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## THE IMPACT OF UNDERSTANDING OF RIBA ON THE USE OF ISLAMIC FINANCIAL INSTITUTIONS SERVICES: RESEARCH IN SADANANYA DISTRICT, CIAMIS REGENCY

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Received 24 May 2022

Accepted 8 September 2022

### **Abstract**

This study aims to determine the effect of understanding usury on the use of Islamic financial institutions in Sadananya District, Ciamis Regency. With a sample of 45 people, this study adopted a quantitative approach based on regression analysis. The results showed a high understanding of usury in the Muslim community of Sadananya District, Ciamis Regency. An understanding of usury is proven to affect the use of Islamic financial institutions, as indicated by the results of the significant test calculation of the correlation coefficient at a significant level of 5%, the t-count value is 3.840 while the t-table is 2.01669, and the significance level is  $0.000 < 0.05$ . Thus it can be concluded that the null hypothesis is rejected and the working hypothesis is accepted. The influence of the variable understanding of usury on the use of the services of Islamic financial institutions is 25.5%, while other variables influence the remaining 74.5%.

### **Abstrak**

Penelitian ini bertujuan untuk mengetahui pemahaman riba pengaruh pemahaman riba terhadap penggunaan jasa lembaga keuangan syariah di Kecamatan Sadananya Kabupaten Ciamis. Penelitian dengan sampel 45 orang ini mengadopsi pendekatan kuantitatif berbasis pada analisis regresi. Hasil penelitian menunjukkan bahwa pemahaman riba di masyarakat muslim Kecamatan Sadananya Kabupaten Ciamis tergolong tinggi. Pemahaman tentang riba terbukti berpengaruh terhadap penggunaan jasa lembaga keuangan syariah yang

ditunjukkan dengan hasil perhitungan uji signifikan koefisien korelasi pada taraf signifikan 5% diperoleh nilai  $t_{hitung}$  sebesar 3,840 sedangkan  $t_{tabel}$  2,01669, dan tingkat signifikansi  $0,000 < 0,05$ . Dengan demikian dapat disimpulkan bahwa Hipotesis N0 ditolak dan Hipotesis Kerja diterima. Kontribusi pengaruh variabel pemahaman tentang riba terhadap penggunaan jasa lembaga keuangan syariah sebesar 25,5%, sedangkan sisanya sebesar 74,5% dipengaruhi oleh variabel lain.

**Keywords:** Riba, services, Islamic financial institutions

## Introduction

Historically, the Islamic economic system has been built on ethical values and religious morality derived from the Qur'an, sunnah, and *ijtihad* (Bachri, 2018). For centuries, Muslim thinkers have studied and researched the basic principles of the Islamic economic system from various sources to explain them in life. As a result, the development of Islamic banks and financial institutions in Indonesia has increased both in terms of quantity and type (Rasyid & Ismail, 2020). Along with introducing the Islamic banking system in the mid-1990s, several Islamic financial institutions have grown and developed in Indonesia (Billah, 2014).

Islamic financial institutions have a very important position as sharia-based Islamic economic institutions in the midst of the national development process. The establishment of Islamic financial institutions is an implementation of the understanding of Muslims on the principles of muamalah in Islamic economic law, which is then presented in the form of Islamic economic institutions such as banks and non-bank Islamic financial institutions.

Islamic financial institutions are an important instrument in developing the Islamic economy, where the community or the state cannot ignore the interests of establishing its institutions. Since 1991, the existence of Islamic financial institutions in Indonesia is similar to Islamic banks as alternative banking institutions that are free from the practice of interest-bearing money. Similar rules are also followed by non-bank Islamic financial institutions such as BMT or Baitul Maal wat Tamwil and other non-bank Islamic financial institutions that can grow and develop properly in carrying out operations according to sharia principles (Baihaki, 2017).

Islamic financial institutions aim to develop sharia principles based on justice, practicality, balance, and universality (Soemitra,

2009:33). Islamic financial institutions have general characteristics, and the overall operational basis is the principle of profit sharing or the principle based on al-mudharabah. It is the difference between Islamic financial institutions and conventional financial institutions. In obtaining profits from the distribution of funds, Islamic financial institutions do not determine the percentage of interest to earn profits (Warman & Hayati, 2022).

Indonesia, as a country with a majority Muslim population, is hoped that with the emergence of Islamic financial institutions, they can develop a better system of Islamic financial institutions (Rusydia & Antonio, 2016). Islamic financial institutions are expected to be able to operate following religious teachings and avoid the element of usury. But in fact, the understanding of usury and Islamic financial literacy owned by the Muslim community in Indonesia is still relatively minimal. It is evidenced by a national survey conducted by OJK, where OJK data states that Islamic financial literacy only increased from 8.1 per cent in 2018 to 8.93 per cent in 2019 (Setiawan & Faozan, 2021). Meanwhile, conventional financial literacy increased significantly from 29.5 per cent in 2018 to 37.72 per cent in 2019. Islamic economic brands are expected to increase their literacy to 25 per cent in 2021 and 50 per cent in 2024 (knks.go.id).

Suppose the public's understanding and literacy of Islamic finance increased slightly in 2019 from 8.1 per cent to 8.93 per cent. In that case, it means that only nine people are well literate in Islamic finance, and conventional ones reach 38 per cent. Meanwhile, the latest data from Bank Indonesia shows that 16.2 per cent of people are in the well-literate category, 27.2 per cent are sufficiently literate, 32.5 per cent are less literate, and 24.1 per cent are not literate. This means that out of 100 Indonesians, only 16 people understand well, and 84 people do not understand (economysyariah.org).

One of the public's tendencies to be interested in using an institution and financial instrument is based on several considerations, practical, economical, and efficient. The financial institutions and instruments that were born and developed recently have offered a lot of this, both in the form of bank and non-bank financial institutions (Faisal, 2019). In addition, the number of Islamic financial institutions scattered in Indonesia can make it easier for people to use the services of Islamic financial institutions and avoid interest which includes usury.

Based on the problems described above, there has been no specific study on the effect of understanding usury on the use of

Islamic financial institution services, and there are only some that are similar but not the same. In this context, the authors are interested in conducting research by making some of the problems described with the title "The Effect of Understanding Riba on the Use of Islamic Financial Institutions Services in Muslim Communities, Sadananya District, Ciamis Regency."

### **Theoretical review**

According to Benjamin S. Bloom in Muthia (2017:7), understanding is a person's ability to interpret or repeat information using their own language. In line with the above opinion, Suharsimi (2009:118) states that understanding is how one maintains, distinguishes, estimates (estimates), explains, expands, concludes, generalizes, gives examples, rewrites, and estimates. Comprehension can be asked to prove that it understands the simple relationship between facts and concepts. Comprehension includes capturing the meaning and significance of the material being studied. Understanding is included in one part of the cognitive aspect because understanding is a higher level of thinking.

Benjamin S. Bloom in Muthia (2017: 8-10) states that seven indicators can be developed at the level of understanding cognitive processes. (1) interpretation, which is an ability that exists in a person to be able to receive knowledge/information of a particular object and be able to explain it in other forms. (2) exemplifying is an ability that exists in a person to provide examples of a concept that has been studied in the learning process. Giving examples occurs when someone gives a specific example of a general object or principle. (3) classifying is an ability that exists in a person to classify something that starts from the activities of a person who is known to an object. (4) summarizing, which is an ability that exists in a person to develop a statement that is able to describe the information content/theme as a whole in the form of a summary/resume or abstract. (5) inferring is an ability that exists in a person to find a pattern from a given material picture. (6) comparing is an ability that exists in a person to detect similarities and differences between two or more objects. (7) explaining, which is an ability that exists in a person so that someone can develop and use a cause or effect from a given object.

Conceptually, *riba* (usury) is exaggerating the profits (wealth) of one of the parties in a sale and purchase transaction or the exchange of similar goods without providing compensation for the excess (*riba fadhl*) or payment of debts that must be repaid by the person who owes

more than the total amount, the loan in return for the past grace period (*riba nasi'ah*) (Tho'in, 2016:64). According to Law no. 21 of 2008 concerning Islamic banking, usury is an illegal addition of income (*batil*), among others, in the exchange of goods of the same kind, quality, quantity, and time of delivery (*fadh*) or in lending and borrowing transactions that require the customer receiving the facility to return the funds (Prasetya, 2015). Exceed the principal of the loan due to the passage of time (*nasi'ah*). The following are the types of usury which are divided into four categories: (1) *Riba Qardh*, which is a certain benefit or level of excess required of the debtor (*muqtaridh*). (2) *Riba Jahiliyyah*, ie the debt is paid more than the principal because the borrower is unable to pay the debt at the stipulated time. (3) *Riba Fadhl*, the exchange between similar goods with different levels or doses, while the goods exchanged are included in the type of usury goods. (4) *Riba Nasi'ah*, the suspension of delivery or receipt of usury types of goods exchanged for other types of usury goods (Setyawati, 2017:258).

The prohibition of usury in Islam goes through several stages. The first stage rejects the notion that usury loans, in essence, seem to help those in need as an act of approaching or *taqarrub* to God (Antonio, 2001:48). The word of God in Surah Ar-Ruum (30) verse 39: "And something usury (additional) that you give so that it increases in human wealth, then usury does not add to Allah's side. And what you give in the form of zakat, which you mean to achieve the pleasure of Allah, then those who do so are the ones which multiply (the reward)." In the second stage, usury is described as a bad thing. God threatens to give harsh retribution to the Jews who eat usury (Antonio, 2001:49). The Word of God in Surah An-Nisa (4) verses 160-161, "Because of the injustice of the Jews. We have forbidden for them good food which was (formerly) made lawfully and because they often hinder (others) from the path of Allah, and because they practice usury, even though they have been forbidden from it, and because they unlawfully eat people's wealth. valid (*batil*). And We have prepared for the disbelievers among them a painful punishment." In the third stage, God explains that usury is forbidden by being associated with a doubled addition. The word of God in Surah Ali Imran (3) verse 130, "O you who believe! Do not eat usury doubled and fear Allah so that you will be lucky." The fourth stage is the last stage of prohibiting usury by making a strict prohibition. Whoever practices usury will be fought by God and His Apostle (Antonio, 2001:50). The Word of God in Surah Al-Baqarah (2) verses 278-279: "O you who believe! Fear Allah and leave the rest of usury (which has not been collected) if you are believers. If you do not

do so, then declare war on Allah and His Messenger. But if you repent, you are entitled to your property's principal. You did not do wrong (harm) and were not wronged (harmed)."

The prohibition of usury in the hadith of the Prophet, among others, is the history of Imam Muslim and Ibn Majah: "Jabir said that the Prophet Muhammad cursed the person who received usury, the person who paid it and the person who recorded it, and two witnesses to it, then shined saying, they are all the same" (H.R. Muslim. Hadith Number 2995). Then according to Al-Hakim, who narrated from Ibn Mas'ud that the Prophet Muhammad said, usury has 73 doors (levels) of the lowest (sins) equal to someone who commits adultery with his mother (H.R. Ibn Majah).

Conceptually, a financial institution is a company whose business is engaged in financial services. This means that the activities carried out by this institution will always be related to the financial sector, whether it is raising public funds or other financial services (Mardani, 2015:1). A sharia financial institution is a company whose business is engaged in financial services based on sharia principles, and sharia principles, principles that eliminate elements that are prohibited in Islam and then replace them with Islamic contracts following Islamic rules and laws (Mardani, 2015:1-2).

Table 1. Differences between Islamic Financial Institutions and Conventional Financial Institutions

No	Variable	Islamic Financial Institutions	Conventional Financial Institutions
1	Investation	Invest only for halal and profitable projects and products.	The investment system does not consider halal or haram, profitable projects.
2	Return	Returns paid and or received come from profit sharing or other income based on sharia principles.	Returns, both paid to depositors of funds and returns received from customers who use funds in the form of interest.
3	Agreement	The agreement is made in the form of a contract according to Islamic law.	The agreement uses positive law.
4	financing orientation,	The orientation of financing, not only for	Financing orientation, to gain profit on loaned

		profit but also <i>falah</i> oriented, that is oriented to the welfare of the community.	funds.
5	Customer Relations and Bank	The relationship between the customer and the bank is a partner.	The relationship between bank and customer is creditor and debtor.
6	Supervision	The LKS consists of BI, OJK, Bapepam, Commissioners, National Sharia Board and Sharia Supervisory Board.	The supervisory board consists of BI, Bapepam and Commissioners.
7	Solution	In deliberation between the bank and the customer through the National Sharia Arbitration Board and the Religious Courts.	Dispute resolution through the local district court.

Sources: (Syauqoti, 2018:23-24)

Table 2. Difference between Interest and Profit Sharing

Interest	Profit Sharing
Determination of interest is made at the time of the contract with the assumption that it must always be profitable.	The determination of the amount of the profit-sharing ratio/ratio is made at the time of the contract by referring to the possibility of profit and loss.
The percentage is based on the amount of money (capital) lent.	The amount of the profit sharing ratio is based on the amount of profit earned.
Fixed interest payments as promised regardless of whether the project carried out by the customer is profitable or not.	Profit sharing depends on the benefits of the project being carried out. If the business loses, the loss will be borne by both parties.
The amount of interest payments does not increase even if the number of profits doubles or the economy is booming.	The amount of profit sharing increases according to the increase in the amount of revenue.

The existence of interest is No one doubts the validity of the doubted (if not condemned) by all profit sharing. religions.

Sources: (Antonio, 2001:61)

The types of Sharia financial institutions include: First, Sharia Bank financial institutions (Sharia Banks), which consist of (1) Sharia Commercial Banks or abbreviated BUS are Sharia Banks which in carrying out their activities provide services in payment traffic. (2) Sharia Rural Bank (BPRS) is a Sharia Bank whose activities do not provide services in payment traffic. (3) Sharia Business Unit is a work unit from the head office of a Conventional Commercial Bank (BUK) that functions as the main office of an office or unit that carries out business activities based on sharia principles. In Islamic banks, there are many business activities carried out, such as fundraising, financing, Islamic bank service activities and Islamic bank social activities (Nurnasirna & Putra, 2018:33).

Second, non-bank Islamic financial institutions are a type of financial company that has almost the same function as banking financial institutions, collecting funds from the public and channeling funds to other parties who need them in accordance with sharia principles. Sharia principles are principles that eliminate elements that are prohibited in Islam such as *riba*, *gharar* and *maisir* (Nonie, Desi & Amimah, 2019: 2).

Table 3. Differences between Banks and Non-Bank Financial Institutions

Activity	Bank	Non-Bank
Collector fund	<ol style="list-style-type: none"> <li>1. Directly, in the form of public fund deposits (savings, time deposits and demand deposits).</li> <li>2. Indirectly, from the public such as securities, loan/credit participation from other institutions.</li> </ol>	<p>Only indirectly from the community (especially through valuable paper, it could also be from participation, loans or credit from other institutions)</p>
Distributor fund	<ol style="list-style-type: none"> <li>1. For working capital, investment and consumption purposes</li> <li>2. To business entities and individuals</li> <li>3. For short, medium and long term</li> </ol>	<ol style="list-style-type: none"> <li>1. Mainly for investment purposes</li> <li>2. Especially for business entities</li> <li>3. Especially for the medium and long</li> </ol>

Sources: (Mardani, 2015:4)

The relationship between the variables studied, the level of understanding of usury and the use of Islamic financial institutions' services. Understanding is one part of the cognitive aspect because it is a high level of thinking. The higher a person's understanding, the lower the tendency to behave negatively or deviate. This provides an explanation that if a person's level of understanding of usury is high, then there is a tendency to use the services of financial institutions that are in accordance with sharia better. Suppose the public has realized that Islamic financial institutions do not apply interest that contains elements of usury. In that case, it is certain that the community agrees to use the services of Islamic financial institutions. This means, the higher the public's understanding of usury, the tendency to stay away from any transactions that contain elements of usury and vice versa, and the lower the level of public understanding of usury there is a tendency to approach transactions that contain elements of usury.

## **Method**

This type of research in this study uses quantitative methods. According to Cooper and Schindler, the purpose of quantitative research is to try to make accurate measurements of something (Lubis, 2018:48). The research method that will be used by researchers is the descriptive method. The descriptive method is a research method that seeks to describe and interpret the survey object according to what it is (Hermawan, 2019:37). The sample is determined using the Simple Random Sampling method, where each individual has the same opportunity or opportunity to be the subject of research (Sugiyono, 2013: 123). Of the 33,511 total population, researchers will use 45 samples with an error of 15% obtained based on the Slovin formula (Wahyudi, 2017:17). The independent variable used in this study is the influence of understanding usury (X) and the dependent variable in this study is the use of Islamic financial institutions (Y).

The technique of collecting data in this research is by distributing the lift to the respondents in the form of a questionnaire. The questionnaire is an efficient data collection technique if the researcher knows the variables to be measured and what can be expected from the respondents (Sugiyono, 2017:142). The questionnaire used is a closed model because the answers have been provided, and the measurement uses a Likert scale. The Likert scale is

used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2017: 93). The data analysis used statistical analysis based on the SPSS application.

## Research Results and Discussion

Sadananya District is a sub-district located in Ciamis Regency, West Java Province. Sadananya sub-district is one of 27 sub-districts in Ciamis Regency which is located 9 km north of the Ciamis District Government Center. The area or area is 44 km<sup>2</sup> with an area of paddy fields and dry land of 2,588.38 hectares. The area of Sadananya District is + 2,558.38 hectares. Administratively, Sadananya sub-district consists of 8 villages, 26 hamlets, 55 community units and 222 neighborhood units with a population of 40,149 people.

The sample used in this study amounted to 45 people. The data used in this study is data taken directly from the community, both users of Islamic financial institutions and non-users of Islamic financial institutions who have met the requirements to use the services of financial institutions.

Table 4. Description of Research Data

Variable	N	Data hipotetic			
		Mean	Min	Max	Standard Deviation
Understanding Riba	45	24	8	40	5,3
Service Usage of LKS	45	24	8	40	5,3

The table above shows the variable understanding of usury has a hypothetical minimum score of  $1 \times 8 = 8$  and a maximum score of  $8 \times 5 = 40$ . The hypothetical average is  $(40+8) : 2 = 24$ . With a standard deviation of  $(40-8) : 6 = 5.3$ . Furthermore, the calculation of the variable using the services of Islamic financial institutions has the same score, a hypothetical minimum score of  $1 \times 8 = 8$  and a maximum score of  $8 \times 5 = 40$ . The hypothetical average is  $(40+8) : 2 = 24$ . With a standard deviation of  $(40-8) : 6 = 5.3$ .

This study categorizes answer scores using three criteria, low, sufficient and high—classification of the subject's answer scores from each variable.

Table 5. Categorization of the Riba Understanding Scale

Category	Guidelines	Score	Total	Percentage
Low	$X < M - 1 \text{ SD}$	$X < 18,7$	0	0
Moderate	$M - 1 \text{ SD} \leq X < M + 1 \text{ SD}$	$18,7 \leq X < 29,3$	3	6,7%
High	$M + 1 \text{ SD} \geq X$	$29,3 \geq X$	42	93,3%
Total			45	100%

Based on the results of the categorization of the Y variable (the use of Islamic financial institutions services), it shows that those in the high category are 77.8% (35 subjects), and in the sufficient category it is 22.2% (10 subjects), and the low category is 0% (0 subjects). It can be concluded, that most of the respondents in the Muslim community of Sadananya Subdistrict, Ciamis Regency have an awareness of the use of Islamic financial institutions services which are in the high category.

The description of the research data is used to find out the respondents' answers based on the level of the predetermined scale category.

Table 6. Description of Research Data

Variable	N	Data Hypothetic			
		Mean	Min	Max	Standard Deviation
Understanding Riba	45	24	8	40	5,3
Sevice Usage of LKS	45	24	8	40	5,3

Tabel di atas menunjukkan variabel pemahaman riba memiliki skor minimum hipotetik yaitu  $1 \times 8 = 8$  dan skor maksimum yaitu  $8 \times 5 = 40$ . Rerata hipotetik yaitu  $(40+8) : 2 = 24$ . Dengan standar deviasi sebesar  $(40-8) : 6 = 5,3$ . Selanjutnya hasil perhitungan dari variabel penggunaan jasa lembaga keuangan syariah memiliki memiliki skor yang sama yaitu skor minimum hipotetik  $1 \times 8 = 8$  dan skor maksimum yaitu  $8 \times 5 = 40$ . Rerata hipotetik yaitu  $(40+8) : 2 = 24$ . Dengan standar deviasi sebesar  $(40-8) : 6 = 5,3$ .

Tabel 6. Kategorisasi Skala Penggunaan Jasa Lembaga Keuangan Syariah

Category	Guidelines	Score	Total	Percentage
Low	$X < M - 1 \text{ SD}$	$X < 18,7$	0	0
Moderate	$M - 1 \text{ SD} \leq X < M + 1 \text{ SD}$	$18,7 \leq X < 29,3$	10	22,2%
High	$M + 1 \text{ SD} \geq X$	$29,3 \geq X$	35	77,8%
Total			45	100%

Based on the results of the categorization of the Y variable (use of Islamic financial institution services), it shows that those in the high category are 77.8% (35 subjects), in the sufficient category 22.2% (10 subjects), and the low category is 0% (0 subjects). It can be concluded, most of the respondents in the Muslim community of Sadananya Subdistrict, Ciamis Regency have awareness in the use of Islamic financial institutions services which are in the high category.

The researcher proposes that the research hypothesis has an influence on the variables X and Y. The researcher accepts the alternative hypothesis ( $H_a$ ) and rejects the null hypothesis ( $H_0$ ). Then, testing the truth of the hypothesis using data analysis with the SPSS software program. The test principle used is if the regression coefficient value has a probability level of 0.05, then the proposed hypothesis is accepted. On the other hand, the regression coefficient value has a probability level  $> 0.05$ , so the proposed hypothesis is rejected.

A regression test is a statistical tool used to determine or predict the size of the Y variable based on the X variable. As a predictive tool, in the regression test, an equation will be found that is used to find the magnitude of the effect of the relationship between the X variable and the Y variable (Sulistyo, 2010:146). In conducting a regression test based on probability values,  $H_0$  is accepted if the probability is  $\text{sig} >$ , while  $H_0$  is rejected if the probability is  $\text{sig} <$  (Siregar, 2008:229). From the ANOVA table above, it can be seen that the probability value of  $\text{sig} <$  ( $0.000 < 0.05$ ) means that it is significant, so  $H_0$  is rejected and  $H_a$  is accepted, so it can be interpreted that the understanding of usury (X) affects the use of Islamic financial institution services (Y).

Furthermore, a simple linear regression analysis model can be used to predict the use of Islamic financial institutions' services which

are influenced by the understanding of usury. According to Priyatno (2008:66), simple linear regression analysis aims to determine the direction of the relationship between variable X (understanding usury) and variable Y (use of Islamic financial institutions) and to predict the value of variable Y if the value of variable X increases or decreases. Based on the data tabulation of variable X and variable Y, the researchers processed using the SPSS 20 program so that the results of the regression equation:  $Y = 13,258 + 0,544X$ .

The linear regression equation can show that (1) The constant value is 13,258. This shows that if the value of the variable X (usury understanding) is 0, then the use of the services of Islamic financial institutions increases and reaches 13,258. (2) The regression coefficient of X (understanding of usury) is 0.544, meaning that if the X variable is 1, the percentage level will increase by 0.544. The regression coefficient is positive, meaning that there is a positive influence on the understanding of usury on the use of Islamic financial institutions' services. In other words, the higher the value of understanding usury, the more use of Islamic financial institutions' services.

Furthermore, to find out whether the variable X (understanding of usury) has a significant effect on the Y variable (the use of Islamic financial institutions), the researchers conducted a simple regression coefficient test through a significant partial test (t-test). The testing steps carried out by researchers are: The significance level used by the researcher is 5% which is the standard measure in research. This is in line with Priyatno's (2008:71) opinion that a significant level of 5% is a standard measure that is often used in research. Based on the results of the simple regression analysis above, the t-count is 3.840, while the t-table can be searched using the t-distribution table by means of a significant level =  $0.05/2 = 0.025$  (two sides), obtained for the t-table is 2.016.

As stated by Siregar (2013: 253), the test rule is if  $t\text{-table} < t\text{-count}$ , then  $H_0$  is accepted, and if  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected. For example, the value of the Coefficient table (a) obtained by the value of tcount is 3.840. If compared to tcount  $>$  ttable ( $3.840 > 2.016$ ), then  $H_0$  is rejected. Thus, it can be concluded that there is a significant influence between the understanding of usury and the use of the services of Islamic financial institutions.

The coefficient of determination is used to state what percentage (%) of the influence of a dependent variable (Y) is on the independent variable (X). The magnitude of the influence of the factor

of understanding usury on the use of Islamic financial institutions services in the Muslim community of Sadananya District, Ciamis Regency is seen from the results of the coefficient of determination of the R<sup>2</sup> value (R Square) of 0.255, meaning that the percentage contribution of the influence of the variable understanding of usury on the use of Islamic financial institutions is 25.5%, while other variables outside the research model influence the remaining 74.5%. These results are classified as low because the influence of other variables is still much greater.

It is well realized by researchers that in fulfilling and increasing public awareness of the use of Islamic financial institutions, many other factors influence (Aji, 2019). In this study, researchers only take understanding as an independent variable where the understanding closely related to Islamic financial institutions is the understanding of usury (Afif & Mulyawisdawati, 2016). With the results that show the influence of the variable understanding of usury with the variable of using the services of Islamic financial institutions, it can be shown that the understanding of usury is not the dominant factor in influencing someone to use the services of Islamic financial institutions (Widayati, 2021).

## **Conclusion**

The understanding of usury in the Muslim community of Sadananya District, Ciamis Regency, the results of the categorization of the X variable understanding of usury show that the understanding of usury is in the high category of 93.3% (42 subjects), the sufficient category is 6.7% (3 subjects), and the low category is 0% (0 subjects), so it can be concluded that in this study most of the subjects had an understanding of usury in the high category. The use of Islamic financial institutions services in the Muslim community, Sadananya District, Ciamis Regency, obtained the results of the categorization of the Y variable, the use of Islamic financial institutions, which showed that they were in the high category of 77.8% (35 subjects), in the sufficient category of 22.2% (10 subjects) and the low category is 0% (0 subjects) so that it can be concluded that most of the respondents have awareness in the use of Islamic financial institutions services are in the high category. The understanding of usury has an influence on the use of Islamic financial institutions' services. This is indicated by the calculation results obtained through the significant test of the correlation coefficient at the 5% significance level, the t-count value is 3.840 while the t-table is 2,016 or t-count > t-table, and the

significance level is  $0.000 < 0.05$ . Thus it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. That is, the understanding of usury significantly affects the use of the services of Sharia financial institutions in the Muslim community of Sadananya District, Ciamis Regency. Furthermore, the percentage of the influence of one variable is indicated by the results of the coefficient of determination test where the value of  $R^2$  (R Square) is 0.255, meaning that the percentage contribution of the influence of the variable understanding of usury on the use of Islamic financial institution services is 25.5%, while another variable influence the remaining 74.5%.

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