

Research Article

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The Impact of Public Understanding of Usury on Debt and Receivable Behavior from an Islamic Perspective

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Abstract: *Based on the framework of Islamic teachings, economic activities carried out by humans to be developed have several rules and ethics or morality in Islamic law. Providing loans will help those in need as is the principle of loans or debts. The discussion about usury can be said to be classic both in the development of Islamic economic thought and in Islamic civilization because it is a complicated problem and often occurs in society. Based on research conducted at the Padamulya Village Taklim Country, Subang Regency, it shows that people who lack understanding about usury will tend to believe that usury is an addition that is too high, such as that made by loan sharks, while additions with small amounts are not usury. This research uses a qualitative research approach where qualitative research as a scientific method is often used and carried out by a group of researchers in the field of social sciences, including educational sciences. The result of the research show that people's understanding about usury has an influence on debt and receivable behavior in the majelis taklim in padamulya village, subang district with a significantly low understanding value, thus showing a positive value, therefore there is a unidirectional relationship.*

Keywords: *Usury (Riba), Debt behavior, Islamic economic ethics.*

Introduction

Based on the framework of Islamic teachings, economic activities carried out by humans to be developed have several rules and ethics or morality in Islamic law. The Qur'an has regulated humans in fulfilling all their material needs, how humans obtain material things, of course we must interact with other people, for example making debts and receivables.

Providing loans will help those in need as the principle of loans or debts is to help. When there are additional debts and receivables, instead of easing other people's burdens, they increase suffering. "The Muslims have agreed that loans or debts are prohibited in muamalah." Because in debts and receivables there is an element of easing other people's burdens without expecting anything in return.

Allah has sent down sustenance to this world to be used by humans in a way that has been permitted by Allah and is free from all actions that contain usury. The discussion about usury can be said to be classic both in the development of Islamic economic thought and in Islamic civilization because it is a complicated problem and often occurs in society. This is because changes in usury are closely related to transactions in the economic sector (in Islam called muamalah activities) which are often carried out by humans in their daily activities.

Based on these rules, a social order can be created that cares about the fate of people who are still in trouble and distress. Among the contents of these rules is that it is not permissible to give debts which are of a profit-making nature or to withdraw profits from receivables which are detrimental and burdensome to other people for their own interests. Taking advantage or withdrawing profits in the form of overpayment of the principal debt is clearly usury.

Usury behavior that occurs in society is greatly influenced by a person's understanding. The level of understanding influences individual behavior. Behavior is the activity or activity of the living creature concerned (Fasa, 2020). Therefore, all living creatures, namely plants, animals, and humans, behave because they have their own activities. Meanwhile, comprehension is a person's ability to grasp the meaning and meaning of the material being studied, which is expressed by explaining the main content of a reading or changing data presented in a certain form to another form.

Understanding comes from the word understand. In the Big Indonesian Dictionary, understand means to understand. Sudaryono was quoted as saying (Arifin, 2024): "Comprehension is a person's ability to grasp the meaning and meaning of the material being studied, which is expressed by explaining the main content of a reading or changing data presented in a certain form to another form." If understanding is a measure of a person's ability to understand or comprehend the activities they are carrying out, then in learning, the teacher must understand or understand what he is giving to students. Daryanto was quoted as saying (Nuary, 2024) that: Comprehension is an ability that is generally emphasized in the teaching and learning process. Students are required to comprehend or understand what is being taught, know what is being communicated and be able to utilize the content without having to connect it with other things. Based on Bloom's taxonomy (Ulfah, 2023), understanding is classified in the second level of cognitive domain. Understanding is at a higher level than knowledge. This means that understanding is not just knowing, but also wanting students to learn to be able to utilize or apply what they have learned and understood.

Based on the explanation above, it can be concluded that understanding is a person's ability to understand or interpret something. Someone can be said to understand if they can provide a detailed explanation of the information obtained using their own words in accordance with existing concepts.

A process that is based on positive understanding and awareness means that this behavior will be lasting. On the other hand, if behavior is not based on understanding and awareness, it will not last long. Therefore, usurious behavior will not occur if it is based on understanding and conversely, usurious behavior will occur if there is no understanding of the consequences of this behavior.

Based on research conducted at the Padamulya Village Taklim Council, Subang Regency, it shows that people who lack knowledge about usury will tend to believe that usury is an addition that is too high, such as that made by loan sharks, while an addition with a small amount is not usury. People do not understand usury in terms of buying and selling, but usury is only found in conventional bank loans so that debts and receivables are what the community does because that is the practice that people get and know that there are no debts and receivables that have additional benefits to either individuals or community activities.

The understanding of the people of the Padamulya Village Taklim Council, Subang Regency regarding the issue of usury does not only discuss bank interest, but can occur in other economic activities, bank interest which is the main point of difference of opinion about whether it is usury or not, greatly influences the mindset of ordinary people in understanding usury. So that in economic activities, such as debts and receivables, and other transactions, they still include debt interest in them in their daily lives, many Muslim people carry out the practice of debts and receivables in various ways in the context of business livelihoods, daily needs, and lifestyles. high and other needs and sometimes due to a lack of knowledge about usury a person can enter the practice of usury.

Apart from that, at the Padamulya Village Taklim Council, Subang Regency, researchers have not seen any research related to the title that the researchers raised, and the researchers saw that there are usury practices that are growing in the Padamulya village, such as loans from loan sharks.

This theme is interesting to study. Therefore, we then try to explain this problem with research entitled "The Impact of Public Understanding of Usury on Debt and Receivable Behavior in an Islamic Perspective (Case Study at the Padamulya Village Taklim Council, Subang Regency)."

Method

This research seeks to analyze and describe the impact of society's understanding of usury on debt and receivable behavior from an Islamic perspective. The type of research used in this research is a descriptive analysis method. According to (Haris, 2023), descriptive analysis is empirical research that investigates a specific symptom or phenomenon in a real-life setting. The results of this research were collected using primary data and secondary data.

The approach used in this research is a qualitative approach. According to Bogdan and Taylor in (Arifudin, 2023), a qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Saepudin, 2021) the method is to transcribe the data, then coding the notes in the field and interpreting the data to obtain conclusions.

This research uses qualitative research with field research methods (field research). According to (Sappaile, 2024) this approach is adapted to the main aim of the research, namely to describe and analyze the impact of society's understanding of usury on debt and receivable behavior from an Islamic perspective. So that this method will be able to explain the problems of the research (Tanjung, 2023).

Determining appropriate data collection techniques greatly determines the scientific truth of a research. The data collection techniques used in this research are observation, interviews, and documentation.

Engineering can be seen as a means of carrying out technical work carefully using the mind to achieve a goal. Even though the study is an effort within the scope of science, it is carried out to collect realistic data systematically to realize the truth. Research methodology is a means to find a cure for any problem. In this case, the author collected information about the impact of society's understanding of usury on debt and receivable behavior from an Islamic perspective from books, articles, journals, theses, theses, ebooks, etc. (Saepudin, 2019).

Because it requires material from the library as a data source, this research utilizes library research. Researchers need books, scientific articles and other literature related to the topics and problems they explore, both print and online (Sofyan, 2020).

Searching for information from data sources requires the use of data collection techniques. Amir Hamzah in (Arifudin, 2024) claims that data collection is an effort to collect information related to the subject under study. The author uses library research methods to collect data. Specifically, the author started with the library to collect information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that provide views regarding the impact of society's understanding of usury on debt and receivable behavior from an Islamic perspective.

Furthermore, Amir Hamzah in (Nasem, 2018) said that data collection means various efforts to collect facts related to the topic or discussion that is being or will be explored. These details can be found in scientific literature, research and scientific writings, dissertations, theses and other written sources. According to (Hanafiah, 2021) data collection can be carried out in various circumstances, using different sources, and using different techniques.

Observation is part of the research process directly regarding the phenomena to be researched (Saepudin, 2021). With this method, researchers can see and directly feel the atmosphere and condition of

the research subject (Kartika, 2022). The things observed in this research are the impact of society's understanding of usury on debt and receivable behavior from an Islamic perspective.

The interview technique in this research is a structured interview, namely interviews conducted using various standard guidelines that have been established, questions are arranged according to information needs and each question is needed to reveal any empirical data (Rahayu, 2020).

Documentation is a technique for collecting data through existing documents or written notes. Documentation comes from the word document, which means written items. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes and diaries. According to Moleong in (Jumiati, 2024) the documentation method is a way of collecting information or data through examining archives and documents. Documentation strategies are also data collection techniques proposed to research subjects. The data collection method using the documentation method was carried out to obtain data about the condition of the institution (research object), namely the impact of the public's understanding of usury on the behavior of debts and receivables from an Islamic perspective.

Muhadjir in (Tanjung, 2020) states that data analysis is the activity of carrying out, searching for and compiling records of findings systematically through observations and interviews so that researchers focus on the research they are studying. After that, make the findings material for other people, edit, classify, and present it.

Results and Discussion

Based on the results of the research, researchers found that the taklim assembly in the Kamulya village, Subang district, did not understand what usury was. Analysis of the understanding of usury is interpreted through collecting interview data containing statements. The results of interviews from members of the taklim assembly regarding the meaning of usury can be seen based on the results regarding the level of understanding of usury. Most of the taklim assembly learn about usury through TV, radio and other social media.

Analysis of debt and receivable behavior is interpreted through collecting interview data containing statements. As for the results of the interview regarding debt and receivable behavior, it can be seen from the results of the level of debt and receivable behavior of the taklim assembly that it appears that the taklim assembly is still carrying out debts and receivables even though they already know and have studied the understanding of usury.

Public understanding of usury on debt and receivable behavior.

Of the total of 7 taklim assemblies in Mumulya village, Subang district, there are a total of 560 members with an average number of 80 members in each assembly. The results of this research prove that the taklim assembly in Mumulya village, Subang district, does not understand usury well.

This can be seen in the statement of the members of the taklim assembly "I do not know what is meant by usury and loans for money with a return of surplus value" another statement "usurious assets are only worldly pleasures" the statement "the law prohibiting usury is more severe than the act of adultery" of the members The majority of the taklim assembly does not know or understand. This analysis is directly proportional to the statement of other members of the taklim assembly that the members of the taklim assembly only know what usury is but do not really understand usury because the taklim assembly continues to engage in debt and receivable behavior which still contains elements of usury.

Based on this analysis, in this study the relationship between understanding usury and debt and receivable behavior is passive but the level of relationship is low, which is at the level of knowledge that only knows but does not yet understand its application.

Community behavior (majlis taklim) towards debts and receivables based on an Islamic perspective.

Of the total number of members of the taklim council in the village of Mumulya, Subang Regency, researchers obtained an interview sample that of the total of 560 members there were only 210 people who carried out economic activities and carried out debt and receivable behavior. Another 350 people did not engage in debt and receivable behavior because they were over 60 years old and their understanding of usury had an impact on their debt and receivable behavior.

The results of the analysis show that the influence of understanding usury on debt and receivable behavior is very significant with a very low level of understanding, which means the level of relationship is positive, indicating a unidirectional relationship. This shows that the two variables are not high, as can be seen from several debt and receivable behaviors carried out by members of the taklim assembly, namely choosing to agree with the addition of the principal debt when it is due, and agreeing that the loan requires a certain additional amount every month while the capital is fixed and if it is When it is due, he will take his capital, if he is not able to pay, then time and interest will be added, and many members of the taklim assembly choose to agree that the exchange of goods of the same type but in different quantities (Adiwarman, 2015).

Apart from that, the researcher also assumes that the taklim assembly strongly agrees in filling out the scale of the agreement with the loan shark. This can be seen from the average member of the taklim assembly choosing to agree with the statement that they do not understand usury and is also supported by the results of the researcher's observations, that there are still many debt and receivable behaviors that contain elements of usury carried out by the community in the taklim assembly of Kamulya village, Subang district.

Usury is very dangerous for the perpetrators, both from the Al-Qur'an and the Prophet's hadith, various threats of danger include the loss of blessings on usury assets. Usury is prohibited in Islam because usury only benefits one party and is tyrannical to the other party, a person who is in debt means he or she needs help so that the problem is resolved, but this addition will be more burdensome for the person in debt. As Allah SWT says in QS al-Baqarah 2/275 which means: "Those who eat (take) usury, cannot stand but stand like someone who has been possessed by the devil because of (the pressure of) madness. Their situation is like that, because they say (opinion), In fact buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. those who have received a prohibition from their Lord, then continue to stop (from taking usury), then for them what they have taken before (before the prohibition came); and its affairs are (up to) Allah. the person who returns (takes usury), then that person is the inmate of hell; they will abide therein."

Economists believe that the cause of the economic crisis is the interest paid for borrowing capital or what is called usury. The impact of usury on society's economy is: unfair distribution of wealth, destruction of economic resources, weak economic development, unemployment, being trapped in debt, social inequality, preventing investment (Shavab, 2021).

The social impact of usury is that it creates hostility and hatred between individuals and society, slander and fraternal ties are broken, the feeling of mutual help is lost, and the society that interacts with usury is a poor society and does not have a sense of sympathy (Paturochman, 2024).

Conclusion

It can be concluded that in concept and practice taking interest (rent, usury) is not justified in Islam. Riba is prohibited because it has a negative impact on the Islamic economic side. The economic impact of usury is the inflationary impact caused by interest as the cost of money. The higher the interest rate, the higher the price that will be set on an item. The results of other research show that people's knowledge about usury has an influence on debt and receivable behavior in the subang district's Mumulya village taklim council with a significantly low understanding value, so it shows a positive value because there is a unidirectional relationship.

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