

# Law of Usury (*Riba*) According to *Masyarakat Tanpa Riba* (MTR): Perceptions, Attitudes, and Movements

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**Abstract:** After the merger, three banks under State-Owned Enterprises (BUMN), namely BNI Syariah, BRI Syariah, and Bank Syariah Mandiri, became Bank Syariah Indonesia (BSI), opening opportunities for the development of Islamic financial institutions in Indonesia. However, according to the *Masyarakat Tanpa Riba* (Society Without Riba) (MTR), Islamic banks are not much different from conventional banks (BK). Therefore, the focus of this article is the law of usury in the view of the MTR, which is seen in three aspects, namely, the perception, attitude, and movement of the MTR. This paper aims to determine the law of usury from the view of the MTR. This article uses a qualitative research method, which is field research. Data collection techniques used are observation, interviews, and documents. The data analysis technique in this paper uses data condensation, data presentation, and conclusion. The study results show that the MTR is an anti-usury community. MTR can be categorised as a textualist and rigid group (*mutasyadidun*). The rigid MTR method often implies that Islamic economic development is static and monolithic. The existence of the MTR will be productive if it is read not as a threat but as an auto-criticism against Sharia financial practices that are not yet perfect, highlighting the potential impact of the MTR's perspective on Islamic financial practices.

**Keywords:** islamic law; masyarakat tanpa riba (MTR); usury.

## 1. Introduction

Religious diversity is a blessing and a detriment to the Islamic banking industry. On the one hand, diversity provides flexibility and indicates that new Islamic financial institutions and products will gain quicker acceptance. On the other hand, this diversity will raise doubts about the validity of certain Sharia financial products. This makes it increasingly challenging to find consensual uniformity among institutions with authority to provide Sharia opinions regarding the creation and innovation of Sharia financial products.<sup>1</sup>

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<sup>1</sup> Ibrahim Warde, *Islamic Finance: Keuangan Islam Dalam Perekonomian Global* (Yogyakarta: Pustaka Pelajar, 2009), 492.



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One of the distinctions promised by Islamic financial institutions is to build a monetary system based on equity cooperation in the form of Profit and Loss Sharing (PLS) and not credit in the form of debt (liability) that will bring economic and social benefits to the people. According to Ibrahim Warde, the failure to build an original and innovative equity-based financial system is a failure of the Islamic financial system. Sharia financial products based on profit sharing are still like aliens for Sharia bankers themselves. Islamic bankers prefer trading, markup-based economic activities (*murabahah*), and leasing (*ijarah*). Ibrahim Warde assesses that models of financial products like this will not bring significant social and economic benefits to society and tend to imitate conventional finance.<sup>2</sup>

When establishing Islamic financial institutions, *murabahah* and *ijarah* contracts and all other debt-based Islamic financial products were considered reasonable and necessary. These contracts are needed to guarantee the financial continuity of Islamic financial institutions, especially Islamic banks, which have just been established. Short-term and low-risk financing mechanisms will give Islamic banks the financial resources they need to survive and thrive. Problems will become complicated and potentially dangerous if the financial mechanisms intended to become dominant temporarily. Instead of reducing this financial mechanism, it has even become the primary choice. Meanwhile, Islamic financial institutions' authentic and distinctive financial mechanisms, namely products based on profit sharing, are increasingly being sidelined.<sup>3</sup> Ironically, Islamic bankers do not want to learn from their mistakes. Instead of learning from errors concerning profit-sharing-based products, they left creating and innovating in profit-sharing-based financial products.

One of the paradoxes of Islamic finance is the strong commitment of Islamic groups to Islamic banking principles. However, they are less involved in implementing sharia principles from a financial (economic) perspective. On the one hand, there are strenuous efforts to Islamize the financial system, especially to avoid usury. However, the practical implementation of Islamic finance concepts is rarely a substantial part of specific economic programs to achieve their goals. The activists of the Islamic movement tend to talk in general about the implementation of sharia. However, they do not have concrete ideas on how Sharia can increase economic prosperity and social justice. According to Ibrahim Warde, one of the root causes of the problem is the ambiguity in Islamic economic norms. Thus, it is difficult for Islamic financial experts to reach a consensus in determining actual policies and priorities.<sup>4</sup> Besides, economic policy problems are not a top priority compared to political and cultural issues.

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<sup>2</sup> Warde, 513–14.

<sup>3</sup> Warde, 515.

<sup>4</sup> Warde, 22.

Many studies assume that Islamic finance is closed, monolithic, and rigid. On the other hand, reality shows that Islamic finance is a world entirely of diversity, a dynamic that constantly adjusts to current demands.

One of the essential debates related to Islamic economics is studies on bank interest and usury. The debate took place openly, divided into two opposing groups. Some directly justify that bank interest cannot be practised, and some say it can be done. Therefore, it is necessary to determine which are included in the bank interest area and which are usury areas. As is known, all scholars agree that usury is forbidden in Islam.<sup>5</sup> However, whether bank interest is *haram* or not is still being debated by scholars until now.

The debate raised above concerns the presence of the banking system in society. The bank itself, referring to Law Number 7 of 1992 concerning banking, which has been amended to Law Number 10 of 1998, states that “a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public to increase the standard of living of many people’s lives.”<sup>6</sup>

Usury is a crucial topic in Islamic economics as its prohibition is affirmed in the Qur’an and hadith. In Surah Al-Baqarah verses 275-279, usury is condemned as undermining social and economic balance. Islamic economics emphasises fairness, and usury contradicts this principle as it creates inequality between lenders and borrowers, with lenders profiting without risk while borrowers are burdened with heavy interest.<sup>7</sup> Moreover, usury-based systems are prone to economic fluctuations and crises, fuelling speculation and volatile asset bubbles. Islamic economics encourages asset-based and profit-sharing financing such as *mudharabah* and *musyarakah*, which ensure fair sharing of risks and profits.

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<sup>5</sup> Mhd. Rasidin et al., “Hadis Tentang Jual Beli Dan Riba: Implementasi Pada Sistem Kredit,” *El Mudhorib: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 2, no. 1 (2021): 20–29, <https://doi.org/10.53491/eludhorib.v2i1.84>; Doli Witro, Mohamad Sar’an, and Deden Effendi, “Qaidah Furu’ Fi Al-Riba Dan Implementasinya,” *Iqtishaduna* 12, no. 1 (2021): 89–101, <https://doi.org/10.20414/iqtishaduna.v12i1.3017>; Dena Ayu, Muhamad Yusuf, and Doli Witro, “Pemikiran Al Ghazali Tentang Penerapan Sistem Ekonomi Islam Di Indonesia,” *Jurnal Hukum Ekonomi Islam (JHEI)* 4, no. 1 (2020): 111–28, <https://jhei.appheisi.or.id/index.php/jhei/article/view/102>; Rifqi Nurdiansyah and Doli Witro, “Tinjauan Hukum Ekonomi Syari’ah Terhadap Penggunaan Kantong Plastik Dalam Jual Beli Di Pasar Tanjung Bajure Sungai Penuh,” *Mahkamah: Jurnal Kajian Hukum Islam* 7, no. 2 (2022): 247–61, <https://doi.org/10.24235/mahkamah.v7i2.11625>.

<sup>6</sup> Abdul Haris, Muhammad Tho’in, and Agung Wahyudi, “Sistem Ekonomi Perbankan Berlandaskan Bunga (Analisis Perdebatan Bunga Bank Termasuk Riba Atau Tidak),” *Jurnal Akuntansi Dan Pajak* 13, no. 1 (2012): 24, <https://doi.org/10.29040/jap.v13i01.190>.

<sup>7</sup> Muhamad Izazi Nurjaman and Syahrul Anwar, “Praktik Riba Dan Bunga Bank: Telaah Etika Dalam Ekonomi Islam,” *Al-Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam* 10, no. 1 (2022): 1–15, <https://doi.org/10.37812/aliqtishod.v10i1.296>.

When it is related to the law, the existence of banks creates controversy in society, especially among Muslims who often face a dilemma: are interests *halal*, *haram*, or *subhat*? Bank interest is not clearly stated in the Nash (texts) (Al-Quran and Sunnah). Nevertheless, the texts provide general arguments and principles in *muamalah*, where each case of *muamalah* can refer to these arguments and guides. These principles include helping each other, being willing to help, prohibiting elements (*usury*, *maisir*, *gharar*), and exploiting the party being given the loan. Therefore, the issue of bank interest is a matter of *ijtihadiah*, where human reason is required to decide the law.<sup>8</sup>

In the issue of Sharia economic law in this contemporary era, the problem of interest is an appropriate topic and is still interesting to study. Differences of opinion regarding bank interest continue to be echoed so that they rise to the surface and shape the discourse developing in society.<sup>9</sup> Departing from this, it attracts attention, as stated by the *Masyarakat Tanpa Riba* (Society Without Riba) (MTR) from the results of interviews that *Islamic banks are not much different from conventional banks (BK)*.<sup>10</sup> This is because all the names of *aqad* (agreement) transactions used in Islamic banks are replaced with Arabic terms that are *majhul* (unknown) or deviate from Islamic jurisprudence in the books of the principal scholars of *fiqh*, so the existence of Islamic banks cannot/has not become a reality solution to avoid usury practices in every *muamalah* transaction.

This community was established for two main reasons. First, the concern about the condition of Indonesian society, the largest Muslim country in the world, which legalises the practice of usury systematically and massively. As a result, the majority of people, especially Muslims, are trapped in usury transactions in various aspects of life, even making it a proud lifestyle. Second, awareness of the concept of Islamic thought related to *aqidah* has raised Muslims from the downturn, especially from the bondage of usury. With clean and sincere faith, this community seeks to carry out the obligation of *da'wah*, calling for virtue and preventing evil deeds.

Many previous studies have discussed the concepts of usury and bank interest and public perceptions regarding the law of interest and its relation to Islamic bank products, such as research conducted by Irmawati and Nufikasari (2021),<sup>11</sup> which

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<sup>8</sup> Achmad Saeful and Sulastris Sulastris, "Riba Dan Bunga Bank Dalam Perspektif Islam," *Madani Syari'ah* 4, no. 1 (2021): 43, <https://doi.org/10.51476/madanisyari'ah.v4i1.232>.

<sup>9</sup> Veri Mei Hafnizal, "Bunga Bank (Riba) Dalam Pandangan Hukum Islam," *At-Tasyri'* 9, no. 1 (2017): 48, <https://doi.org/10.47498/tasyri.v9i1.35>.

<sup>10</sup> Interview, *Masyarakat Tanpa Riba (MTR)* (Bandung: Interview with MTR, 12 November, 2018).

<sup>11</sup> Irmawati Irmawati and Hufra Nufikasira, "Persepsi Masyarakat Terhadap Perbankan Syariah (Studi Kasus Herlang)," *Al-Ubudiyah: Jurnal Pendidikan Dan Studi Islam* 2, no. 2 (2021): 13–22, <https://doi.org/10.55623/au.v2i2.36>.

examines public perceptions of Islamic banks. The study results revealed that the benefits of Islamic banks are avoiding usury practices, being safer and more secure, giving a sense of pride as Muslims, and having an advantage in competition from an Islamic perspective. However, in contrast to the results of research by Putri et al. (2019),<sup>12</sup> Khusna and Pratama (2021),<sup>13</sup> and Jamil et al. (2022),<sup>14</sup> which revealed that most people agree that Islamic banks exist because of the MUI fatwa, which states that bank interest is haram as usury, and Islamic banks are present as a solution to avoid this interest/ usury. However, people still doubt the suitability of Islamic banks' activities and operational systems with Sharia principles. The results of research conducted by Septiana and Putra (2019)<sup>15</sup> and Laila-Widyawati (2021)<sup>16</sup> reveal that many people still use conventional banks even though they know the prohibition because of the needs and demands of work that facilitate economic activities. They know that usury is haram and a big sin and will be held accountable in the afterlife, even though usury has a harmful economic impact.

Differences in perceptions among the public depend on their knowledge about the haram of bank interest and their understanding of financial literacy and Islamic banking.<sup>17</sup> The difference in opinion among scholars and intellectual groups about bank interest and Islamic banking lies in understanding the arguments and concepts of its application in financial institutions. But all scholars from past to present, both classical and contemporary, agree that taking usury is forbidden. Even scholars who do not prohibit bank interest also agree that usury is forbidden.<sup>18</sup> Therefore, this paper

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<sup>12</sup> Dewi Ayu Sartika Putri, Ronald Rulindo, and Hendri Tanjung, "Persepsi Masyarakat Muslim Terhadap Ke"Syariah"An Bank Syariah Di Indonesia," *Iqtishaduna* 10, no. 1 (2019): 20–30, <https://doi.org/10.20414/iqtishaduna.v10i1.1594>.

<sup>13</sup> Natiqotul Khusna and Versiandika Yudha Pratama, "Persepsi Masyarakat Mengenai Kesyariahan Perbankan Syariah Terhadap Preferensi Menjadi Nasabah Bank Syariah," *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan* 1, no. 2 (2021): 310–22, <https://doi.org/10.46306/vls.v1i2.22>.

<sup>14</sup> S. Hikmah Jamil, Eva Yuliyana, and Sulistyawati Sulistyawati, "Persepsi Masyarakat Terhadap Bank Syariah (Studi Desa Gadu Timur, Kecamatan Ganding, Sumenep)," *Al-Musthofa: Journal of Sharia Economics* 5, no. 2 (2022): 155–71, <https://doi.org/10.58518/al-musthofa.v5i2.1160>.

<sup>15</sup> M Rifky Adie Septiana and Purnama Putra, "Analisis Perbandingan Persepsi Masyarakat Terhadap Bank Syariah Dan Bank Konvensional (Survei Pada Masyarakat Telaga Murni RT.001 RW.005 Kecamatan Cikarang Barat Kabupaten Bekasi)," *Maslahah: Jurnal Hukum Islam Dan Perbankan Syariah* 10, no. 1 (2019): 57–67, <https://doi.org/10.33558/maslahah.v10i1.2748>.

<sup>16</sup> Alfa Laila and Neni Widyawati, "Persepsi Masyarakat Tentang Riba Pada Transaksi Di Bank Konvensional (Survey Masyarakat Di Kabupaten Tangerang) (Survey Masyarakat Di Kabupaten Tangerang)," *Prosiding Pekan Ilmiah Mahasiswa* 2021 1, no. 1 (2021): 339–45, <https://ejournal.unis.ac.id/index.php/PKIM/article/view/1954>.

<sup>17</sup> Doli Witro, "Nilai Wasathiyah Dan Harakah Dalam Hukum Ekonomi Syariah: Sebuah Pendekatan Filosofis Sikap Dan Persepsi Bankir Terhadap Bunga Bank," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 1 (2021): 14–33, <https://doi.org/10.19105/alhuquq.v3i1.4570>.

<sup>18</sup> Andi Holilulloh, "Sistem Ekonomi Konvensional Dan Ekonomi Syari'ah Dalam Studi Islam," *Activa: Jurnal Ekonomi Syariah* 2, no. 2 (2019): 11, <https://jurnal.stitnualhikmah.ac.id/index.php/activa/article/view/494>.

focuses on the law of usury in the view of Masyarakat Tanpa Riba (MTR), which is seen in perceptions, attitudes, and MTR's movement in the community and on social media. Because MTR's usury threatens society's social and economic life, this paper aims to determine the law of usury from Masyarakat Tanpa Riba's (MTR) view.

## 2. Methods

This article uses a qualitative research method, which is field research. The data used in this article were obtained from two sources, namely primary sources and secondary sources. Primary sources are obtained from observations and interviews. At the same time, secondary sources are obtained from books, fatwas, scientific articles, internet websites, etc., related to the issues being studied. Data collection techniques used are observation, interviews, and documents. After the data is collected, it is read and studied in depth. The data obtained are presented in this paper in a narrative-descriptive way. The data analysis technique in this paper uses the analysis technique of Miles et al., namely, condensing data, presenting data, and drawing conclusions.<sup>19</sup>

Two other techniques support the analytical technique. The first is the inductive method, which is data analysis by grouping and collecting the opinions of different scholars into certain classifications and their characteristics. This method is used to examine the main issues in this article. The second is the comparative method, which involves seeing and relating discrepancies and suitability.<sup>20</sup> The introduction should contain the general background, state of the art, significance, and method. If there is a literature review, it can be included in this chapter.

## 3. Results and Discussion

### 3.1. Categorisation of Islamic Economic Legal Thought

Frank E. Vogel argues that scholars commonly use four methods to develop products for Islamic financial institutions in the context of the development of Islamic economic law.<sup>21</sup> *First*, direct ijtihad from the Qur'an and Sunnah legal sources to find new legal instruments that previous scholars have never formulated. This ijtihad is called by Yusuf Qaradhawi as *ijtihad inshai*.<sup>22</sup> *Second*, indirect ijtihad from the Al-

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<sup>19</sup> Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook* (California: SAGE Publications, Inc., 2014).

<sup>20</sup> Sya Rifah Isnaeni, "Analisis Hukum Bunga Bank Ditinjau Dari Perspektif Maqashid Syariah," *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah* 3, no. 1 (2019): 4, <https://doi.org/10.30651/justeko.v3i1.2925>.

<sup>21</sup> Frank E. Vogel and Samuel L. Hayes, *Islamic Law and Finance; Religion, Risk and Return* (The Hague: Kluwer Law International, 1998), 34.

<sup>22</sup> Yusuf Qaradhawi, *Al-Ijtihad Fi Al-Shariah Al-Islamiyah Ma'a Nazariyah Tablilyah Fi Al-Ijtihad Al-Mu'asir* (Kairo: Dar al-Qolam, 1992), 80.

Qur'an and Sunnah can be achieved by choosing existing scholars' opinions. This voting method has three criteria for conducting the selection process. The requirements are arranged from the most ambitious because of their tightness to the laxest. The first criterion returns to the Al-Qur'an and Sunnah and the rules for determining the best or strongest opinion based on the revealed text. The second criterion evaluates an opinion with the internal rules set by a particular school. The third criterion tests which opinion is the most likely to generate public benefit. Vogel refers to this last criterion as a utilitarian choice. In general, this second type of *ijtihad* is called Yusuf Qaradhawi as *ijtihad intiqā'i*.<sup>23</sup> The third method allows someone to adopt a provision, including conventional financial products, even if it conflicts with Sharia provisions for reasons of *dharurah* (necessity/emergency). An emergency is an extraordinary condition that creates grave dangers and difficulties for human beings, which is possible to disrupt the basic principles of human existence.<sup>24</sup> Scholars have formulated several legal principles related to emergencies, including all emergencies that must be avoided (*الضرر يزال / al-darar yazal*). Emergency conditions allow prohibition laws (*الضرورة تبيح المحظورات*).<sup>25</sup> The fourth method is to find a way out of the legal deadlock with legal breakthroughs through existing legal loopholes (the legal artifices/*hilah*). Scholars differ on the use of *hilah* in law enforcement. Ibn Hanbal and his students, like Ibn Taymiyah, strongly objected to the use of *hilah*. At the same time, Abu Hanifah and his student Muhammad Shaibani are among the scholars who often use *hilah* to extract their law. Imam Malik did not use *hilah* much, unlike his students, Shatibi and Ibn Ashur, who used *hilah* a lot. Shafi'i and his students used *hilah* selectively.<sup>26</sup> The basis of this method is a formalistic legal approach to contracts by prioritising substance.

The four methods are hierarchically scholars' responses to product development by Islamic financial institution actors. Fatwa can be divided into two categories based on the categories made by al-Zaybari. First, a loose fatwa (*التيسير في الفتوى*).<sup>27</sup> The people are called *mutayassirun* (loose/liberal). This group draws up fatwas using the *istihsan bi dharurah* method.<sup>28</sup> *Istihsan* is one method of debatable legal discovery. However, the debate is only literal, not in essence, as said by Ibn Hajib, al-Amidi, Ibn Subki, al-Isnawi, and al-Shawkani. The importance of *istihsan* is shifting (*al-'udul*) from *qiyas*

<sup>23</sup> Qaradhawi, 69.

<sup>24</sup> Wahbah Al-Zuhayli, *Nazhariyah Al-Dharurah Al-Shar'iyah Muqaranah Ma'a Al-Qanun Al-Wadh'i* (Damaskus: Muasasah al-Risalah, n.d.).

<sup>25</sup> Al-Suyuti, *Al-Ashbah Wa Al-Nazair Fi Qawa'id Wa Furu' Fiqh Al-Shafi'iyah* (Kairo: Mustafa al-Babi al-Halabi, 1959), 73–74.

<sup>26</sup> Muhammad Ibrahim, *Al-Hiyal Al-Fiqhiyah Fi Muamalat Al-Maliyah* (Dar al-Arabiyyah Lilkutub, 1978).

<sup>27</sup> Amir Sa'id Al-Zaybari, *Mabahith Fi Ahkam Al-Fatwa* (Beirut: Dar Ibn Hazm, 1995), 69–74.

<sup>28</sup> Wahbah Al-Zuhayli, *Usul Al-Fiqh Al-Islami Wa Adillatuhu* (Beirut: Dar al-Fikr, 1986), 734–48.

*jali* to *qiyas khafi* or making exceptions to partial problems from universal provisions. *Istihsan* has several variants, namely *istihsan bi al-nas*, *istihsan bi al-ijma'*, *istihsan bi al-urf*, *istihsan bi al-darurah*, *istihsan bi al-qiyas*, *istihsan bi al-maslahah*. Another way to use the arguments that contain relief (is *rukhsah*). *Rukhsah* is part of *wad'i* law. Abdul Wahab Khalaf defines *rukhsah* as a law ordained by Allah as a relief for the *mukallaf* under certain conditions.<sup>29</sup> Second, a strict fatwa (التشديد في الفتوى).<sup>30</sup> This group is identified as *mutasydidun* (rigid/textualist). This fatwa is made with great attention to legal source texts and always uses *azimah*. *Azimah* is the opposite of *rukhsah*. It is defined as the original law ordained by Allah, which is not specific because of a particular condition or personal person in determining the law.<sup>31</sup> If we follow al-Zaybari's categorisation, the results of Vogel's first two methods can be categorised as strict fatwas. This is marked by the development of Islamic financial institution products, which always refer to sacred texts or the opinions of scholars in understanding texts. The last two methods can be categorised as loose fatwas. The characteristic of this category of fatwas is the use of reasons of compulsion and formal legal breakthroughs that still leave legal loopholes.

### 3.2. Theory of Riba and Bank Interest

According to language, usury is interpreted as an addition (*al-ziyadah*).<sup>32</sup> In terms of Islamic law, usury is construed as an addition (both in cash, goods, and services) that requires the party receiving the loan to return something other than the amount lent based on the expiry of the period for paying it.<sup>33</sup> This definition is directed to the definition of *riba nasi'ah*.

Riba is an act explicitly prohibited by Islamic law in the Qur'an and Hadith. In Q.S. Al-Baqarah, verse 275, Allah SWT states that buying and selling are lawful, and usury is forbidden.<sup>34</sup> Abu Zahrah quoted<sup>35</sup>, saying that buying and selling is lawful by Allah SWT. This is because a balance between profits and losses refers to the rule "risk accompanies benefits". Meanwhile, *riba* is prohibited because there is no balance

<sup>29</sup> Abdul Wahab Khalaf, *Ilm Usul Al-Fiqh* (Kairo: Maktabah al-Da'wah al-Islamiyah Shabab al-Azhar, 1968), 121.

<sup>30</sup> Al-Zaybari, *Mababith Fi Ahkam Al-Fatwa*, 75-77.

<sup>31</sup> Khalaf, *Ilm Usul Al-Fiqh*, 121.

<sup>32</sup> Muhammad Syafi'i Antonio, *Bank Syariah Dari Teori Ke Praktik* (Depok: Gema Insani, 2018), 25.

<sup>33</sup> Abdul Rahman Ghazaly, Ghuftron Ihsan, and Sapiudin Shidiq, *Fiqh Muamalat* (Jakarta: Prenadamedia Group, 2018), 217.

<sup>34</sup> Muhammad Izazi Nurjaman, Doli Witro, and Sofian Al Hakim, "Akad Murabahah Di Lembaga Keuangan Syariah Perspektif Regulasi," *Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum* 19, no. 1 (2021): 24-35, <https://doi.org/10.32694/qst.v19i1.896>; Doli Witro, "Praktek Jual Beli Parang Dengan Cara Penumpukan Untuk Meningkatkan Harga Di Desa Koto Padang Perspektif Hukum Islam," *Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum* 17, no. 1 (2019): 34-40, <https://doi.org/10.32694/010710>.

<sup>35</sup> Mubarok and Hasanudin (2017)

between profits and losses, so business activities that use the concept of usury will always be profitable without any risk of loss. In this verse, the opposite of usury is buying and selling. Whereas in verse 276, Allah SWT compares usury to alms.

Riba is grouped into two: usury caused by accounts payable and usury caused by buying and selling. Riba caused by accounts payable is divided into *riba qardh* (additions agreed at the beginning) and *riba jabiliyah* (addition due to an additional time). Usury caused by buying and selling is divided into *riba fadhhl* (exchange of similar goods with different doses) and *riba nasi'ah* (delays in the delivery of exchange). All riba is forbidden according to scholars' consensus based on the Qur'an and Hadith texts.

Meanwhile, bank interest is interpreted as an addition to loans as a percentage of the money lent.<sup>36</sup> In conventional banking, bank interest is used to benefit from exchanges in the real sector and the financial industry. Bank interest consists of deposit interest and loan interest. Deposit interest is the interest the bank gives customers as a form of reciprocation to customers who have deposited their money. Meanwhile, the loan interest is the interest shown by the customer using the facility addressed to the bank that has provided a loan to him. Thus, bank interest is understood as additions caused by deposits and loans made by customers and banks from the principal of the two forms by what has been transacted.

In connection with the problem of bank interest, including the realm of *ijtihadi*, the provisions do not exist in the sources of Islamic law. The difference lies in how to view the concept of usury and use the method of extracting the law used so that one scholar's opinion forbids it by removing the law of *qiyas* (equalising the law *illat*). In contrast, other scholars allow it by using the rational thinking method based on the texts' provisions.

### **3.3. Overview of the Masyarakat Tanpa Riba (MTR)**

The MTR is a community that socializes, recruits and invites people to avoid the trap of usury, which is considered a threat to the community's social and economic life. Riba, synonymous with interest derived from debt, will increase when the payment term is late. The later the payment is made, the greater the debt must be paid. Therefore, the bondage of usury has made people's lives feel slowly suffocating.

The establishment of this community is motivated by two main reasons, namely first, seeing and feeling concerned about the order of life of the people of Indonesia, the largest Muslim-majority country in the world, which has systematically and massively

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<sup>36</sup> Hardiwinoto Hardiwinoto, *Kontroversi Produk Bank Syari'ah Dan Ribanya Bunga Bank* (Semarang: Amanda Semarang, 2018), 83.

legalised the practice of usury. So, the majority of Indonesian people, especially Muslims from all walks of life, have been entangled in usury transactions at all times, and what is very sad is that *ribawi* activities have become a lifestyle that we are very proud of. Second, awareness of the brilliant conceptual basis of Islamic thought concerning Islamic *aqidah* has awakened Muslims from multidimensional adversity, especially the bonds of usury. Based on a clean, solid, and sincere faith and far from usury tendencies, it becomes a form of strength in the community as a realisation of carrying out *da'wah* obligations. This follows making the community part of a group of people who carry out calls to do good and prevent evil or bad deeds.

The MTR is not just a community in social media groups such as WhatsApp (WA), Telegram, Line, Instagram (IG), or Facebook (FB) but a community of social movements that carry out actual, structured, and visionary actions clear mission—starting with raising awareness among Muslims to leave the bad habit of being in debt and the dangers of the grave sin of usury, both in this world and in the hereafter. Therefore, an administration carries out the mandate and preaches the concept, vision, and mission, especially to Muslims and generally to all levels of society, regardless of race and religion.

The management structure consists of: First, the management structure of the MTR from the national level Central Board (PP), Regional Managers (PP provincial level, and Regional Administrators (PD) at the municipal/district level to the sub-district. Second, in the PP management, there is an Amanah Council (MA) which controls all the performance of the chairperson, Secretary General (Sekjen), Treasurer, and Secretariat of the Field (Sekbid) under them, including MTR-Care and fosters management performance at the PW and PD levels. Third, PW management has a Regional Coordinator (Korwil), Secretary, Treasurer, and members of PW activists who have the function of fostering the people at the provincial level to the municipal/district level.

Members of the MTR currently reach 70,000 sympathisers who are members of various social media groups. Nationally, this community is managed by around 1,000 MTR activists from the national level to the regional level. The MTR visionary hopes to make MTR the world's number one *riba*-free community. The members and sympathisers who have joined come from different backgrounds, such as the general public, students, lecturers, doctors, State Civil Apparatus (ASN), TNI/Polri officers, and the international community, especially entrepreneurs classified in various business fields. , among others: production and manufacturing business, service and advertising business, fashion and shop, food and culinary, trading and exporting, agribusiness, construction, and supplier, etc.

When MTR visionaries aspire to become the largest anti-usury community in the world, MTR already has many of the best programs. One of them is the lending of various programs, such as education programs on bad debts for the afterlife, education on the dangers of the grave sin of usury, and education on the MTR's red book. The MTR achievement target until 2025 is the realisation of 100 Coachees, 10,000 MTR activists, and 1 million active sympathisers. In addition, there are several main programs, including:

**Table 1. MTR Main Programs**

No.	Programs Name	Information
1.	<i>Temu Pengusaha dan Warga (TPW)</i>	National-District Level
2.	<i>Cara Cerdas Kelola Uang (CCKU)</i>	National-District Level
3.	<i>Mengatasi Kemandegan Bisnis dan Kehidupan (MKBK)</i>	Advanced Event Idem
4.	<i>Sukses Mengembangkan Harta Tanpa Riba (SMHTR)</i>	Fundamental Business Class
5.	<i>Platform Bisnis Tanpa Riba (PBTR)</i>	Performance Business Class
6.	Business Transformation Coaching (BTC)	Advanced Business Class
7.	<i>Meraih Bisnis Untung Bisnis Berkah (MBUBB)</i>	Professional Business Class
8.	<i>Meraih Hidup Berkah Hidup Berlimpah (MHBHB)</i>	Professional Business Class
9.	Becoming a Master in Marketing and Selling (BMiMS)	Professional Business Class
10.	Ultimate Business Leadership (UBL)	Professional Business Class

Source: Data collected and processed by researchers

### **3.4. Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), according to the MTR**

Community Without Riba (MTR) is a community that focuses on socialising and inviting people to avoid debt and usury. Since the beginning, the MTR Community has had a noble vision and mission that is a brilliant visionary; that is, it will not synergise with any financial institution. However, there are still opportunities to synergise with Islamic financial institutions and the DSN-MUI as an institution with the authority to issue fatwas related to the operational system of Islamic financial institutions (Islamic banking).<sup>37</sup>

The MTR Community's synergy is the same as that of the DSN-MUI and Islamic financial institutions in avoiding various types of transactions contaminated with *ribawi* practices. Apart from that, the MTR Community always pays attention to transactions that comply with Sharia principles and stays away from various fraudulent transactions that impact the perpetrators' business, economic and financial continuity. As for the MTR Community's criticism of Islamic banking and

<sup>37</sup> Haryono Haryono and Raudya Pertiwi, "Regulasi Lembaga-Lembaga Fasilitator Sebagai Penentu Arah Kebijakan Operasional Bank Syariah," *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (March 25, 2020): 37–51, <https://doi.org/10.30868/ad.v4i01.753>.

similar Islamic financial institutions, based on the results of a comprehensive review of the MTR Community, it states:

The use of contracts by Islamic financial institutions (Sharia banking) and all transactions carried out by Muslims must follow Sharia law' by referring to references from the book of Islamic jurisprudence contained in various books of leading scholars (*al-kutub al-mu'tabarah*) so that the position of Islamic financial institutions and all muamalah activities of Muslims are monitored, integrated and controlled if there is a deviant use of the contract.<sup>38</sup>

The contract determines Islamic financial institutions' obtaining profits.<sup>39</sup> Both the profits that come from buying and selling contracts in the form of margin<sup>40</sup>, profits derived from the *ijarah* contract in the form of wages and rental prices<sup>41</sup>, as well as profits derived from cooperation agreements in profit sharing. Therefore, supervision of using contracts in Islamic banking must be carried out. When deviations occur in the use of contracts, they must be straightened out and adjusted to Islamic sharia.

Opportunity for the synergy of the MTR Community for the position of the DSN-MUI as an active and massive institution and has the authority to issue *share legal fatwas relating to muamalah Aaliyah* activities in financial institutions. The MTR community supports DSN-MUI in issuing *rajih* (strong) fatwas based on the DSN-MUI *makharij fiqhiyyah* (*fiqh* choice) process, one of which is *tahqiqul manath*, which is an analysis of determining the reasons for legal provisions (*ilat*).<sup>42</sup> Therefore, the legal provisions issued are complete and detailed, which will have implications for the strength of the decided law. Apart from that, the MTR Community does not hesitate to criticise various DSN-MUI fatwas which are proven to have *syar'i* weaknesses.

Concerning the MTR Community's criticism of the fatwa issued by the DSN-MUI, it lies in the substance and implementation mechanism, for example, in Fatwa Number 7 of 2000 concerning *Mudharabah* Financing and also DSN-MUI Fatwa Number 111 concerning the Sale and Purchase of *Murabahah*, based on the *syara'* argument which

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<sup>38</sup> Interview, *Masyarakat Tanpa Riba (MTR)*.

<sup>39</sup> Muhammed Habib Dolgun, Abbas Mirakhor, and Adam Boon Ka Ng, "A Proposal Designed for Calibrating the Liquidity Coverage Ratio for Islamic Banks," *ISRA International Journal of Islamic Finance*, 2019.

<sup>40</sup> Muhamad Izazi Nurjaman, Iwan Setiawan, and Nana Herdiana, "Penerapan Akad Wakalah Bi Al-Ujrah Dan Hiwalah Bi Al-Ujrah Dalam Pengembangan Produk Di Perbankan Syariah," *Al-Infraq: Jurnal Ekonomi Islam* 13, no. 1 (June 30, 2022): 165–80, <https://doi.org/10.32507/ajei.v13i1.1059>.

<sup>41</sup> Iwan Setiawan, Muhamad Izazi Nurjaman, and Nana Herdiana, "The Implementation Of Hybrid Contracts For Restructuring Non-Performing Financing In Sharia Banks," *Dinar: Jurnal Ekonomi Dan Keuangan Islam* 9, no. 1 (January 23, 2022): 63–73, <https://doi.org/10.21107/dinar.v9i1.13011>.

<sup>42</sup> Ma'ruf Amin, *Solusi Hukum Islam (Makharij Fiqhiyyah) Sebagai Pendorong Arus Baru Ekonomi Syariah Di Indonesia (Kontribusi Fatwa DSN-MUI Dalam Peraturan Perundang-Undangan RI)* (Malang: UIN Malang, 2017), 50.

is used as a reference DSN-MUI, the presentation of the terms and pillars of the contract and its provisions are appropriate and in line with the opinion of the majority of *fiqh* scholars originating from the requirements of *syara'* law. However, regarding the pillars of buying and selling *murabahah*, there is no firmness regarding the sharia limits.

However, MTR Community stated:

“At the level of application execution in the field, no one has even implemented and complied with the provisions or followed the DSN-MUI fatwa regarding *mudharabah* and *murabahah*, even though they are in the same class as Islamic banks, let alone conventional banks or other financial institutions”.<sup>43</sup>

The MTR Community's criticism of the fatwa regarding *mudharabah* lies in the term financing, which is close to the nuances of providing loans or buying and selling. Even though a *mudharabah* contract is part of a *syirkah* contract, which is not at all financing by providing a loan or buying and selling but in the form of a partnership or cooperation, likewise, the fatwa regarding *murabahah* must emphasise the pillars that must exist for the perpetrator of the contract, namely only two parties. The conditions for buying and selling *murabahah* that must be mentioned/written are related to the introductory price and profit. There can be no fines, penalties, or confiscation of collateral if this occurs—late payment of instalments or even default within a few months. Therefore, the application control for executing *mudharabah* and *murabahah* contracts in Islamic banks and other financial institutions must be improved.

### 3.5. Movement of Masyarakat Tanpa Riba (MTR) toward the Community

A community that carries a *da'wah* mission certainly hopes that it will have implications for the object of its *da'wah*. Whether it's in the form of calls, actions, or directions to do something or not because that action is disgraceful and prohibited. The success of the *da'wah* mission depends on the strategy and emotional approach a preacher uses.<sup>44</sup> The more you understand the criteria and attitudes of the object of *da'wah*, the easier it will be for the object of *da'wah* to accept whatever call is given. That, of course, is not easy for a preacher to do. However, an accuser also does not have to be discouraged if the *da'wah* mission does not succeed in making the object of *da'wah* follow what is called for. The preacher's task is limited to conveying the

<sup>43</sup> Interview, *Masyarakat Tanpa Riba (MTR)*.

<sup>44</sup> Rodiyah Rodiyah, “Integritas Dai Dalam Menentukan Keberhasilan Dakwah,” *EL-AFKAR: Jurnal Pemikiran Keislaman Dan Tafsir Hadis* 7, no. 1 (June 3, 2018): 31–36, <https://doi.org/10.29300/jpkth.v7i1.1585>.

truth clearly and unequivocally while relating to whether the object of *da'wah* wants to follow or not is Allah's business—the Great Giver of Guidance.<sup>45</sup>

The MTR, as a community engaged in *da'wah* to invite people to avoid the trap of usury, has a distinctive missionary strategy. There are three elegant ways for anyone to join the MTR, as follows:

*First*, as a sympathetic citizen of MTR. All levels of society can join as compassionate members of the MTR Community by joining the National MTR FbG (Facebook group) or their respective regions to understand what MTR is. *Don't let it be like buying a cat in a sack* (before you are sure of entering the MTR, then get to know carefully what missions the MTR is carrying out until you are confident and curious about the MTR). So that people who join to become part of the MTR can take part as members of the MTR who develop *da'wah* missions in their respective environments. As for now, sympathisers who are in FbG have reached 254,861 sympathisers (this number is tentative and growing over time).

*Second*, as an active member of the MTR. All levels of society, especially sympathetic citizens who are serious about being part of the MTR, can register via WaG (WhatsApp group). Become an active member of the MTR or with a commitment to take part in the best MTR programs such as the *Temu Pengusaha dan Warga* (TPW), *Cara Cerdas Kelola Uang* (CCKU), *Mengatasi Kemandegan dan Bisnis Kehidupan* (MKBK) or regularly attend MTR *fiqh mu'amalah maliyah* studies in every city domicile.

*Third*, Become an active member of the MTR. All layers of society, sympathisers, and engaged citizens who are committed and friendly in the *da'wah* mission based on Ali 'Imran verses 104 and 110 commits to participate in the best MTR programs at least *Sukses Mengembangkan Harta Tanpa Riba* (SMHTR) and *Platform Bisnis Tanpa Riba* (PBTR), a commitment to diligently attending *fiqh mu'amalah* studies, a dedication to diligently upgrading *tsaqafah Islamiyah*, a commitment to preach and contribute with the MTR community to awaken Muslims to a glorious civilisation.

Based on that, the MTR strategy in preparing human resources at various levels (sympathisers, active citizens, and activists), as well as the levels of various effective programs, became a *da'wah* strategy that later was expected to be able to have implications for the wider community—preparing human resources at multiple levels positions activists professionally in developing the *da'wah* mission. Through the process and mechanism of this *da'wah* strategy, the existence of the MTR Community

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<sup>45</sup> Saidaturrahmah Saidaturrahmah, "Da'i Dalam Perspektif Al-Qur'an," *Jurnal Al-Qiraah* 14, no. 2 (2020): 103–28, <https://jurnal.kopertais5aceh.or.id/index.php/al-qiraah/issue/view/25>.

has genuinely been felt by the broader community from all over the country. The implications of the presence of the MTR Community for the achievement of the community can be seen in various indicators, namely:

*First, Qualitative Indicators.* There is an increasing awareness of the understanding of Muslims in various circles. The attention of this understanding is related to the destructive nature of debt in the world afterlife, the danger of the grave sin of usury in the hereafter and the MTR's red book education, the departure of stopping all types of ribawi transactions and paying off the remaining principal as soon as possible after participating in the best MTR program starting with *Temu Pengusaha dan Warga (TPW)*, *Cara Cerdas Kelola Uang (CCKU)*, *Mengatasi Kemandegan dan Bisnis Kehidupan (MKBK)*, *Sukses Mengembangkan Harta Tanpa Riba (SMHTR)*, and *Platform Bisnis Tanpa Riba (PBTR)* as well as a massively supported understanding of the study of *fiqh mu'amalah maliyah*.

*Second, Quantitative Indicators.* The intensity of the realisation of the best MTR program is getting higher due to a wave of enthusiastic crowds following all the stages of the best MTR program until the MTR comes from Sabang-Merauke.

*Third, Syar'iyyah Indicator.* With the spirit of struggle, the slogan "Be friendly in da'wah" makes MTR a community that tries to position itself as part of the call of Surah Ali Imran verse 10 as the best people.

Through these achievement indicators, the MTR Community has a roadmap for the next five years as the 2027 master plan. This roadmap is the hope and achievement all sympathisers must realise to grow and develop the community's spirit to become the world's number one anti-usury movement association. So, the MTR Community has significant implications for saving the community from the bondage of usury that is already rampant in various sectors of life. The roadmap is divided into three achievements, namely: *First*, the achievements of MTR sympathisers. Communities who have joined as sympathisers in the National FbG can transform into International MTR. So, the MTR FbG was formed in all Muslim countries and the majority of English-speaking countries, with sympathisers reaching 5 million followers.

*Second*, the achievements of active MTR residents. They are maximising facilities via WAG (WhatsappGroup) and TG (TelegramGroup) active MTR members by implementing the best MTR programs such as *Temu Pengusaha dan Warga (TPW)*, *Cara Cerdas Kelola Uang (CCKU)*, *Mengatasi Kemandegan dan Bisnis Kehidupan (MKBK)*, *Sukses Mengembangkan Harta Tanpa Riba (SMHTR)*, and *Platform Bisnis Tanpa Riba (PBTR)* and *Kajian Fiqih Muamalah (KFM)* in all cities where there is an MTR with active citizens reaching 500 thousand activists.

*Third*, the achievements of MTR activists. The intensity of the best MTR programs, specifically for *Sukses Mengembangkan Harta Tanpa Riba* (SMHTR) and Platform Bisnis Tanpa Riba (PBTR), and upgrading *tsaqapah Islamiyyah* to be friendly in *da'wah*, has the effect of duplicating the number of activists with a target of reaching 50 thousand activists from the business community.

*Fourth*, the Achievements of the MTR Coachees. This is especially true for activists committed to participating in all programs and commitments of Surat Ali 'Imran verses 104 and 110 to preach and contribute to the MTR community to awaken Muslims to a glorious civilisation. The expected achievement is the formation of 500 coachees to realise the Real Sector Synergy of 50 thousand entrepreneurial activists in various business sectors.

As explained above, the MTR Community has strategies and various effective programs for socialising and inviting the public to avoid usury traps. The superior design and program that is owned are carried out to request and make the public aware of the trap of usury, which is almost 100% derived from interest-bearing loans from conventional banks and moneylenders. The source of usury is of particular concern to the MTR Community. How can people avoid usury originating from debt? Therefore, the MTR Community, with its various strategies and programs, directs the community to become anti-debt fighters and anti-usury.

The process of inviting and making the community aware by implementing strategies and programs is carried out in stages and considering the condition of the community. These stages include: *The first phase* focuses on public awareness education about the 24 bad habits of debt in this world and 6 in the hereafter. This education is carried out at the *Temu Pengusaha dan Warga* (TPW) through Star Class every week starting at the RT/RW level; mosques/ *kelurahan*, sub-districts/ regencies, municipalities/ offices, after TPW, all participants are motivated to take part in the second stage so that *azzam* stops (determination to stop) debt. The TPW stage is the first step to educating the public and inviting them to be free from the debt bondage that gives rise to usury. As in various posts in the FBG MTR group, many people need solutions to settle or be free from usury debt.

*The second phase* focuses on education on *Cara Cerdas Kelola Uang* (CCKU), plus awareness about the 20 significant dangers of usury in the world and ten hereafter. Education in the CCKU event (full day) is a running class that is carried out every week/month at the municipal/regency, office, provincial and national levels; the *azzam* (determination) of participants is increasingly strengthened to join the third stage of stopping from the usury trap. *The third stage*, the focus of education on the MTR red book plus education on *Mengatasi Kemandegan dan Bisnis Kehidupan*

(MKBK) (Full day), is Advance Class every week/month, business *azzam* (determination) rises to stop usury and pay off debts. *The fourth stage*, Camp2day, *Sukses Mengembangkan Harta Tanpa Riba* (SMHTR), is a *fundamental business class*. Camp3day of *Platform Bisnis Tanpa Riba* (PBTR) is *performance business class*, and Business Transformation Coaching (BTC) is advanced business class, business growth, anti-usury, and anti-debt. *The fifth stage*, *Meraih Bisnis Untung Bisnis Berkah* (MBUBB), *Meraih Hidup Berkah Hidup Berlimpah* (MHBHB), *Becoming Master in Marketing and Selling* (BMiMS), and *Ultime Business Leadership* (UBL), are professional business classes.

Based on the five stages of socialising, inviting, and making people aware developed by the MTR Community, it focuses on sources that entangle people in usury practices. The original is financial difficulties that require people to take fast methods through interest-bearing loans without looking at the consequences that will arise in the future. Interest derived from loans is part of one type of usury. At the same time, usury is part of a major sin.<sup>46</sup>

Concerning interest derived from debt loans, the attitude of the MTR Community is in line with MUI Fatwa No. 1 of 2004 concerning the Prohibition of Interest. This is based on texts which prohibit usury. For example, in Q.S. Al-Baqarah verse 275, it is expressly stated that *qath'i* (definitely) prohibits usury as for the word of the Prophet Muhammad, which explicitly and *qath'i* (definitely) also forbids *usury*. This is as in the Hadith narrated by Imam al-Bukhari, Imam Muslim, Imam Abu Dawud, Imam An-Nasa'iy, Imam Ibn Hibban, Imam Al-bayhaqi, and Imam Al-Ashbahaniy namely: "*Stay away from 7 things that destroy: ... (one of them) Eater of Riba...*" (Riwayat Sahih Hadith of Imam al-Bukhari, Imam Muslim, Imam Abu Dawud, Imam An-Nasa'iy, Imam Ibn Hibban, Imam Al-bayhaqi, and Imam Al-Ashbahaniy).

Apart from that, another Hadith states that eating usury, people who order usury to be eaten, witnesses, and writers are among the actions prohibited by the Prophet Muhammad Saw.<sup>47</sup> Apart from that, in the *ijma*, *the companions of the Prophet Saw that usury is forbidden and* a significant sin, and for the perpetrators, it is obligatory to repent *nashuha*.<sup>48</sup> Jumhur scholars also emphasised that usury of various kinds is forbidden. Therefore, the MTR Community is in line with the MUI Fatwa Number 1 of 2004 concerning Interest, which is the same as usury, while usury is forbidden.

<sup>46</sup> Fitri Setyawati, "Riba Dalam Pandangan Al-Qur'an Dan Hadis," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 3, no. 2 (2017): 257–71, <https://doi.org/10.29300/aij.v3i2.2210>.

<sup>47</sup> Eef Saepuloh, *Kumpulan Hadits Ekonomi: Sebuah Tinjauan Hukum Islam* (Cirebon: Percetakan Cirebon Com, 2015), 157.

<sup>48</sup> Imam Al-Nawawi, *Kitab Al-Majmu' Syarbul-Muhadzdzab, Juz 9* (Jakarta: Pustaka Azam, n.d.), 391–94.

### **3.6. Perceptions of Masyarakat Tanpa Riba (MTR) on Riba**

When the attitude of the MTR Community is in line with the substance of the MUI fatwa regarding the prohibition of bank interest, which is the same as the concept of usury, however, the MTR Community has the most distinctive and specific perception that other anti-usury communities do not have regarding usury practice solutions as well as conventional and sharia banking solutions, namely:

First, the MTR Community is absolutely 100% anti-usury with all kinds of usury. So the MTR Community focuses on educating Muslims to raise awareness about complying with sharia by staying away from the 20 significant sins of usury in the world and the ten recompenses for major sins in the hereafter. The MTR Community also strongly discourages transactions in all timelines of *ribawi* muamalah transactions, such as banking, stock exchanges, insurance, leasing, pawnshops, foreign exchange, cooperatives, and other financial institutions.

Second, after comprehensively examining the facts related to Islamic banks (BS), the MTR Community concluded that Islamic banks are not much different from conventional banks (BK). This is because all the names of aqad transactions used in Islamic banks are replaced with Arabic terms which are *majhul* (unknown) or deviate from Islamic jurisprudence in the books of Islamic jurisprudence so that the existence of Islamic banks is /not yet a solution to avoid the practice of usury in every muamalah transaction.

Third, the MTR Community is anti-debt except for trade debts that are truly blessed. So, the MTR Community focuses on building a business and muamalah and staying away from debt in cash. Because debt is the source of the concept of usury when there is an additional required return, other anti-usury communities do not own this anti-debt. Moreover, conventional banks carry out business activities in the form of credit, and Islamic banks whose business activities carry out financing, indirectly the two concepts are the same, namely providing debt that must be returned.

### **3.7. The Attitude of the Masyarakat Tanpa Riba (MTR) towards Riba**

The question is whether Muslims need financial institutions. Therefore, does the mood of the MTR community towards Muslims need a financial institution or not? The opinion of the MTR Community is unnecessary for several related reasons, including: (1) *Taubatan nasuha*, when caught in usury, is to stop usury and pay off the remaining principal of the debt. (2) The totality of 100% of the work focuses on the business care domain to multiply revenue. (3) *Talaq 3* against all types/ traps of usury and 30 dangers of the great sin of usury. (4) Stop 24 bad debts in the world and six bad debts in the afterlife. (5) Get rid of victims of begging for debt by awakening the

winning warrior mentality. (6) If you can't do business independently, you must run or join an existing company owned by a relative or friend who trusts you, not looking for debt for capital. (7) If you can run an independent business armed with sufficient business knowledge and gain investors' trust, do *syirkah* in a trustworthy, honest manner so that premature partnerships or defaults do not occur, which will harm your party and especially the investors. (8) Get closer to obedience to Allah SWT. to qualify oneself for success and *ma'unah* from Allah in the form of an abundance of multiple blessings. (9) Ready to preach with Muslims to rise and contribute to *da'wah* to revive the people back to Islam *rahmatan li al-'alamiin*.

The opinion above is still controversial. What is the attitude of the MTR Community towards Muslims? Do they still need banking institutions or not? Opinion of the MTR Community: Muslims still need banking institutions, but the conditions for *muthlaqah* are that banking institutions must only have one bank with a system without the concept of *ribawi* of any type and must be managed as state-owned and private enterprises. Therefore, it is prohibited to establish banks, let alone financial institutions such as leasing, stock exchanges, foreign exchange, cooperatives, and loan sharks. The strong reasons are: *First*, the state is obliged to control the wealth of every citizen who is Muslim by imposing the right to collect 2.5% as *zakat al-maal*, which has *nishab-haul* and those who are infidel (*kafir*) *dzimmiy* are subject to *jizyah* of 10% as a guarantee of people's rights to public services.

*Second*, eliminating all risks (zero conflict) of various frauds and manipulation of financial data if managed by private or state banks if there is more than one bank. The state must also eliminate all types/traps of usury from all fiscal and electronic transactions through the only state bank, including anticipating all fraud.

*Third*, the state must provide all centralised electronic and virtual transaction services, which provide all the most complete conveniences and facilities without charge (free). For example, there are only ATMs because Credit Cards are haram. All *aqad* savings must be *wadi'ah* free of any duties, free transfers, free foreign exchange, no difference between buying and selling, etc. The state is obliged to regulate/tightly control transfers to/from abroad.

Based on the two controversial statements by the MTR Community regarding the fact that Muslims no longer need financial institutions but still need banking institutions with certain conditions. While the position of the banking itself is part of a financial institution, if the financial institution is not allowed to stand, it also cannot stand. However, this community is very wary of financial institutions as hotbeds of usury. They still think they want a financial institution in the form of a bank that only has one, namely an anti-usury banking institution owned and managed by the state, so

that there is not a lot of data manipulation that creates a financial system. *ribawi* as it is today. The ideal banking or financial institution, according to the MTR Community, is *Bait al-Maal*. So, to realise this, the state, as the highest authority, must take the following steps, as follows: *First*, the state is obliged to establish *Bait al-Maal* (branch centre) to accumulate state revenues covering the self-management of all natural resources in the form of *al-anfal*, *al-kharaj*, *al-jizyah*, *milkiyah*, *'ammah-dawlah*, *zakat*, and *shadaqah* which are at the same time for the distribution of state spending. *Second*, the State is obliged to make Bait al-Maal (branch centre) produce-deposit-backup-sharf/forex, Dinar-Dirham-Wariq, entirely under the State's central control. Third, the State is obliged to establish a State Bank (central-branches-ATm-Machine EDC) to accumulate and control every citizen's financial assets. Where Muslims have the right to collect 2.5% *zakatul-maal*, which has been *nishab-haul* which has been entered into Bait al-Maal, and for infidels *dhimmiy* is imposed a *jizyah* collection of 10%, which is also included in Bait al-Maal as a guarantee of people's rights in the framework of get free public services, such as clothing, education, health, security, and legal protection. So Bait al-Maal becomes the state's official central monetary income output in running the wheels of government. This was done for the sake of fair and equitable prosperity for all people in all timelines, the position of the state bank, and the central financial income output belonging to all the people.

Based on this explanation, the MTR community was founded out of concern for the practice of usury in Muslim-majority Indonesia. They are a social movement that is active in making Muslims aware of the dangers of usury, regardless of race or religion. This community has an organisational structure from the central to regional levels, with around 70,000 members and 1,000 activists. MTR carries out various educational programmes and aims to reach 100 Coachees, 10,000 activists, and 1 million active sympathisers by 2025, focusing on rejecting usury and promoting economic justice based on Islamic values.

The MTR community has a da'wah mission to prevent people from the practice of usury, which is considered a major sin in Islam. MTR uses three strategies to engage the community: sympathisers, active members, and activists. They organise various educational programmes, such as Temu Pengusaha dan Warga (TPW), Cara Cerdas Kelola Uang (CCKU), and others, to increase understanding and awareness of the dangers of usury. Through this approach, MTR seeks to change the community's mindset to be more aware of interest-bearing debts that are considered usury by the views of Islamic law that forbid it. Some interesting findings from this MTR Community are: *First*, when DSN-MUI emphasises the importance of Sharia contracts in transactions such as *murabahah*, *ijarah*, and profit sharing, MTR criticised the use of the term "financing" in the DSN-MUI's *mudharabah* fatwa, as well as the vagueness

in the *murabahah* fatwa regarding price, profit, and penalties for late payment. MTR also highlighted that the implementation of fatwas by Islamic banks is still inadequate, while they also want to synergise with DSN-MUI to improve Sharia compliance in financial practices.

*Second*, the MTR community has an unyielding attitude towards usury, considering it to be avoided entirely in all its forms. They focus on education to stay away from usury, refusing to transact in conventional or Sharia financial institutions that still allow usury. In addition, they reject the concept of debt except for blessed trade and encourage their members to focus on businesses that do not involve usury or debt. The community believes that financial institutions, where necessary, should operate in a usury-free system and be transparently managed by the state and the private sector as a measure to avoid manipulation and usury practices that they consider detrimental to Muslims.

#### 4. Conclusion

Based on the description above, it can be understood and concluded that the Community Without Riba (MTR) is an anti-usury community. MTR can be categorised as a textualist and rigid group (*mutasyadidun*). The rigid MTR method often implies that Islamic economic development is static and monolithic. The existence of the MTR will be productive if it is read not as a threat but as an auto-criticism against Sharia financial practices that are not yet perfect.

This community also considers that they have qualified knowledge about fiqh muamalah and its legal foundations, so preaching anti-usury to the public is packaged so that many people are aware of and want to avoid the usury practices that trap them. Various activities are carried out as a routine program to carry out the vision and mission of this community so that this community continues to grow and can contribute significantly to creating a muamalah community life order following sharia. What is more emphasised in this community is avoiding debt and usury practices.

The results of this study certainly need to be further developed by future researchers, mainly from various aspects such as evaluating the MTR program in increasing public understanding of usury and Islamic financial practices, comparative studies of the application of Fatwa DSN-MUI in Islamic financial institutions and MTR's perceptions or expectations of sharia compliance in economic practices, the influence of the existence and activities of the MTR community on the financial behaviour of Muslim communities related to the rejection of usury and preference for financial institutions according to sharia principles, conducting case studies of MTR members

or activists who are successful in business without using usury or debt, and their impact on local economic empowerment. This research is expected to provide a deeper understanding of the contributions and challenges faced by MTR in its efforts to change the economic paradigm of Muslims in Indonesia.

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