



Islamic Bank Customers' Categorization of Cognitive Process Regarding Usury: A Case Study in Bank Syariah Indonesia Manado

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Abstract

Although previous studies on usury have been conducted, the focus on customers' knowledge of usury was limited. This study aimed to analyze Islamic bank customers' cognitive process regarding usury and to analyze the differences between Muslim and non-Muslim customers' perspectives regarding usury practice in the bank. The study could be categorized as qualitative because it used qualitative data in the form of interview results. Furthermore, it used a case study approach with Bank Syariah Indonesia Manado as the location. Twenty customers of the bank, ten of them Muslims and ten other non-Muslims, were selected as participants using a convenience sampling method. They were interviewed using the Zoom application to collect data on their knowledge regarding usury and Islamic banks. Anderson and Krathwohl's categories of the cognitive process were used to categorize participants' responses. The results showed that all customers attained level 1 (remember) and level 2 (understand) usury and only four of them attained level 3 (apply) based on Anderson and Krathwohl's categorization. It implied that only four of ten Muslim participants become customers of the Islamic bank because of their belief in the bank's status as a usury-free financial institution. Other findings suggested that all customers were in the same opinion that money lending practiced by the loan sharks should be categorized as usury, while not all customers viewed money lending by the current banking industry as usury.

Keywords: Bank Syariah Indonesia; Muslim Customer; Non-Muslim Customer; Usury.

Kategorisasi Proses Kognitif Nasabah Bank Syariah Terkait Riba: Studi Kasus di Bank Syariah Indonesia Manado

Abstrak

Meskipun penelitian sebelumnya tentang riba telah dilakukan, fokus pada pengetahuan nasabah tentang riba masih terbatas. Penelitian ini bertujuan untuk menganalisis proses kognitif nasabah bank syariah tentang riba dan untuk menganalisis perbedaan perspektif nasabah Muslim dan non-Muslim tentang praktik riba di bank. Penelitian ini dapat dikategorikan kualitatif karena menggunakan data kualitatif berupa hasil wawancara. Selanjutnya menggunakan pendekatan studi kasus dengan lokasi Bank Syariah Indonesia Manado. Dua puluh nasabah bank, sepuluh di antaranya Muslim dan sepuluh non-Muslim lainnya, dipilih sebagai peserta dengan menggunakan metode convenience sampling. Mereka diwawancarai menggunakan aplikasi Zoom untuk mengumpulkan data tentang pengetahuan mereka tentang riba dan bank syariah. Kategori proses kognitif Anderson dan Krathwohl digunakan untuk mengkategorikan tanggapan peserta. Hasil penelitian menunjukkan bahwa semua nasabah mencapai tingkat 1 (ingat) dan tingkat 2 (mengerti) riba dan hanya empat dari mereka yang mencapai tingkat 3 (menerapkan) berdasarkan kategorisasi Anderson dan Krathwohl. Ini menyiratkan bahwa hanya empat dari sepuluh peserta Muslim yang menjadi nasabah bank syariah karena keyakinan mereka pada status bank sebagai lembaga keuangan bebas riba. Temuan lain menunjukkan bahwa semua nasabah berpendapat sama bahwa peminjaman uang yang dilakukan oleh rentenir harus dikategorikan sebagai riba, sedangkan tidak semua nasabah memandang peminjaman uang oleh industri perbankan saat ini sebagai riba.

Kata kunci: Bank Syariah Indonesia; Nasabah Muslim, Nasabah Non-Muslim, Riba.

INTRODUCTION

The usury in transactions and debts is not merely an issue in Islamic teachings. Other religions such as Judaism and Christianity also consider usury as a critical issue. Usury had also become a severe problem during the Greek and Roman times. It was just that between the two dynasties, usury became ups and downs in accordance with the wishes of the ruler at that time. In ancient Rome, around the 5th BC to 4th BC, a law justified the taking of usury, and the taking of usury should not exceed the limit determined by the law. During the Genucia era (342 BC), the activity of taking usury or interest was not allowed. However, in Unciara (88 BC), the practice of taking interest was allowed to return to its original state.¹

In general, the *Samawi* and *Ardhi* religions in their respective holy books have prohibited the practice of usury as has been learned in several previous studies.² Referring to the Samawi religion, in the teachings of Judaism there is a discussion about the prohibition of

¹ St. Hadijah Wahid, Sapriadi, and Karina Alifiana Karunia, "Riba Perspektif Sejarah Dan Religiusitas [Riba from Historical and Religious Perspectives]," *Jurnal Al-Ahkam: Jurnal Hukum Pidana Islam* 2, no. 2 (2020): 113–26, <https://doi.org/10.47435/al-ahkam.v2i2.430>; Risanda Alirastra Budiantoro, Riesanda Najmi Sasmita, and Tika Widiastuti, "Sistem Ekonomi (Islam) Dan Pelarangan Riba Dalam Perspektif Historis [The (Islamic) Economic System and the Prohibition of Riba in a Historical Perspective]," *Jurnal Ilmiah Ekonomi Islam* 4, no. 1 (2018): 1–13, <https://doi.org/10.29040/jiei.v4i01.138>; Abd. Ghafur, "Al-Riba (Bunga) Dalam Perspektif Sejarah & Agama [Al-Riba (Interest) in Historical and Religious Perspective]," *Iqtishodiyah: Jurnal Ekonomi Dan Bisnis Islam* 4, no. 2 (2018): 1–15, <https://ejournal.inzah.ac.id/index.php/iqtishodiyah/article/view/80>.

² Syed Hussain Ali Jafri and Lawrence S. Margolis, "The Treatment of Usury in the Holy Scriptures," *Thunderbird International Business Review* 41, no. 4–5 (1999): 371–79, <https://doi.org/10.1002/tie.4270410405>; Mervyn K Lewis, "Chapter 5: Comparing Islamic and Christian Attitudes to Usury," in *Handbook of Islamic Banking*, ed. M. Kabir Hassan and Mervyn K. Lewis (Cheltenham, UK: Edward Elgar Publishing, 2007), 64–81, <https://doi.org/10.4337/9781847205414.00013>; Ryan Calder, "God's Technicians: Religious Jurists and the Usury Ban in Judaism, Christianity, and Islam," *Archives Europeennes de Sociologie* 57, no. 2 (2016): 207–57, <https://doi.org/10.1017/S0003975616000096>; Wayne A. M. Visser and Alastair Macintosh, "A Short Review of the Historical Critique of Usury," *Accounting, Business & Financial History* 8, no. 2 (July 1998): 175–89, <https://doi.org/10.1080/095852098330503>.

usury, namely in the book of Exodus, 22:25; Deuteronomy, 2:19; Leviticus, 35:7. Likewise in Christian teachings, several narratives about the prohibition of usury are found in Luke's Bible: 34-35, as well as various views of the Pastors (I-XII centuries), Christian scholars' views (XII-XV centuries), and Christian religious Reformers. The entire book or letter mentioned above basically explains the prohibition of usury.

Inquiring the history of economic development, the phenomenal philosophers in Ancient Greece also made the same statement regarding the prohibition of usury. Such as Plato and Aristotle. According to Plato, usury causes divisions and feelings of dissatisfaction among people, besides that usury is a tool for the rich to exploit the poor. While Aristotle argues that the function of money is as a medium of exchange, not a means of generating additional income through interest.³ It can be concluded that the practice of usury is not only prohibited in the teachings of Islam but also prohibited in other religions, as well as the idea conveyed by the ancient Greek philosophers about the prohibition of usury practice.

For the Indonesian context, the Indonesian Ulema Council (Majelis Ulama Indonesia abbreviated MUI in Bahasa Indonesia) issued a fatwa in 2001 that bank interest was not in accordance with Sharia but had not forbidden it because, at that time, Sharia banking in Indonesia was still minimal. In 2004, the MUI issued a fatwa about bank interest not being allowed in Islam because there is already copious Islamic banking. Islamic banking also continues to grow and

³ Robert P. Maloney, "Usury in Greek, Roman and Rabbinic Thought," *Traditio* 27 (1971): 79–109, <https://doi.org/10.1017/S0362152900005286>; Carl F. Taesch, "The Concept of 'Usury' the History of an Idea," *Journal of the History of Ideas* 3, no. 3 (1942): 291–318, <https://doi.org/10.2307/2707306>; Joan Lockwood O'Donovan, "The Theological Economics of Medieval Usury Theory," *Studies in Christian Ethics* 14, no. 1 (2001): 48–64, <https://doi.org/10.1177/095394680101400105>; Robert P. Maloney, "The Teaching of the Fathers on Usury: An Historical Study on the Development of Christian Thinking," *Vigiliae Christianae* 27, no. 4 (1973): 241–65, <https://doi.org/10.1163/157007273X00233>.

already has a robust legal basis.⁴ This fatwa can be used as a normative religious argument to attract the interest of the Muslim community to transact with Islamic banking and leave conventional banking, which applies the interest system.⁵

Previous studies have emphasized many theological aspects of usury including its position among Abrahamic religions⁶ and Islamic scriptures⁷, Muslim scholars' opinion on it⁸, strategies to deal with it⁹, and other relevant topics.¹⁰ Another study analyzed the effect of

⁴ Muhammad Yasir Yusuf, "Dinamika Fatwa Bunga Bank Di Indonesia: Kajian Terhadap Fatwa MUI, Muhammadiyah Dan Nahdhatul Ulama [Dynamics of Bank Interest Fatwa in Indonesia: A Study of the Fatwas of MUI, Muhammadiyah and Nahdhatul Ulama]," *Media Syari'ah: Wahana Kajian Hukum Islam Dan Pranata Sosial* 14, no. 2 (October 2012): 151–60, <https://doi.org/10.22373/JMS.V14I2.1872>.

⁵ Muhammad Maulana Hamzah, "Peran Dan Pengaruh Fatwa MUI Dalam Arus Transformasi Sosial Budaya Di Indonesia [The Role and Influence of the MUI Fatwa in the Flow of Socio-Cultural Transformation in Indonesia]," *Millah: Jurnal Studi Agama* 17, no. 1 (February 2018): 127–54, <https://doi.org/10.20885/millah.vol17.iss1.art7>; Marabona Munthe, "Fatwa Bunga Bank Perspektif Maqashid Syariah [Fatwa on Bank Interest from Maqashid of Sharia Perspective]," *Al-Amwal: Jurnal Ekonomi Islam* 9, no. 1 (2020): 66–76, <http://jurnal.stei-iqra-annisa.ac.id/index.php/al-amwal/article/view/147>.

⁶ Maloney, "The Teaching of the Fathers on Usury: An Historical Study on the Development of Christian Thinking"; Visser and Macintosh, "A Short Review of the Historical Critique of Usury"; Didi Suardi, "Pandangan Riba Dan Bunga: Perspektif Lintas Agama Dan Perbedaannya Dengan Sistem Bagi Hasil Dalam Ekonomi Islam [The View of Riba and Interest: Cross-Religious Perspectives and Their Differences with Profit Sharing Systems in Islamic Economics]," *Banque Syar'i: Jurnal Ilmiah Perbankan Syariah* 5, no. 1 (2019): 59–66, <https://doi.org/10.32678/bs.v5i1.1940>.

⁷ M. Umer Chapra, "The Nature of Riba in Islam," *Millah Jurnal Studi Agama* 8, no. 1 (2008): 1–16, <https://journal.uui.ac.id/Millah/article/view/431>; Muhammad Tho'in, "Larangan Riba Dalam Teks Dan Konteks (Studi Atas Hadits Riwayat Muslim Tentang Pelaksanaan Riba) [The Prohibition of Riba in Text and Context (Study of the Hadith of Muslim History About the Cursing of Riba)]," *Jurnal Ilmiah Ekonomi Islam* 2, no. 02 (2016): 63–72, <https://doi.org/10.29040/jiei.v2i02.44>.

⁸ Rahmat Firdaus, "Perbedaan Pandangan Fuqaha Ihwal Bunga Bank Dan Riba [Differences in the Opinion of the Fuqaha Regarding Bank Interest and Riba]," *Ekonomika Syariah: Journal of Economic Studies* 3, no. 2 (2019): 47–60, <https://doi.org/10.30983/es.v3i2.2150>.

⁹ Ahmad Naufal, "Riba Dalam Al-Quran Dan Strategi Menghadapinya [Riba in the Quran and Strategies to Deal with It]," *Al Maal: Journal of Islamic Economics and Banking* 1, no. 1 (2019): 100, <https://doi.org/10.31000/almaal.v1i1.1838>.

¹⁰ Joseph Persky, "From Usury To Interest," *The Journal of Economic Perspectives* 21, no. 1 (2007): 227–36; Tausch, "The Concept of 'Usury' the History of an Idea."

understanding the practice of usury on the interest of Muslim customers to save in Islamic financial institutions.¹¹ Another study analyzed the influence of spiritual development, namely focusing on the understanding of usury and Islamic banks towards the attitude of traders to avoid loan sharks.¹²

Based on the above-mentioned issue, this study aims to analyze the understanding of the customers of Bank Syariah Indonesia Manado about the practice of usury in using banking services. Manado is one of the cities in Indonesia where the majority of the population is non-Muslim. However, the majority of customers of the Bank Syariah Indonesia Manado are non-Muslims. Furthermore, the study also aims to analyze the differences in the perspectives of Muslim and non-Muslim customers at Bank Syariah Indonesia Manado.

METHOD

This study could be categorized as qualitative with a case study approach.¹³ It focused on customers of Bank Syariah Indonesia

¹¹ Nurajizah and Oktarina Juwita Rohmawati, "Pengaruh Tingkat Pemahaman Masyarakat Tentang Riba Terhadap Keputusan Menjadi Nasabah Di Bank Pembiayaan Rakyat Syariah (BPRS) Artha Madani Cikarang [The Influence of Public Understanding of Riba on the Decision to Become a Customer at the Artha Madani Sharia People's Financing Bank (BPRS) Cikarang]," *Jurnal Al-Fatih Global Mulia* 2, no. 2 (2020): 31–48, <https://jurnalglobalmulia.or.id/index.php/alfatih/article/view/21>; Shofa Robbani, "Analisis Pemahaman Nasabah BNI Syariah Tentang Ke'syariah'an BNI Syariah (Studi Kasus BNI Syariah Godean, Sleman, Yogyakarta) [Analysis of BNI Syariah Customer Understanding About BNI Syariah's Sharia (Case Study of BNI Syariah Godean, Sleman, Yogyakarta)]," *Jurnal Ekonomi Islam* 2, no. 1 (2013): 41–60, <https://doi.org/10.21111/iej.v2i1.164>.

¹² R. Ery Wibowo Agung Santosa and Setia Budhi Wilardjo, "Pengaruh Pembinaan Kerohanian, Pemahaman Riba Dan Bank Syariah Terhadap Sikap Pedagang Kecil Dalam Menghindari Renternir [The Effect of Spiritual Development, Understanding of Riba and Islamic Banks on the Attitude of Small Traders in Avoiding Loan Sharks]," in *Prosiding Kontribusi Hasil Penelitian Dan Pengabdian Masyarakat Dalam Program Sustainable Development Goals* (Semarang, Indonesia: Universitas Muhammadiyah Semarang, 2016), 305–10, <https://jurnal.unimus.ac.id/index.php/psn12012010/article/view/2111>.

¹³ Health Liaison Librarians, "LibGuides: Qualitative Study Design: Case Studies," June 11, 2021, <https://deakin.libguides.com/qualitative-study-designs/case-studies>.

Manado's taxonomies of cognitive domain regarding usury. The participants were collected using a convenience sampling method with the aim to collect ten Muslim costumers and ten non-Muslim customers. Selected participants were interviewed using Zoom Meetings¹⁴ due to Covid-19 restrictions. The participants were asked about their understanding of usury and its practice in the bank, their motivation to become an Islamic bank customer, and other relevant questions.

The study analyzed the level of customers' taxonomies regarding usury using Anderson and Krathwohl's categories of cognitive process dimensions.¹⁵ The six categories by Anderson and Krathwohl were revisions to Bloom's taxonomy.¹⁶ Table 1 exhibited Anderson and Krathwohl's categories of cognitive process dimensions applied for this study. A customer was considered in Level 1 when she or he could understand or recognize what usury was based on her or his religion or how it was implemented in the bank. A customer would be considered in Level 2 when she or he could explain or compare some aspects of usury and its practice in a bank, and so on.

¹⁴ Zoom Meetings is a proprietary videotelephony software program developed by Zoom Video Communications.

¹⁵ Lorin W Anderson and David R Krathwohl, *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives* (New York: Longman, 2001).

¹⁶ Benjamin Samuel Bloom, *Taxonomy of Educational Objectives: The Classification of Educational Goals* (New York; London: Longman, 1984).

Table 1. Anderson and Krathwohl’s categories of cognitive process dimensions applied to the study

Level	Process categories	Cognitive process
1	Remember - Retrieve relevant knowledge from long-term memory	1. Recognizing 2. Recalling
2	Understand - Construct meaning from instructional messages, including oral, written, and graphic communication	1. Interpreting 2. Exemplifying 3. Classifying 4. Summarizing 5. Inferring 6. Comparing 7. Explaining
3	Apply - Carry out or use a procedure in a given situation	1. Executing 2. Implementing
4	Analyze - Break material into constituent parts and determine how parts relate to one another and to an overall structure or purpose	1. Differentiating 2. Organizing 3. Attributing
5	Evaluate - Make judgment based on criteria and standards	1. Checking 2. Critiquing
6	Create - Put elements together to form a coherent or functional whole; reorganize elements into a new pattern or structure	1. Generating 2. Planning 3. Producing

Source: Anderson and Krathwohl, 2001.¹⁷

After categorizing the customers based on Anderson and Krathwohl’s categories of cognitive process dimensions, further analysis was conducted to explore the differences between Muslim and non-Muslim customers’ perspectives of usury practice. This analysis was conducted mainly to assess whether customers’ willingness to become an Islamic bank customers was based on their knowledge of usury or other factors.

¹⁷ Anderson and Krathwohl, *A Taxonomy for Learning, Teaching, and Assessing*, 31.

RESULTS AND DISCUSSION

Responses to Questions Regarding Usury

The data on the response to questions regarding usury was collected from interviews conducted with customers of Bank Syariah Indonesia Manado. CR, a Protestant Christian customer, who works as a nurse, with a bachelor's degree, said: *"Interest rate in the banking system is an advantage that will be obtained by banks and it is something which can be tolerated in business because all economic activities must consider profit, although my religion forbids the practice of excessive usury."*

The next interview was with an employee of a private company, DR, a Protestant Christian, with a master's degree in management. He said: *"I think the practice of interest rate is a process (in which) profit (was) obtained by lending and borrowing transactions. This is a common thing in social circumstances. My religious teachings merely forbid usury transactions with excessive interest."*

CM, a Protestant Christian who also works in a private company, with a senior high school educational background explained: *"I agree that if you borrow money and pay it back in installments, you have to pay the interest that has been determined by the debtor and that is something reasonable. However, in my religion, the loan shark (rentenir in Bahasa Indonesia) profession is something that is prohibited."*

SA, a follower of Adventist Christianity, with a diploma's degree said: *"The practice of taking interest in money is called usury. My religious teachings forbid the practice of usury because it is written in the Bible that it is not permissible to eat usury and make more profit. Even if we have to owe or give loans to others who are in need or in difficult situations, then we should not ask for interest. If we want to help someone then help him without expecting anything in return."*

YM, who works as a private employee, adheres to the Protestant Christian religion, with a bachelor's educational background,

explained: *“The practice of borrowing money is the process of obtaining profits from lending money or capital to borrowers. In my opinion, the practice of borrowing money at the bank is still in a reasonable stage and can be tolerated because the interest is still low, and it is natural to pay for borrowing services. While the practice of lending money by a loan shark is unjust and excessive, my religion also forbids borrowing money through a loan shark because of the high-interest rate burden that must be borne by the borrowers. Regarding my aim in using BSI (abbreviation of Bank Syariah Indonesia) services, it is because of the convenience of the products and services offered as well as fairness in profit-sharing transactions that I do not find in conventional banks, and this profit-sharing product certainly offers fairness between the two parties doing business”.*

RS, an Adventist Christian, with a senior high school educational background explained: *“The practice of interest-bearing money is the practice of a loan shark. According to the teachings of my religion, namely Adventist Christianity, it prohibits the practice of excessive usury which is usually carried out by the loan shark. And in my opinion, the practice of charging money in banks is still tolerable because the services provided by the bank must indeed be rewarded by paying the compensation for the bank.”*

A, a Protestant Christian Priest, with a bachelor’s educational background, explained usury as *“The practice of interest bank rate is an attempt to earn money as a profit from lending money to customers. In my religion, the practice of interest offered by banking institutions is acceptable. What is not allowed in my religion is the practice of personal interest such as a loan shark. This (practice) is commonly called usury (excessive profit). There are verses in the Bible that explain people should not expect a reward for the practice of lending money, this is relevant to the concepts of giving, kindness, and sincerity, and is not related to economic concepts. However, in business practice, there is no connection with that verse relating to the practice of lending and borrowing money. Because business practices are related to making a living. So that the practice of interest rate in banking*

institutions is natural and there is no religious prohibition related to the interest rate being practiced in banking institutions”.

MHM, a customer who adheres to the Adventist Christianity, with a bachelor’s educational background, explained that *“The practice of interest-bearing money is the profit obtained from the proceeds of the loan. And it is tolerable in the banking institution. What is prohibited in my religion is the practice of usury by a loan shark, due to the high-interest rates and difficulties for borrowers to repay it”.*

OFS, a Protestant Christian, a customer who works as a midwife with a diploma’s educational background explains *“The practice of interest-bearing money is borrowing money with a return that includes the difference as a form of payment for services. Interest that is not too high applied at the bank is something that is allowed, on the other hand, if you set a high-interest rate, that is not allowed”.*

EPT, a Christian with a senior high school educational background said *“The practice of interest in money is the excess of loan payments from the one who gave the loan. What is prohibited in my religion is the practice of interest-bearing money which stipulates the excess in payment with a high nominal.”*

AM, a Muslim customer with a master’s educational background said *“The practice of interest-bearing money is an excess of a loan. For example, if we apply for a 200 million loan at the bank, the return is based on the margin set by the bank. I use BSI services because of the cooperative relationship between the company where I work and BSI. Thus, the use of BSI services is not for reasons of attractive products and services or avoiding usury, yet because it has been stipulated that the cooperation between the company where I work with the BSI bank. In Islam, the practice of usury or interest-bearing money is not allowed and the law is forbidden. However, as far as I know, borrowing money with more returns that exceed the percentage limit is usury”.*

NA, a Muslim customer with a bachelor’s educational background said that *“The practice of interest-bearing money is something*

that is forbidden in Islam. No matter how small the nominal percentage is taken from the excess is still included in the category of usury. Examples related to the interest of money are the practice of conventional banks and loan sharks. My reason for using BSI's products and services is honestly because of the low monthly admin fees, it can be said that there are no monthly fees, the second reason is to avoid usury".

F, a Muslim customer, who works as a housewife with a junior high school educational background said: *"Interest-bearing money is something that is forbidden in Islam, I use BSI products and services to avoid the practice of usury, there are many conventional bank services but I prefer to use the service Islamic bank which according to Islamic principles".*

RA, a Muslim customer, who works as an employee in a private company with a senior high school educational background said: *"The practice of paying Interest-bearing money is the difference on paying debts. It is also forbidden in Islam. In my opinion, the practice of paying interest that can be tolerated is with a low-interest rate, and the interest payments are not greater than the principal. I try to choose a bank with an interest rate that is not burdensome. Although in practice I think maybe the practice of money lending at BSI is not fully in accordance with Islamic principles."*

MJP, a Muslim customer, and a businessman with a bachelor's educational background argued that *"The practice of interest-bearing money is usury or excess paid on loan fund transactions. In my opinion, interest-bearing money is not natural and it cannot be tolerated. In Islam, it is forbidden. I believe InshaAllah the banking practices at BSI are on Islamic principles and do not violate Islamic religious rules. Thus, I use BSI services because it avoids usury and provides profitable products and services."*

PW, a Muslim customer, a civil servant with a bachelor's educational background said: *"The practice of interest-bearing money is prohibited in Islam and the practice of interest rate in banking institutions is unnatural and unacceptable, my religion prohibits the practice of interest-bearing money. However, in my opinion, Islamic banking practices at BSI do not fully follow Islamic teachings. My reason for using BSI service is not*

because of avoiding usury or the products offered, but because my office payroll system is through BSI system”.

IK, a Muslim customer, a civil servant with a diploma educational background, said: *"The practice of interest-bearing money is the payment of the difference in loans, this is normal in business, even though Islam prohibits usury, and my motivation for using BSI services is because of the products and services offered by BSI”.*

IH, a Muslim customer, a civil servant with a diploma educational background said: *“The practice of interest-bearing money is a form of usury in which lending money activities with a return of more than the loan principal. However, in my personal opinion, the practice of interest rates in the banking system is a natural thing and can be tolerated, even though Islam prohibits the practice of paying interest on money. I once had a religious school education background, but my main goal in using BSI services was not to avoid the practice of usury but because of the profitable products and services offered by BSI”.*

UJ, a Muslim customer, a civil servant with a bachelor’s educational background said: *“The practice of interest-bearing money is something that is prohibited in Islamic teachings and it is commonly called usury, but in my opinion, the practice of interest rate in banking institutions is something that can be done and accepted. Although I use the services of BSI, I cannot give a definite statement that the practice of BSI is fully by Islamic religious rules. Although I have taken religious education before, the main reason I use BSI services is because of the products and services”.*

TSM, a Muslim customer, who works as an employee in a private company with a senior high school educational background said: *“The practice of interest-bearing money is the difference that is paid when borrowing money. In my opinion, the practice of interest rates in banking institutions is not justified and Islam forbids the praxis of charging money. In my opinion, the loan regulation at BSI is in accordance with Islamic teaching, and one of the reasons I use BSI services is to avoid the practice of*

usury, although the other reason is that the products and services offered by BSI are profitable”.

Categories of Cognitive Process Dimensions Regarding Usury

Customers were categorized based on Anderson and Krathwohl’s categories of cognitive process dimensions regarding usury as described in Table 2. Twenty Muslim and non-muslim customers attained the first level of remembering because when they were asked about usury they can easily remember the term usury. Furthermore, all customers also attained the second level of understanding because they were able to explain usury and even provide an example of usury praxis which has been done by the banking system as well as loan sharks. There are four Muslim customers that attained the third level of application as their aim to use Bank Syariah Indonesia Manado’s services was to avoid the praxis of usury which has been forbidden by Islamic teaching.

Table 2. Customers’ categories of cognitive processes regarding usury

Respondent	Religious identity	Category
1.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable even though his religion forbids it
2.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark
3.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but her religion forbids

Categorization of Cognitive Process Regarding Usury

Respondent	Religious identity	Category
		usury with excessive interest mostly conducted by the loan shark
4.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly interpret and explain the definition of usury, the prohibition of usury in her religion, and the teaching of religion for only conducting good deeds, particularly in money lending.
5.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but her religion forbids usury with excessive interest mostly conducted by the loan shark
6.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark
7.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark.
8.	Non-muslim	Level 2: <i>Understanding</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable but his religion forbids usury with excessive interest mostly conducted by the loan shark.
9.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable because the interest rate is

Respondent	Religious identity	Category
		not too high, but his religion forbids usury with excessive interest.
10.	Non-muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>compare</i> and <i>conclude</i> that usury practice in banking is tolerable because the interest rate is not too high, but his religion forbids usury with excessive interest.
11.	Muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury, then <i>exemplify</i> the loan system in the bank. She explain also that Islam forbids usury, yet she does not come to stage 3 on the level of <i>Applying (implementing)</i> what has been said/ forbidden by Islamic teaching to stay away from usury. Her aim to use Bank Syariah Indonesia Manado's services is not to stay away from usury. In contrast, she shares the same opinion with non-muslim that usury is lending money with excessive interest.
12.	Muslim	Level 3: <i>Applying</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam, then <i>exemplifies</i> the loan system conducted by the loan shark and banking service. She also comes to stage 3 on level <i>Applying (implementing)</i> even though the aim to use Bank Syariah Indonesia Manado's services is the second reason.
13.	Muslim	Level 3: <i>Applying</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam, then <i>exemplifies</i> the loan system conducted by the loan shark and banking service. She also comes to stage 3 on level <i>Applying (implementing)</i> because her first reason to use Bank Syariah Indonesia Manado's service is to avoid usury.

Categorization of Cognitive Process Regarding Usury

Respondent	Religious identity	Category
14.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. His notion about usury is that paying interest at a low rate is tolerable. He also doubts that the money lending system in Bank Syariah Indonesia Manado is still not in accordance with Islamic principles.</p>
15.	Muslim	<p>Level 3: <i>Applying</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. He <i>concludes</i> that it is forbidden in Islam. he is also certain that the system of BSI is in accordance with Islamic principles. He comes also to stage 3 on level <i>Applying (implementing)</i> because his first aim to use Bank Syariah Indonesia is to avoid usury, the rest is the profitable product and services.</p>
16.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. he concluded that it is forbidden in Islam. yet, according to his opinion, the BSI system is still not in accordance with Islamic principles. His aim to use Bank Syariah Indonesia Manado's services also is not to avoid usury, but because of his payroll system where he works.</p>
17.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. She <i>concluded</i> that it is forbidden in Islam, but can be tolerated in the business sphere.</p>
18.	Muslim	<p>Level 2: <i>Understanding</i>:</p> <p>He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam and it is forbidden in Islam. Yet, he can tolerate the praxis of interest rates in the banking system. Furthermore, his aim to use Bank Syariah Indonesia Manado's service is not because of avoiding usury praxis but the profitable product</p>

Respondent	Religious identity	Category
		and service provided by BSI, and this means that she is not in the stage of applying (implementation).
19.	Muslim	Level 2: <i>Understanding</i> : She can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam and it is forbidden in Islam. Yet, she can tolerate the praxis of interest rate in the banking system, also her statement utters that the Bank Syariah Indonesia Manado system is not fully in accordance with Islamic principles. Furthermore, her aim to use the Bank Syariah Indonesia Manado's services is not because of avoiding usury praxis, and this means that she is not in the stage of applying (implementation).
20.	Muslim	Level 3: <i>Applying</i> : He can clearly <i>interpret</i> and <i>explain</i> the definition of usury in Islam. He <i>concludes</i> that it is forbidden in Islam. he is also certain that the system of Bank Syariah Islam Manado is in accordance with Islamic principles. He comes also to stage 3 on level <i>Applying (implementing)</i> because his first aim to use BSI is to avoid usury, the rest is the profitable product and services.

Source: Primary data and authors' analysis.

Table 2 showed that all participants understand usury well based on their religious teaching and thus could be categorized in Level 2: Understanding. Participants had different opinions on the status of interest rates in the current banking system: should it be called usury or not. Only Muslim customers viewed it as part of forbidden usury. However, they had the same opinion that the money lending practiced by loan sharks should be categorized as usury for its exploitation of borrowers.

Differences in Muslim and Non-Muslim Customers's Perspective

The difference in viewpoints between Muslim and non-Muslim customers at BSI can be understood in their answers explaining usury and the practice of interest-bearing money in banking institutions. They have a different understanding regarding the practice of interest-bearing money, whereas for non-Muslims, the practice of usury is related to loan sharks and this is opposed by Christianity because it often charges high-interest rates which makes it difficult for customers to repay their money or capital. Meanwhile, according to them, reasonable interest rates are those carried out by banking institutions, which is permissible. Meanwhile, according to Muslim customers, usury and the practice of interest-bearing money in banking institutions is something that is prohibited in Islam, no matter how small the nominal percentage is determined. By Muslim customers, whatever percentage is taken for the benefit of a money loan, is still considered usury in Islamic teachings and this is prohibited, there are many narratives in the Qur'an regarding the prohibition of the practice of borrowing money, and this is included in the category of something that is prohibited. It is forbidden both usury practices by banking institutions and loan sharks.

The second difference we can see from the explanation of the priest regarding the narrative in the Bible which says that, if you lend to anyone poor, then do not act as a debt collector, and do not collect in return for it. The pastor said that the narrative had nothing to do with the economy, in this case, it was about business because a business will certainly aim at achieving profit and human endeavors to sustain life. The narrative is only related to the concepts of giving, kindness, and sincerity. In this case, we can see that indirectly, in Luke 6:34-35 *“And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. ³⁵ But love your enemies, do good to them, and lend to them without*

expecting to get anything back. Then your reward will be great, and you will be children of the Most High because he is kind to the ungrateful and wicked”, this is not something that is represented as a way of life in regulating human affairs, in this case, economic and business activities. Meanwhile, as we know, Muslims regard the Qur'an as a way of life that gives guidelines on how humans should live every activity of life, including in terms of economy and business.

CONCLUSION

The results of this study indicated that both Muslim and non-Muslim customers of Bank Syariah Indonesia Manado passed the first level of remembering concerning the term usury because when they were asked about usury they can easily remember the term of usury. Furthermore, they tend to have the same level of understanding regarding the practice of interest-bearing money, thus can be considered at the second level of Anderson and Krathwohl's categories of the cognitive process. They can explain the practice of interest-bearing money, even though Muslim and non-Muslim customers have different points of view in explaining the practice of interest-bearing money conducted by bank institutions and loan sharks. Among ten Muslim customers as participants in this study, four of them attained the third level of Applying as their aim to use Bank Syariah Indonesia Manado's services was to avoid the praxis of usury which has been forbidden by Islamic teachings.

These findings imply that Bank Syariah Indonesia Manado should improve customers' comprehension of the non-interest system implemented by the bank. It is important for the bank to promote its nature as a usury-free financial institution as well as a professional financial services provider. The fact that many Muslims became customers is not caused by their belief in the bank as a free-usury financial institution should be responded to by gathering Muslim

scholars to promote Islamic banks in their preachings. Bank Syariah Mandiri Manado can invite Muslim scholars and preachers and provide them with the latest developments on fatwas or other regulations related to Islamic financial institutions. Muslim scholars and preachers are the frontmen for educating and spreading correct information about Islamic teachings regarding banks, usury, and other relevant issues to Islamic banks.

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