Prohibition Of Riba In Implementing Economic Activities At The Aqwamu Qila Foundation (Bantul District)

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Abstract. The purpose of this community service is to provide comprehensive information to the management, supervision, and students to avoid riba to any transaction that would be committed by any management of the Aqwamu Qila Foundation within an approach of the promotive-preventive method. Socialization and semi-structured discussions have been selected for this community service; a discussion started with a presentation of crucial information from Business and Sharia Economics expertise and Sharia Banking Industries. Sharing sessions discussed the urgency of the prohibition of Riba. Nevertheless, the speakers collected any best-practice experience from the business management implemented by Aqwamu Qila Foundation for better feedback recommendations. The results show that the data significantly increased from the respondent. In alignment with the implementation of the management of Aqwamu Qila Foundation, there is an increase in the core number of 25% for 2 question categories or research instruments for both test systems, such as pre-test and post-test. The question indicated the knowledge of the participants to understand the prohibition of Riba in financial transactions, which initially increased ± 25% to ±38%; the other category question is the knowledge of participants in business management, which initially scored in the range of ±24% to ±36%.

1 Introduction

The term Riba is no longer a new thing for human life; even the practice of riba has existed since ancient times. Interest is not only the cause of economic imbalance but also the cause of the destruction of the world. Riba became a severe problem during the pre-Islamic civilization. In the past, philosophers such as Plato criticized the application of interest (427-347SM). Plato criticized the interest system based on two reasons: first, riba that is carried out will cause conflict, disunion, and dissatisfaction among the people, or the presence of interest does not make society stable and peace in life. Second, riba or interest is used as a tool by wealthy groups of people (those with economic and political power) to oppress and exploit vulnerable and poor groups. In line with Plato's argument, Aristotle also emphasized that money is a medium of exchange, not a tool to generate additional income through interest (Khotimah, 2022).

Returning to the primary and most important source, Al-Quran in surah Al-Baqarah verse 130 regulates and explains the prohibition of riba as follows: (Fatwa Majelis Ulama Indonesia, 2004) “Those who eat (take) riba cannot stand but are like the standing of a person who has been possessed by a devil because of (pressure) madness. Their situation is like that,

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because they say (opinion), actually buying and selling is the same as riba, even though Allah has justified buying and selling and forbidding riba. Those who have received a ban from their Lord, then stop (from taking riba), then for him is what he has taken before (before the prohibition comes); and his affairs (submitted) to Allah. People who repeat (take riba), then that person is the inhabitants of hell: they live in it. Allah destroys riba and nourishes alms. And Allah does not like everyone who remains in disbelief, and always sins. Verily, those who believe, do good deeds, establish prayers and pay zakat, they will be rewarded with their Lord. There is no concern for them nor do they grieve. O you who believe, fear Allah and leave the rest of riba (which has not been collected) if you are believers. So, if you are not doing it (abandon the rest of riba), then know that Allah and His Messenger will fight you. And if you repent (from taking riba) then for you the principal of your wealth; you do not persecute and are not (also) persecuted. And if (the debtor) is in trouble, then give respite until he is spacious. And giving (part or all of the debt) is better for you, if you know ".

Allah has guided the Islamic religion to be used as a guide in taking and living all aspects of life, including the economy (Budiantoro et al., 2018). Riba has existed since the Jahiliyah era, after Islam came, community economic practices that contain riba were prohibited or forbidden (Aisyah et al., 2020). In all its forms, riba is forbidden in Islam (Rusdan, nd). In Islam, the prohibition of riba is written in the Al-Quran, including in surah Al-Baqarah Verses 275 to 281 (Itsnaini Khusnul Khotimah, 2022). Riba has always been a topic of conversation that has attracted attention from classical times to modern times, both among academics and business people. However, until now, the practice of riba still occurs in various activities, both in buying and selling activities, debts and receivables, and other transactions. In mu'amalah (Islamic economics), riba is not only seen as something forbidden to do, as explained in the Qur'an, it is an act with no morality for usurers. (Pakpahan, 2019). The term riba in business practices is rarely found. However, the term that appears explicitly is interest. The debate about riba and interest shows similarities between the two. In its current conception, Riba has changed and evolved in the form of interest. (Sudanto, 2020). Furthermore, international and national Islamic institutions have decided since 1965 that bank interest or like is the same as riba and is haram in sharia (Hasriani et al., 2020).

In general, Riba is an additional fee taken as a condition that must be paid by the borrower to the lender beyond the main fee (Aulia et al., 2021). Riba is known as a term that is closely related to economic activity. The prohibition of riba is one of the main pillars of the Islamic economy, in addition to the implementation of zakat and the prohibition of maisir, gharar, and wrong things. Economically, the prohibition of riba will guarantee optimal investment flow, implementing zakat will increase aggregate demand and encourage assets to flow to investors. In contrast, the prohibition of maisir, gharar, and wrong things will ensure that investment flows to the real sector for productive purposes, eventually increasing aggregate supply. Prohibition of riba is essentially the elimination of injustice and the enforcement of justice in the economy. The elimination of riba in Islamic economics can be interpreted as the elimination of riba in buying, selling, and debts. In this context, various transactions that are speculative and contain elements of gharar must be prohibited. Likewise, interest, which is riba nasi'ah, must be eliminated from the economy. (Badruzaman, 2019).

According to Baraba, Islamic economics teaches three pillars: aqidah, sharia, and morals. With morals, humans will be able to distinguish between what is haram and what is halal. However, the moral condition of each person is different, even though riba has been banned, economic practices still contain riba. Vigilance and caution in transactions, especially those related to buying, selling, and profit sharing, are deemed necessary to avoid riba. (Aisyah et al., 2020). The intense domination of the capitalist and socialist economies due to the politics of Imperialism and Colonialism has eroded the Islamic economy. It has begun to be abandoned (Aravik et al., 2021). Therefore, it is essential to learn the arguments about the
prohibition of riba so that we avoid riba which has been prohibited by Allah SWT (Fauziah, 2021).

There is an erroneous view that law must follow reality, not reality which must be adapted to law/syara'. There is also a pragmatic view of the yield of capitalism that we cannot live without interest, so even though interest is considered equivalent/congenial with riba, it is still hit and carried out in daily economic and business activities/transactions. (Sholih, 2020). The Aqwamu Qila Foundation upholds Islamic sharia in every activity it organizes. As one of the foundations engaged in religious education, which interacts directly with young people who are the nation's successors, it is essential to organize socialization of the Application of the Prohibition of Riba in Economic Activities as a form of preventive action to prevent activities with elements of riba.

Increasing the knowledge and skills of managers or administrators of the Aqwamu Qila Bantul Foundation aims so that the goals and activities carried out by all elements can be in line with Islamic principles as Rahmatan Lil Alamin, besides that, the Foundation as a forum for managing education can instill values, noble character and in line with sharia principles. as follows the efforts of the Aqwamu Qila Foundation to prevent untrusted and un-accountability in its management are based on the following reasons: first, asset management and activities that are far from the word riba will stimulate the establishment of a relationship between investors or donors and Foundation managers in various forms of manifestation of trust and preventing hostilities is based on the principle of mutual assistance to obtain His blessing. Second, in the introduction of business management that is far from the element of riba, productivity must be based on two elements: work activities and assets. Work activity is the first basis because it is by working that wealth is obtained or acquired. This means that losses incurred in managing or managing the business must be borne by both parties (employees and investment). If both are entitled to profit, then instinctively, both are obliged to bear the loss. However, this rule of the game has been undermined by the riba interest system. Third, from an early age, the efforts for activities or transactions by the Aqwamu Qila Foundation to apply prevention to activities that lead to maysir and gharar because these two things lead to riba practices, this will lead to the direction and accumulation of sources of wealth on one party (a conglomeration of one of the parties not both sides). Fourth, the difference in receiving profit and receiving benefits from these activities causes a very significant imbalance in receiving benefits which contribute to the formation of the bourgeoisie, which results in differences in the level of economic groups in society (Fahmi et al., 2013).

Along with the emergence of new business concepts that offer various concepts of business transactions, of course, as a source of religious law for the majority in Indonesia, fiqh muamalah should also be more adept at dealing with and solving legal problems from these business transactions, if indeed it is illegal according to religion, then the task of the new jurists (fuqaha) is to develop a new transaction product concept similar to the transaction but still following the concept of shari'ah. The role of universities, scholars, and the community are, of course, very much needed to encourage the birth of a more contextual study that can contribute to the development of today's society. Therefore, the concept of contemporary fiqh muamalah which offers the concept of recent business transactions is beneficial in solving today's problems, so that we as Muslims can comfortably run business without worrying about violating the provisions set by Islamic law (Pane et al., 2022).

2 Methodology

The Muhammadiyah University of Yogyakarta funds Community Service Activities with Domestic Institution Collaboration Schemes by collaborating with Cooperation Partners from PT Bank Syariah Indonesia cq Branch Manager of Bank Syariah Indonesia Yogyakarta
City and Lecturer in the Department of Civil Law, Business and Economics of Siber Muhammadiyah University. The location for the service was chosen by the Foundation which manages the Aqwamu Qila Islamic Boarding School, Bantul Regency, which was initially located in Grojogan Hamlet, Tamanan District, Kapanewon Banguntapan, Bantul Regency, Special Region of Yogyakarta. However, currently, male Aqwamu Qila student live in the Aqwamu Qila Mosque Area, Jatiarang Hamlet, Tamanan District, Kapanewon Banguntapan, Bantul Regency, are carried out with a semi-structured discussion which is about 20 minutes in advance in each session, the speaker is given explanation information or material and then a two-way discussion for approximately 4 hours or 240 minutes for two sessions. The first session discussed the concept of riba and the contextual activities that could be carried out in today's era. The second session focused on business management activities and efforts to prevent transactions containing riba.

Before the semi-structured discussion session, all participants consisting of 50 people, carried out a pre-test to determine the extent of understanding of Sharia inclusion and the practice of prohibiting riba in business activities, it subjectively gave an outline to the service team to share an exact needs and which aspects will be explored more. After the pre-test, the semi-structured discussion was carried out in two sessions. In the end, it was closed by doing a post-test to monitor the results of whether the material presented was understandable and whether the activities could be carried out effectively at the end of the handover of the grants to partners by the community service team.

Some of the objectivity of the selection of the Foundation that manages the Aqwamu Qila Islamic Boarding School are as follows: students, who are involved in the organizing and management of the Aqwamu Qila Islamic Boarding School Bantul do not yet understand comprehensively about Law Number 21 of 2008 concerning Sharia Banking. Limitations of students at the Aqwamu Qila Islamic Boarding School in implementing the prohibition of riba on economic activities and limitations of Aqwamu Qila Islamic Boarding School students in understanding business management in practice and how to run a business away from riba practices.

In addition, the Organizers of the activity (Community Service) chose the Aqwamu Qila Bantul Islamic Boarding School and Foundation because of the alignment of vision-mission-goals, namely to make the existence of Muhammadiyah University, Indonesian Sharia Bank, and Cyber Muhammadiyah University a reflection of the faces of institutional collaboration that is modern, universal, and giving goodness to all nature (Rahmatan Lil 'Aalamiin) in order to spread and provide benefits in society. In line with this, the Foundation which manages the Aqwamu Qila Islamic Boarding School, Bantul, has a tagline, namely: "Think, Dhikr and Charity," and has a Vision, namely: "To become an institution for regeneration of the people in helping to produce superior Muslim scholars, who have a stable faith and spiritual depth, nobility of character, commitment and high ability of da'wah, breadth of knowledge, sharpness of analysis and professional maturity through an integrative and comprehensive education process" while these values are followed up with the Consolidation and Consolidation of the Mission as follows: "To guide students to become reliable Muslim scholars, with the quality of faith, morals, intellectual, spiritual and professionalism that is qualified and leading in the development of the people."

The Islamic boarding school managed by the Aqwamu Qila Foundation, Bantul, has a brief description of the activities as follows: First, the education system at the Aqwamu Qila Islamic boarding school is based on teaching and sema'an of the Qur'an, applying thematic understanding, in the learning process many studies are carried out on the verses of the Al-Qur'an and the Hadith of the Prophet conditionally thematically and lead to proficiency in reading the Qur'an, both in terms of bil-Ghoib (memorization) and bin Nadzor (reading), the ability to perform ijtiham and carry out Islamic da'wah and good morals.
Second, activities at the Aqwamu Qila Islamic Boarding School are divided into two, namely: curricular and hidden-curricular activities. Curricular activities are formal teaching and learning processes taken by students. These activities include mandatory extracurricular activities that need to be followed by students, such as Semaan Al-Qur'an, Kajian Asma'ul Khusna, Holy book Study according to schedule, and practical and motivational training, self-development, and entrepreneurship. At the same time, hidden-curricular activities such as carrying out congregational prayers, medication, sports, and daily routine activities such as cooking, ethics in receiving guests, cleaning rooms and the Islamic boarding school environment, along with other valuable activities.

The students who are at the Aqwamu Qila Islamic Boarding School have Rights and Obligations. As for the rights of the students, there are two categories, including the right to education and living costs. The rights in detail include, First, the right to obtain access to education, such as: Obtaining an education and teaching in tertiary institutions; Obtaining information about opportunities to get scholarships and jobs; and obtaining the right to carry out the mandate from other institutions or organizations. At the same time, the right to living-cost includes exemption from fees at Islamic boarding schools and daily food needs; occupying and use of the facilities intended for students following the provisions in force at the Islamic Boarding School; and Obtaining transportation replacement money obtained from donors and benefactors given to the Aqwamu Qila Islamic Boarding School, Bantul Regency. Meanwhile, several obligations are imposed on all Aqwamu Qila Islamic Boarding School students, Bantul Regency. As for some of these obligations are Obeying Islamic law, Upholding the good name of the Islamic Boarding School, Participating in all educational activities of the Islamic Boarding School, Performing fardhu prayers in congregation, Obligation to carry out community service activities, Memorizing juz' amma, and forty Arbain Nawawi Hadith, the last is IV Semester, Applying the values of ukhuwah Islamiyah, Maintaining discipline, calm and cleanliness in the Islamic boarding school environment, Dress neatly, politely, and in accordance with sharia guidelines while at the Islamic boarding school or around the Islamic boarding school, Be respectful and polite to caregivers, ustadz, and fellow students, Complete studies at the regular campus for a maximum of 9 semesters, Obtain a Grade Point Average (GPA) at the Faculty each semester of at least 2.75 for the exact Faculty and 3.00 for the non-exact Faculty, obtain permission from the caregiver if you want to leave the boarding school for more than 24 hours and report to the caregiver when they have returned to the Islamic Boarding School, Keep and maintain the items in the Islamic Boarding School, Maintain sunnah practices, such as carrying out qiyamullail such as fasting on Mondays and Thursdays, and Duha prayers, Assisting caregivers in carrying out caregiving functions at the boarding school boarding school, after completing all courses except the final assignment, and increasing reading of the Qur'an by completing it at least once in 3 months.

3 Results and Discussion

Previously the research group had carried out a quick observation before determining the day and date for the place and form of the event to be held at the Aqwamu Qila Islamic Boarding School Foundation, Bantul Regency by discussing with the administrator or management of either the Foundation or Islamic Boarding School, there were several notes that actually needed to be elaborated and arranged so that the activities that have been prepared and those that have been implemented are more optimal and accountable (both in concept, value and economic aspects).
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Figure 1 – The back area of the Aqwamu Qila Mosque which is managed by the Aqwamu Qila Bantul Islamic Boarding School and Foundation which is also used for land and business unit activities either now or in the future

This domestic collaboration community service activity was carried out with partners from the Aqwamu Qila Foundation, Bantul Regency, especially the Aqwamu Qila Islamic Boarding School which is located at Grojogan Hamlet, Tamanan Village, Kapanewon Banguntapan, Bantul Regency, Special Region of Yogyakarta. This community service is carried out in the form of a semi-structured discussion so that the delivery of material and the relationship that is built between presenters and participants can be as dynamic as possible which aims to provide flexibility for all parties to discuss, synchronize and clarify related to financial and business management as well as strengthening the paradigm of prohibition riba in financial management. This activity was carried out on Saturday, 25th February 2023 at the Aqwamu Qila Mosque on Jl Monumen Perjuangan TNI Angkatan Udara, Jatiarang Hamlet, RT. 01, Sokowaten, Tamanan, Banguntapan District, Bantul Regency, Special Region of Yogyakarta.

Figure 2 – Break Session in Semi-Structured Discussion from session I to session II

This activity was attended by a team of domestic institutional collaboration community service organizers representatives from Yogyakarta Muhammadiyah University, PT Bank Syariah Indonesia, and Cyber Muhammadiyah University, Board of Foundation and Islamic Boarding Schools and students at Aqwamu Qila Bantul. The arrangement of events for the semi-structured discussion of the community service program is as follows,
Figure 4 – Schedule of Semi-Structured Discussion Activities to serve as a guideline so that discussions can go according to plan and delivery of material and questions and answers can be on target

a) Material Presentation and Semi-Structured Discussion First Session (1)

This session discusses the implementation of the Prohibition of Riba in the implementation of economic activities by Dr. Danang Wahyu Muhammad, SH, M.Hum. Etymologically, the word "ar-riba" means zada wa nama', which means to increase and grow (Badruzaman, 2019). While, in terminology, riba in general is defined as exaggerating the profits (assets) of one party against another party in a selling and buying transaction or the exchange of similar goods without giving compensation for these advantages (Al-Jaziri, 1972). In another expression, riba is understood as the payment of a debt that must be repaid by a person who owes more than the amount of the loan in return for an overdue grace period (Muslim, 2005). Islam prohibits all forms of speculation because activity can be categorized as maysir (gambling) (Badruzaman, 2019).

The fatwa of the scholars regarding the prohibition of bank interest was actually stipulated in an Islamic research meeting which was attended by 150 leading scholars at their second conference in May 1965 in Cairo, Egypt. After that various international and national scholar forums also issued a fatwa forbidding bank interest. The decisions of international Islamic institutions (Ascarya, 2007), include:

1) Council for Islamic Studies of al-Azhar, Cairo, at the DSI al-Azhar conference in the month of Muharram 1385 H/May 1965 AD, which decided that "interest in all forms of loans is riba which is forbidden"
2) Decree of the II Islamic Bank Conference, Kuwait, 1403 H/1983
3) Majma' al-Fiqh al-Islami, Organization of the Islamic Conference, in Decree No. 10 Majma' Fiqh Islamic Council, at the 2nd OKI Conference in Jeddah, Saudi Arabia on 10-16 Rabi' ats-Tsani 1406 H / 22-28 December 1985, which decided that "all additional and interest on loans due and the customer is unable to pay it, as well as the addition (or interest) on the loan from the beginning of the agreement are two illustrations of riba which is forbidden according to sharia"
4) Rabithah al-'Alam al-Islami, in decision No. 6th session of the 9th held in Mecca on 12-19 Rajab 1406 H, which decided that "bank interest applicable in conventional banking is riba which is forbidden"

Meanwhile, the decisions of national Islamic institutions in Indonesia (Ascarya, 2007) include:

1) Muhammadiyah in Lajnah Tarjih 1968 in Sidoarjo decided that the government's bank interest law was deliberative;
2) Nahdhatul Ulama in Lajnah Bahsul Masa'il, National Conference of Bandar Lampung in 1992 issued a fatwa regarding bank interest by accommodating three decisions, namely bank interest is haram, halal and syubhat;
3) The Indonesian Scholars Council at the Alim Ulama Workshop in Cisarua in 1991 decided that 1) bank interest is the same as riba; 2) bank interest is not the same as riba; and 3) bank interest is classified as syubhat;
4) Lajnah Ulama Fatwa Commission Indonesia, the Indonesian Scholars Council, at the MUI Silaknas on December 16, 2003 decided that "bank interest is the same as riba";
5) PP Muhammadiyah, Muhammadiyah Tarjih Council Fatwa No. 8 in June 2006 it was announced at the National Working Meeting and Business Gathering of the Muhammadiyah Economic Council on 19-21 August 2006 that it decided that "bank interest is haram".

Riba is prohibited both in the Qur'an and in the Hadith of the Prophet. In the Qur'an the prohibition of riba is mentioned in QS. Al-Baqarah verses 276, 278, 280, QS. Ali-Imran verse 130, QS. An-Nisa verse 161, QS. Ar-Rum verse 39. Entrepreneurial activities involving interest are not allowed. In entrepreneurial activities, sharia banking should be involved to minimize the element of riba. The MUI fatwa emphasized that for areas that already have offices/networks of Islamic financial institutions and are easy to reach, Muslims may not make transactions with conventional financial institutions, while areas where there are no offices/networks of Islamic financial institutions, are allowed to carry out transactions at conventional financial institutions based on emergency principle. For example, if our activities involve a procedure where disbursement of funds must go through a conventional bank, then the solution is to withdraw money from the conventional bank and then put it in an Islamic bank.

b) Material Presentation and Semi-Structured Discussion Second Session (2)

This session discusses Business Management by Branch Manager of Sharia Bank Fakhrurozi Bosman, transcribing the efforts of a Muslim in carrying out the mandate of wealth. Transcribing is an important part of business management. An excerpt from the hadith, “I (Amru bin Ash) said, 'O Messenger of Allah, I did not embrace Islam because I wanted to get wealth, but I embraced Islam because my love toward Islam and hope to be with Rasulullah sallallahu 'alaihi wasallam'. So, he said: 'O Amru, the best property is the property owned by a righteous servant'. (HR Ahmad 4/197. Shaykh Syu'aib Al Arnauth said that this hadith is authentic according to Muslim requirements). What is meant by a pious person is someone who pays attention to and fulfills the rights of Allah and the rights of others. (See Syarh Shahih Adabil Mufrod, 1/390). Good assets are assets that are utilized for the benefit of the world and the hereafter (See Syarh Shahih Adabil Mufrod, 1/390). Of course, those who are good at managing wealth are pious servants of Allah who understand these two benefits. So, it is precisely the intention above that the best property is property that is managed by pious people. One of the efforts to manage the assets is to record them.

In running a business start taking notes, discipline and istiqomah. Business activities cannot be separated from financial reports. In general, there are five reports that are commonly used, namely: balance sheet, income statement, changes in capital, workflow, and report notes. The most important thing is how to use capital in its place by maintaining cash flow properly and transparently. How do we as managers or manage to maintain and develop
the capital. Business activities covering various business sectors, financial reports and capital separated according to the business sector is one of the things that determines success in business sector management. Bookkeeping of incoming and outgoing money must also be kept separate and all or various financial transactions must be recorded, monitored and reported on their use. For examples money going out, costs, and spending and money coming in from sales or main income and other income. Debit and credit is not just a term to record incoming and outgoing money, but the manager must know from where and to where, and how to balance all capital, both assets and passive ones. Place transaction records in their place, don't forget to record the opposite as well, while profit or loss is the result of business, not just a hope, but must be taken into account.

1. Evaluation of the Knowledge aspect of Semi-Structured Discussion Participants to find out the impact of the activities that have been carried out

Before and after carrying out the Semi-Structured Discussion, administrators and students of Aqwamu Qila Bantul Islamic Boarding School as participants in the socialization were given a pre-test and post-test to measure. Based on the results of the pre-test and post-test, the following results were obtained,

![Pre-Test & Post-Test Results](image)

*Figure 5 - Pre-Test and Post-Test Results of Semi-Structured Discussion Participants*

Based on the graphic data above, it is known that the questionnaire consisting of 10 questions distributed to 50 participants showed an increase in the level of understanding before and after socialization. The number of percentages according to the data above is an understanding of the types of questions as follows:

a. Understanding of question 1 before socialization by 3.4% and after socialization by 4.95% so that there was an increase in understanding of 1.55%;

b. Understanding of question 2 before the socialization was 5% and after the socialization was 8% so that there was an increase in understanding by 3%;

c. Understanding of question 3 before socialization was 5.92% and after socialization was 9.1% so that there was an increase in understanding of 3.18%;

d. Understanding of question 4 before socialization was 6.8% and after socialization was 8.45% so that there was an increase in understanding of 1.65%;
e. Understanding of question 5 before the socialization was 5.25% and after the socialization was 7.8% so that there was an increase in understanding of 2.55%;
f. Understanding of question 6 before socialization was 4.9% and after socialization was 6.4% so that there was an increase in understanding of 1.5%;
g. Understanding of question 7 before socialization was 4.6% and after socialization was 7.65% so that there was an increase in understanding of 3.05%.
h. Understanding of question 8 before socialization was 5.05% and after socialization was 8.1% so that there was an increase in understanding of 3.05%;
i. Understanding of question 9 before socialization was 5.05% and after socialization was 7.8% so that there was an increase in understanding of 2.75%;
j. Understanding of question 10 before socialization was 4.95% and after socialization was 7.4% so that there was an increase in understanding of 2.45%.

Based on the results of the pre-test and post-test of 50 participants, it can be grouped into two scopes of discussion. The first data shows the participants' level of understanding of the prohibition of riba in economic activities based on the assessment instrument placed on questions 1 to 5. The second data shows the participants' understanding of business management placed on questions 6 to 10. The results of the questionnaire data calculation contained in the diagram as follows, namely:

![Figure 6 - Results of Participants' Understanding of the Prohibition of Riba in Foundation Economic Activities and Understanding of Business Management in Semi-Structured Discussion Activities](image)

Based on the data presented above, the knowledge of the participants who participated in the community service activities through the semi-structured discussion method experienced an overall increase. The increased knowledge of each participant participating in the socialization is a benchmark that the service is active and is said to be successful. Success is not built on results alone, but the engagement built between multi-stakeholders is also an indicator that aspects of sustainability can be successful, one of which is the bonding between organizers, committees, and activity participants. After the socialization and semi-structured
discussion, the Aqwamu Qila Islamic Boarding School students, Bantul, learned about the prohibition of riba in economic activities and business management. Aqwamu Qila Bantul Islamic Boarding School students can also consult the financing process with Islamic financial institutions. Aqwamu Qila Islamic Boarding School students will soon open an account at an Islamic Financial Institution.

4 Conclusions

Based on the results of semi-structured discussion activities in the collaboration of domestic institutional community service programs among Muhammadiyah University of Yogyakarta, PT Bank Syariah Mandiri, and Siber Muhammadiyah University, which have been carried out in partner institutions at Aqwamu Qila Bantul Foundation related to the implementation of the prohibition of riba in economic activities and business management. This community service activity concludes that before conducting socialization and semi-structured discussions with all participants (Management, Management, and students) with friends prohibiting riba in organizing economic activities, the level of understanding of participants regarding the principle of prohibition of riba in economic activities is 26.4%, the level of understanding related to business management is 24.55%. However, after the socialization and semi-structured discussion, the participants understood more contextually the prohibition of riba in economic activities and business management in general and in the activities of the Aqwamu Qila Bantul Foundation, based on the results of the post-test that had been carried out there were 38.3% of participants who understood the prohibition riba in economic activities, 37.35% of participants understand business management.

The students' positive response to the service activity is manifested in the commitment built by agreement between the students who choose to migrate and open accounts or accounts at Islamic Financial Institutions to avoid riba. Suggestions for future activities are more optimized in business management and reporting activities to avoid specious transactions such as imposing prohibitions that are close to or indicated by Maghrib or Maysir, Gharar, and Riba in business or social institutions or organizations that are managed based on sharia principles, due to the dynamics of technological development and culture has caused changes in several services and trade sectors which are feared to also lead to riba transactions. Contemporary fiqh studies are still needed, accompanied by a discussion of the current problems of financial institutions.

References


