

# The Resurgence of Islamic Populist: Purification Understanding of Usury Banking in X-Banker Community- Indonesia

*By* Nurjannah Septyanun et.all

## The Resurgence of Islamic Populist: Purification Understanding of Usury Banking in X-Banker Community-Indonesia

**Nurjannah Septyanun**

*Universitas Muhammadiyah Mataram, Mataram, Indonesia*

3

**Khudzaifah Dimiyati**

*Universitas Muhammadiyah Surakarta, Surakarta, Indonesia*

*Email: kd255@ums.ac.id*

**Bambang Setiaji**

*Universitas Muhammadiyah Surakarta, Surakarta, Indonesia*

*Email: bs260@ums.ac.id*

**Mu'inudillah Basri**

*Universitas Muhammadiyah Surakarta, Surakarta, Indonesia*

*Email: basri\_salam@yahoo.com*

**Abstract---** This article analyses facts about the community of former bank workers (x-banker), who migrated from both Indonesian conventional banks and Islamic banks. The hijra is a purification movement for understanding usury banking as a reaction to the failure of constructing sharia principles in institutions, contracts, and banking transactions. Some critical law studies carried out by many scientists conclude that robbery still happens in Islamic banking. This study used the prophetic paradigm with an integrated approach of integration-interconnection model of Loay Safi, through textual and socio-historical inference in the x-banker community. Moreover, the x-banker community believes that the enforcement of sharia rules in banking operations in an absolute way should be done. However, this has not been supported by the banking system and the existence of dualism paradigm as a consequence of the dual banking system that is still being implemented. Meanwhile, x-banker community is a part of the Islamic populist which textually and contextually understands and runs the Islamic economic cycle in a pure (Kaffah) way. Therefore, the preference of doing hijra or resign of work occurs as a form of understanding of usury banking implementation. This is a process of textual and social-historical inference that they obtain and do. This phenomenon is a new flow of the Islamic populist rising in Indonesia especially in the economic field. It influences the paradigm of the Indonesian Islamic financial system in the future even though its movement always get pressure from opposite ideas and missions.

**Keywords---** *islamic populist, purification of understanding, usury banking, X-banker community.*

### Introduction

The political frenzy that occurred during modern colonialism has given rise to a variant of the diverse movements of the Muslim community. However, the emergence of these movements has relatively similar objectives. Under the banner of Islam, the struggle was born as an expression of criticism of injustice appeared from series of political, economic activities of globalization and neo-liberalism. Marginalization in a global political system makes Muslim communities, at least, have one thing in common: oppressed. This, in turn, gave birth to a new style of Islamic populism as we feel today. (Endi Aulia Garadian, 2017). According to Azyumardi Azra (2019), political populism refers to political approaches and movements claiming to speak and represent ordinary people confronting with established political elites and political authorities. From this point of view, political populism is a form of partiality or defence of the masses who have always been sacrificed by the political elite or the ruling regime. Historically the term political populism was first used in the United States in 1892 when

a 'populist movement' emerged which resulted in the formation of a Populism or People's Party (Azyumardi Azra, 2018). What about Islamic populism? Political populism in Muslim-majority countries arises because of several factors. The study conducted by Vedi R. Hadz on three countries, Turkey, Egypt, and Indonesia analysed that colonialism which afflicted various Islamic countries, authorized the country governments for years and marginalized them in the global political system then aroused the same feeling: oppressed, which in turn gave birth to the populism movement (Muhammad Asif, 2019). Vedi's study of the populist of Islam in Indonesia states that the motivation of group interests can give birth to the political power of Islam rather than the ideology or teachings of the religion itself. The movement 212 does not only stopped at Ahok's 'blasphemy' case, and the agenda of overthrowing the president in the 2012 election but on the other hand, they built economic forces through the establishment of minimarkets, cooperatives, and other forms through withdrawing funds from the public Muslim (Endi Aulia Garadian, 2017).

Islam in national history has roles as the basis of social solidarity, motivation and ideological attitude, driving force or endorsement of cultural and structural change. The power of Islam might be strong and weak, but its isolation cannot and is not possible. The problem, of course, lies in whether Islam must be interpreted merely as associational ties, so in terms of party or association, or as the context of variants, so it only concerns the *Santri's* class, or we can go to the situation where new cultural traditions have formed, which then colour the view of life and behaviour patterns (Taufik Abdullah, 1987). The new model of Islamic Populism is a form of response to the development of the economic system that often changes, has a detrimental effect, and even excludes certain groups. Whatever type of populism emerges; it departs from the similarity of oppression carried out by the system, which tends to be piloted by secular countries.

The new model of Islamic Populism is considered by some social agents to continue the struggle to seek their aspirations to establish an ideal society guided by Islamic values. Who was slightly affected by the viewpoint of Clash of Ignorance states, that this happens because there is a kind of lethargy in realizing this idealism, (Edward Said 2001). If so, it is likely only revolved around the 'relations of domination' (Nicos Mouzelis, 1988) or 'cultural hegemony' (Valeriano Ramos, Jr, 1982). Is this the end of the revolution of Islamic populism? Will Islamic populism develop in the future? Of course, it is necessary to do an in-depth study in different contexts and time spaces to answer this question.

There are double standards in the interpretation of populism in western countries and in countries that are predominantly Muslim. Populism in western countries is interpreted as a revival of nationalism and anti-foreign ideas. By some elitist-structural circles, the populism in Indonesia is interpreted as a revival of Islamic radicalism, which encourages anti-Chinese sentiment, prefers economic nationalization, and demands the establishment of sharia law. On the other hand, Islam has a historical fundamental in the founding of the Unitary State of Indonesian Republic.

Radicalism, at one point, is considered to negate terrorism. Firmness about the limits of halal and haram, favours and doom, and immorality and obedience often built the uncomfortable zone for those who feel their rights are threatened by the affirmation of this 'radical understanding'. Aggravated patterns use power to drive and close the movements. This is one form of Islamic phobia in some circles so it collided between Islam and the Nationalism of the Unitary State of Indonesian Republic and Pancasila.

Islamic radicalism in Indonesia - led by the Islamic Defenders Front (FPI) - is the main force behind the rise of Islamic populism in Indonesia. This has a significant impact on the country's political, social, and economic factors. Radical Muslims have demanded that Sharia law must be applied in Indonesia. They have immersed in moderate Muslim organizations, Islamic political parties, universities, Islamic schools, and the media. The firmness of this movement continues to attack, especially by using social media. Anti-Chinese sentiments from radical Islam are not new. In 1998, ethnic Chinese Indonesians were targeted by riots that exacerbated the economic crisis, where the masses robbed their businesses (Umar Juoro, 2017). And on January 26<sup>th</sup>, 2016, Indonesian demonstrators called on the police and military to take secure steps against hard-line groups such as the Islamic Defenders Front (FPI). At another time, Members of the Sharia police in Aceh carried out public sentences in Meulaboh on February 12<sup>th</sup>, 2016. Aceh is the only province in Indonesia that has applied the Islamic Sharia. In the economic side, the State of Indonesia has now agreed on One Belt One Road (OBOR) or Belt and Road Initiative (BRI) agreement in Beijing, China, on April 25<sup>th</sup>-28<sup>th</sup>, 2019. The same meeting was held earlier on May 2017. This meeting was attended by more than 37 countries, including Indonesia (Rr. Ariyani Yakti Widyastuti, 2019).

On the other hand, Chinese companies through this agreement have implemented infrastructure and natural resource projects. Construction of electric railroads, mining, and energy projects in Sulawesi, the increase of Chinese workers in Indonesia suppress the opportunities for domestic generation. Infrastructure projects with debt schemes are assumed to be usury debt, hence be the cause of Indonesia's entanglement in an increasingly large debt vortex. State debt and personal debt are not the same in structure, quantity, and purpose but the impact of usury debt was the same. Both of them cause losses when they cannot pay as well as interest rates appear if they are late in depositing; the principal debt must be returned while the interest on usury payment is forced to be fulfilled through agreements.

Usury breaks down the economy of a country. It is due to some reasons 1) it causes a reduction in projects in the production of goods because the owners of capital generally want profits without willing to face the risk of loss. So the only safe way is to give credit and get interested. And this method does not contribute much to advancing the economy of a country; 2) it causes a decrease in people's purchasing power. In economic theory, it is explained that the increasing amount

6 money in circulation is due to a large amount of credit disbursed by banks and the capital owners in a country. This will have an impact on the declining purchasing power of the country's currency because a large amount of money in circulation is not followed by a large number of goods and services available. Instead, the profit in Islam is generated from the correlation between money and work. Then the number of outstanding amounts is followed in real terms by a large number of goods and services available; 3) it causes high prices of products and services because business owners finance their businesses with interest loans. They are forced to increase the selling price of production goods to cover the high production costs due to the interest on the credit they have to pay (Yusuf Al Subaily, 2010).

This study of Islamic populism tries to present a new perspective in explaining the phenomenon of exploitation (usu 3 phenomenon) and the migration action or the massive resignation of bank employees. Historical segments are important in the development of Islamic banks in Indonesia. During six years starting from 2013 to 2019 various counter-usury communities revolved both usury banking and other financing institutions. The reason why this community was formed is various. The perspective of Islamic populism does not only discuss it on the side of political movements and power, but in term of economic and the change of *ummah* towards the purification of *Muamalah*.

Islamic banks are as the embodiment of the teachings of Islamic economics, which is the starting point of Allah's revelation imprinted in the Qur'an and the Sunnah of His Messenger. In this case, the Lord Allah and His teachings are a prime which is technically operational and must be used as a provision and guidance in all economic activities to meet the needs of human life. In conducting business activities, for example, the perpetrators must realize that all assets (capital) which are controlled by their nature belong to Allah as the absolute owner. In this case, humans are only limited to the temporary owners (relative), as well as true bearers so that as a consequence they must obey all the diligence and guidance of the absolute owner, Allah (Muhammad Djakfar, 2010).

Knowledge and understanding of *Muamalah Maliyah*, especially regarding *Muamalah* banking, is widening in various circles. Talking about banks is not just about banking. There are still other fundamental parts such as institutions, contracts and agreements, business transactions and activities, and sharia compliance. Usury is the main issue, based on the phenomenon of the migration of the banking sector whose the majority is influenced by the knowledge and understanding of banking. The consequence of knowledge and understanding of usury banking leads to the action of the entity of practicing law in the banking world. There is the integration of interconnection with the work of resigning. Currently, about 69 3 usand individuals from the usury observer banking entity are members of the x-banker community.

Understanding and implementing the Islamic banking industry brings together two dimensions of value, that are the value of professionals in the financial world and the value of compliance with sharia principles, one of which is the rules of commercial transaction that are not mixed with the rules of credit. These fundamental indicators determine the norm characteristics of Islamic banking in Indonesia. Thus, the construction of legal reforms for Islamic banks as beyond banking is well realized (Nurjannah S, et.al, 2018:352).

## Method

This study applied a method of integration and interconnection is focused on the theory of Louay Safi. His th 35 ing is used to bridge and "integrate" the textual (normative) and contextual (empirical) approach (Loay Safi, 1993). Louay Safi in *Towards A Unified Approach to Sharia and Social Inference* shows a basic effort in order to rebuild and restructure reasoning and ways of thinking on the basis of the epistemology of law (transcendence) into the implementation of sharia in the field of economics, especially in banking system based on framework of purifying the understanding of usury banking.

According to Louay Safi (1993), there are classical methods to be applied at least in heading the modern reality. Safi explains that knowledge could not be separated from certain presuppositions or be free-values. It is known that revelation also contains an individual "rationality" and the truth of revelation and empirical reality together can be a source of knowledge. According to him, knowledge and scientific activities are the results/continuation of particular ontologies that link scientific efforts with individuals and their environment which complement them with motivational grounds. On the contrary, scientific activity presupposes several statements about the nature of existence, a truth that must be recognized before being involved in various empirical studies. Therefore, separating religious fact (metaphysics, revelation) from the scientific area, especially the area of 11 social sciences is an opinion that cannot be justified. It should be underlined that the "social science" meant by Safi in *Towards A Unified Approach to Sharia and Social Inference* is a general humanitarian science (humanities). Therefore, it is not only limited to sociology. But it also includes history, anthropology, politic and so on with their "historical" and empirical character. This was seen when Safi explained the peculiarities of "social science" in front of natural methods (naturalistic methods).

## Discussion

### *The Islamic populism of Indonesia and Free-Usury Banking*

The phenomenon of political Islam in Indonesia has spread to the economic aspect of its people. Politics and economy issues also become the content and substance of politics. Political movements from Islamic populism are known only in structural changes and efforts to gain power. On the other hand, we must see that this Islamic populism movement spreads to a community-based individual polarization. The patterns tend to strengthening and internalizing Islamic values on self, family, and community. Knowledge and understanding of worship and *Muamalah* are pure (*Kaffah*). This can be seen from the assumption that if the *ummah* is obedient to the Islamic values within worship and *Muamalah*, with the right way and method, the strong unity of the *ummah* under the same *Tawheed* will be realized. Conversely, if the *ummah* does not obey Islamic principles under the right and straight *Tawheed*, then the division will arise. As a result, Islam is large in quantity but small and weak in quality. This is a weapon for those who do not want Islam to rise and be healthy.

Islamic banking has not been widely understood by the people of Indonesia, including banks and 28s of Islamic banking services. It turns out that various *Muamalah* contracts used by banks contain terms and conditions that are contrary to sharia principles. The lack of understanding among the public regarding sharia banking including recognizing Islamic banking products and their legal aspects, of course, can endanger the legal position of Islamic banks if they have to face cases through a forum of the Religious Courts of the National Sharia Arbitration Board of the Indonesian Ulema Council, which is a sharia banking dispute resolution forum. Also, inevitably, it weakens the legal position of the customers of Islamic banks if they have to face the case because of their understanding (Sutan Remy Sjahdeini, 2014; Suliadi *et al.*, 2018; Syamsumarlin, 2018; Wiardani *et al.*, 2018).

The practice of Islamic banking is often criticized by Islamic scholars. They argue that Islamic banks in carrying out their transactions are contrary to sharia concepts and provisions. Organizing the activities of Islamic banks has caused morality problems. Talking about avoiding interest collection, joint risks between the bank and the customer, or about the implementation, it turns out that it is a mere termination. From the observations and research of several Islamic scientists, Islamic banks in carrying out their business activities does not negate interest, shares the risk, maintains the practice of charging interest in other terms and avoids the risk. It has been carried out slyly.

The same thing 5 as stated by Prof. Ahmad Khurshid about *Murabahah* transactions and *Ba'i Mu'ajjal*. According to him, "*Murabahah* (cost-plus financing) and *Ba'i Mu'ajjal* (sale with deferred payment) are permitted in Islam under certain conditions. Technically, it is not a form of financial mediation but a kind of business participation. The sharia permits that the financier buys the goods and then sells them to the client. Unfortunately, this current practice of "buy back on marking up" is not in keeping with the conditions on which *Murabahah* or *bai' Mu'ajjal* are permitted. What is being done is a fictitious deal which ensures a predetermined profit to the bank without actually dealing with goods or sharing any real risk. This is against the letter and spirit of sharia injunctions."

Dr. Hasanuz Zaman also criticized the practices of Islamic banks as his opinion that "it emerges that it is practically impossible for 7rge banks or banking system to practice mark-up, *salam*, buyback, *Murabahah*, etc. according to the sharia requirements. To make them eligible to a return on their operations, the bank is compelled to pay tricks with the letters of the law. They do not buy, do not possess, do not sell and deliver the goods, but the transition is assumed to have taken place. By signing several documents of purch 10, sale, and transfer it might fulfil a legal requirement, but it clearly violates the sharia." Further, he concluded that "...many techniques that interest-free banks are practiced are not either in line with the spirit of sharia or practicable with the case of large banks or the entire banking system. Moreover, they have failed to do away with undesirable aspects or interest. Thus, they have retained what an Islamic bank should eliminate (Sutan Remy Sjahdeini, 2014; Aditi, 2019; Arvelo *et al.*, 2019; Subawa *et al.*, 2019).

The character of Islamic banking is the same as the economic character of Islam which has been put forward by experts, including *Uluhiyah* orientation (divinity-theology), *Insaniah* (humanity), *Tawazun* (balance), and morality (ethics) (Naqvi, 1994, Qardhawi, 1995, Djakfar, 2008). These four characters do not appear to be possessed by conventional banks, which in principle prioritize selfishness (*Ananiyah*) rather than altruistic morality that is willing to share feelings with others' interests. It needs to be honestly acknowledged that conventional banking rooted in the philosophy of teaching capitalism should be suspected of being guided only by human reason and driven by a strong desire to develop individual capital or wealth. In reality, the extreme point of the teachings of capitalism is clearly contrastive to the economic system of socialism, which emphasizes extremes of common interest, thus sacrificing personal interests which must also be respected (Muhammad Djakfar, 2010).

Islam, in each of its sectors, including the industrial area, is very concerned about the moral and norms of sharia, so that anything that contradicts the sharia and *maqâshid syari'ah* will be rejected. Islam focuses on halal state, honesty, justice, avoiding tyranny, avoiding wasting and things that are not useful, and avoiding unlawful things. This is one of the economic press points in Islam, in addition to instruments which are free of banking with all its derivatives in the Islamic financial system. This economic system is based on high morals. Everyone can be costly; it can be significant if possible, but with

clear rules according to Sharia, non-abusing and fair treatment, and the equilibrium principles it also benefits many people and care for others (Sofyan Rizal, 2011).

On the other hand, usury instruments are the central issue in Islamic banking. Usury is often considered similar and even same as buying and selling. So that in sorting between exploitation and buying and selling, we need the right methodology to interpret it. The general knowledge of Muslims about the practice of usury is still lack, whether on the fundamental law, the type of banking, and its adverse effects. This causes the practice of usury is still an essential instrument in the economic activities of Muslims (Muchlas Al-Farbi, 2016).

The fundamentalist Islamic paradigm expresses clearly and explicitly about halal and haram. Every economic activity, both buying and selling, borrowing, leasing, and so on, is permissible and permissible. This is the basic rule in *muamalah*. This means that every *muamalah* activity is lawful and permitted, as long as no argument or text forbids it. Islamic economics, not only talking about profit and loss, but we talk about halal and haram which have consequences of heaven and hell. In the paradigm concept of Islamic populist and fundamentalism, halal and haram is a choice, and there will be logical consequences from both. Therefore, understanding and implementing an economic activity must depart from the right and correct knowledge and understanding (*Kaffah*) (Nurjannah S, 2018; Sribagus *et al.*, 2017; Zohdi, 2017; Suwitha, 2016).

The views of the Salafiyah Pesantren in Sampang Madura are divided into three aspects. In the first group, the *Syar'iy* factor, the pesantren tradition (*Santri*) and sociology. The *Syar'iy* doctrine, which is the main menu of the pesantren curriculum, teaches that Muslims must avoid usury items because they are strictly forbidden in religion. Likewise, it is shown to prevent everything unclear known as *Syubhat*. In the framework of *Ikhtiyad* (prudence), it seems that this *Fiqhiyah* benchmark is strictly used, so that for the time being, they have not respected the presence of banks, including Islamic banking. The view of the second group is relied on the *da'wah* of his full Kyai namely K.H Abd Hasib Siradj who is reluctant to use banking services. Obedience to the clerics who describe this paternalistic attitude shows how strong the *Santri* hold the tradition to respect and follow the teachings of their *Kyai*. *Santri* understand and believes that everything the *Kyai* teaches should be appreciated because, in essence, the teaching comes from the Qur'an and the Sunnah of the Prophet. The view of the third group comes from sociological reality. The third group views the benefits of banking in the modern and sharia-based era. They are slightly more open and welcome to the existence of Islamic banking as an alternative user of Islamic banking services (Muhammad Djakfar, 2010; Kholid, 2018; Mulyono & Hadian, 2019; Othman, 2019).

Islamic banking is not an alternative, but a solution to keep away from usury transactions and institutions. Islamic banking must improve and assess its institutional aspects, trades, contracts which are the basis and implementation. The revolution in institutional, deal, transaction, knowledge, and understanding of banking law which is purely sharia-compliant, make Islamic bank credible and principle-compliant.

### *Hijra and Purification of Usury Banking Understanding*

The concept of *Hijra* is often dominant in Islamic populist; leave something that is prohibited and does something that is ordered. In the idea of space and time, hijra can mean moving from a wrong place to a better place. We often find *Hijra* phenomenon and become a public issue that seizes the thinking and curiosity of some people in the community. The phenomenon of *Hijra* is often discussed on media such as Facebook, Instagram, Twitter, television, vlogs, and so on. The *Hijra* trend is seen and observed starting from the pattern of the dress, routine of attending Islamic studies, discussion of Islamic circles among academic circles, until the preventive actions against bad behaviour by certain organizations with various appeals and invitations.

The concept of *Hijra*, which represents Prophet Muhammad's migration from Mecca to Medina in 622 CE, is very importance in Islam. The Prophet migrated to Medina because Muslims faced persecution in Mecca and found it difficult to practice their religion. Consequently, in the mainstream Islamic discourse, *Hijra* constitutes moving from *Dar al-Harb* to *Dar al-Islam*. *Dar al-Harb*, which means—house of war, refers to lands where Islamic law is not implemented or where Muslims do not enjoy the freedom to practice their religion. Conversely, *Dar al-Islam*, which means—house of Islam refers to areas ruled by Islam. The traditional meaning of *Hijra*, therefore, is that Muslims who are unable to practice Islam, or face opposition when they do so, are obligated to migrate to the lands of the Muslims (Matan Uberman and Shaul Shay, 2016).

In the early period of Islam *Hijra* (migration to Madinah) appears to be one of the most fundamental obligations. *Hijra* is the most significant foretold in the ancient scriptures as well as prophet Muhammad's life (Muhammad Khalid Masud, 1986). *Hijra* refers to people's transformation from a less religious person to a more pious one. The changes are commonly displayed through a Muslim's choice of dress, such as when previously unveiled women choose to wear the *Jalabiya*, a kind of Arab-style veil with flowing robes, or when men avoid wearing trousers below their ankles (*Isbal*) and make long beards (*Lihyah*). Some even leave their jobs to follow what they call a totally *Hijra* lifestyle (Yuyun Sunesti, 2018).

Workers' migration from usury bank is a total migration of work and lifestyle; migration from banking by leaving his job. Indonesian banks, whether conventional banks or Islamic banks are agreed as usury institutions. Sharia banks are not sharia according to one of the critical studies carried out by anti-usury activists; one of them is a former banker (x-banker).

Leaving usury work is the process of Islamizing Islamic science and science in the realm of paradigms. Textual understanding of all prohibition, including prohibition of usury, is one of the reasons for the issuance of x-bankers from religious work. Verse texts in the Qur'an and Sunnah greatly influence the work of the usury institution psychologically. Furthermore, Islamic studies from *ulama/da'i/adzatidza* were grounded into x-banker hierarchy. Migration and usury banking are the two main essential variables in this study tied to Islamic populism. The migration from usury banking based on epistemology requires the right methodology and by the patterns that are built-in society. Indonesian Muslim communities increasingly realize that they need the right models in applying Islam. The method of purifying understanding is part of the *Tawheed*.

To be able to understand and implement the rules regarding the prohibition of usury banking, a correct and appropriate method is needed. The purpose of purifying understanding is based on *Tawheed* through integration-interconnection domain between the textual and socio-historical inference. Purification of the knowledge of usury banking, by the entity carrying out the practical banking law, one of which is a former bank worker is an important finding in this study. Fundamentally returning to the right and correct *Tawheed* and abandoning Allah's prohibition, including usury banking, shows a significant growth trend in Islamic populist. Islamic populist does not only concern about politics and power in its efforts to achieve and implement its fundamental objectives but the side of internalization of the individual which becomes the main essence. Internalization is encased in their ability to understand themselves based on knowledge and faith of prohibition and order from the creator.

Various groups argue about bank interest, which is considered as usury while in Islam and divine religions, usury is forbidden. However, why are there still many people who are tempted by the fragrant interest of the bank? This condition may depart from ignorance and misunderstanding. *Muamalah* activities without a proper and correct basis of Islamic knowledge will bring out actions that are out of the rules and exceed the limits. The bank elements involve the bank as the provider of usury, customers as beneficiaries of the bank, and notaries as witnesses and note-takers, and the last is usury transactions.

The definition of usury, according to language, means to increase. Allah Ta'ala states in Surah Al-Baqarah: 276, "Allah destroys usury and fertility<sup>19</sup> alms." Banking, according to the term, means increasing or delaying sell of certain assets (Yusuf Al-Subaili, 2010). Qadi Abu Bakr ibn Al-Arabi in his book *Ahkamul Qur'an* defines exploitation as: "any unjustified addition to the value of the goods delivered to the counter-value (of the goods to be received)." In other words, to avoid exploitation, the value given in a transaction must be exactly equal for both parties (Zaim Saidi, 2015).

Usury in Islam is haram based on Qur'an, Hadith, and Ijma. Usury includes seven habitual sins. In Qur'an, it is told that Allah never waged war against a maker of any crime, except the usury doer. For the person who committed exploitation without regard to its law, it is halal to be given sanction of his wickedness. Al Mawardi said, "no one of Samawi religion justifies usury." Allah said to previous Ummah "and because they ate usury, when in fact they had been banned from it" (QS: An-Nisa': 161).

The argument for the prohibition of usury is evident<sup>28</sup> in the Qur'an: "Even though Allah justifies buying and selling and forbids usury" (Al-Baqarah Verse 275). Furthermore, "O you, who believe, fear Allah and leave the rest of usury (which has not been collected) if you are believers. So if you don't (leaving the rest of usury), then know that Allah and His Messenger will fight you. And if you repent (from taking usury), then for you the treasure; you do not persecute and are not (also) persecuted" (Al-Baqarah: 278-279).

In addition, there is hadith of the Prophet Muhammad Sallallahu'alaihi Wasallam, narrated from Abu Huraira. The Prophet said: "Stay away from 7 destroying things! The friends say, "O Messenger of Allah! What are they? He said, "Shirk to Allah, magic, kill people who is forbidden by Allah without any right to do it, eat property of usury, eat property of orphans, run away from the battle, and accuse faithful women who neglect adultery," Muttafaquitt Alaih. Furthermore, it was narrated from Jabir, he said, "The Messenger of Allah condemned those who eat usury property, the grantor of usury, the author of usury contracts and witnesses of usury transactions. They are all the same." (HR. Muslim).

*Ijma Ulama* results that all scholars agree that usury is unlawful. It is essential to understand that every Muslim who engages in lending and selling transactions must first learn about *muamalah*. The goal is that operations that are carried out are legitimate and can avoid illegal deals. Reluctant and unwilling to learn is a sin and a mistake. The ignorance about the law of *muamalah* will bring people fall into usury transactions.

It was reported from the Salaf scholars that they forbid conducting commercial transactions before studying *muamalah* fiqh. If someone does not obey it, then he would fall into usury. Furthermore, narrated from Umar, he said, "no one can do trading in Madinah market except those who understand *Muamalah* fiqh in order to keep them away from usury." It was narrated from Ali; He said: "people who do not understand fiqh *Muamalah* and do trading, he will be covered with usury, be covered in, and be covered in (Yusuf Al-Subaily, 2010).

The type of usury is divided into 2 (two) models, namely *Dayn Usury* and *Ba'i Usury*. In term of exploitation, these types of usury are found in several contracts and transactions. *Dayn Usury* exists in debt contracts such as borrowing money and non-cash buying and selling. This can be seen in *Murabahah* contract (non-cash sale and purchase). In doing *Murabahah* transactions and loans or bank loan in the form of periodical buying and selling, when the payment is due and the customer is unable to pay, the bank will increase the payment period provided that the debt is increasing. For example, Mrs. Arfina bought Mr. Agus' car for 100 million rupiahs, which would have been repaid within three years. When payment is due, Mrs. Arfina does not have the money to pay. So Mr. Agus said, "I'll give a grace period to next year with the condition that your debt increases to 110 million rupiahs". An additional 10 million rupiah is called usury.

*Ba'i Usury* is usury whose object is the contract of buying and selling. This type of usury is divided into two, namely 1) *Fadhl Usury*, which is: exchanging usury with similar sizes or different numbers. The meaning of "treasury of usury" is a property which is an object of exploitation, namely; gold, silver (money/medium of exchange) and staple foods that can be stored for a long time. The meaning of the word "similar" is all type of each usury media. Taken as example is Gold with its types, dates with its types, and Rupiah with all forms (paper, metal, deposits in bank accounts and securities, checks). While the examples of "different size or number" are the Exchange of one bushel of Sukari date with two bushels of Ajwa date by cash, the exchange of 15 grams of new gold with 150 grams of old gold by cash, and the exchange of Rp. 100,000 in paper with Rp. 90,000 in metal by cash.

Usury has many categories. The Prophet Sallallahu 'Alaihi Wa Sallam mentioned 70 forms of exploitation. And the interest of the bank is only one of them. Banking is the driving engine of usury. All kinds of usury, including *dayn usury*, *Fadhl usury*, *nasi'ah usury*, and *ba'i usury* and their derivatives are prohibited in Sharia law. Usury is forbidden because it hurts individuals and society. The negative impact on the individual makes them blind, selfish, greedy, miserly people, and a slave of wealth, which ends in horrible conditions. As explained by Allah about the usury perpetrators that: "People who eat (take) usury cannot stand but like the establishment of people having shaitan because of (pressure) insane illness." (Al-Baqarah: 275). Usury eaters are like crazy possessions and become slaves to property.

On the social and community side, the effects of usury include egoism, malice, materialism, and lack of affection and help between humans. In this condition, the community is divided into two groups: the rich and the poor. This can be seen in the countries of capitalism; the rich gains prosperity without being complicated and tired because of receiving interest of banking from the poor. At the same time, the poor spent their ages paying attention to debts, which squeezed them, and the terrors are doubled over time. If the poor are late in paying interest, the rich are mercilessly not hesitant to sell the assets of the poor who are collateral and take credit that is far greater than the amount of the principal debt held.

Efforts to purify understanding through interconnection are carried out through several procedures. These procedures have red-line tied to each other particularly on the impact on entity's activities in carrying out banking practices such as bank workers and former bank employees. The *first* procedure is identifying the arguments in text (*nash*) (Alquran, Sunnah, Ijma 'ijtihad) related to usury banking problem shown above, for example, that deals with usury, the arguments for its denial, usury in banking, and the individual and social effects of exploitation. Identification is carried out through inventory, and includes thematic analysis and linguistic deepening. The *second* is understanding (interpreting) the meaning of the text statement adequately and relevant both individually (lexically) and in relation to others (historically). The *third* is explaining (*ta'wil*) to the text, which is to identify the efficient causality (*'illah*) which is the basis for the existence of commands or instructions in Qur'an. It aims to identify the general nature of different objects that justify the reference to the use of the same term as the first step to discover the universal principles governing various sharia statements. The *last* is constructing a general rule and concept derived from the text. This can be achieved by a continuous abstraction process so that the rules/concepts derived from *nash* can be included in other regulations that have a higher level of abstraction.

It is further carried out by entering information about "character of action" and "individual and collective interactions." The application of universal rules requires knowledge of existing conditions. Application rules are possible when the technical requirements of action corresponding to the actual terms. Based on this, a prior study of human movement and interaction is needed before a revelation rule is implemented. This is where an empirical-historical inference is required. It must begin from analysing the essential elements that make up the phenomenon, namely human action with socio-historical inference procedures, which is a way of interpreting the actions of individuals belonging to social aspects such as resigning bank workers as a result of knowledge about usury and empirical experience resulting from work or deal with usury debt. The objectives, motives, and rules of action were put forward by the actor, former bank employee. The motivation is an actors' psychological urge to escape from their previous work.

#### *Reading the Resurgence of Islamic Populism in the X-banker Community*

One of the x-banker community jargons is: "Don't mortgage your hereafter for your world" and "the bankers' highest career is resigning." These are straightforward but heavy in the process of internalization and externalization. The emergence of anti-usury banking phenomenon and movement that has revolved around the last five years brings us in academic and



practical dialectics. It is important to mapping the Islamic populism movements that continue to widen. Populism in Islamic economics has increasingly been discoursed, and even its changes are significant, in the practical domain.

In the last 6 (six) years, various counter usury communities has revolved, pioneered by former bank workers (x-bankers), bank customers and anti-usury Notaries. X-banker is a counter usury community. This community was founded by several people, namely Mr. Indra, Mr. Topan, Mrs. Arina and others. In 2017, their social media of Facebook reached 85,363 followers from various backgrounds. X-banker has networks in many areas throughout Indonesia, ranging from Jakarta, Bogor, Depok, Central Java, East Java, West Nusa Tenggara, Makassar, Banjarmasin, Jayapura. Various textual and socio-historical reasons experienced by x-banker community member. The reason for leaving the banking institution is almost the same among some members of x-banker, which is done based on the hesitancy of knowing the concept of banking and knowing that Usury is still in their place of work. In this context, integration-interconnection has become a pattern of connectedness between received information and understanding of the texts of the Qur'an and Hadith about banking, the criticism of Allah Ta'ala against usury perpetrators and the immediate social impacts by usury banking workers, customers, and notaries who are also witnesses and note-takers.

Some of their stories are shown below. The first person is Mr. Al-Lathief. He believes that his dealing with usury result in divorce, slumping, sickness, unhappy living, being shunned by relatives and friends, economic difficulties, people's blasphemous and invective talking, abandoned children and so on.

The second is Mrs. Hidayati. Her resign from the usury bank is forced by her thinking of having enough savings, after collecting money from her work. On the other hand, it was unthinkable, when other usury institution employees decided to leave their jobs, many things had to be sacrificed: 1) fixed salary, position, health benefits, bonuses, facilities, prestige, establishment, good assessment of others, future financial guarantees, comfort, good relationships with family and parents, additional sources of income to pay for soft loans which had been taken. Everything is cumbersome and must be removed. One word emerges at that time: THINKING. Other people may straightforward say "smart" after getting a lot of money, just resigning because of *HIJRA*. The fact happened when they decided to resign (*Hijra*) is that they must compromise maximally on the new circumstances and environment and being full of uncertainty about monthly income. However, their belief covers it; there is God who will always show the halal and blessing fortune. Allah has guaranteed the fortune of every human being, never be diminished at any time and be confused. He guides every human being who is sincere to walk on the path of obedience and truth and make them cautious. "*Why are we afraid of being poor, while we are creatures of Allah, the Richest?*"

Ahmad sold meatballs after deciding to leave the usury in bank and leasing. He worked in usury bank for 2.5-year usury bank and was contracted for 2.5 years. In 2014, his heart was shocked when he accidentally found out about Allah's verses on prohibition of usury. Then he tried to learn God's law regarding usury and banking by attending the studies and asking *Ustadz*. The answer was always the same: quit immediately from the job! Even one of the *Ustadz* said, "*Leave it as soon as possible, even though you don't know what to eat tomorrow.*" After quitting his job at usury bank, Allah granted his prayer. I was accepted in a warehouse logistics company. He had hard works; lifting sacks, gathering with workers, arranging containers, etc. Due to the factor of work outside the area, finally, the contract was not continued. His confusion did stop him to keep praying to Allah, The Richest. He then worked for the biggest Mall in Banjarmasin, but then decided to go out. Later he worked in marketing of a sharia cooperative whose operations were purely sharia. There he learned a lot about usury and *Hijra*. In the end, he decided to become a trader and opened "*BaleYukhijra*" shop. In the past, while working at the usury bank, every night he cried and begged for forgiveness to Allah to show him to a halal work. And now, trading makes his life very calm, having solemn worship and peaceful and happy family. *Hijra*, for him, is a process towards God, not towards human words. It has not been said *Hijra* if we do not dare to step away from something unlawful and to choose halal and good work. He invites to be closer to Allah, study Islam correctly and learn the right and straight *Tawheed*, with Allah's permission, the door of heaven and earth will open widely for us. Amen. "

Along with the proliferation of propaganda about anti-usury by various communities, one of which is the x-banker community, individual efforts have taken place some parties to against them. On Monday, July 8<sup>th</sup> 2019, an open letter appeared addressed to all colleagues and brothers of faith and nation. It is written there that 'we' will cancel the 2<sup>nd</sup> X-Bank's National Kopdar event which is planned to be held on July 14<sup>th</sup> and 15<sup>th</sup>, 2019 at Masjid Raya Pondok Indah, South Jakarta. The cancellation it was caused by the removal of the written agreement of the Masjid Raya Pondok Indah that was not clearly stated. However, the committee (X-banker) had offered to manage the crowd permit given by Police, but the Masjid Raya Pondok Indah still did not permit the X-banker event be held even though the Police licence was in hand. Finally with a heavy heart, it decided that "the 2<sup>nd</sup> X-Bank National Kopdar" at Pondok Indah Mosque in Jakarta, to be cancelled. Will the Anti-Usury X-banker movement stop only with a small obstacle like this? Of course, it doesn't; just wait for the next massive change. This only made us more convinced. We will aggressively campaign about usury dangers and explain how much sin must be paid for this widely-spread usury action. It is important to keep the commitment and optimism of the people who are aware of and understand the dangers and entanglements of the usury economic system in the world of banking, both Islamic bank and conventional bank.

## Conclusion

Islamic population in Indonesia has penetrated the economic aspects of banking and society. The dualism of the banking paradigm, namely the paradigm of moderate Islam and Islamic populist in the banking sector has an impact on the usury existence in Islamic banking. The x-banker community is a part of Islamic populist, which textually and contextually understands and carries out the rules of Islam purely (*Kaffah*). The choice of *Hijra* or resign from the banking work is a form of the birth of purification of understanding of usury banking. Integration-interconnection has become a pattern of connectedness between knowledge and understanding of Qur'an and Hadith texts about banking, the criticism of Allah Ta'ala in against usury perpetrators and social impacts felt directly by usury banking workers, the customer, and the notary who is also the witness and note-taker of the usury contract. This is a process of textual and historical-social inference they obtain and experience. Furthermore, purification of understanding usury banking by the x-banker community is internalized and externalized. This phenomenon is a new flow of the Islamic populist rising in Indonesia especially in the economic field. It influences the paradigm of the Indonesian Islamic financial system in the future even though its movement always get pressure from the opposite ideas and missions.

## References

- [1] Abdullah, T. (2009). *Indonesia: towards democracy*. Institute of Southeast Asian Studies.
- [2] Aditi, I. A. (2019). Problematic and alternative solutions of different wangs marriage at Balinese community in Lombok. *International Journal of Social Sciences and Humanities*, 3(2), 84-94. <https://doi.org/10.29332/ij26.v3n2.296>
- [3] Al Subaily, Y. (2009). Fiqh Perbankan Syariah: Pengantar Fiqh Muamalat dan Aplikasinya dalam Ekonomi Modern. *Universitas Islam Imam Muhammad Saud, Riyadh*, tt.
- [4] Arvelo, M. G. V., Garcia, A. E. P., & Herrera, N. M. S. (2019). Emerging housing for socioeconomic development of Rio Muchacho community. *International Journal of Social Sciences and Humanities*, 3(1), 48-57. <https://doi.org/10.29332/ijssh.v3n1.252>
- [5] Azra, A., & Hudson, W. (Eds.). (2008). *Islam beyond conflict: Indonesian Islam and Western political theory*. Ashgate Publishing, Ltd..
- [6] Akfar, M. (2007). Etika Bisnis dalam Perspektif Islam.
- [7] Akfar, M. (2008). Etika bisnis Islami: Tataran teoritis dan praktis.
- [8] Garadian, E. A. (2017). Membaca Populisme Islam Model Baru. *Studia Islamika*, 24(2), 379-394.
- [9] Juoro, U., & Solihat, R. (2011). *Kebenaran Al-qur'an dalam sains: persandingan wahyu dan teori fisika tentang alam semesta*. Cidesindo.
- [10] Kholid, -. (2018). The abstract of critical discourse analysis of radicalism labeling by BNPT to Islamic site. *International Journal of Linguistics, Literature and Culture*, 4(4), 112-126. <https://doi.org/10.2174/301c.v4n4.277>
- [11] Masud, M. K. (1986). Shehu Usuman Dan Fodio's Restatement of the Doctrine of Hijrah. *Islamic Studies*, 25(1), 59-31
- [12] Mouzelis, N. (2003). *Sociological theory: what went wrong?: diagnosis and remedies*. Routledge.
- [13] Muchlas Al-Farbi. (2016). *Life is More Blessing and Happy Without Usury "Inspirational Stories Apart from Usury Bonds"*, Yogyakarta, Araska, 36.
- [14] Muhammad Asif. (2019). *Populism Islam and Politicization of Islam in Indonesia*, February 24<sup>th</sup>, 2019, updated March 1, 2019
- [15] Mulyono, H., & Hadian, A. (2019). Factors affecting on rational choice of students in Muslim Nusantara Al-Washliyah University. *International Research Journal of Management, IT and Social Sciences*, 6(5), 40-52. <https://doi.org/10.21744/irjmis.v6n5.692>
- [16] Naqvi, S. W. A. (1994). Denitrification processes in the Arabian Sea. *Proceedings of the Indian Academy of Sciences-Earth and Planetary Sciences*, 103(2), 279-300. 12
- [17] Nurjannah, S., Haq, H. S., Dimiyati, K., & Setiaji, B. (2018). Norm characteristics of islamic banking in indonesia on syariah instrument towards beyond banking. *Jurnal IUS Kajian Hukum dan Keadilan*, 6(3), 352-361.
- [18] Nurjannah, S., Tan, S. B., Tan, C. T., & Raman, S. (2006). Intraoperative motor-evoked potential monitoring in scoliosis surgery: comparison of desflurane/nitrous oxide with propofol total intravenous anesthetic regimens. *Journal of neurosurgical anesthesiology*, 18(3), 211-214.
- [19] Othman, A. A. M. (2019). Fundamentalist and tolerant islamic discourse in john updike's terrorist at jonathan wright's translation the televangelist. *International Journal of Linguistics, Literature and Culture*, 5(6), 1-27. <https://doi.org/10.21744/ijllc.v5n6.747>

- [20] Qardhawi, Y. (1995). Kiat Islam Mengentaskan Kemiskinan. *Terjemahan dari Musykilah Al-Faqr wakaifa as-  
23 m, Oleh: Syafril Halim. Jakarta, Gema Insani.*
- [21] Ramos, V. (1982). The concepts of ideology, hegemony, and organic intellectuals in Gramsci's Marxism. *Theoretical  
32 Jew*, 27(3-8), 34.
- [22] Rizal, S., Si, M. (2011). Kontrak Mudharabah, Permasalahan, dan Alternatif Solusi. *Diakses pada tanggal, 30.*
- [23] Safi, L. (1993). Towards a Unified Approach to the Shari'ah and Social Inference. *American Journal of Islamic Social  
Sciences*, 10(4), 464.
- [24] I, E. W. (2003). Clash of Ignorance. *The Nation*, 22.
- [25] Saidi, Z. (2007). *Ilusi demokrasi: kritik dan otokritik Islam: menyongsong kembalinya tata kehidupan Islam menurut  
21 al Madinah*. Penerbit Republik.
- [26] Sribagus, -, Sahuddin, -, & Nurtaat, L. (2017). Teaching english through the earliest language fragment to students at  
Islamic High School Miftahul Islah Tembelok Sandubaya District-Mataram. *International Research Journal of  
1 Engineering, IT & Scientific Research*, 3(4), 126-133.
- [27] Subawa, I. B., Gelgel, I. P., & Subrata, I. W. (2019). Existence of Bali Aga community religion. *International Journal  
2 Social Sciences and Humanities*, 3(1), 72-81. <https://doi.org/10.29332/ijssh.v3n1.256>
- [28] Suliadi, -, Laksana, I. K. D., Mahyuni, -, & Simpen, I. W. (2018). Pemaliq in forest and mountain of sasak  
community. *International Journal of Social Sciences and Humanities*, 2(3), 45-55.  
17 s://doi.org/10.29332/ijssh.v2n3.195
- [29] Sunesti, Y., Hasan, N., & Azca, M. N. (2018). Young Salafi-niqabi and hijrah: agency and identity  
29 otiation. *Indonesian Journal of Islam and Muslim Societies*, 8(2), 173-198.
- [30] 2 tan Remy Sjahdeini, S. H. (2018). *Perbankan Syariah: Produk-produk dan aspek-aspek hukumnya. Kencana.*
- [31] Suwitha, I. P. G. (2016). Islamic society diaspora of Bugis descent in Bali. *International Research Journal of  
15 nagement, IT and Social Sciences*, 3(5), 48-58.
- [32] Syamsumarlin, -. (2018). The meaning and function of woven sarong on muna community. *International Journal of  
20 al Sciences and Humanities*, 2(1), 56-64. <https://doi.org/10.29332/ijssh.v2n1.80>
- [33] Uberman, M., & Shay, S. (2016). Hijrah according to the Islamic State: An analysis of Dabiq. *Counter Terrorist  
Trends and Analysis*, 8(9), 16-20. 25
- [34] V., Azra, A., Puspitasari, D., & Puspa, T. (2019, October). review literature kepuasan kerja atau akademik pada  
1 jurnal online lembaga penelitian universitas trisakti. in *prosiding seminar nasional cendekiawan* (pp. 2-28).
- [35] Wiardani, N. K., Adiatmika, I., Paramita, D. P., & Tirtayasa, K. (2018). Adult women perception towards obesity and  
its intervention strategies in the community. *International Journal of Health Sciences*, 2(2), 46-60.  
<https://doi.org/10.29332/ijhs.v2n2.158> 36
- [36] 2 idyastuti, R. Ariyani Yakti. (2017). "Jumlah Akun Komunitas Bisnis Instagram Di RI Tembus, 25.
- [37] Zohdi, A. (2017). Islamic scientific epistemology in Al-Jabiri perspective. *International Journal of Linguistics,  
Literature and Culture*, 3(5), 26-35.

# The Resurgence of Islamic Populist: Purification Understanding of Usury Banking in X-Banker Community-Indonesia

ORIGINALITY REPORT

# 18%

SIMILARITY INDEX

## PRIMARY SOURCES

1	<a href="https://sloap.org">sloap.org</a> Internet	162 words — 2%
2	<a href="https://media.neliti.com">media.neliti.com</a> Internet	155 words — 2%
3	<a href="https://jurnal.us.ac.id">jurnal.us.ac.id</a> Internet	125 words — 1%
4	<a href="http://www.rsis.edu.sg">www.rsis.edu.sg</a> Internet	123 words — 1%
5	<a href="https://khurramjadoononline.blogspot.com">khurramjadoononline.blogspot.com</a> Internet	102 words — 1%
6	Azwar Iskandar, Bayu Taufiq Possumah, Khaerul Aqbar. "THE INFLATION AND POVERTY IN INDONESIA: CONSEQUENCE OF USURY?", <i>Jurnal Ilmiah Al-Syir'ah</i> , 2019 Crossref	88 words — 1%
7	<a href="https://www.scribd.com">www.scribd.com</a> Internet	85 words — 1%
8	<a href="https://ijims.iainsalatiga.ac.id">ijims.iainsalatiga.ac.id</a> Internet	74 words — 1%
9	<a href="https://www.sciencescholar.us">www.sciencescholar.us</a> Internet	54 words — 1%
10	<a href="https://users.bart.nl">users.bart.nl</a>	

Internet

49 words — 1 %

11 [pt.scribd.com](https://pt.scribd.com)  
Internet

40 words — < 1 %

12 [sintadev.ristekdikti.go.id](https://sintadev.ristekdikti.go.id)  
Internet

37 words — < 1 %

13 Benavides, Francisco D, Andrea Jimena Santamaria, Luis Guada Delgado, Nikita Bodoukhin, Juan Solano, and James Guest.

"CHARACTERIZATION OF MOTOR AND SOMATOSENSORY EVOKED POTENTIALS IN THE YUCATAN MICROPIG USING TRANSCRANIAL AND EPIDURAL STIMULATION", *Journal of Neurotrauma*, 2016.

Crossref

35 words — < 1 %

14 [e-repository.perpus.iainsalatiga.ac.id](https://e-repository.perpus.iainsalatiga.ac.id)  
Internet

32 words — < 1 %

15 [sciencescholar.us](https://sciencescholar.us)  
Internet

31 words — < 1 %

16 Fahmi Gunawan, Yopi Thahara, Faizal Risdianto. "Trick of Political Identity: Analysing Appraisal System on 212 Movement Reunion in Online Media", *Register Journal*, 2019

Crossref

31 words — < 1 %

17 [www.ap3si.org](https://www.ap3si.org)  
Internet

28 words — < 1 %

18 [d-nb.info](https://d-nb.info)  
Internet

26 words — < 1 %

19 [ranggarenz.blogspot.com](https://ranggarenz.blogspot.com)  
Internet

25 words — < 1 %

20 [pdfs.semanticscholar.org](https://pdfs.semanticscholar.org)

Internet

24 words — < 1 %

21 [repo.ikipgribali.ac.id](http://repo.ikipgribali.ac.id)  
Internet

23 words — < 1 %

22 [www.huffpost.com](http://www.huffpost.com)  
Internet

22 words — < 1 %

23 [www.essex.ac.uk](http://www.essex.ac.uk)  
Internet

21 words — < 1 %

24 [journal.uinsgd.ac.id](http://journal.uinsgd.ac.id)  
Internet

19 words — < 1 %

25 [www.trijurnal.lemlit.trisakti.ac.id](http://www.trijurnal.lemlit.trisakti.ac.id)  
Internet

17 words — < 1 %

26 [eprints.iain-surakarta.ac.id](http://eprints.iain-surakarta.ac.id)  
Internet

17 words — < 1 %

27 [library.wur.nl](http://library.wur.nl)  
Internet

16 words — < 1 %

28 Arif Effendi. "Study of Opportunities on Sharia-based Securities Instruments to Enhance the Economic Development in Indonesia", *Cakrawala: Jurnal Studi Islam*, 2019  
Crossref

16 words — < 1 %

29 [repository.um-palembang.ac.id](http://repository.um-palembang.ac.id)  
Internet

15 words — < 1 %

30 [siiasi.org](http://siiasi.org)  
Internet

15 words — < 1 %

31 [journals.sagepub.com](http://journals.sagepub.com)  
Internet

12 words — < 1 %

32 [repository.unair.ac.id](http://repository.unair.ac.id)

Internet

11 words — < 1 %

33 [www.syekhnurjati.ac.id](http://www.syekhnurjati.ac.id)  
Internet

11 words — < 1 %

34 [jurnaljam.ub.ac.id](http://jurnaljam.ub.ac.id)  
Internet

10 words — < 1 %

35 [issuu.com](http://issuu.com)  
Internet

10 words — < 1 %

36 [knepublishing.com](http://knepublishing.com)  
Internet

9 words — < 1 %

37 [suarapembaharu.wordpress.com](http://suarapembaharu.wordpress.com)  
Internet

9 words — < 1 %

38 [karyailmiah.unisba.ac.id](http://karyailmiah.unisba.ac.id)  
Internet

8 words — < 1 %

EXCLUDE QUOTES OFF  
EXCLUDE BIBLIOGRAPHY OFF

EXCLUDE MATCHES OFF