

## GUS BAHĀ'S MODERATION DISCOURSE STRATEGY ON BANK INTEREST ISSUE

<sup>1</sup>Ambar Pujiyatno, <sup>2</sup>Khristianto\*, <sup>3</sup>Ali Sorayyaei Azar <sup>4</sup>Encep Saepudin,  
<sup>1,2,4</sup>Universitas Muhammadiyah Purwokerto, Central Java, Indonesia  
<sup>3</sup>University of Malaya, Malaysia

**Corresponding Author:** Khristianto, E-mail: [kristian.topz@gmail.com](mailto:kristian.topz@gmail.com)

### ARTICLE INFO

Received: 20-08-2024  
Revised: 02-12-2024  
Accepted: 10-12-2024  
Published: 16-12-2024  
Volume: 9  
Issue: 1  
DOI:  
<https://doi.org/10.33019/lire.v9i1.349>

### KEYWORDS

Interest, Usury, Social Control, Moderation

### ABSTRACT

This study aims to reveal Gus Baha's (hereafter referred to as GB) moderation thoughts in presenting discourse on bank interest. The data sources used are the videos of GB's Islamic lectures broadcasted by several YouTube channels. The oral text data is sorted, based on relevant theme. The data were then studied, based on Fairclough's (1,2) discourse analysis framework, focusing on textual analysis, and its interpretation. This study applied a lexicographer tool, Ant.Cont. 3.5.9, to map the lexical choices in the speeches. Based on the analysis, the construction of the discourse is marked by the use of certain words like *wong* (people) for making many story telling to build a logics, the dominance of declarative structure to convey his views and reasons, the humor register to create a friendly atmosphere, and intertextuality of issue history and opinions of some big NU clerics to support his arguments. The main objective of developing a moderate and balanced discourse of bank interest is to build social control as an effort to create a conducive religious and social climate, by providing comprehensive views/arguments to accommodate the variety of opinions that arise. The function of GB's discourse is to steer a middle way for the disputes in Muslim society.

## 1. INTRODUCTION

The idea of religious moderation (Islam) is not a new idea that emerged as a reaction to the emergence of radical attitudes, behaviors, and movements. Moderation is nothing other than a form of practicing Islam itself as a "middle" religion. As expressed by At-Thabari commentator, who called Muslims as moderate (*wasathiyah*), because "they are in the middle position between all religions, they are not an extreme and excessive group" (3–5).

Unfortunately in Indonesian society, there are still many events and incidents that show that the perspective of moderation in religion is not working—especially among the Muslim community. The situation is increasingly complex and difficult to unravel because the influence of provocation spreads quickly both in conventional media and social media. For the mainstream media, the issue has become a "very marketable" commodity to sell to the public and increase the number of "visits" to their pages.



Many facts have shown that social conflicts that arise stem from the spread of negative issues on social media, such as those that are rampant during periods of democratic celebrations—triggering 29 social conflicts in 2018, and 26 incidents in 2019, as reported by the National Police (Liputan 6.com, 19 Dec 2019). The same social conflict also occurs without being related to politics, with similar triggers—provocative issues on social media (6). Even more concerning, terrorists also use social media as a means of building networks and recruiting new members (Kabaharkam, Polri reported by alineia.id, December 19, 2019). This fact is also confirmed by the findings of a study (7). One of the tragic events from the use of social media that triggered social conflict was the Tanjung Balai incident which triggered the burning of places of worship (8).

In the context, the moderation movement becomes something very strategic to reduce clashes of ideas that can lead to national division. Moderation in this case is placing contemporary issues proportionally; not becoming a "commodity" that is packaged as a tool to divide the unity of the nation. One figure who presents a balanced perspective on such issues is K.H. Bahaiddin Nursalim or known as "GB". His lecture opens up a dialectic on various important issues in the midst of this nation.

This study aims to examine the potential for moderation movements through social media Youtube, with study materials presented by GB, focusing on the main points of his thoughts on contemporary issues. In addition to studying objective materials, receptive data from viewer comments are also analyzed to examine their views on the thoughts presented. Dialectics is a practice of moderation discourse that produces discourse balance in the public sphere.

Many studies of moderation have been conducted both domestically and abroad. Most of them highlight the importance of this moderation to reduce extreme attitudes in religion that have the potential i causes social conflict, radicalism and even terrorism (5,9,10). Kajian yang lainnya menegaskan bahwa ajaran moderasi merupakan ruh sejati dari Islam dan jelas tertera dalam kitab suci, dan menjadi praktik kehidupan Nabi, sahabat dan para ulama terdahulu (4,11). Other studies confirm that the teachings of moderation are the true spirit of Islam and are clearly stated in the holy book, and are the practice of the Prophet, his companions and previous scholars (9,10). This moderation movement is not only important for Muslims, but also for people of other religions in Indonesia in order to create an attitude of mutual tolerance, as in the literature study conducted by Widodo and Karnawati (12). Thus, most of the existing studies of moderation are literature studies, almost all of which confirm the roots of the teachings of moderation in Islam and the importance of this thought or teaching to reduce radicalism, conflict and violence in the name of religion.

Seeing the role of social media in today's society, studies with the social media scene are certainly important to do. Various study findings show that social conflicts that often occur are often triggered by issues and discourses that develop on social media (6,8). Another study also proves that space on social media has been used by



radical movements (7). One study that focuses on moderation in cyberspace was conducted by Tohari and Mujlipah (13) who conducted a textual analysis of the discourse on moderation on portals associated with NU and Muhammadiyah. They concluded that the two largest Islamic organizations in Indonesia both voice a moderate religious spirit, although the packaging and style of presenting the discourse are different. By taking the terms *tasamuh* (NU) and *washatiah* (Muhammadiyah), both agree on the importance of understanding moderation for society and its application in all aspects of life. A study on the idea of moderation was also conducted on two important books published by the Indonesian Ministry of Religion (14), which are intended as official government guidelines for the Indonesian people in carrying out religious beliefs and practices in Indonesia. Of the several existing studies, not a single study has raised the role of a particular figure in building an atmosphere of moderation. Therefore, the context of traditional education through Islamic boarding schools conducted by GB, which voices a complete understanding of the "Islamic constitution" as a foundation for building moderation is very important to raise. The study focuses on the GB moderation perspective on the issue of bank interest, or banking institutions in Indonesia—which is studied using Fairclough's critical discourse analysis (1,15)

## 2. METHOD

This study applies a critical discourse analysis by exploring digital data from the Internet (social media) to understand people's thoughts on certain issues (16,17). Thus, the data in the form of speeches in the religious lectures are regarded as a text or discourse. The thoughts explored are the main points of moderation in GB's religious studies on the Youtube channel. Paradigmatically, this study is more qualitative, with the aim of producing an in-depth description of the phenomenon of moderation practices. It applies Fairclough's framework (1,2) on his textual analysis and interpretation only. To assist the textual mapping, it employs a lexicographer tool, AntCont. 3.5.9, to know the list of words based on their frequency, and to locate their position in the real texts.

The data sources in this study are videos on many Youtube channels broadcasting Islamic lectures of certain Indonesian clerics. YouTube is one of the most popular social media for Internet users in Indonesia. In one month in January 2024, 139 million Indonesians watched videos on the site as stated in a statista.com survey (<https://www.statista.com/statistics/280685/number-of-monthly-unique-youtube-users/>). This means that this domain has great potential to be used by anyone to spread information, invitations, teachings, ideologies, provocations or anything according to the wishes of its users. Thus, the teachings of moderation that are channeled in this media are worth considering, and studying them is an important strategic step. The videos that are the sources in this study are videos that discuss the issue of usury from GB, embedded in the bibliography section.



### 3. FINDINGS AND DISCUSSION

One of the controversial issues discussed in GB's lectures is the legal issue of bank interest. According to certain opinions, with the existence of this "interest", banking institutions and everything related to it become "haram" (forbidden), including the income of people working there (18). It has a reason that the bank income only comes from the interest on loans given to their customers. Some of that income will of course be used for operational costs, including paying employees/staff there. All of this is based on the opinion that bank interest is "usury"(19–21).

#### 3.1 Textual Analysis

To analyze the given text based on the Textual Analysis framework in Critical Discourse Analysis (CDA) according to Fairclough, we will examine several linguistic and structural elements present in the text. Below is a detailed description of the text focusing on lexical choices, syntax, language style, and intertextuality.

##### 3.1.1 Lexical Choices

Some striking lexical choices in this text include words related to the discussion of bank interest rates. Table 1 shows 12 lexical items with the highest frequency in the GB discourse. Among them, the word *wong* (an individual) is the one with the highest frequency. There is only a word *wong* (line 13 in Pic.13) meaning a causal conjunction, similar to *because*. Its biggest number reflects a method of story telling GB applies to build a logics in deciding an Islamic law related to bank interest. He presented 3 stories about money lending (2) and the different costs of haj trip to Mekah (Islamic pilgrimage) in the past and in recent years by stating them in the number of "cows" to sell for paying the haj expenses. The contexts in which the word *wong* appears are presented in Picture 1.

Table 1  
Top of high-frequency words

No	Word	f
1.	wong	13
2.	bank	8
3.	juta	7
4.	tahun	7
5.	haram	6
6.	riba	6
7.	mesthi	5
8.	saiki	5
9.	sapi	5
10.	utang	5
11.	adol	4
12.	bunga	4



1 keluarga kula kaji. wong kaji mbayare 6 juta. Wong adol sapi 6. Saiki wong lunga kaji, mbayar 30  
 2 aur 1000 rupiah. Ya selangit mbek bumi. Tahun 70, wong iso ngutangi 1000 rupiah, iku adol pitik jago.  
 3 . 9) Tahun 1984, kula menangi keluarga kula kaji. wong kaji mbayare 6 juta. Wong adol sapi 6. Saiki  
 4 kok ngarep-arep dibungani. Kuwi lak meres wong kere.\x94 12) Bareng Bank diwalik, wong mlarat  
 5 kaji mbayare 6 juta. Wong adol sapi 6. Saiki wong lunga kaji, mbayar 30 yuta. Ming adol sapi 3. 10  
 6 wong sugih gen kelar mangan...Wong ngutangi wong mlarat kok ngarep-arep dibungani. Kuwi lak  
 7 meres wong kere.\x94 12) Bareng Bank diwalik, wong mlarat ora isa utang bank. Wong syarat  
 8 93Dulu kenapa riba begitu dihujat...merga kaitane wong mlarat utang wong sugih gen kelar mangan...  
 9 ji, mbayar 30 yuta. Ming adol sapi 3. 10) Artine nduwe utang tahun 80 7 juta, saiki kon nyaur 7  
 10 mlarat utang wong sugih gen kelar mangan...Wong ngutangi wong mlarat kok ngarep-arep dibungani.  
 11 begitu dihujat...merga kaitane wong mlarat utang wong sugih gen kelar mangan...Wong ngutangi wong  
 12 syarat utamane nganggo jaminan. Sing iso utang wong sugih...\x94 13) Alasannya dalam sistem ekonomi  
 13 diwalik, wong mlarat ora isa utang bank. Wong syarat utamane nganggo jaminan. Sing iso utang

Picture 1. The context of *wong* in the religious lectures.

The word *wong* always collocates with the verb related to money lending and going to a pilgrimage, *adol*, *ngutangi* (2), *mbayare*, *lunga kaji*, *utang* (5). The stories are to emphasize how the money value decreases by time. That is why an interest in the loan cannot be easily regarded to be *riba*, usury. Thus, the logics of money devaluation is intentionally built to lay a foundation of the reason behind the long-debated law of bank interest. This idea is also seen in high frequency of the word *bank*, presented with their context in Picture 2.

1 . Kuwi lak meres wong kere.\x94 12) Bareng Bank diwalik, wong mlarat ora isa utang bank.  
 2 Riba mesthi napa? Haram. Lah nek ditakoki, Bank iku Riba apa Ndak? Urung mesthi haram,  
 3 ngomong terus kalo riba itu haram. Bunga bank itu haram. Meskipun pakar-pakar ekonomi, pakar-  
 4 yang modern, tidak bisa menghindari yang namanya bank. Meskipun rumus bank tentu suku bunga, atau  
 5 ten...\x94 Hahaha...Merga dekenen eman. 4) Hukume Bank, mulai NU lahir 1926, sampai NU wis tuek,  
 6 -guru saya...niku mawon sempat fatwa khusus bank negara itu boleh. 6) Mainstream pertama mesthi R  
 7 isa menghindari yang namanya bank. Meskipun rumus bank tentu suku bunga, atau melibatkan. Tapi yang  
 8 Bank diwalik, wong mlarat ora isa utang bank. Wong syarat utamane nganggo jaminan. Sing iso

Picture 2. The context of *Bank* in the religious lectures.

Among the eight words of *bank*, 90% is associated to uncertain rule, like in the interrogative clause in the line 2. One of them even says that state banks are allowed (line 6). It is only a case saying that *bank* is forbidden (line 3); it is said in a specific context that GB wants the policy maker and experts to think about an optional banking system. It means that statement here is not for the people in general, including those working there or others using the service.

In another case, he shows the different situation between *riba* practice in the past and the banking system today, *Bareng bank diwalik* (In contrast, bank system is very different). In history, *riba* was practiced by rich people to the poor borrowing money to survive their life. Thus, the rich extorted the money from the poor, *kuwi lak meres wong kere*. *Meres* (to extort Javanese) is *Digunakan dalam konteks sejarah riba, untuk menggambarkan praktik yang dianggap tidak adil dan merugikan pihak yang lebih lemah, yakni orang miskin*. Today, it is only the rich having a certain collateral property or good. The loan is not used to survive but for business or other





purposes. Thus, the situation is very different that it is not easy to claim that bank system can be positively forbidden.

This is also seen in the use of word *haram* in the context below (Picture 3) in which the “haram law of the bank is still in question. The context in which the words *riba* and *haram* show the religious dimension that is very important in this discourse, particularly because it relates to Islamic law. “Riba” (Picture 4) here becomes a key term that signifies the practice of bank interest, which is still debated whether it is permissible or not. The contexts prove that *riba* is not easily said to be equal to bank interest.

ulama akan ngomong terus kalo riba itu *haram*. Bunga bank itu *haram*. Meskipun pakar-pakar haram, wis suwe nek Riba mesthi napa? *Haram*. Lah nek ditakoki, Bank iku Riba apa kalo riba itu haram. Bunga bank itu *haram*. Meskipun pakar-pakar ekonomi, pakar-pakar perban ? Urung mesthi haram, tapi nek Riba pasti *haram*. 7) Misalnya begini...gak mungkin kan orang yang , Bank iku Riba apa Ndak? Urung mesthi *haram*, tapi nek Riba pasti haram. 7) Misalnya begini. 5) Mainstream pertama mesthi Riba itu pasti *haram*, wis suwe nek Riba mesthi napa? Haram. napa? Haram. Lah nek ditakoki, Bank iku Riba apa Ndak? Urung mesthi haram, tapi nek . Kuwe ya gak adli. 11) 1) Dulu kenapa riba begitu diujat...marga kaitane wong mlarat utang 14) Saya sebagai ulama akan ngomong terus kalo riba itu *haram*. Bunga bank itu haram. Meskipun : negara itu boleh. 6) Mainstream pertama mesthi Riba itu pasti *haram*, wis suwe nek Riba Riba itu pasti haram, wis suwe nek Riba mesthi napa? *Haram*. Lah nek ditakoki, Bank apa Ndak? Urung mesthi haram, tapi nek Riba pasti *haram*. 7) Misalnya begini...gak mungkin ka

Picture 3. The word “*haram*” and *riba* in contexts

### 3.1.2 Syntax

This text contains many declarative sentences (94%), which aim to convey views or explanations. For example, “The mainstream view is that Riba is certainly haram.” However, there are also interrogative sentences (6%) that function to build dialectics and are rhetorical in nature. These questions are not meant to be answered but serve as a means to affirm the statements being made. There are only three (6%) interrogative sentences, all of which are answered by GB itself.

- 1) Wis suwe nek Riba mesthi napa? Haram. (It has been agreed that riba is? Forbidden)
- 2) Lah nek ditakoki, Bank iku Riba apa Ndak? Urung mesthi haram, tapi nek Riba pasti haram. (If somebody asks, the system in a bank is riba or not? It’s not certain, but riba must be forbidden)
- 3) Tapi (bunga) yang boleh itu kadarnya seperti apa? (But at what percentage in which (the interest) can be allowed?)

The third question indicates the absence of a positive regulation regarding the “permissibility” of bank interest. This hesitance is proved by the subject ellipsis there. GB does not mention directly that it is *bunga* (bank interest); he chooses the relative pronoun *yang* (which). However, he is certain to say that the interest is different from *riba*, so that the it can’t be positively forbidden.

The obvious salience of emphasis is also seen in the text as it is evidenced by the high frequency of high probability modal, *mesthi* (must). Kalimat seperti “Riba pasti haram” menegaskan suatu ideologi yang kuat, seolah menutup ruang untuk interpretasi lain, meskipun ada nuansa keraguan yang tercermin dalam kalimat



interogatif sebelumnya. However, the strict statement appears once in a very specific context. Other high probability is associated to the debate about bank issue in NU congress, and the law on usury or *riba*. Meanwhile in the context of bank interest, the high probability is used with negation, *urung mesthi* (It's not certain).

1	wis tuek, saiki wis 2010 nggih. Tiap Mukthamar mesthi esih ana sing takok...ya tetep dijawab
2	wis tuek, saiki wis 2010 nggih. Tiap Mukthamar mesthi esih ana sing takok...ya tetep dijawab
3	ditakoki, Bank iku Riba apa Ndak? Urung mesthi haram, tapi nek Riba pasti haram. 7) Misalnya
4	itu pasti haram, wis suwe nek Riba mesthi napa? Haram. Lah nek ditakoki, Bank iku
5	sus bank negara itu boleh. 6) Mainstream pertama mesthi Riba itu pasti haram, wis suwe nek

Picture 4. The word “mesthi” in context

### 3.1.3 Register

There are many elements of humor in this text, such as in the use of the phrase “*Eeh nek ngoten, Benten... Hahaha...*” (If it’s that way (the rich Chinese gets big benefit from the bank), then it’s not (forbidden)). This indicates that this discourse is aimed at a broader audience and is not limited to formal theological discourse. This style also shows that the speaker wants to create a closeness with the listeners by making a rather heavy topic lighter. Some sentences like “*Hahaha... Merga deknen eman*” (haha...because he feels sorry if the money is not for Moslem) demonstrate a relaxed, informal style that contains elements of humor. It actually refers to how his teacher (Mbah Maimoen) answers the question about bank. It turns out that the banks usually lend the money to businessmen. Thus, if the interest is forbidden, then they will get more benefit. In another side, the state banks will lose a lot.

This indicates that the discourse is not only for academics or religious experts but also for the general public, who may find it easier to understand through a speaking style that is closer to their everyday lives. Most of his lectures on banking are his teachings to his students in Islamic boarding schools, pesantren. That is why the informal style is adopted. The choice of words and sentence structure shows that this text resembles spoken conversation more than academic texts. This makes it accessible to various circles, while still containing a strong ideological message about the “forbidden nature of bank interest.”

### 3.1.4 Intertextuality

The speeches also refer to The history of banking law discourse within the Nahdlatul Ulama (NU) organization, which has existed since 1926. This reference indicates that the issue of bank interest has become part of an ongoing discourse that continues to evolve in the Islamic world of Indonesia. By using this history, the text lends credibility to the arguments presented.

*Hukume Bank, mulai NU lahir 1926, sampai NU wis tuek, saiki wis 2010 nggih. Tiap Mukthamar mesthi esih ana sing takok...ya tetep dijawab ikhtilaf. Senengane muni 3, mulai ndhisik...biasane.* (It has been a controversy from 1926 when NU was established. Today it is still the same. On every big congress,



there is always a question about the bank. And three answers are proposed. It's always debated)

In addition, GB also said that the "dispute" or *ikhtilat* about bank interest even among traditional scholars in NU circles. He explained that the debate about "bank interest" has not been resolved firmly and definitely among NU scholars from the past until now. GB said that there are three major opinions that always appear: forbidding, permitting, and allowing (*mubah*). GB did not deny that usury is forbidden, "*Semua ulama itu ijma' bahwa Riba itu haram. Riba itu apa? Yaitu mengambil kadar lebih dari uang pokok.*" (All scholars agree that usury is forbidden. But, what is usury? It is "taking a rate more than the principal money"). However, he is not sure that bank interest is definitely usury. As can be seen from the statement, ensuring that banks are usury cannot be ascertained as true, "*Tapi kalau ulama yang mengakui Bank itu Riba, gak mesthi benar*" (But if ulemas claim that banks take a usury, they are not necessarily true). To emphasize his opinion, GB said that the NU scholars who are the most strict on this issue still allow state banks. In other words, they concluded the fatwa that state banks, although they also implement an interest system, can be considered permissible, or not forbidden.

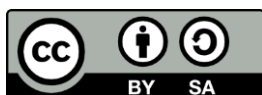
This text also refers to the views of several kyais, including Mbah Turaihan Kudus, who was once considered "extreme" in his views on banks. This leads to a comparison between conservative views that prohibit bank interest and more moderate views that allow state banks. Mbah Turaihan is referred here to give an example of a radical cleric, but still allow a bank system. Thus, the intertextuality is taken as strategy and foundation to put his argument in place. GB does not only use his own logics, but also refer the history and the opinions of previous respected clerics, including his direct big teacher, Mbah Maimoen.

*Dulu ekstrim-ekstrimnya kyai di Indonesia, termasuk Mbah Turaichan Kudus. Termasuk guru-guru saya...niku mawon sempat fatwa khusus bank negara itu boleh.* (Even the most radical Indonesian cleric (of NU), Mbah Turaihan Kudus. He is amongst my big teacher...he said that the state bank is allowed).

Overall, this text illustrates the tension between religious values (particularly concerning the prohibition of bank interest) and the social-economic realities evolving in Indonesia, where banks have become an important part of the economic system. Through careful word choice, a relaxed flowing sentence structure, and the use of strong metaphors, GB conveys moral and religious messages while also acknowledging that the debate over bank interest has been ongoing and continues to be debated to this day.

### 3.2. Discourse as social control

Bank interest was carried out as part of the assembly of knowledge that he delivered in front of his students. This is evident from the use of Javanese and also the mention of kyai and ulama. One of GB's distinctive characteristics is his relaxed and





friendly style with his students. Occasionally, it is colored with jokes and laughter from GB when he delivers jokes and jabs at some of his students. As in quoted in 15), GB explains how easily the legal perspective can change according to the context; a kyai doubts about the "forbiddenness" when the borrower is a rich businessman, and the bank owner is the state. This context is in contrast to the case of loan sharks who often victimize poor people or small traders who are in debt to meet their basic needs, and they have to pay off the loan with very high interest.

1) *Kyainya diterangkan... "Eeh nek ngoten, Benten..." Hahaha...Merga deknen eman.*

GB's purpose in discussing bank interest from a perspective that tends to "allow" is to provide an alternative view, because basically the law on bank interest cannot be immediately called usury. The target of this perspective that is "not firm/clear" by many parties is a view that is too extreme towards the banking system. One extreme view was conveyed by Ustadz Khalid Basalamah (UKB) as follows.

*Oh ini karena (Bank) banyak manfaatnya buat orang. Lalu Allah cuma jawab satu, "Tapi saya haramkan." kira-kira kita mau jawab Apa? Urusannya mau manfaat bagi orang banyak atau tidak. Intinya haram. Orang buka tempat perzinaan teman-teman ingat ya. Riba zina durhaka sama orang tua dosa besar. Semua ini berarti levelnya sama... Bapak ini Tahu betul. "Saya ingin berhenti." Terus kenapa enggak berhenti Pak? "Iya lagi mengatur strategi." G baik Kalau dalam mengatur strategi ini Bapak mati Bagaimana? Nih saya ngomong gitu. Kalau bapak mati sementara (masih) atur strategi. Bagaimana tanggung jawabnya hari kiamat? Dia diam. (Lentera Islam Channel, 12 Juli 2016).*

UKB no longer discusses whether the Bank is usury or not, but firmly states that it is haram. He immediately asserts that usury is equivalent to adultery and disobedience to parents. This means that he immediately judges that bank interest is the same as usury. His attitude is also reflected in the way he positions people who "work" in banking. He immediately confronts them - who are believed to be doing "forbidden things" - directly with Allah SWT. UKB tends to corner them by positioning them with death, with a situation where they have to face Allah directly, "If you die... What? What is your responsibility on the Day of Judgment?" Siapa pun akan "terpojok" oleh pernyataan dan pertanyaan demikian.

This very harsh fatwa is not easy to refute, but it is also not easy to follow for those who work in banking or other institutions that involve lending and borrowing. This fatwa will only provide a verdict, without a solution. The negative effects of this kind of fatwa will spread to many parties, who hear it directly or indirectly. For those who are directly affected, because they are accused, they will become "restless", because they will feel like they are wallowing in sin - feeling deeply guilty because the income they earn is not halal. Meanwhile, people around them can also have



negative views of them - which will add to the social burden. Meanwhile, other sources of income are also not easy to obtain.

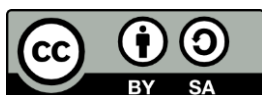
It turns out that this extreme view - which considers banks to be usury and anything related to banking to be haram, actually backfires on the comfort of life. This is due to the fact that almost all economic activities and development in this country always involve banking institutions. The number of Muslims working in the banking sector is also not small; they cannot simply get a replacement source of income if they have to leave their office.

The large wave of extreme views towards banks is reflected in the comments on what GB said in the pengajian broadcast via social media, as can be read from comment a). The large negative sentiment towards banks is quite dominant in the comments that appear.

- a) *Amar Ma'ruf Nahi Munkar... Tegakan kebenaran, Hancurkan kemungkaran... Katakan benar kl itu benar, katakan salah kl itu salah... Ga usah ragu menjelaskan kpd umat Gus... Bunga Bank adl Riba... Haram... Allahu Akbar*
- b) *Kalo bank itu riba berarti, Cleaning servise, & satpam dibayar ngganggu duit riba*
- c) *Sampeyan juga pake fasilitas dari riba, bank2 bayar pajak ke pemerintah/negara, negara buat jalan, gaji PNS, fasilitas umum dari pajak bank?*

However, not all of these strong opinions are supportive. Opinions that also appear are also contrary to the similarly extreme tone. Similar comments b) and c) above also appear quite a lot in the comments column. This kind of opinion can certainly be said to be "excegerated" and will complicate the lives of all people - and the Muslim community, which is the largest, must be sacrificed. In the midst of a situation of limited employment opportunities, and so many people who need work, it is certainly not good to disturb those who are lucky enough to still be able to work in banks. This means that we can only "blame" without providing any solutions. It only causes "unrest" in the community, because the effect is not only on the worker, but also on the family he is responsible for. For example, a commentor told of his experience of migrating by quitting their job at a bank, because he believed that the income they earned was not halal.

In this unfavorable social situation, GB provided arguments to calm the ongoing conflict. This was done by placing the law on bank interest as a gray area, ikhtilat among scholars; GB had mentioned the largest mass organizations, NU and Muhammadiyah, which also could not draw firm laws on the issue of bank interest. GB said that the debate ended in 3 opinions: haram, makruh, and mubah (permissible). Even among the most extreme NU kyai, when they took the haram law, they still allowed it specifically for state banks. By taking such a position, as a scholar who is a role model for society, GB wanted to protect the community whose situation could not



be separated from banking practices. Even for those who believe that bank interest is forbidden, it is still accommodated, because that opinion is also recognized by GB. The social climate that BG wants to create is that everyone feels "comfortable" with the life choices they make. Each is welcome to carry out their choice, without the need to "blame/blaspheme" the choices of others, because each has an equal religious legal basis.

In fact, some scholars say that bank interest cannot simply be equated with usury. They build an understanding of the elements of usury as criteria or parameters in calling something usury or not. This is done so that people do not easily forbid a transaction, including the business process that occurs in banking institutions. For example, Quraisy Shihab said that "the reason for the prohibition of usury is because of the element of multiplication and the element of oppression in determining the excess return of debt or buying and selling." A similar opinion was also expressed by Theo Syafi'ie who mentioned three things, injustice, exploitation, and uncertainty (gharar) as elements in usury (23). GB also mentioned something similar when explaining the initial reason why usury is so criticized, because there is injustice carried out by the rich against the poor who are in debt.

GB also did not intend to completely allow the practice of banking interest. This was also explained by the viewers watching the full video of his lecture.

d) ...GB' bilang.. *"Jangan terlalu mengharamkan bank". Maksudnya... Bank tetep haram. Tapi jangan terlalu ditentang habis2an.. Coba cek video beliau yang lain tentang Bank, cek secara utuh ya... Beliau bilang " Tidak sama dengan riba", maksudnya secara kasus. Dan beliau tidak menyinggung dalam hal ini. Adakah GB' bilang "bank Halal?, bank bukan riba?, " Pahami secara teliti.*

In fact, on another occasion, when GB was faced with parties related to banking, he firmly stated the prohibition of bank interest, considering it usury. He conveyed this firmly so that the perpetrators and experts would think of solutions and be a fence so that they would not continue to be comfortable with the wrong system. Although, GB himself as a cleric could not do much to provide a solution - maybe one of them was to switch to sharia banks. This view was recorded from GB's study in another session.

2) *Alhamdulillah sekarang beberapa bank juga menyediakan bank syariah. Ya meskipun nggak sempurna. Atau nggak mungkin sempurna. Tapi sudah ada ikhtiar untuk mengakui sistem apa? Syariah. Karena tetep ana bedane. Karena kalau bunga itu nggak bisa berhenti (bunganya). Tapi kalo sistem bai' ya bathi, tapi bisa berhenti. Saya pernah ketemu direktur bank Muamalat di Jogja..."kamu kan gak punya uang. Ya sudah rumah ini dijual ke kamu Rp. 110 juta, Cuma kamu mbayarnya ngangsur. Setelah melewati 110 juta ya tetep berhenti. Meskipun melewati waktunya, tetap berhenti di 110 juta. Pahami*



*nggih? Tapi kalau bunga kan nggak. Kalau endak (lunas), ya terus (bertambah bunganya).*

Thus, the discourse on bank interest presented by GB, through religious studies for his students. Then, the discourse was spread by them through YouTube channels, which is a form of effort to provide control or balance for similar discourses that are too extreme voiced by certain Islamic groups. The discourse on the absolute prohibition of banks places banking institutions and all related matters in a difficult position, because it does not provide alternative solutions. Those who have already worked in the institution cannot simply choose to leave, because the available job options are limited. Meanwhile, the role of banking institutions in the economic cycle of a country cannot be ignored. This means that the existence of banking institutions is needed by society and this country.

The discourse on bank interest is not necessarily the same as usury, providing more freedom of movement for the diverse Muslim community to carry out their life choices more comfortably. The delivery of information regarding the attitudes of the ulama and also the legal decisions of the largest Islamic mass organizations that state that the law falls into 3 things: haram, makruh, and mubah creates spaces of choice that are fair enough for the normal journey of the life of banking institutions, the people who work there, and the Muslim community who still need financial services provided by banks. This kind of interpretation of GB is considered to "play a role in spreading humanist meaning" (24). Quoting Goodman, Yakub (25) explains that humanist preaching "means a process or effort to invite in terms of truth that is oriented towards the formation of human identity that is humane with peace, wisdom, and justice". How GB positions the law on bank interest is a humanist effort that contains a wise attitude for the purpose of creating a peaceful and calm society.

Meanwhile, GB's approach is more balanced and open. He prefers to encourage society to see the diversity of opinions in religious discourse and to accept the evolving social and economic realities. Within the framework of Critical Discourse Analysis (CDA) developed by Norman Fairclough (22)(2), GB's discourse functions not only to provide an understanding of religious law but also as a pragmatism in facing social and economic changes. Fairclough asserts that discourse cannot be understood solely from the text but must be viewed within the social context in which the text emerges.

Even within the discourse theory according to Teun A. van Dijk (23,24), texts and language are social products reflecting certain ideologies. GB uses nuanced discourse to create space for flexible interpretation and dialogue among various groups. In this regard, GB's discourse seeks to avoid polarizing views, recognizing that the legal issue of bank interest is a diverse matter that can be approached in various ways, depending on the social and economic context of society.

While the extreme Salafi approach adheres to a literal interpretation of religious texts, GB's approach prioritizes an appreciation of differing opinions. He sees that behind the fatwas prohibiting bank interest, there is room for interpretation that can be aligned with the economic needs of the present time, especially concerning a banking system that has become part of daily life.



Mohammad Hashim Kamali in his book "Principles of Islamic Jurisprudence" (25) states that in Islam, there is room for *ijtihad* (legal interpretation), and this opens opportunities for scholars to interpret the law more flexibly based on existing social-economic conditions. In this regard, GB emphasizes that *ijtihad* in the context of modern economics is necessary to maintain a balance between social justice and economic sustainability.

Abdullahi An-Na'im in "Islam and the Secular State" (26) also argues that the state and modern economy need to consider compromises regarding social issues without sacrificing fundamental moral principles of religion. Thus, GB suggests that although bank interest may be considered haram by some, it still opens opportunities for adaptation to the prevailing economic system.

GB's interpretation regarding bank interest shows an effort to bridge differences in Islamic legal discourse, taking into account the broader socio-economic context. In this regard, GB emphasizes pragmatism rather than an extreme approach that prohibits anything related to bank interest. In contrast, more fundamentalist Salafi groups regard bank interest as usury that is haram in all aspects, including the jobs associated with it. GB's more moderate and open approach to differences can be understood within the framework of discourse theory, which emphasizes that language and texts always exist within a larger social context and must consider the changing times and the economic needs of society.

#### 4. DISCUSSION

In his Islamic lectures to his students, GB advocates for a moderate perspective on bank interest within the framework of Islamic economics, marking a clear distinction from the rigid position adopted by some Salafi groups. GB's approach emphasizes that bank interest may be acceptable under certain conditions, particularly when used to address urgent needs and when it does not become burdensome. This flexible stance contrasts sharply with the more orthodox position taken by Salafi groups, who categorically prohibit any form of interest, deeming it a form of *riba* (usury), which is considered a major sin in Islamic doctrine.

Recent research by Boulifa and Yousfi (27) in their study *Islamic Banking and Interest-Free Economy: A Comparative Study* highlights the growing acceptance of a flexible approach to bank interest in several Muslim-majority countries, including Indonesia. In these countries, interest is often viewed as permissible under specific circumstances, especially within conventional banking systems that are more practical and widely accessible to the population. This approach significantly diverges from the rigid stance of the Salafi movement, which maintains that all forms of interest are categorically prohibited. On the other hand, Abdullah (28) critiques the moderate approach of figures like GB, arguing that such flexibility can lead to confusion among the public, making it difficult to distinguish between legitimate sharia-compliant transactions and those that fall outside of Islamic guidelines.

However, GB's perspective is arguably more suitable within the Indonesian context, which is characterized by a diverse religious landscape and varying interpretations of Islamic law. In Indonesia, a moderate and contextual interpretation





of religion is often more widely accepted than more extreme viewpoints. GB's teachings resonate with the principles of *Islam Nusantara*, a religious and cultural approach embraced by the Nahdlatul Ulama (NU), which values adaptability in response to modern challenges. His views align with *tawassut* (moderation) and *ittiba' al-'ulama'* (following scholars with deep religious knowledge), both of which advocate for a flexible application of Islamic law, particularly in matters like economic transactions that intersect with the global financial system.

GB's position is also supported by contemporary scholarship in Islamic economics. For instance, Zamani (29) in *Islamic Banking and the Application of Interest-Free Transactions* notes that while Islam prohibits *riba*, the application of interest-free banking is not always feasible in modern economies that are heavily dependent on interest-based financial systems. According to Zamani, many attempts to establish interest-free Islamic financial instruments are often complex and inaccessible to the majority of the population. In contrast, conventional banking systems, which include interest-bearing transactions, provide easier and broader access to financial services for both consumers and businesses. GB's moderate approach, which allows for regulated interest, is thus more in line with the practical needs of a society that requires efficient and accessible financial systems.

This more flexible view is also supported by scholars such as Dr. Muhammad al-Sheikh (30), a prominent Saudi Arabian Islamic scholar, who argues that while Sharia law prohibits *riba*, this does not imply that all forms of interest in modern economies should be classified as *riba*. Al-Sheikh advocates for proportionate and fair interest rates that are adjusted according to local economic conditions, a practice he sees as a permissible form of *ijtihad* (independent legal reasoning). This perspective aligns with GB's stance, which underscores the importance of applying Sharia principles in a dynamic and contextually relevant manner.

Furthermore, a study by Mouhajir and Al-Bassam (31) reveals that many Muslim-majority countries with large economies, such as Malaysia and Indonesia, have opted to adapt the conventional banking system to meet Sharia standards. They argue that while the imposition of interest is generally prohibited in Islamic finance, it can be permissible as long as the interest rate is fair, transparent, and does not impose undue hardship on society. This reflects the flexibility inherent in GB's approach, suggesting that the application of moderate banking interest can be more beneficial to the wider community than adhering to an absolute ban on all forms of interest.

The global economic system, which is increasingly dependent on banking and financial institutions for capital and liquidity, poses challenges for countries that seek to apply strict interpretations of Islamic finance. Should the prohibition of bank interest be applied absolutely, significant negative consequences could arise. Specifically, the inability to access credit through traditional banking systems could severely limit economic activity, especially in sectors like business, housing, and infrastructure. Ahmed and Mohamad (32) note that many small and medium enterprises (SMEs) rely heavily on interest-based loans for capital. Without access to such financing, these businesses would face substantial difficulties, leading to economic stagnation and greater inequality.



Thus, the adoption of a rigid perspective on riba could result in considerable socio-economic challenges, particularly in a modern, globalized economy. In contrast, GB's moderate approach, which allows for the regulation of bank interest in accordance with Sharia principles, offers a more practical and adaptable solution to balancing religious values with the demands of a contemporary financial system (33).

## 5. CONCLUSION

Based on the analysis, it is concluded that the contents of GB's lectures on bank interest and usury, it can be concluded that there are four identified discourse strategies, namely: 1) GB employs certain lexical choices of story telling to build the logics, 2) GB uses two sentence structures, declarative (94%) and interrogative (6%), to convey views and explanation, 3) GB applies humor to create a friendly atmosphere, and 4) GB refers to the history of the issue and the opinions of some great Islamic clerics to construct an intertextuality. The purpose of GB in building a more moderate discourse on bank interest is to provide alternative thinking on the issue of bank interest which, even if it is forbidden, there is no way out. If the view on the prohibition of bank interest and its institutions is allowed to run rampant, it will only cause unrest in society, the majority of whom are still involved in banking matters.

GB's moderate perspective on bank interest provides a more relevant and contextually appropriate approach for Indonesia, a country with a diverse Muslim population and a complex economic landscape. His stance, grounded in the principles of *tawassut* and *ijtihad*, allows for flexibility in economic transactions, ensuring that Islamic law remains applicable in the modern world without hindering economic development. This approach is not only aligned with the principles of *Islam Nusantara* but also resonates with global scholarly perspectives that advocate for a dynamic application of Islamic economic principles.

## REFERENCES

- Alviani, S. R., & Gusnita, C. (2018). Analisis media sosial sebagai pembentuk konflik sosial di masyarakat. *Open Society Conference*.
- Fairclough, N. (2001). *Language and power*. United Kingdom: Longman.
- Fairclough, N. (1995). *Critical discourse analysis: The critical study of language*. Longman.
- van Dijk, T. A. (1998). *Discourse and context: A sociocognitive approach*. SAGE Publications.
- Kamali, M. H. (2003). *Principles of Islamic jurisprudence*. Kuala Lumpur: Ilmiah Publishers; Islamic Text Society.
- An-Na'im, A. (2008). *Islam and the secular state: Negotiating the future of Shari'a*. Harvard University Press.
- Al-Qaradawi, Y. (2018). *Fiqh al-Iqtisad al-Islami: The Islamic economics fiqh*. Cairo: Dar Al-Shorouk.
- Al-Sheikh, M. (2019). *Islamic finance in the modern world*. Riyadh: Dar Al-Mishkat.
- Journal Articles



- Abdullah, S. (2019). Riba in Islamic finance: A re-examination of the prohibition of interest. *Journal of Islamic Economics*, 12(3), 45–63.
- Ahmed, M., & Mohamad, A. (2020). Islamic finance: Challenges and future prospects. *International Journal of Islamic Finance*, 14(2), 75–91.
- Arif, K. M. (2020). Konsep moderasi Islam dalam pemikiran. *Millah*, 19(2).
- Arif, M. K. (2020). Moderasi Islam (Wasathiyah Islam) perspektif Al-Qur'an, As-Sunnah serta pandangan para ulama dan fuqaha. *Al-Risalah*, 11(1).
- Boulifa, M., & Yousfi, M. (2020). Islamic banking and interest-free economy: A comparative study. *International Journal of Islamic Finance*, 22(1), 34–50.
- Dusuki, A. W., & Abdullah, N. I. (2007). Why do Malaysian customers patronise Islamic banks? *International Journal of Bank Marketing*, 25(3).
- Faiqah, N., & Pransiska, T. (2018). Radikalisme Islam vs moderasi Islam: Upaya membangun wajah Islam Indonesia yang damai. *Al-Fikra: Jurnal Ilmiah Keislaman*, 17(1).
- Fahri, M. A. Z. (2022). Moderasi beragama di Indonesia. *Religions (Basel)*, 13(5).
- Hartana, I. M. R. (2017). Teroris perempuan: Ancaman faktual di Indonesia. *Jurnal Ilmu Kepolisian*, 089.
- Kasdi, A. (2019). Wasathiyah Islam as the road to moderatism in Indonesia. *Al-Albab*, 8(2).
- Kaur, K., Arumugam, N., & Yunus, N. M. (2013). Beauty product advertisements: A critical discourse analysis. *Asian Social Science*, 9(3), 61–71.
- Mouhajir, N., & Al-Bassam, M. (2021). Contemporary Islamic finance: Addressing modern challenges. *Journal of Islamic Financial Studies*, 6(1), 22–39.
- Muhtada, D. (2020). Covid-19, moderasi beragama, dan kontra-radikalisme. *CSIS Commentaries DMRU-067-ID*, 10(May).
- Qomar, M. (2019). Islam Nusantara: An Indonesian translation to practice Islam. *Epistemé: Jurnal Pengembangan Ilmu Keislaman*, 14(1).
- Singgih, E. G. (2023). Religious moderation as good life: Two responses to the Ministry of Religious Affairs' directive on religious moderation in Indonesia. *Exchange*, 52(3), 220–240.
- Tohari, A., & Mujlipah, N. (2023). Religious moderation in Islamic portals: Study of mainstreaming religious moderation in the digital space. *QISTINA: Jurnal Multidisiplin Indonesia*, 2(2), 1242–1254.
- Törnberg, A., & Törnberg, P. (2016). Muslims in social media discourse: Combining topic modeling and critical discourse analysis. *Discourse, Context and Media*, 13.
- Widodo, P., & Karnawati, K. (2019). Moderasi agama dan pemahaman radikalisme di Indonesia. *Pasca: Jurnal Teologi dan Pendidikan Agama Kristen*, 15(2).

## Videos

- Sajadah Sejati Channel. (2023, June). GB hukum kredit di bank: Hukum beli rumah dan mobil lewat kredit bank [Video]. Retrieved May 11, 2024, from <https://www.youtube.com/watch?v=fYOsYwbvea4>



Lentera Islam Channel. (2016, July 12). Nasehat bagi karyawan bank konvensional yang terjerat ribawi [Video]. Retrieved May 11, 2024, from [https://www.youtube.com/watch?v=CSn\\_LVLpW4](https://www.youtube.com/watch?v=CSn_LVLpW4)

