Law And Ethics Of Debt: Strengthening Understanding Of Members Of The Special Branch Of Muhammadiyah Malaysia

Muchammad Ichsan1*, Muchamad Zaenuri2, Isti’anah ZA3
Master of Law Program1, Master of Government Science2, Law Study Program3, Universitas Muhammadiyah Yogyakarta.

Abstract
To fulfill the needs of life in Malaysia, some members of the Muhammadiyah Special Branch Malaysia conduct debt and credit transactions. The problem is that many must realize that laws and ethics must be followed. They do not know that usury, which Allah and His Messenger prohibit, is found in many debt transactions. The activities in this International Community Service scheme are carried out with the aim that their understanding of the laws and ethics of debt and credit according to Islamic Sharia increases. The implementation method is through intensive study in material presentation, discussion and case study on the law and ethics of debt. In addition, MUI Fatwa No. 1 of 2004 on Interest and Fatwa of the Tarjih and Tajdid Assembly of the Muhammadiyah Central Leadership No. 08 of 2006 on the Fatwa Haram on Bank Interest were discussed. The community service was conducted at the Malaysian PCIM office in Kuala Lumpur. The members of PCIM Malaysia benefited greatly because their understanding of the laws and ethics of accounts receivable according to Islamic Sharia increased and became stronger.

Keywords: debt, ethics, Islamic sharia, law, PCIM Malaysia.

1. Introduction

The Chairman of the Special Branch of Muhammadiyah (PCIM) Malaysia was established in 2007 and inaugurated directly by the Chairman of PP Muhammadiyah, Mr. Prof. Dr. Din Syamsuddin, at the Hall of Indonesian School Kuala Lumpur (SIK) on August 31, 2007 (Malaysia, 2011). After its establishment, PCIM Malaysia started activities after activities that were needed and beneficial to its members. These activities include social, educational, religious, and economic fields. PCIM Malaysia leadership always strives to be creative in organizing useful activities that can solve various problems its members and the surrounding community face.

Among the problems PCIM Malaysia members face is that some members still need help meeting their daily needs, so they are entangled in debt-receivable transactions. Some like to go into debt, not because of life's difficulties, but because accounts receivable transactions have become a lifestyle or lifestyle. Originally, the law of debts was amended or permissible. However, some ethics must be fulfilled so that the law on the receivables transaction does not turn into haram. The concerning problem is that some PCIM members still do not understand well the concept of the prohibition of riba in debts, so they unwittingly carry out many activities that, in the Islamic view, are classified as usury because of the lack of understanding of asset management following Sharia principles. In economic transaction activities, this group, which can be categorized as upper-middle-class people, prefers to transact with conventional financial institutions, even though the credit interest of conventional financial institutions has been determined as riba by the Indonesian Ulema Council, as stated in MUI Fatwa Number 1 of 2004 concerning Interest (Indonesia, 2004).

Socialization and deepening of the law and ethics of debt need to be carried out for Muslims in general, including members of PCIM Malaysia. Muslims often use debt-
receivable transactions, especially during a pandemic (Karimullah & Mahesti, 2021). Even these debts have now become a lifestyle of modern humans. The problem is that many Muslims do not know or are not aware that the transaction of accounts receivable is permissible, but it should be avoided or used as a last resort when there is no other alternative that can be taken. Moreover, when conducting debt-receivable transactions, one should know the ethics that must be obeyed so that the law remains lawful and does not become haram. Among his most important ethics is not to give or receive interest on money by using accounts receivable transactions. It is because interest on money is usury which Allah and His Messenger forbid according to the agreement of contemporary scholars.

However, the explanation of debt-receivable transactions and the prohibition of interest and usury must be accompanied by the offer of adequate solutions so that people can find it easy to leave the haram and replace it with halal transactions. Related to this, Islam provides a way out through a very ideal and comprehensive Sharia-based economic management concept to free society from the danger of usury. Based on the problems faced by the community in general, and PCIM Malaysia members in particular, as described above, the service team has agreed with the leadership of PCIM Malaysia, which is located at Jalan Gombak No. 9A II Gombak Setia, Batu 6.5 Kuala Lumpur 53100 Malaysia to enlighten and strengthen their understanding of the laws and ethics of debt and the dangers of interest on money and usury in life every day, which is packaged in the International PPM Scheme Community Service program facilitated by LPM Universitas Muhammadiyah Yogyakarta 2022-2023.

From the presentation of the problems faced by the community in general, and members of PCIM Malaysia in particular, as described above, the following are presented the problems, solutions and targets achieved in this Community Service Program in the table 1:

<table>
<thead>
<tr>
<th>No</th>
<th>Problem</th>
<th>Solution</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>There are still Malaysian PCIM members who have a dependence on debt-receivable transactions to overcome their economic problems.</td>
<td>Increased understanding of the law and ethics of accounts receivable under Sharia principles.</td>
<td>Increased understanding of PCIM Malaysia members regarding the law and ethics of accounts receivable following Sharia principles.</td>
</tr>
<tr>
<td>2.</td>
<td>There still needs to be more understanding of Malaysian PCIM members on the prohibition and dangers of usury.</td>
<td>Socialization of the Islamic concept of the prohibition of riba and exposure to MUI Fatwa Number 1 of 2004 concerning Interest and fatwa of the Tarjih and Tajdid Council of Muhammadiyah Central Leaders, number: 08 of 2006 concerning Fatwa Haram Bank Interest.</td>
<td>Strengthening the understanding of PCIM Malaysia members about the Islamic concept of the prohibition of riba and Fatwa DSN MUI Number 1 of 2004 concerning Interest and fatwa of the Tarjih Council and Tajdid Central Leadership of Muhammadiyah, number: 08 of 2006.</td>
</tr>
</tbody>
</table>
3. The concept of Islamic economics needs to be better understood by most members of PCIM Malaysia as a solution to the problem of debt and usury.

In-depth study and discussion of Islamic economics as a solution to avoid debt receivables and usury.

Increasing knowledge of PCIM Malaysia members about Islamic economics as a solution to avoid accounts receivable.

As described above, various problems of members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia are expected to be overcome by implementing this service.

2. Methodology

The method used in this service is divided into 4 stages, namely the preparation stage, the pre-test stage and the presentation of competent resource persons about accounts receivable and ethics, MUI Fatwa Number 1 of 2004 concerning Interest, and Fatwa of the Tarjih Council and Tajdid of the Central Leadership of Muhammadiyah Number 08 of 2006.

The third stage is an in-depth study and discussion of Islamic economics as a solution to avoid debt receivables and usury. The last stage is the post-test and evaluation. The four stages can be explained as follows:

**Stage 1. Preparation**

This preparatory stage includes coordination meetings and preparation for the needs of study and discussion events. A team of Service members formed a team of organizers to prepare for the event. The committee team coordinates with service partners to prepare for the event by conducting coordination meetings and fixation of events. The meeting discussed the schedule of events and job desks of each service member so that the event could run well and smoothly (Fadia et al., 2020).

**Stage 2. Pre-test and Presentation of Legal and Ethical Material on Debts According to Islamic Sharia**

This stage was carried out to increase the understanding and knowledge of members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia regarding debt receivables and ethics according to Islamic sharia, MUI Fatwa Number 1 of 2004 concerning Interest and Fatwa of the Tarjih Council and Tajdid Central Leadership of Muhammadiyah Number 08 of 2006 (Muhammadiyah, 2006). Before the event, some remarks will be delivered by the Head of the Service Team and Service Partners, then continued by filling out the pre-test by participants. The pre-test is filled out to understand the level of knowledge of members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia on the material to be delivered. Furthermore, it will be followed by presentations by service resource persons and practitioners to balance the theory and practice of its application in the field.

**Stage 3. Discussion**

After the presentation is complete, discussions are continued until members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia understand the material optimally. At this stage, questions and answers were conducted between the resource persons and members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia.

**Stage 4. Post Test and Evaluation**

After completing the third stage, the service team held a post-test and evaluation. The post-test is compared with the pre-test results so that the results of this service activity can be known. The Service Team also evaluated at the end of the event to find solutions and solve problems if there are shortcomings or obstacles in carrying out community service activities.
In addition, this stage is carried out to measure the achievements of activities during service activities (Purwanto, 2020).

The resource persons in the presentation were devotees. The target of this service is the congregation of members of the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia with a maximum of 50 people. The location is at PCIM Malaysia office at Jalan Gombak No. 9A II Gombak Setia, Batu 6.5 Kuala Lumpur 53100 Malaysia with Google maps link: https://www.google.com/maps/@3.2233046,101.7031873,14z. (Malaysia, 2011)

The following is an overview of the stages of implementing activities in this service:

3. Results and Discussion

The scholars define debt as Al-haqq al-laazim fi al-dhimmah (Binding rights in dependents) (Al-Suwailim, 1996). This understanding includes debt of property and other rights that are not property, such as debts for prayer, fasting, Hajj and others. Therefore, the definition of debt related to property, according to the majority of scholars, is Maa yawathbutu fi al-dzimmah min maalin biasbabin yaqtadhi thuNeed (Property that remains/is in dependents due to something that establishes it). Among the things that cause debt are contracts, such as contracts of sale, guarantee, peace and khulu'; consequences of contracts, such as living; and other causes, such as ghasab, zakat and compensation for damage (Al-Islamiyyah, 1983).

The law of debt, in general, is mubah or permissible (Abdul Hamid, 2021). The postulate is contained in the longest verse of the Qur'an, namely surah al-Baqarah verse 282. In that verse, God gives instructions on ethics when we owe debts. That means that debt is justified, provided it follows its ethics. It will not be notified of ethics or civility if it is not allowed.

Moreover, the Holy Prophet (peace be upon him) and his companions also did so. The Prophet (peace be upon him) is said to have pawned his armor to buy grain for his family. If debts were not justified, the Prophet and his companions would not have done so.
If someone wants to make a transaction with debts, he must pay attention to his ethics to not tyrannize others or be wronged. The ethics of debts include the following (Alam et al., 2020):

1. Have a strong intention to pay off debts. If you owe a debt, the first thing that must be in someone's mind is a strong intention or desire to pay it off. It is because of a warning from the Holy Prophet (peace be upon him) his saying: "Whoever owes people's property intending to pay it off, surely Allah will help pay it off. And whoever owes it intending to deprive it, surely Allah will destroy it" (HR. al-Bukhari). Meanwhile, if he gives debt to others, he should intend to help and select borrowers. He should only provide financial loans to those who need them for their basic needs, such as eating, drinking, clothing, shelter, education, health, etc. People like this deserve help, especially if they are still our relatives.

2. All transactions of debts must be recorded, whether the debt is small or large. Both the debt is for the short term and, let alone the long term, both owed to one's own family, especially to people who are not our family. Allah's command in the Qur'an Surah al-Baqarah: 282 is the verse that regulates the ethics of debt. God instructs the contract in writing by stating all the details of the lender and borrower, including the loan terms and the return time. Moreover, the transaction of accounts receivable should be witnessed by two witnesses. The testimony of two witnesses is to corroborate and complete the instructions for writing accounts receivable above. God told us to write down the debt transaction carefully and bring two men to bear witness to this transaction so that the transaction would not cause problems in the future. If no two men are witnesses, it may also be witnessed by one man and two women. It is clearly stated in Surah al-Baqarah: 282.

3. Pay off debts on time and do not delay payments. The debtor must repay the debt at the agreed time or before the expiration. All efforts must be made so that he can pay off the debt on time. If necessary, he sells the valuables he owns for that purpose. It is because there was a threat of the Holy Prophet(sa) with his words: "The suspension of the rich (able) from the payment of their debts is tyranny" (HR. al-Bukhari and Muslim). On the other hand, the person who owes others should give a respite until the recipient of the debt is spacious. As a creditor, he should know the condition of the debtor. If it turns out that he cannot repay his debt on time due to his poor condition or for other reasonable reasons, then he should excuse it and give an additional due date to pay back the debt. Even if it is possible to give up the receivable, partially or completely, then it is a good and glorious deed in the sight of God. In addition, if the debtor cannot pay the debt in its entirety, the creditor should receive partial payments and forfeit the remaining receivables or accept payments in installments without encumbering them with interest. He must also remain calm and control himself when
collecting debts. Although the creditor has the right to use harsh words and take the matter to court in case the debtor does not fulfill his promise to return the debt, he is still instructed to remain calm and be able to control himself.

4. Not giving and receiving interest on money (Elinda, 2021). When we owe, we cannot give interest on money from those who owe us; when we owe people, we cannot receive interest from those who owe us. Although this is difficult to adhere to in today's materialistic age, it is nevertheless the most central Islamic guidance on the issue of debts: We Must refrain from receiving or giving interest on money on our receivables. It is based on a hadith from Jabir, saying: "The Holy Prophet(sa) condemned the usury eater, the giver, the author and two of his witnesses, and he said: "They are the same". (HR. Muslim) (Muslim, 1412). A Muslim who lends money or funds must understand that interest on money is haram according to Islamic law. Therefore, he had to lend his needy brother employing al-qardhul hasan i.e., interest-free loans. He should not take even a percentage of interest because riba is forbidden.

5. The creditor may ask for collateral. If the creditor asks for collateral for receivables in the form of property or assets, the debtor must provide it. If the creditor asks for collateral from a third party, the debtor must also provide it. However, creditors should not take advantage of collateral. If the debtor surrenders his property as collateral for his loan to the lender, then the lender may not take advantage or benefit from the property because it includes usury. However, even so, according to the scholars, he could ride a mounted animal or get its milk if the maintenance and expenses were left to him. The creditor is also obliged to pay zakat on the debt that can be expected to be returned to him. It is because the position of the treasure is like it is in his hands. As for the debt that cannot be expected to return, the creditor's ownership here is less (imperfect). Therefore, it is enough to be zakat once it has returned to the owner's hands.

6. Debts must be repaid before the estate is distributed. If a person dies in debt, the estate left behind should be distributed to the heirs when the will and debts are repaid. Such are the provisions of the Shari'a in terms of inheritance. See Surah an-Nisak verse 11. Similarly, debts must be repaid before going on Hajj. If a person has enough money for one of the following two things, namely going on Hajj or paying debts, then what must come first is to pay the debt. It follows the hadith narrated by Abu Hurayrah: A man said: O Messenger of Allah, I should go on Hajj, but I have debts. He replied: "Pay off your debt" (HR. Abu Ya'la). However, sadly, lately, people have gone on Hajj with Hajj bailouts (Dewi Rahayu, 2020). In addition, if the person who lent the money dies while his heirs are absent or unknown, then we should make our debt to him fisabilillah (in the way of Allah) or give alms in his name.

Figure 2. Submission of the work of PCIM Malaysia members to the devotee.
The following explains the contents of the Fatwa of the Indonesian Ulema Council Number 1 of 2004 concerning Interest (Fa'idah) (Indonesia, 2004):

First: Understanding Interest and Riba
1. Interest (interest/fa'idah) is an additional charge in a money loan transaction (al-qardh) calculated from the principal without considering the utilization/yield of the principal, based on the maturity, calculated in advance, and generally based on a percentage.
2. Riba is an addition (ziyadah) without remuneration that occurs due to a delay in the payment agreed beforehand, and this is called riba nasi'ah.

Second: The Law of Interest
1. The current practice of interest in money has fulfilled the criteria of riba that occurred in the time of the Prophet SAW, namely riba nasi'ah. Thus, the practice of interest on money is a form of usury, and usury is unlawful.
2. The practice of interest is haram, whether carried out by Banks, Insurance, Capital Markets, Pawnshops, Cooperatives, and other Financial Institutions or by individuals.

Third: Dealing with Conventional Financial Institutions
1. For areas where there are already offices/networks of Sharia Financial Institutions and are easy to reach, transactions based on interest calculations are not allowed.
2. Areas without an office/network of Islamic Financial Institutions allow it to conduct transaction activities in conventional financial institutions based on the principle of dharurat/hajat.

Furthermore, the following is presented: the contents of the Fatwa of the Tarjih and Tajdid Council of the Central Leadership of Muhammadiyah Number: 08 of 2006 (Muhammadiyah, 2006).

1. First, Islamic economics is based on Sharia values, including justice, honesty, and interest-free, and commits to improving common welfare.
2. Second: To establish an Islamic economy, Muhammadiyah, as an Islamic da'wah movement amar makruf nahi munkar and tajdid, needs to be actively involved in developing and advocating Islamic economics within the framework of common welfare.
3. Third: Interest is usury because (1) it is in addition to the principal lent, in which Allah says, And if you repent (from taking usury), then to you the tree of your property; (2) The addition is binding and covenantal, while the voluntary and not agreed nature does not include usury.
4. Fourth: Islamic Financial Institutions are requested to improve their operational compliance with sharia principles continuously.
5. Fifth: Appeal to all levels and citizens of Muhammadiyah and Muslims, in general, to practice following the principles of sharia, and when encountering difficulties, can be guided by the rule "A thing when having difficulty being given spaciousness" and "Tribulation brings ease."

1. Sixth: Muslims, in general, and Muhammadiyah citizens, in particular, to increase appreciation of the Sharia principles and develop an economic culture based on Sharia values.

2. Seventh: For this fatwa to be spread to be understood.

3. Eighth: Everything will be reviewed accordingly if, in the future, it turns out that there is an error in this fatwa.

Since the main issues in the issue of these debts are usury and interest, the following is presented about both: Riba, in terms of language, means to increase, to become more, to grow, to develop or to rise. In terms of terms, usury is a certain addition without remuneration required in the contract as the right of one of the parties, which occurs both in the contract of accounts receivable and the contract of sale and purchase. How did the Jahilids practice usury? Al-Jassos (1992) in Ahkam al-Quran says: "The riba known and practiced by the Jahilid Arabs was crediting dirhams or dinars for a certain period in addition to the amount borrowed according to their agreement." While Al-Tabari (2001) in Jami' al-Bayan says: "The form of riba Jahiliyyah is, a person makes a sale with payment in hindsight. If the payment is due and the buyer cannot pay it off, then the buyer gives an additional to the seller, and the seller gives a hold to the buyer." In short, the practice of riba in Jahiliyyah was by saving money in accounts receivable. Receivables can also be sourced from sales and purchase agreements in various forms where buyers do not pay in cash but by way of debt. So that when it is due and the buyer has not been able to pay it off, he is charged interest according to the length of late payment.

Scholars used to know various types of riba (Lestari & Surya, 2021). However, all forms of riba can be categorized into two main forms: riba ad-duyun, which occurs in accounts receivable transactions. Riba ad-Duyun is an unremunerated addition that has been required for the debt in the contract as the right of one of the parties, and the amount is by the length of the grace period of the debt. This form of usury is twofold: A. Addition to debt with increasing debt maturity. Ibn Jarir al-Tabari said: "That man in the time of Jahiliyyah had debts owed to others for a certain period, then when the expiration of due, the debtor collected, then the debtor said: "Suspend my debt, I will increase your property", and both agreed. This is the multiplied usury. Therefore Allah forbids them after they convert to Islam" (Al-Tabari, 2001). B. addition to debts required from the beginning of the contract. Al-Jassos (1992) in Ahkam al-Quran says: The riba known and practiced by the Jahilid Arabs was crediting dirhams or dinars for a certain period in addition to the amount borrowed according to their agreement." From the above two forms, it is clear that riba ad-Duyun (debts) is limited to riba an-nasak (i.e., additional due to suspension), and it is not entered into riba al-fadhil (i.e., merely in addition). Riba ad-Duyun (debt-pitang) is often also called riba al-Qardh, riba an-nasiah and riba al-Quran because it is expressly forbidden in the Quran.

Second is riba al-buyu', which occurs in buying and selling similar goods. This riba al-Buyu' (buying and selling) is haram based on the words of the Holy Prophetsa: "(Exchange) gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, salt for salt, equally in scale and cash. If the types are different, trade them according to your will as long as they are in cash" (H.R. Jama'ah the hadith, and this is lafaz Muslim) (Muslim, 1412). Based on this hadith and others, there are three types of buying and selling: A. The buying and selling of two similar and similar goods, such as gold with gold, silver with silver, wheat with wheat etc., is permissible with conditions: 1. It must be the same scale or quantity. 2. Must be in cash. B. cash is permissible under one condition: Buying and selling two similar but different goods, such as gold with silver, wheat with dates, salt with barley, etc. For
example, selling 1 kg of wheat with 5 kg of salt. It is permissible on condition that it is paid in cash. C. Buying and selling two goods of different types and kinds, such as gold with wheat, silver with dates, etc., this sale and purchase has no conditions, meaning that the quantity can be different and can be debted. This riba al-Buyu’ (buying and selling) can include two usuries, namely riba an-nasiah and riba al-fadhl. Examples of riba an-nasiah only: Buying and selling ribawi, two goods similar to deferral, such as selling 10 grams of gold for 10 grams with a deferral of one of them (owed). Examples of riba al-fadhl only: Buying and selling ribawi, two similar goods with different amounts (scales), such as selling 5 grams of silver for 10 grams of silver in cash. Examples of buying and selling that there are riba an-nasiah and riba al-fadhl at once: Buying and selling ribawi two similar goods by way of debt and different scales, such as selling 10 kg of wheat with 20 kg of wheat by way of debt (deferred payment).

Sharia has closed the door to all malicious attempts to gain profit. It is because such benefits are wealth and money obtained exploitatively and dishonestly, without making efforts or risking risks and bearing the burden of liability. The importance of the prohibition of riba was shown by the Prophet SAW in the Khutbah Haji Wada’, which was the testament of the Prophet SAW at the end of his life, by affirming that Allah had forbidden riba because riba is a form of tyranny. The Prophet willed his people to abandon usury because riba meant eating other people's possessions in vanity.

In the issue of interest on money, the Indonesian Ulema Council (MUI) has issued Fatwa Number 1 of 2004 concerning Interest, which states that the practice of interest on money has met the criteria of riba that occurred during the time of the Prophet SAW, namely riba nasi'ah (Indonesia, 2004). Thus, the practice of interest on money is haram, whether carried out by banks, insurance, capital markets, pawnshops, cooperatives, and other financial institutions or individuals. Regarding conventional financial institutions, the MUI Fatwa affirms that for areas where there are already offices/networks of Islamic financial institutions and are easy to reach, transactions with conventional financial institutions are not allowed, while areas where there are no offices/networks of Islamic financial institutions are allowed to conduct transactions in conventional financial institutions based on emergency principles.

The Tarjih and Tajdid Council of Muhammadiyah Central Leaders 2006 also issued Fatwa number 08 of 2006, which contains 8 points of fatwas, among others: "Third: Interest is usury because (1) it is in addition to the principal lent, whereas Allah says, "And if you repent (from taking usury), then to you the tree of your property"; (2) the addition is binding and promised, while the voluntary and not agreed nature does not include usury" (Muhammadiyah, 2006).

Figure 4. Symbolic handover of office equipment to the chairman of PCIM Malaysia.
Further, the following are the pre-test and post-test results on the understanding of the members of PCIM Malaysia on the laws and ethics of indebtedness according to the Islamic Shari'a.

The **pre-test** found that the understanding of PCIM Malaysia members was as follows: Which answers the **first question**: Do you understand the law of debt? It is as much: Very Understand = 0%, Understand = 4%, Just Understand = 9%, and Lack of Understanding = 87%. While in the **post test** that answers the questions above as much: Very Understand = 5%, Understand = 90%, Just Understand = 5%, and Lack of Understanding = 0%. It means that their understanding increases with this service program.

Answer the **second question**: Do you understand the ethics of debt? At the **time of the pre-test** is as much: Very Understand = 0%, Understand = 4%, Just Understand = 9%, and Lack of Understanding = 87%; in the **post-test** that answers the questions above as much: Very Understand = 13%, Understand = 87%, Just Understand = 0%, and Lack of Understanding = 0%. It means that their understanding improves as well as in the first question.
During the **pre-test**, that answers the third question: Do you understand what is regulated in MUI Fatwa Number 1 of 2004 concerning Flowers? It is as much: Very Understand= 4%, Understand= 0%, Just Understand= 22%, and Lack of Understanding= 74%. While in the **post test** that answers the questions above as much: Very Understand = 18%, Understand = 78%, Just Understand = 4%, and Lack of Understanding = 0%. This data shows that the understanding of Malaysian PCIM members in the MUI Fatwa issue above has also increased.

In the **pre-test** that answers the fourth question: Do you understand what is stipulated in the Fatwa of the Tarjih and Tajdid Council of the Central Leadership of Muhammadiyah Number 08 of 2006? Is as much as: Very Understand = 4%, Understand = 9%, Just Understand = 13%, and Lack of Understanding = 74%. While in the **post test** that answers the questions above as much: Very Understand = 18%, Understand = 78%, Just Understand = 4%, and Lack of Understanding = 0%. Similar to the previous question, in this question, the understanding of PCIM Malaysia members is getting stronger.

During the **pre-test**, which answers the **fifth question**: Do you understand the Islamic economy in general and the solutions Islamic sharia offers in the problem of debts? It is as much: Very Understand = 4%, Understand = 4%, Just Understand = 9%, and Lack of Understanding = 83%. While in the **post test**, who answered the questions above as much as: Very Understand = 87%, Understand = 13%, Just Understand = 0%, and Lack of Understanding = 0%. It shows that PCIM Malaysia members' understanding of issues
surrounding the law and ethics of debts and their solutions according to Islamic Sharia is increasing and strengthening.

Pre-test Post-test

4. Conclusion

Debt-receivable transactions are difficult to abandon by society in general. Therefore, for this cashless transaction to bring maximum benefits and simultaneously avoid dangers and prohibitions, it is necessary to know the laws and procedures. This international community service provides provision, deepening and strengthening understanding to PCIM Malaysia members to achieve this. This devotion is beneficial because it strengthens the understanding of the law and ethics of debt payable according to Islamic law. In the future, the service hopes to continue international service activities like this to the Indonesian community abroad with other themes they need, in cooperation with Indonesians there and with foreigners.

We want to express his gratitude to the Community Service Institute (LPM) of the University of Muhammadiyah Yogyakarta for opening an international service program for the first time and facilitating community service in Malaysia in 2023. We also thank PCIM Malaysia for providing good cooperation so that this first international service runs successfully.

References


Society Empowerment Through Digital and Economic Transformation

"Islamic Teaching Digitalization (ITD)"


