



TEACHINGS OF THE MASYARAKAT TANPA RIBA IN THE LIGHT OF THE SOCIOLOGY OF KNOWLEDGE

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Abstract

The purpose of this study is to explore the attitude background of the Society Without Usury (herein after written MTR). The MTR rejects the existence of interest and banks. MTR is a community committed to developing a business without usury, without debt, and without contracts that are not under sharia. One form of this commitment is that MTR members refuse to pay bank debts and interest. Meanwhile, the banks believe that the customer should pay the debt and interest according to the contract. This research is qualitative. Data were obtained through in-depth interviews, observations, and documentation. Key informants are administrators and members of the MTR. Based on the results of the study, it can be concluded that the MTR community has three qualification meanings in the sociology of knowledge, namely objective meaning, which can be seen from community understanding and community beliefs regarding usury, especially bank interest. The behavior of MTR residents is formed due to external factors, namely the stimulus from the family environment that has previously joined the MTR community. The expressive meaning of the MTR community is the meaning impregnated by every MTR citizen who is integrated with the behavior of avoiding usury and doing other teachings, such as improving the creed, improving relations with the social environment, still seeking knowledge, especially the science of good peace, and

others. Meanwhile, the documentary meaning is a material activity manifested in religious practices and rituals.

Abstrak

Tujuan dari penelitian ini adalah untuk mendalami latar belakang sikap kelompok Masyarakat Tanpa Riba (selanjutnya ditulis MTR) yang menolak keberadaan bunga dan bank. MTR adalah sebuah komunitas yang mempunyai komitmen mengembangkan bisnis tanpa riba, tanpa utang, tanpa akad-akad yang tidak sesuai syariah. Salah satu bentuk komitmen tersebut adalah anggota MTR menolak untuk membayar hutang bank beserta bunganya. Sedangkan pihak bank berpandangan bahwa nasabah memiliki kewajiban untuk membayar hutang beserta bunganya sesuai kesepakatan kontrak di awal. Penelitian ini bersifat kualitatif. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi. Informan kunci adalah pengurus dan anggota MTR. Berdasarkan hasil penelitian dapat disimpulkan bahwa komunitas MTR memiliki tiga makna kualifikasi dalam sosiologi pengetahuan, yakni makna objektif yang dapat dilihat dari pemahaman komunitas dan keyakinan komunitas mengenai riba terutama bunga bank. Perilaku warga MTR terbentuk karena faktor eksternal, yakni stimulus dari lingkungan keluarga yang sudah terlebih dahulu bergabung dengan komunitas MTR. Makna ekspresif dari komunitas MTR adalah makna yang diresapi oleh setiap warga MTR yang terintegrasi dalam perilaku menghindari riba dan melakukan ajaran lainnya, seperti memperbaiki akidah, memperbaiki hubungan dengan lingkungan sosial, tetap mencari ilmu terutama ilmu bermuamalah yang baik, dan lain-lainnya. Sementara, makna dokumenter, yakni sebagai kegiatan material yang terwujud dalam bentuk praktik agama dan ritualnya.

Keywords: Masyarakat Tanpa Riba; sociology of knowledge; usury; teachings; Karl Mannheim

INTRODUCTION

Humans are social beings. Humans cannot let go of their dependence on other people.¹ The emergence of such cooperation does not occur naturally but because one's physical abilities, thinking power, place, education, and others are limited. Therefore, cooperation between two or more people aims to help each other achieve the goal of meeting needs, even though their goals may differ. Human behavior is directed to achieve specific goals. This fact is an essential basis for the formation of

¹ Anya Samek et al., "The Development of Social Comparisons and Sharing Behavior across 12 Countries," *Journal of Experimental Child Psychology* 192 (April 2020), doi:10.1016/j.jecp.2019.104778; Judith N. Mildner and Diana I. Tamir, "The People around You Are inside Your Head: Social Context Shapes Spontaneous Thought.," *Journal of Experimental Psychology: General* 150, no. 11 (November 2021): 2375–86, doi:10.1037/xge0001057.

a community. By coordinating human actions, communities can create reliable social tools. The community combines its human resources (HR) with other resources by forming leaders, groups, experts, and raw materials into one. This community consists of various neighborhoods and organizations that have similar conditions. The goal is expected to serve and meet a society's and its citizens' various needs more efficiently than the smaller and more natural human groupings, such as families, friendship groups, and the community environment.²

Today many non-profit communities have emerged with a distinctive character. Social communities generally move to increase public awareness in the fields of culture, education, history, and others.³ One of them is the Masyarakat Tanpa Riba (after this, referred to as MTR) in Magetan. The MTR is engaged in sharia business without usury. The mission of the MTR is to preach to spread understanding about usury and to help people who are in trouble with usury. This community is a place of consultation for people caught up in usury and people who want to learn more about usury.⁴

Some Islamic thinkers have long discussed the debate over the interpretation of the monasticism and halalness of bank interest. Some think that bank interest generally applies in today's banking system as usury.⁵ There are at least two fundamental opinions that discuss usury, namely textual interpretation and contextual interpretation. Textualist understanding was pioneered by the Islamic neo-revivalism movement,

² Armeini Uha Satari, "Pengertian Dan Tujuan Serta Tipe Dan Struktur Organisasi Sosial," in *Organisasi Sosial Dan Kepemimpinan* (Jakarta: Universitas Terbuka, 2006), 4, <http://repository.ut.ac.id/4454/>; Namita Jain and Vikas Gupta, "Communities of Practice for Digital Knowledge Management: A Case Study of Web 2.0 in the University of Delhi," *International Journal of Public Sector Performance Management* 10, no. 4 (2022), doi:10.1504/IJPSM.2022.126407; Usha Sadasivan, Bhuvanewari Balachander, and S. Vijayalakshmi, "Stress and Social Isolation- A Study of Behavioural and Attitudinal Changes among College Students During Covid-19," *International Journal of Current Research and Review* 13, no. 08 (2021): 30–35, doi:10.31782/IJCRR.2021.13804.

³ Larissa Igorevna Nikovskaya and Vladimir Nikolaevich Yakimets, "Institutional Development of Cross-Sectoral Partnership in Russia," *Polis (Russian Federation)*, no. 5 (2016), doi:10.17976/jpps/2016.05.04.

⁴ "Masyarakat Tanpa Riba," 2020, <http://www.masyarakattanpariba.com>.

⁵ M.Syaiful Padli, "Integrasi Perbankan Dan Fintech Syariah Guna Mendukung Merger Bank Bumn Syariah Dan Kesejahteraan Sektor Pertanian Indonesia Era Covid-19," *Muslim Heritage* 6, no. 2 (December 6, 2021): 303–24, doi:10.21154/muslimheritage.v6i2.2878.

while contextualist understanding was pioneered by Islamic neo-modernism.⁶

In bank and non-bank financial institutions, the MTR is no stranger to them because of their characteristic behavior that is not shared by other customers, namely, not wanting to pay bank loan installments with interest. They only want to pay off the principal of the loan. This action takes place when they have joined as members of the MTR. Before joining the community, they behaved like regular customers. Members of The MTR believe that the interest in banks is the same as usury. Because according to them, interest is the process of asking for additional money from the principal debt, both in buying and selling transactions and accounts payable, which is against sharia principles. The MTR has a different view from other similar communities. Members of the MTR assume that all additional forms that are promised are usury and are haram. Thus, the members of the MTR established a community to reject the practice of usury. The purpose of the community is to save and eradicate the people from the problem of usury.⁷

In previous research related to this research, among others, the Journal by Juliati Aryani, “Analysis of the Effectiveness of Community Contributions without Riba in Medan.” The MTR in Medan City aims to change people’s information and mindset so they are no longer in debt and free from interest/usury bonds. This study aims to answer the question of how interest/usury is understood according to the MTR community and to find out what strategies are used by the MTR in socializing the anti-usury movement. This qualitative research uses field research methods on the MTR community. The data source used is primary data obtained from interviews and documentation. The results of this study are as follows: first, according to the MTR community,

⁶ Riza Taufiqi Majid, “Riba Dalam Al-Qur’an (Studi Pemikiran Fazlurrahman Dan Abdullah Saeed),” *Muslim Heritage* 5, no. 1 (June 25, 2020): 62, doi:10.21154/muslimheritage.v5i1.1989; Saad Azmat, Ayesha Bhatti, and M. Kabir Hassan, “Understanding ‘Riba’ (Interest): The Religious and the Rational,” *Emerald Emerging Markets Case Studies* 11, no. 3 (August 16, 2021): 1–11, doi:10.1108/EEMCS-08-2020-0288; Mohammad Selim, “The Effects of Eliminating Riba in Foreign Currency Transactions by Introducing Global FinTech Network,” *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 3 (June 4, 2021): 506–23, doi:10.1108/IMEFM-01-2020-0035; Ahmad Wafa, “POTENSI RIBA DALAM LEMBAGA KEUANGAN SYARIAH (LKS) DI KABUPATEN PONOROGO,” *Muslim Heritage* 4, no. 1 (June 29, 2019), doi:10.21154/muslimheritage.v4i1.1607.

⁷ “Masyarakat Tanpa Riba.”

usury is the additional taking of basic assets that are tyrannical in nature. Riba is an act of violating the commands of Allah SWT, which at this time, many people are practicing it. The practice of usury is inseparable from the lack of public knowledge about the law of usury and interest. Second, several strategies are used to socialize the anti-usury movement, namely programs that include consultation, mentoring, and recitation.⁸ In contrast, this research focuses on the social background behind the beliefs and behavior of the MTR, which significantly influences the economy's movement.

In the East Java region, there are several branches of MTR. The locus of this research is the Magetan branch because MTR Magetan is the most active community of the Community Without Usury in the East Java region. MTR Magetan members, once a week, hold regular meetings alternately at the homes of MTR residents. The meeting is called Ultimate Life Changing (ULC). Away is specifically for the MTR to continue establishing a closeness between MTR members outside the national seminar.⁹

Studying social community cannot be separated from the development of the social community itself. The sociology of knowledge seeks to understand the background thinking of certain socio-historical situations that give rise to thoughts gradually. The sociology of knowledge is one of the youngest branches of sociology. As a branch of theory, this science seeks to analyze the relationship between knowledge and life. As sociological-historical research, this branch of science seeks to trace the forms taken by the connection in human intellectual development. The emerging sociology of knowledge aims to find operational criteria to determine the relationship between thought and action. The sociology of knowledge also wants to develop a theory suitable for today's situation regarding the meaning of non-theoretical determining factors in knowledge.¹⁰

The sociology of knowledge has set its task to solve the problem of the social conditioning of knowledge and describe the relationships

⁸ Juliati Aryani, Sudirman Suparmin, and Yenni Samri, "Analisis Efektivitas Kontribusi Komunitas Masyarakat Tanpa Riba Kota Medan," *Tansiq* 2, no. 2 (2019): 203–21.

⁹ Interview, 8 February 2021.

¹⁰ Reiner Keller, "The Sociology of Knowledge Approach to Discourse: An Introduction," in *The Sociology of Knowledge Approach to Discourse: Investigating the Politics of Knowledge and Meaningmaking*, ed. Reiner Keller, Anna-Katharina Hornidge, and Wolf Schünemann (Routledge, 2018), 16–47.

within science itself and use these relationships as a means of research analysis. To the extent that predictions about the influence of social background are uncertain and vague. The sociology of knowledge aims to reduce conclusions drawn from the problem.¹¹

Karl Mannheim (1893–1947) was a German sociologist born in Budapest. He attended school in that city and then studied at the universities of Berlin, Budapest, Paris, and Freiburg before attending the University of Heidelberg, where he became a private lecturer in 1926. Mannheim lived and worked in Heidelberg until he was called to become a sociology professor at the University of Frankfurt in 1930. He was a lecturer in sociology at the University of London (*London School of Economics*) from 1933 to 1945. From 1945 until his death, he was a sociology and philosophy of education professor at the Institute of Education at the same university.¹²

Mannheim's work was divided into two main phases, which roughly corresponded to his career in Germany and England. In the first phase of the sociology of knowledge, its methodological legitimacy, epistemological implications, and substantive applications formed its main line of work. In the second stage, the study of the structure of modern society emerges. In this previous study, he combined macro- and micro-sociological concerns with an explicit interest in social policy.¹³ Karl Mannheim was a significant contributor to the development of this view of social theory, which is most clearly expressed in his extended essay *The Problems of the Sociology of Knowledge*.¹⁴

Mannheim, in his works, saw society as the subject that determines the forms of his thought. The sociology of knowledge becomes a positive method for examining almost every phase of human thought.¹⁵

¹¹ Karl Mannheim, *Ideology and Utopia: An Introduction to the Sociology of Knowledge* (Mariner Books, 1955), 237–38; Hanik Fitriani, "Pemahaman PNS Lulusan Pondok Pesantren Tentang Kewajiban Zakat Profesi Perspektif Sosiologi Pengetahuan," *Muslim Heritage* 1, no. 1 (March 24, 2016), doi:10.21154/muslimheritage.v1i1.387.

¹² Brian Longhurst, *Karl Mannheim and the Contemporary Sociology of Knowledge* (London: The Macmillan Press LTD, 1989), 5; Martyn Hammersley, "Karl Mannheim on Fascism: Sociological Lessons About Populism and Democracy Today?," *Sociological Research Online*, October 28, 2021, 4, doi:10.1177/13607804211042032.

¹³ Hamka, "SOSIOLOGI PENGETAHUAN: TELAAH ATAS PEMIKIRAN KARL MANNHEIM," *Scolae: Journal of Pedagogy* 3, no. 1 (June 6, 2020): 78, doi:10.56488/scolae.v3i1.64.

¹⁴ John Scott, *Teori Sosial: Masalah-Masalah Pokok Dalam Sosiologi* (Yogyakarta: Pustaka Pelajar, 2012), 73.

¹⁵ Peter L. Berger and Thomas Luckman, *Tafsir Sosial Atas Kenyataan: Risalah Tentang Sosiologi Pengetahuan*, ed. Hasan Basari (Jakarta: LP3ES, 2012), 13; Oki

Knowledge functions as an adapter between the individual and his environment. The sociology of knowledge seeks to understand the thinking in the background of certain socio-historical situations that gradually give rise to individual thoughts. Thus, it is not humans in general who think but humans in certain groups who develop a specific style of thinking in a continuous series of responses to certain special situations that characterize them.¹⁶

Mannheim said there is an element of subjectivity in knowledge and rejects objectivity in the social sciences. The natural sciences' objectivity denies the subject's role. For Mannheim, human knowledge cannot be separated from subjectivity and the psychological condition of the individual who knows it. Two things that cannot be separated from each other are knowledge and existence. All knowledge and beliefs are products of socio-political processes. Mannheim explained it with his theory of relationism. Therefore, the truth of thought is only a contextual truth, dynamic, open to complementation, correction, and expansion, not a general truth.¹⁷ This concept is in line with Peter L. Berger, as explained by Hanneman Samuel, that the sociological awareness that sociologists should have is an awareness of relativity. Awareness in social life is no absolute or absolute thing. Each event that we encounter departs from different contexts and social situations.¹⁸ Mannheim believed that thought could be best understood if one knew the social factors behind the thought. A statement or concept may have the same editorial but is intended for different meanings because they are born from different social backgrounds.¹⁹

Three behavioral determinants influence the intention: first, attitude towards behavior (ATB), the attitude of one's beliefs about the outcome of a particular behavior, and whether the behavior has positive or negative consequences. Second, subjective norm (SN) is a person's

Dwi Rahmanto, "PEMBACAAN HIZB GHAZÂLÎ DI PONDOK PESANTREN LUQMANYAH YOGYAKARTA PERSPEKTIF TEORI SOSIOLOGI PENGETAHUAN KARL MANNHEIM," *Living Islam: Journal of Islamic Discourses* 3, no. 1 (June 28, 2020), doi:10.14421/lijid.v3i1.2189.

¹⁶ Mannheim, *Ideology and Utopia: An Introduction to the Sociology of Knowledge*, 3.

¹⁷ Gregory Baum, *Agama Dalam Bayang-Bayang Relativisme: Sebuah Analisis Sosiologi Pengetahuan Karl Mannheim Tentang Sintesa Kebenran Historis-Normatif*, ed. Achmad dan Mashuri Arow Murtajib (Yogyakarta: Tiara Wacana, 1999), 6.

¹⁸ Hanneman Samuel, *Peter Berger: Sebuah Pengantar Ringkas* (Depok: Kepik, 2012), 9.

¹⁹ Mannheim, *Ideology and Utopia: An Introduction to the Sociology of Knowledge*, 9.

perception of whether others or the environment influencing him will approve or reject the behavior. Third, perceived behavioral control (PBC), namely, a person's belief in controlling certain behaviors and predicting the ease or difficulty of displaying these behaviors.²⁰

This research helps determine the behavior of the Community Without Usury from the sociology of knowledge perspective. This research is helpful for financial institutions as a form of risk management facing the Community Without Usury. Based on the background, this paper examines specifically the doctrine of the MTR in light of the sociology of knowledge by Karl Mannheim.

THE TEACHINGS OF THE MASYARAKAT TANPA RIBA (MTR) IN MAGETAN REGENCY

The Masyarakat Tanpa Riba (MTR) is part of the Kampung Syarea World (KSW) community. The community was originally for developers, land lots, and real estate and property businesses. The two main reasons for forming this community are, first, the concern for Muslim-majority countries that legalize usury so that most people, especially Muslims, fall into usury transactions in all aspects of life. It has become a familiar something. A systematic and massive form of Muslim acceptance of the legality of usury is the recognition of conventional banks. Second, awareness based on the concept of Islamic aqidah is thought to awaken Muslims from adversity, especially the bondage of usury-based on a solid faith. This community is committed that business must be without *riba* and false contracts.²¹

The behavior of the MTR members cannot be separated from the teachings of the MTR. The teachings guiding MTR members in their business are²²: first, improving faith and relationships with family and society (*Habl Min Allah* and *Habl Min al-nas*). The first step taught by the MTR before discussing the debts and property owned by MTR residents is that they will be led in a forum filled with religious events. Recommendations for improving worship include prioritizing timely prayers, carrying out *sunah* prayers like *farḍhu*, setting aside some

²⁰ Icek Ajzen, "The Theory of Planned Behavior," in *Handbook of Theories of Social Psychology: Volume 1* (London: SAGE Publications Ltd, 2012), 438–59, doi:10.4135/9781446249215.n22.

²¹ "Masyarakat Tanpa Riba"; Sri Wigati, "The Concept of Usury (Ribā) According to MTR," *Maliyah : Jurnal Hukum Bisnis Islam* 11, no. 2 (December 10, 2021): 229, doi:10.15642/maliyah.2021.11.2.52-76.

²² *Interview*, 8 February 2021.

treasures for *sadaqah*, and carrying out proselytizing. The MTR teaches its members to perform *nasuha* repentance and ask Allah to forgive all sins committed, including the sin of dealing with *riba* transactions. The MTR recommends repentance of *nasuha* as the first step if members want to be free from the bondage of *riba* because repentance of *nasuha* is repentance that will not return to the sins committed after doing the repentance. As in the word of Allah SWT in *At – Tahrim* (66:8).

In addition to repentance, MTR members are also directed to improve their relationship with their spouse (husband/wife) and their children by inviting them to worship together and being more patient with each other. Likewise, the relationship with parents is also improved because many stories were found from MTR members that they did not have a good relationship with their family since they were caught in debt problems.

After improving their faith and relationships with family and society, MTR members feel better than ever in their lives and businesses. In addition, they asserted that practicing the teachings obtained from the MTR is part of proselytizing to uphold sharia. Based on researchers' observations, when the call to prayer began, MTR members stopped all activities. They immediately rushed to prepare a place for congregational prayers; some listened and answered the call to prayer.

Second, avoid *riba*. *Riba* is the primary material studied by this community. Its impact has unconsciously been experienced by them in this world and later in the hereafter. In the world, humans need the blessing of his wealth, health, and family. They may have much wealth but do not cause peace. They cannot enjoy the results to the fullest because they are busy with worldly affairs and are in the wrong social circle. These are the rarely realized effects of usury.

In their studies, they constantly are reminded of the destructive effect of debt, including:²³ first, debt makes people addicted. Addiction is not something that sudden. Addiction proceeds from small to large. Starting with motorbike debt and affording it, someone goes into debt again with a more significant value, and so on. Second, debt will continuously increase until someone cannot pay the interest. At the beginning of the debt, the entrepreneur will start with a small amount. The principal debt may be the same, but the interest will continue to rise along with the installment constraints. It could even be that the

²³ Materi ULC, Magetan, 20 Desember 2020.

interest to be paid is more significant than the principal debt. Third, debt adds to the burden of life. Installment payments that are sometimes not following abilities are undeniably of concern to us. This condition occurs when the increase in income is not proportional to the increase in expenditure. Fourth, debt can drag someone to do evil. Not a few crimes in the surrounding environment occur because of debt. Robbery, murder, and other crimes are motivated by debt bondage. Fifth, debt breaks kinship ties. There are often disputes between creditors and debtors in debt collection that lead to anger.

This debt prohibition is transactions in conventional financial institutions, Islamic financial institutions, and individuals, all of which are additional transactions outside the principal. Some of the arguments they hold include QS. *Al-Baqarah* (2: 275-276) and it is found in the QS. *Al-Baqarah* (2:278-280). In hadith, it is explained as follows:

“Anyone who owes a debt and intends not to pay it off, then he will meet Allah SWT in the status of a thief” (HR. Ibn Majah, No. 2410).

The way to avoid usury in the teachings of the MTR is as follows: 1) Stopping increased debt. Whatever the reason is not allowed to increase debt. If there is still a reason to be in debt, it will most likely be entangled in usury again. 2) Stop paying interest. If you still have debt, hurry to pay off the debt. If the debt owned is in a financial institution that includes interest, then the payment of installments may not include paying the interest.²⁴

Relationships with banks for MTR members are only limited to intermediaries to send and receive money. Even if they have savings, they will not take the extra provided by the bank. As for the reduced costs as administrative costs, it is not a problem for them. So MTR members do not entirely avoid banking activities. They will choose services from banks that can be used by choosing service transactions without interest, such as debt transactions. The services they still use include ATMs, Transfers, and several other transactions.²⁵

Third, breaking free from embeddedness. If there are assets that can be replaced with cash, it is good to hurry to pay off debts. In this phase, MTR members are taught to be themselves best. There is no need to think about life's prestige, which will differ significantly from before. Set aside some of his wealth to carry out Allah's commands, such as zakat, alms, and others. Many MTR members have been unable to release

²⁴ Ibid.

²⁵ Ibid.

their assets to cover all their debts. Those with several assets still cling to choosing installments rather than paying them off for affectionate reasons.

The MTR teaches its members not to live with an orientation to the world's treasures alone. The MTR encouraged them to live according to the teachings of the Prophet. The teachings are such as living simply and almsgiving some of the treasures. Living simply in today's context is buying according to needs and abilities. If some of the property they have acquired can be sold to pay off debt, MTR strongly recommends selling it. If their property cannot be retained, it is not their right. Giving up what is missing from oneself manifests in the teaching of detaching oneself from attachment. Living should be based on one's ability, much more enjoyable than looking wealthy and successful but carrying the burden of debt and usury. Debt and usury significantly interfere with their lives.

When able to apply this teaching, members of MTR feel that the burden of life they have always felt is to start from the self who obeys the world's lusts, obeying the prestige of being seen as prosperous in the eyes of fellow human beings, until forgetting how to do good things according to Islam.

Fourth, equipping themselves with the knowledge of Jurisprudence Muamalah. The teachings of the MTR community require all MTR members to learn in any way for the good, especially about *muamalah*. According to their beliefs, a Muslim must continue to gain knowledge. By being equipped with *muamalah* knowledge, they can do business in a good way, according to the Shari'a. That way, MTR members know what is false and what is good.

ANALYSIS OF SOCIOLOGY OF KNOWLEDGE ON THE TEACHING OF THE MASYARAKAT TANPA RIBA

MTR members have cognitive representations from the testimonies of previous members with debt and usury-free results and also from information about the bad habits of debt by the surrounding environment. Based on the cognitive representation, there was an intention to join a community that was influenced by three behavioral determinants: the first is the attitude towards behavior (ATB). The attitude of MTR members' beliefs about the results of their behavior following the study of the MTR had a positive impact on them in terms of social, religious, and social aspects. The second is the subjective norm (SN). SN is the

perception of the environment around MTR members who underestimate the behavior changes of MTR members, and this behavior does not have much effect on MTR members. Third, perceived behavioral control (PBC) is the belief of MTR members in controlling debt behavior and estimating the ease or difficulty of realizing *muamalah* without bank debt.

Karl Mannheim classifies the meaning of human action. The first is objective meaning. This meaning is determined by the social context of the action taking place. Regarding the teachings given by the MTR to its members, the objective aspect can be seen from its understanding and belief in usury, especially bank interest. As explained above, the MTR states that bank interest is usury.

The readiness of MTR members to accept the knowledge provided by the community has led to an evaluative statement. They feel lucky to join the community. The attitude of MTR members as a whole towards the belief in the dangers of usury is a function of the combined effect of three components: beliefs, feelings, and behavioral intentions.

Beliefs of MTR members are perceptions generated about the attitude object. In this study, the object of attitude is usury which is believed to be confirmed by MTR members, that usury and bank interest are *haram*. MTR members believe that being entangled in usury can also negatively impact a person's life. This belief is perceived as a reality that they get from past experiences when they still transact involving usury.

The feelings of MTR members reflect a positive or negative evaluation of usury. While people think bank interest is ordinary, MTR members think usury and interest are just as wrong. MTR members believe usury typically brings terrible effects such as unease, not making people feel enough, and so on. They will form negative feelings towards usury in general.

Behavioral intentions of MTR members intend to engage in community behavior according to the attitude object: the belief that usury and bank interest are *haram*. When they hear that interest-bearing bank loans are *haram*, they may become motivated to find other ways to get good capital under the shari'a or take up trade debts under the agreement permissible according to them and the shari'a. The feelings of usury motivate their behavioral intentions, and what course of action they choose depends on experience, self-concept, and social norms of appropriate behavior. These actions can be in the form of borrowing

without interest from others, cooperating between members to supply merchandise, and several other actions.

Karl Mannheim also classified the second meaning as expressive in actors' actions. This meaning is absorbed by every MTR member, who is integrated with the behavior of avoiding usury and carrying out other teachings, such as improving faith, improving relations with the social environment, not doing usury transactions, still seeking knowledge, excellent *muamalah* knowledge, and others. MTR members are also asked to pass on the knowledge gained from the community to others. If analyzed, the behavior of the MTR is identified as a social act in the realm of expressive meaning.

The behavior of MTR members is formed due to external factors and is influenced by individual psychology. Among the factors is stimulus from the family environment that they have previously joined the MTR. Another stimulus received by MTR members is in the form of problems experienced in their personal life and the *muamalah* activities of MTR members, which are not working. They finally meet and get to know the MTR that offers solutions to all these problems. They can receive this stimulus with the attention of MTR members in the community. This condition proves that the stimulus provided by the MTR in the form of a solution is accepted. MTR members who receive the stimulus will process the stimulus so that there is a willingness to act, namely following the program provided by the community as a facility for providing knowledge about usury and other Islamic studies. Receiving the stimulus from the MTR member gave impetus to take action responses by carrying out the things in the program.

Karl Mannheim classifies the third meaning as documentary meaning. The meaning implied by actors reflects the culture as a whole. This meaning is behind the occurrence of ongoing social relations. From the overall behavior of the MTR, several documentary meanings can be described. Among them, first, as a material activity. The situation where MTR members think that the meetings held in several different forums are just a form of activities that have existed and are carried out as usual from the past until now. Second, religious practice. MTR members accept the conditions they encounter when joining the MTR, including how they behave regarding religion and business. Third, their behavior is seen as symbolic. MTR members think that what they do is follow the locus surrounding them.

So, the behavior formed in MTR members originates from external environmental factors and the community itself. In addition, this behavior is influenced by the psychological dimensions of MTR members in digesting knowledge about the teachings in MTR. This dimension emerges through several stages. The first stage begins with an intention to learn the teachings of MTR. The second stage is the internalization of MTR teachings in the attitudes of MTR members. The third stage is the manifestation of the teachings in their behavior.

CONCLUSION

The Community Doctrine of MTR that affects entrepreneurs MTR members are MTR members who have experienced a fundamental adaptation with the occurrence of a series of intentions that are influenced by three behavioral determinants, namely attitude towards behavior (ATB), subjective norm (SN), and perceived behavioral control (PBC). Meanwhile, the objective meaning can be seen from understanding the community and the community's belief regarding usury, especially bank interest. The MTR states that bank interest is usury.

The implementation of the MTR doctrine can be seen from the attitude of MTR members. They believe in the dangers of usury. This attitude arises from the influence of three components: beliefs, feelings, and behavioral intentions. At the same time, the expressive meaning is the meaning that is absorbed by every MTR member who is integrated with the behavior of avoiding usury and carrying out other teachings. Those teachings include improving faith, improving relations with the social environment, seeking knowledge, excellent *muamalah* knowledge, and practicing the knowledge gained.

The implication of the doctrine on the business growth of MTR members is to improve their religious practices to get new energy for *muamalah*. With the new energy, they feel their business development is running smoothly and generating more good profits. The behavior of MTR members is not formed by itself but undergoes several processes of intention - knowledge - attitude - and the behavior is formed. At the same time, the meaning of a documentary can be described, among others, as a material activity. MTR members think the meetings held in several different forums are just activities that have existed and are carried out as usual from the past until now. Second, in religious practice, MTR members accept the conditions they encounter when joining the MTR, including how they behave regarding religion and business. Third, their

behavior is seen as symbolic. MTR members think that what they do is follow the locus surrounding them.

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