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**MOBILE BANK IN THE PERSPECTIVE OF THE ISLAMIC ECONOMY****Aang Gunaepi<sup>1</sup>, Ryan Bianda<sup>2</sup>, Muhammad Misbakul Munir<sup>3</sup>**

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**ABSTRACT**

Mobile banking is a widespread practice in many areas throughout Indonesia. There are many reasons for this, both internal and external. This study aims to find out and analyze the definition, history, and practice of mobile banking, then review it from the perspective of Islamic Economics. This study uses a qualitative method by reviewing related literature on mobile banking and its practices in various regions in Indonesia. In the Islamic economy, financial inclusion is very important because the financial system is geared to promote people's welfare. The practice of debts through mobile banks can be carried out with several principles that must be obeyed, including murabahah, mudharabah, and musyarakah. During obligations through portable banks, mobile banks must ensure that all transactions follow sharia principles. The Islamic solution to preventing the practice of mobile banking is to carry out financial planning through a priority scale of needs, educate the public about the Islamic economy through Islamic financial institutions, and maximize the role of zakat for mustahik.

**Keywords:** mobile banking, islamic economics, islamic sharia.

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**INTRODUCTION**

Following the mandate of the law article 33 paragraph 1, the economy adopted in Indonesia has a family principle so that in practice, it must consider the balance of each element of development so that economic growth and national stability lead to the same goal, namely increasing the standard of living of humans as much as possible (Hastuti, 2016).

In addition, the economy must ensure justice for the people of Indonesia. So that the government issues regulations on banks so that their business can be carried out on the principle of economic democracy following its main function, accepting deposits and distributing credit to create new purchasing power and circulate and traffic money from the public (Sunardi, 2021).

In principle, economic values should not be separated from ethics and morals. Many people have begun to realize this, so much effort has been made to find an ideal economic model. Due to the current facts, economic growth is not accompanied by equal distribution of income and welfare for the general public. Coupled with an increase in population which makes the space for competition even greater, which requires a humane economic order to realize justice (Yusuf & Al Arif, 2015).

To bridge the surplus units and deficit units, financial institutions are presented as intermediary institutions so that people can move the wheels of the economy by investing or increasing the ratio of productive business capital or consumptive meeting needs according to the needs of each party, as God has outlined (Tama, 2015). Surplus units destined for good fortune; deficit units provided. These differences aim to help each other, synergize, and collaborate in goodness.

As a Muslim, of course, he believes that everything must follow Islamic rules and regulations. From an Islamic perspective, economics is certainly the essence of Islamic teachings related to life problems as a solution to social and economic issues (Society., 2018). Among the highlights of the Islamic economy is usury, which still occurs a lot in society.

Among the practices of usury that are rife and even more widespread in society is mobile banking, a debt practice under the name of a cooperative or *finance*. The portable bank was born from the segmentation of financial institutions, which in its development was a response to the regulations that apply to formal institutions. Customers of this mobile bank are also inseparable from members of the community consisting of traders, homemakers, and other people, most of which consist of the economically vulnerable group. With a family approach and convenience not found in banking financial institutions, mobile banks have a special attraction for people in various regions of Indonesia.

Several studies state that the practice of mobile banking occurs in many regions in Indonesia. The research was conducted to analyze and overcome this phenomenon. Among them is Sutrisno Badri's investigation, which concluded that mobile bank operations impacted decreasing debtors in the tambay at batik entrepreneur cooperative in Klaten (Badri, 2012). Sakinah's research concluded that the community in Sejati Village, Camplong, Kab. Sampang prefers to borrow from mobile banks rather than make Qardul Hasan transactions at Islamic banks (Sakinah, 2016). Syafira Putri Pertiwi's research concluded that mobile banking is quite disturbing in Leuwisadeng Village, Bogor, so it is necessary to conduct training for homemakers to be free from bank shackles. Mobile research by Lisa Dewi Anggraeni concluded that the practice of mobile banking in the Cilalawi area of Purwakarta is increasing because public interest is also growing due to several factors (Pertiwi, 2018). The biggest one is due to the convenience factor and the ability to solve financial problems quickly (Dewi Anggraeni, 2020).

The place of research, when viewed from the point of view of the religion adhered to, is a population with a Muslim majority. In fact, in several research locations, 95% of the population is Muslim, namely Bogor, Sampang, and Purwakarta (bps.go.id, 2019). This research is interesting because one of the practices commonly occurs among a majority. The Muslim population is a practice that includes things prohibited by religion. For this reason, the author must review this phenomenon from an Islamic economic perspective so that it can add insight and scientific treasures for the community so that they can avoid usury practices caused by transactions with mobile banks. This research aims to find out and analyze portable banks from the perspective of Islamic economics. The benefits of this research are to provide a better understanding of portable banks as a financial product, contribute to the development of the Islamic financial industry, increase public awareness and understanding of Islamic finance and Provide policy recommendations to the government.

## **METHODS**

This study uses a qualitative method by reviewing related literature on mobile banking and its practices in various regions in Indonesia, reviewing previous research to draw conclusions then and provide new insights from an Islamic economic perspective.

## **RESULTS AND DISCUSSION**

In language, a bank is a financial institution or institution that has the main function of intermediary between surplus and deficit units in society and provides credit and services in payment traffic and money circulation (Uang, 2017). The word circumference means around or the environment around something. Meanwhile, mobile banks are etymologically individual institutions that charge high-interest rates when providing daily loans and billing. It is called traveling because billers travel from one place to another in billing. In the next stage, many lending and borrowing activities are illegal or unofficial, with high-interest rates.

In a developing country like Indonesia, mobile banking has been introduced previously. Born and developed due to the segmentation of financial institutions that are not managed by the state or market and are not under the protection, supervision, and regulation of national and international central banks. Institutionally, the majority of mobile banks are informal financial institutions. One of the characteristics of informal financial institutions is that their role starts as a community to help themselves and develop into brokerage institutions per the path of community economic development, which is then used as a solution to life's difficulties in crises (Soemitra, 2018). Its customers tend to come from the lower middle class, and the trust factor is sufficient; it does not require many administrative requirements as loan guarantees. This convenience is why mobile banks are increasingly in demand by the public. Simple administration and easy contracts seem to be a breath of fresh air from your current difficulties.

In several regions in Indonesia, this mobile banking practice is rife with various names. In West Java, this practice is better known as Emok Bank. In Central Java, it is better known as title or bank plecit. Mobile banks operating mostly in the community often need a legal entity. Usually, individuals or groups who have excess money open this business by distributing loans to those in need.

Externally, the factors that trigger people to use mobile bank services include:

### **Cultural factors**

Culture is a habit that is deeply rooted and difficult to change, consisting of basic values, opinions, or views on something. Each community group must have a culture that develops and becomes an unwritten rule that is the hallmark of that society. Usually determined by religion, racial group, geographic region, and social class. Usually, within one community, people have relatively the same economic type and income sources, with the same financial problems (Anggraeni et al., 2020).

### **Social factors**

In social life, every social entity influences one another. Where other individuals simultaneously influence one individual influences and. Affecting individuals are included in the primary group category of the closest environment, such as family, friends, and neighbors.

### **Personal factor**

This factor is the dominant thing affecting an individual. The age range usually determines a person's personality because changes in consumption patterns tend to change at a certain age range or because of work, economic situation, and lifestyle (Anggraeni, 2020).

### **Psychological factors**

Psychological factors include motivation, learning, perception, personality, and attitude. In addition to the factors above, the main factor that causes a family to interact with a mobile bank is the weak economic condition, which is unable to meet daily basic needs. Regarding basic meeting

needs, while conditions are not possible, some families apply a strategy that, according to Suharto, is called a *coping strategy*.

In language, *strategic coping* is a strategy for overcoming a problem or problem (Maryam, 2017). The definition in general can be interpreted as a set of ways a person applies to overcome the issues that occur in his life through certain mechanisms to achieve better conditions. But, it can be interpreted that strategic coping is a survival strategy *for* overcoming economic problems. These strategies include the following:

1. Active strategy, namely optimizing all resources and potential. Such as taking overtime for employees or wild plants and used goods that are recycled.
2. Passive strategy, namely completing expenses with income. Expenditures related to consumption, education, and so on are adjusted to the income earned.
3. Network strategy, namely utilizing the surrounding social networks, such as making loans to local neighbors, close family, or mobile banks

These three strategies are household solutions that are widely used in overcoming income problems. And that is part of the family's positive response to dealing with issues. The choice of such a strategy depends on the most effective possibility of solving the problem. And the most crucial problem is the most urgent need because humans have levels of conditions that are top priority to be fulfilled sequentially (Order, 2016).

These human needs are classified into the following five levels:

1. Physical conditions, namely biological needs, and survival
2. The need for security, safety, and freedom from fear and threats
3. Social needs, such as belonging, acceptance, and affection
4. The need for appreciation of status, position, achievement
5. The need for self-actualization, self-development, and following the desired passion

Of the five levels of human needs, physical needs are the top priority to be fulfilled and are urgent. For this reason, if the active and passive strategies can no longer solve the problem, the solution is to carry out a network strategy and make loans to neighbors, relatives, and mobile banks. The characteristics of mobile banks are as follows:

1. Has no formal office and usually travels from one group to another
2. It does not require difficult administrative requirements to get a loan
3. Give loans at high-interest rates with easy loan guarantees
4. Its customers tend to be from the lower middle class.

In some cases, mobile banks are considered better than large banks or other formal financial institutions for several reasons;

1. Ease of making loans with simple conditions. Usually, with a photocopy of the KTP, prospective customers can get a loan quickly.
2. The loan amount does not have to be large. Mobile banks even provide loans of hundreds of thousands of rupiah.
3. Mobile banks are more proactive in picking up the ball by visiting their prospective customers regularly.

These conveniences cause problems because it deals with mobile banks. Starting from cases of being in debt with a large amount, acts of violence, and even the loss of life.

At least there are two negative impacts of interacting with mobile banks (Feny Mukhtaliana, 2020):

1. Tendency to behave consumptively

There is a saying that if someone already has one mountain of gold, he will try to get a second, third, and so on. It shows that humans tend to be dissatisfied with fulfilling lust even though it is excessive. The only barrier to desire is the human conscience itself. Likewise, when people are used to looking for shortcuts to meet their needs through mobile banks, it will be easier to control when other, bigger problems arise.

2. Household economic resilience becomes vulnerable

Difficulties in life are undeniable. It is like a necessity when life is lived even though everyone has problems. Likewise, when there is an urgent need, and you start interacting with mobile banks, your life order changes because you must start thinking about finding and setting aside income to pay off loans every day.

### Mobile Banks in the Perspective of Islamic Economics

As social beings, humans can never meet all their needs alone. He needs to interact and be in a community to help each other. God created humans in various forms, to various advantages, so they work together. Word of Allah swt:

وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَى بَعْضٍ فِي الرِّزْقِ

*"Allah has excelled some of you over others in terms of sustenance."* (QS An-Nahl: 71)

Everyone has their way of meeting their needs. As a Muslim, the business is carried out according to the teachings of the Koran and hadith. One of the teachings contained in the Koran is about accounts payable.

In fiqh literacy, debt is called *al-card* with the pillars and conditions determined by both the debtor and the creditor. In simple terms, we often know it by other terms such as credit. The word honor comes from *credo* which means to lend with the principle of trust (Karim, 2001).

Credit practices and accounts payable that apply to mobile banks are loans with high interest. From an Islamic perspective, this practice is a prohibited *ribawi* transaction because it takes benefits or profits from a loan. In this case, the following fiqh rules apply (Sahroni, 2018):

كُلُّ قَرْضٍ جَرَّ نَفْعًا فَهُوَ رِبَا

*"Every debt that brings benefits (to the person who owes it) then is usury".*

*Riba*, in the case of debts, is included in the usury *fadl*, the condition for exaggerating the loaned property when it is returned by the debtor (Antonio, 2001).

the situation is exacerbated by the fact that these benefits are taken from poor people who should get help because they tend to be in debt for consumptive things (Oktaviani, J, 2018). The practice of usury, which superficially can grow the economy, does the opposite because it undermines socio-religious values and norms.

Because of urgency, people who are entangled in debt with mobile banks should get help. Helping each other in goodness is a noble Islamic teaching, as the word of Allah swt

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

" Please help you in (doing) virtue and piety, and do not help each other in sin and enmity." (QS Al-Maidah: 2)

Among the forms of helping each other in kindness is lending to those in need. Al-Quran mentions that people who give loans have priority and glory with Allah SWT. In His words, " whoever owes a debt because of Allah with a good debt, Allah will multiply the return of the loan for him, and he will get a lot of rewards" (Al-Hadid: 11).

### **Islamic Solutions for Mobile Banks**

Studies on holistic economics are indeed being carried out because the source comes from religious values that align with human life's long-term goals.

Islamic economics, as a guide full of religious values in muamalah, provides practical solutions to overcome social phenomena in society in economic terms. One is a debt-receivable activity through mobile banks, which hurts family social order.

### **Do Financial Planning**

Islam views every activity must be planned as well as possible. So that it does not just follow the currents and gusts of wind that blow it in any direction but follows the roadmap that has been planned. For that, Allah swt. Said:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ

"O you who believe! Fear Allah and let everyone pay attention to what he has done for tomorrow" (QS Al-Hashr: 18)

This verse implicitly teaches that everything you want to do should be planned well in advance to get a priority scale of the good things that will be done. About the family from an economic standpoint, every family should do good financial planning, adjusting their capabilities.

So, it focuses on needs not wants, trying to meet basic and urgent basic needs, not on markets that are complementary and tend not to be binding. Financial planning can start by analyzing current economic conditions, determining financial goals, making choices to meet needs, implementing planned financial programs, and ensuring the effectiveness of planning programs that have been made (Sundjaja, 2010).

### **Wife Helping Husband Finances.**

If the ability of the head of the household is limited while the basic and urgent basic needs have not been met, it is not a problem if a wife helps with the family finances. Even in Islam, the role of women outside the home is not prohibited as long as their work follows the guidelines and established rules (Sundjaja, 2010).

Among the criteria for work outside the home that a Muslim woman may do are as follows (Hafil, 2020):

- a. The work that is done is not in the form of disobedience to Allah SWT and does not tarnish the honor of the family
- b. It does not require a Muslim woman to be alone with a man who is not a mahram
- c. Her job does not require her to wear excessive *make-up* or *make-up* or *require her to open her private parts*.
- d. Do not do strenuous or physically risky work
- e. Her work does not deprive her of the role of a wife at home

### **The Need for Education and Socialization of Islamic Economics for Muslims**

One of the problems with the widespread practice of mobile banking is the low level of public knowledge about the concept of debt from an Islamic perspective, its terms, and its differences from usury. Some community members carry out this practice out of ignorance. For this reason, the active role of Islamic financial institutions is urgently needed by providing education and understanding of Islamic financial products that can be used.

One of the motives for establishing Islamic financial institutions, be it banking, cooperatives, or BMTs, is to minimize and prevent transactions prohibited by sharia in society. Of course, part of introducing Islamic financial products is by going directly to the community, providing education and knowledge for people who are unfamiliar with Islamic finance. So that the wider community knows and understands that there is a financial system that reflects the noble Islamic sharia values and is considered fair and prosperous (Sholihin, 2015).

By actively providing education to the surrounding community, it is hoped that it will broaden horizons and increase public knowledge, which in turn can prevent them from practicing debt through mobile banks.

In addition to the active role of financial institutions, the role of religious leaders in society also needs to be maximized. Providing sermons, recitations, and other religious activities with sharia economic content and Islamic muamalah, which are rarely carried out.

With the synergy of the role of institutions and community leaders, it is hoped that they will be able to increase public knowledge about the urgency of conducting transactions following sharia principles following the religious teachings they believe in, free from mobile bank practices and migrating to sharia financial institutions.

#### **Maximize the Role of Zakat**

One of the social values contained in Islam is that the difference in each person's ability to obtain wealth is very conscious. For this reason, so that social inequality and jealousy do not occur because of these differences, Islam requires people with excess assets to spend part of their wealth, then allocate it to people lacking and needing it. That obligation is zakat.

Zakat is not only an obligation, but it is one of the foundations of Islam, where if it is not fulfilled, one's Islam will not be perfect, as sad Rasulullah saw.

بني الإسلام على خمس : شهادة أن لا إله إلا الله ، وأن محمدا رسول الله ، وإقام الصلاة ، وإيتاء الزكاة ، وحج البيت ، وصوم رمضان ( رواه البخاري ومسلم )

One of the motives for some families to practice debt through a mobile bank is due to the ease of terms and requests from the portable bank; if they go to a formal financial institution, they are likely to be rejected because the administrative requirements are more complicated and cannot be fulfilled, while the needs that must be met are basic and urgent. Families with conditions like this should get attention from zakat, where one group of zakat recipients is poor with one of the characteristics, namely families with income that is not sufficient for their basic needs (Sahroni, 2018). Meanwhile, families already in debt to mobile banks because they meet their family's basic needs can be included in the grim category to free them from the debt bondage of portable banks whose nominal values are getting bigger and bigger.

In terms of productivity, families who are included in the zakat recipient group can be empowered so that they experience an increase in their standard of living through the zakat

empowerment program. The model for the distribution of zakat funds consists of four forms: (Nst, 2021) First is traditional consumptive, second is creative consumptive, third is traditional productive, and fourth is creative production. The four distribution models of zakat funds can be adapted to the zakat recipients' conditions. With the zakat fund empowerment program, the long-term agenda for mustahik is to turn them into muzak.

## CONCLUSION

The practice of debts or loans through mobile banks is a practice that occurs a lot in regions in Indonesia. From the perspective of sharia economics, the method of obligations through portable banks is one usury transaction because there are additional conditions for the nominal amount of funds returned. This transaction is included in fadhl riba, namely usury, because of the addition of debt practices. Islamic solutions to prevent mobile banking practices include carrying out financial planning through prioritizing needs, the role of wives in the non-domestic sphere, educating the public about Islamic economics by Islamic financial institutions and religious leaders, and maximizing the role of zakat for mustahik.

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