, choices, and decision-making in every economic activity or activity based on

¹⁶Badruddin al-Ayni, *Umdah al-Qari*, Konstantinopel: Mathba'ah al-Amira, vol.V, 1310, 436.

¹⁷Al-Qurtubi, *Al-Jami'li Ahkam Al-Qur'an, juz IV* (Kairo: Dar al-Katib al-'Arabi, 1967), 202, al-Thabrani, *Jami' al-Bayan fi Tafsir al-Qur'an, juz VII* (Mesir: Musthafa al Babi al Halabi, 1968), 204.

¹⁸Ibnul Qayyim al-Jawziyyah, *I'lam al-Muwaqi'in*, jilid 2 (Beirut: Dar al-Kutub al-'Ilmiyah, t.t), 132.

Islamic ethics and morals. For the success of Islamic economics, then what we need to do is get to know these sciences by using one way such as knowing classical and modern figures who gave their thoughts on the development of Economics.

Methods

This research is field research, which means research that reveals and combines the facts of the social life of the people who are in the field directly with direct observation, interviews, and using a bibliography.¹⁹ The research method used in this study is the phenomenological method, which emphasizes changing people's ways of thinking about life.²⁰

What is studied from qualitative research is the participant's perspective with multiple interactive strategies, for example, direct observation, participatory observation, through documents, in-depth interviews, complementary techniques such as recordings, photos, and so on. The strategy of this qualitative research is flexible, using various combinations of techniques aimed at obtaining more valid data.²¹

So, to carry out the research mentioned above, it is necessary to use two stages, namely the descriptive stage and the

¹⁹Marheyani, *Metode Penelitian* (Jakarta: PT. Bumi Perkasa, 2005), 25.

²⁰Nana Syaodih Sukmadinata, *Metode Penelitian Pendidikan*(Bandung: Remaja Rosdakarya, 2010), 14.

²¹ Nana Syaodih Sukmadinata, *Metode Penelitian Pendidikan* (Bandung: PT. Remaja Rosdakarya, 2010), 95.

evaluative stage. The first stage is the descriptive stage or inductive phenomenology, this method uses inductive phenomenology which is used to examine objects or phenomena such as thoughts, perceptions, beliefs, and desires about something outside the subject or something transcendent.²²

Result and Discussion

The birth of the Community without Riba (MTR) was motivated by two main reasons. According to the community, this happened because of the systemic concern over the Muslim-majority country. The state is considered to have legalized usury so that the majority of the people, especially Muslims from all walks of life, have fallen into usury transactions in all lines of life. The saddest thing is that usury is a way of life to be proud of.

In addition, there is an awareness of the concept of brilliant thought (Islamic Aqeedah) to awaken Muslims from multidimensional adversity, especially the entanglements of usury based on a clean-sound-sincere faith, far from worldly tendencies. The echo is getting busier and more talked about. Moreover, with the presence of the MTR (Society Without Riba) community.²³

Seeing how the MTR was born, there are reasons why MTR was born, namely:

²²Noeng Muhadjir, *Metodologi Penelitian Kualitatif*, edisi V (Yogyakarta: Rake Sarasin, 2007), 137.

²³www.masyarakattanpariba.com diakses pada tanggal 15 Mei 2019.

1. Eradicate People from Bad Habits in the World

The Qur'an has regulated humans in meeting all their material needs, how humans obtain material, of course, we have to transact with other people, for example doing debts. Giving loans will help those in need as the principle of this loan or debt is to help. When there is an addition to the debt, it does not lighten the burden of others but instead adds to the burden of suffering people.²⁴

Muslims have agreed that loans or debts are prescribed in muamalah. Because in debt there is an element of lightening the burden of others without expecting a reply.²⁵ Meeting the needs of life is human nature, and fulfilling human needs cannot be separated from muamalah activities that will meet their economic needs. Islam regulates the economy in a society so that profits are not only obtained by one party and the other party is harmed, such as gharar, masisir, and ribawi.

The behavior of usury that occurs in society is strongly influenced by one's knowledge. The level of knowledge affects individual behavior. When an individual looks at an object and tries to interpret what he sees. This interpretation is strongly influenced by the behavior of the individual's

²⁴ Coach Budi, *Wawancara*, Purwokerto, 16 Oktober 2019.

²⁵ Imam Mustofa, *Fiqh Muamalah Kontemporer* (Jakarta: Raja Grafindo Persada, 2016), 171.

perception. Among the relevant personal characteristics influencing perception are attitudes, motives, interests, and interests, past experiences, and expectations.

Environmental elements also greatly affect the formation of people's perceptions of something. The presence of something new and different will cause perceptions that arise in the minds of individuals or communities who see and know it. The process of the emergence of perception in society sometimes causes an error in perceiving a certain object or stimulus.

Public knowledge about usury is still relatively low. This can be seen from the many economic practices that still contain elements of usury such as giving loans, while there are additional conditions required by the lender to borrow money, the practice of pawning land in which the borrower of money guarantees land to the lender and the return is accompanied by interest. , installment payments are made every month, and many other things happen in the community that contains elements of usury without realizing it.

MTR is part of the Kampung Syarea World (KSW) community, a community that was originally a community for developers, landlords, and businesses in the real estate and property sector. KSW commits to developing a sharia business without usury, without debt, and without vanity

contracts. Try to always avoid the elements of the contract that are prohibited by sharia law.

The reason why the MTR community is dominated by entrepreneurs is that they most likely have a lot of debt to develop their business or business. Entrepreneurs who have debts no longer have a nominal amount of tens of millions but have entered hundreds and even billions of rupiah. From here, the MTR community tries to target them to join one community.

An explanation of the stages in the perception process by the understanding of the MTR community is as follows:

a. Stimulus

The first process in perception is stimulation or more sparingly receiving information from various sources. The data received is through the five senses. We also see the MTR community with the five senses. This can be in the form of stimuli from outside in the form of sensory stimuli up close either through hearing, sight, or direct or indirect changes. In this case, the MTR community members provide a stimulus to prospective MTR residents by using an introductory approach like people in general. They are usually acquainted directly, some are trying to provide stimulation through the media.

b. Input Selection

After receiving the stimulus or data, it goes through the selection stage. This process is aware of the occurrence of what is heard, what is seen, and what is touched. It is not possible for every human being to pay attention to all external stimuli. A piece of information regarding the vision and mission of the MTR community is conveyed to prospective MTR residents to attract the attention of the intended person.

c. Organizing Process

If the information comes from a situation that is known to a person, then the information will affect the person's perspective in organizing his perception. The result of organizing his perception of information in the form of an understanding of the MTR community movement.

d. Interpretation

The interpretation stage is the core stage of perception. Interpretation is the process of interpreting information giving meaning from the information that someone has captured and paid attention to. According to someone, MTR is a positive community movement or vice versa. The resulting perception of course varies, depending on the background of each individual.

e. Learning Process

The learning process is a process in which there are interactive activities with other people. Through the MTR

community, the process of learning material on the subject of usury is conveyed by the coach to MTR members through regular da'wah activities that are carried out every month so that someone who is not familiar with the law of buying and selling or debt in Islam becomes aware.

f. Experiences

A person's behavior patterns are based on perceptions of social reality that he has learned in the past, meaning that our perception of a person, object, or event depends on the past. How was the past of MTR members before getting to know the MTR community, in the MTR community many are introduced to the experiences of people related to the debt and usury business so they don't fall into the same hole.

g. Environment

In the environmental process, it will be seen how a person's response, attitude, or action will be. If the response is negative then what happens is a rejection or disapproval of the existence of the MTR community. But if the response is positive, then the person concerned tends to like or approach the object, if it is negative, he tends to stay away from the object (MTR community).

According to Asrori's view, the definition of perception is a person's process of interpreting, organizing, and giving meaning to the stimulus that comes from the results of the

learning process and experience in the environment a person is in.²⁶

In one of the discussions that the MTR community has reviewed, one of the complaints felt by people in enjoying wealth that comes from debt is that it makes people addicted. No one is born into this world who is immediately addicted to something. No one is addicted to cigarettes until he dared to start smoking. No one is addicted to *khamr*, until he dares to drink *khamr*. So people who are in debt, until he dares to go into debt. Once he dares to go into debt then the person can become addicted so that it is difficult to escape from debt dependence.²⁷

One of the MTR activists said that the reason he stopped his habit of borrowing using usury was that he felt it made his life uneasy. The capital obtained from the bank is sucked into usury debt. But after knowing and joining MTR, he realized and was sure to decide his world with usury affairs. Besides that, he also feels that the results of his hard work so far are mostly intended to cover all his debt installments.²⁸

Many Muslims have turned to transactions and muamalah by Islamic law. Although it is not yet fully optimal and its implementation is perfect, the existence of MTR has

²⁶Mohammad Asrori, *Psikologi Pembelajaran* (Bandung: CV Wacana Prima, 2009), 21.

²⁷Coach Doni, *Wawancara*, Purwokerto, 16 Oktober 2019.

²⁸Rahman, *Wawancara*, Purwokerto, 15 Oktober 2019.

quite a big influence in the struggle to copy and implement sharia economics.

Philip Kotler defines perception as a person's process of knowing, remembering, interpreting, and organizing something in the surrounding environment with the senses. Human perception arises not only depending on stimuli obtained from the physical but also on stimuli related to the surrounding environment and related circumstances.²⁹

Of course, the MTR community implements this starting with direct or indirect introductions, they call it ta'aruf, meaning that you don't know it, you don't love it. In the next stage, they often hold face-to-face in da'wah.

2. Inviting the Ummah Away from the Consequences of Debt in the Hereafter

One of the reasons why usury is used as the main propaganda material for the MTR community is its impact on the life of this world and the hereafter. In the world, God may take away the blessings in his life, a lot of wealth but a messy personal life, or God can take the blessings from his wealth, he feels he has a lot of wealth but he is unable to enjoy it to the fullest because he is busy with his world or his social relationships are not good. . The impact of usury in the

²⁹Philip Kotler, *Manajemen Pemasaran*, edisi milinium (Jakarta: Indeks, 2002), 198.

hereafter is more than the suffering felt in this world, which is a very painful torment.³⁰

Those who have a habit of debt, when they die are unable to pay their debts and the heirs are unable (willing) to pay them, then they will be exposed to the consequences of debt in the afterlife. The legal basis for the MTR community is the following hadiths:

- a. Resurrected like a thief.

"Whoever owes a debt and intends not to pay it off, then he will meet Allah SWT (on the Day of Resurrection) in the status of a thief." (HR. Ibn Majah No. 2410).

- b. Not getting intercession from the Messenger of Allah in the hereafter.

The Prophet did not want to pray for the dead and the debtors. In the prayer of the apostle, there is intercession for his body and in the prayer of the corpse, there are many prayers. I have heard (Abdullah bin Abu Qatadah), narrating from his father, that the Prophet Muhammad SAW brought to him the body of a man so that he would pray for him. The Prophet said: "Pray for this friend of yours, he has a debt." Abu Qatadah said: "I will pay it," Rasulullah said: "You want to pay it off?" He said yes and then he prayed. (HR. Tirmidhi No. 989).

³⁰Materi SMHTR Purwokerto 16-17 Oktober 2019.

c. Reduce the reward of pious deeds

"Whoever dies with a debt of one dinar or one dirham, then the debt will be repaid with kindness (on the Day of Resurrection) because there (in the hereafter) there will be no more dinars or dirhams." (HR. Ibn Majah No. 2414).

d. The soul is shackled.

"The soul of a believer is still dependent on his debt until he pays it off." (HR. Tirmidhi No. 1078 and Ibn Majah No. 2413).

e. You can't enter heaven even if you die a martyr.

"All the sins of the martyr will be forgiven except the debt." (HR. Muslim No. 1886). In solving the problem of customers who are entangled in usury, the MTR emphasizes two things that must be done for members and the community who want to be free from the bondage of usury, namely repentance and repairing relationships with Allah and fellow Muslims.³¹

1. Nasuha repentance is repenting and asking Allah for forgiveness so that his sins have been forgiven so far, while dealing with usury, having taken and consuming usury property, or carrying out usury transactions. Also ask Allah to set your heart so you don't come back to take, eat or transact with usury contracts. It is not without reason that the MTR

³¹Materi SMHTR Purwokerto 16-17 Oktober 2019.

community emphasizes repentance of *nasuha* as the first step if you want to be free from usury because usury is one of the major sins.

2. Improve relationships with God and humans, especially their parents. Improve your relationship with Allah by carrying out Allah's commandments, establishing the 5 daily prayers, performing *sunnah* prayers, praying to Allah to be given His guidance, and doing deeds that can draw you closer to Allah so that Allah will open the door of His mercy.

Conclusion

Based on the analysis of the research data findings, the authors can conclude as follows: The history of the emergence of a society without usury (MTR) by strengthening life without usury is motivated by two main reasons, namely: first, concern for Indonesia, a country whose population is predominantly Muslim but systematically and massively legalizes usury through conventional banks. So that the majority of people, especially Muslims from all walks of life, have fallen into usury transactions in all lines of life, even the saddest has become a lifestyle that they are proud of. Second, this movement is motivated by awareness based on the concept of brilliant thought (Islamic creed) to awaken Indonesian Muslims from multidimensional adversity, especially the traps and entanglements of usury. There

is no consistency in the history of the emergence of MTR even though there is no agreement with banks, both Islamic banks, and conventional banks. However, MTR also does not show financial institutions which according to MTR are anti-usury and continue to use banks in Indonesia as a tool for MTR activities, such as the form participant transfers.

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