

I REALIZED THAT I MOVED ON Phenomenological Study of the Meaning of “Ribawi” on Former Bank Employees in the X-Bank Community

Afdal Makkuraga Putra¹, Mikke Setiawati², Dicky Andika³, Siti Khadijah⁴,

^{1,2,3} Faculty of Communications Sciences Mercu Buana University, ⁴ Islamic University “45” Bekasi

ABSTRACT

There is an X-bank community with members of former financial employees scattered throughout Indonesia. Fascinating to examine, especially one of X-bank's activities, 'da'wah' through social media about 'riba' patterns of communication of the X-bank community on Instagram in creating an entrepreneurial culture, with Alfred Schutz's phenomenological theory, constructivism philosophical paradigm with qualitative phenomenological approaches. Data collection was obtained through in-depth interviews with ten informants consisting of the primary informants who are the core management of the Bank Indonesia community and supporting informants, namely followers of IG @X-bank.indonesia, was also carried out observation on Instagram account @X-bank.Indonesia. Based on the research and data analysis results, there are several motives for followers following the @X-bank.Indonesia Instagram account; through motives refer to the past (because-motive), including survival, religion, finding out, studying, bad experiences and motives refer to the future (in-order-to motive), including 'da'wah', motivation, sharing experiences, 'hijrah', blessed sustenance, and out of usury. The typification of @X-bank.Indonesia followers in this research are, first, fighter followers (followers who have resigned from banking). Second, ordinary followers (followers who are still working in banking). Third, common followers (followers with backgrounds outside banking).

Keyword: Phenomenological, New Media, Hijrah

INTRODUCTION

In the new media era, Indonesians really like Instagram social media. From the total population of 272.1 million Indonesians, the number of Instagram users in Indonesia is 79%, namely 63 million people. Compared to the population of internet users in Indonesia, which is 175.4 million people, this proportion reaches one-third of the population (We Are Social & Hootsuite 2020). This means that three out of ten internet users in Indonesia use Instagram. Instagram as an attractive platform is in great demand, from young people to adults, from individuals to groups and communities. Content on Instagram will be more interesting when filled with trending themes.

Trending content that is currently being discussed and is widely followed is the phenomenon of *hijrah* which is predicted to grow and spread rapidly in cities, because this movement has become an urban Muslim trend dominated by millennials (Nursalikah 2020). One of the Instagram accounts with the theme of *hijrah* is the IG @X-bank.indonesia account which has followers in July 2020, namely 506,000 (five hundred and six thousand) followers (X-bank Indonesia 2020). IG @X-bank.indonesia is managed by a *hijra* community with 24,225 members registered in February 2020.

The X-Bank community was born on July 15 2017 at the initiative of El Candra, a former banker who has worked for a dozen years to occupy a position one level below the board of directors at a national bank (X-bank Indonesia 2020). The X-Bank community, which was founded by former bankers, is dominated by former employees of financial institutions and employees of financial institutions who are passionate and want to migrate from the financial institution. The content in the X-bank Indonesia Instagram account is in the form of photos and videos of preaching about the dangers of usury and the experience of followers in carrying out activities after leaving a financial institution, one of which is entrepreneurship. By looking at the content of the X-bank.indonesia Instagram account, one of the X-bank community activities, namely preaching through social media about '*riba*', and an interesting thing for researchers to research is how the communication pattern of the X-bank community on Instagram in creating an entrepreneurial culture.

Literature Review

According to Schutz, humans are social creatures, so awareness of the everyday world is social awareness. People must understand each other and act in the same reality. So, there is mutual acceptance, understanding based on experience and a shared characterization of the common world. Through this typification, people learn to adapt to the wider world, by also seeing ourselves as people who play a role in typical situations (Engkus 2009). This typification lasts throughout human life. The type of typification depends on the person who made it so that we can know the type of actor, the type of action, the type of social personality, etc. For Schutz, this type of typification is based on the same goals, but in a structure that is relevant to the research objectives.

Putra and Febrina (2019) in their research found the type of someone who follows or becomes a follower on Instagram in inspiring photos of children on Instagram. Likewise with X-bank Indonesia's followers on Instagram, they have different types. In this study, the types in this study are Fighter Followers (followers who have resigned from banking), second Ordinary Followers (followers who are still working in banking), and the third Common Followers (followers with a background outside of banking). The different typifications of

X-bank Indonesia's followers on Instagram illustrate the differences in their social world, as well as the differences in experiences experienced by each of the Xbank Indonesia Instagram followers. In Schutz's view of phenomenology, the social world is something that is inter-subjective in an experience that has meaning, in this case the meaning of action is identical to the motive underlying an action, Schutz in his phenomenological view describes a motive with two phases which is named in-order-to motive action, which refers to the future and because-motive, which refers to the past (Engkus 2009).

Every social being takes action based on encouragement from past experiences or a desire for the future, in this study followers follow IG@X-bank.Indonesia, namely through motives that refer to the past (because-motive) namely survive, religious, find out, studying, bad experience, and referring to future motives (in-order-to motive), namely *da'wah*, motivate, share experiences, following the *hijrah*, blessed sustenance, and out of usury.

According to Schutz (Sarwono 2004), in reality everyone is oriented towards other people in a certain way, and this way is the main factor that explains their behavior in dealing with other people. In addition, Schutz explained in the FIRO (Fundamental Orientation of Interpersonal Relationships) theory that the basic needs of individuals in individual relationships with other individuals consist of three basic needs, namely Inclusion, Control and Effect, this theory was discovered in 1960 by William C. Schultz.

Artanti and Hartini (2019) in their research to comprehend the social transmission process comprehensively and the factors that influence it. It is necessary to know the variables that influence social relations, by using the FIRO theory which provides some practical findings. Through the theory of FIRO (Fundamental Interpersonal Relationship Orientation), which is the need for informants or inclusion to become followers of IG@X-bank.indonesia, based on previous experience, informants want to enter and become part of followers, namely to share experiences of migration and *da'wah*. In addition, they also want to gain knowledge about life experiences and *riba* from other followers. For control needs, namely the desire of informants to share experiences before and after becoming IG@X-bank.indonesia followers through posts and providing comments and opinions on posts that are deemed appropriate to their experiences. In terms of affection's needs, informants become followers of IG@X-bank.indonesia because they want to share thoughts and feelings based on experiences as a form of social responsibility.

The needs are based on the experience of each of X-bank Indonesia's followers. This gives an impetus to become an Instagram follower for X-bank Indonesia where in the IG@X-bank.Indonesia account forms a communication pattern. The communication pattern is like a form or a bonding pattern of two or more people in the process of sending and receiving the right method so that the message interpreted can be understood (Djamarah and Bahri 2004).

The use of communication patterns affects the effectiveness of the communication process in which there is an interaction between two or more people and forms a communication network. There are five types of communication networks or patterns of human interaction, conveyed by Townsend (Stewart L and Sylvia 2005): 1) the wheel network, communication centered only on the leader; 2) chain network, communication occurs only to group members who are beside it; 3) Y network, the communication that occurs is similar to a chain network, which can only communicate with one member only; 4) circle network, communication can be done with two people on the right and left but cannot communicate

with group members in front of them; and 5) all channels, communication is open to every group member in it (Briliana and Destiwati 2019). The type of network or communication pattern of the X-bank Indonesia community on Instagram is a pattern of all channels, open communication where each member can communicate with all other members. This concept of communication model from IG@X-bank.indonesia illustrates a transactional communication model. In the process of communicating with IG@X-bank.indonesia, the admin gives messages through posts received by followers, as well as followers delivering messages to the admin and other followers.

The communication pattern that occurs in the X-bank Indonesia Instagram account, the main goal of followers to follow the IG@X-bank.indonesia account is to get guidance on paths according to religious guidance, by sharing *da'wah* life experiences, one of which is becoming an entrepreneur. According to Mulyandi and Puspitasari (2018) the desire to be entrepreneurial is a skill to dare to meet the needs of life and handle problems in life, promote business or produce new businesses with the power that is in oneself. In other words, the desire for entrepreneurship can be interpreted as someone who makes efforts to improve his life. Some of X-bank Indonesia's Instagram followers after moving from financial institutions, apart from preaching, are also interested in running entrepreneurship as a livelihood.

METHODOLOGY

Researchers used a qualitative method with a phenomenological approach in presenting the descriptive analysis. Qualitative research methods contain the understanding that qualitative research does not use evidence based on mathematical logic, number principles, or statistical methods. The purpose of qualitative research is to maintain the form and content of human behavior and analyze its quality, rather than turning it into a quantitative entity (Mulyana 2003).

Phenological studies are used in this research to study everything that appears in experience, how to experience things, and the meaning they have in our experience (Engkus 2009). The researcher attempts to describe the communication patterns of the X-bank community in creating an entrepreneurial culture. Through a qualitative approach, the purpose of the research basically rests on the effort to observe, collect, analyze, and interpret data regarding the communication patterns of the X-bank community in creating an entrepreneur culture.

The constructivist paradigm is used in this study. The constructivist paradigm is the antithesis of understanding by using observation and objectivity in discovering a reality or science. This paradigm sees social science as a systematic analysis with direct and detailed knowledge of the social actors who create, maintain and manage their social world (Hidayat 2003). Research informants are research subjects or people providing information about the situation and background conditions of the research, namely: Chairman of X-Bank with El Chandra, Public Relations with Nopan Nopiandi, Chairman of X-Bank Jabodetabek with Robby Andria, which has the most regional community members among other regions. In Indonesia, three X-Bank followers who have resigned from financial institutions and become entrepreneurs, two X-bank followers who are still active in financial institutions, two X-bank followers with background work outside of financial institutions.

Data collection was carried out by observation in the field and through techniques relevant to the phenomenon being studied. Primary data used in this study is interviews, while

secondary data is obtained through literature and documentation.

RESULT AND DISCUSSION

Based on the results of observations and interviews with key informants and research support informants, the researcher divided into 3 types of followers of IG@X-bank.Indonesia. First, fighter followers, namely followers who have resigned from banking. Second, ordinary followers, namely followers who are still working in banking. And third, common followers, namely followers with backgrounds outside of banking. The three types above have a motive in following the IG @ X-bank.Indonesia account. Their motives are twofold, the first is past and future motives. The actions a person does usually have reasons in their past. While the motive is a motive related to future actions, where the actions taken by someone have predetermined goals. Should an action taken by a person who has a predetermined purpose. The motive of followers in following IG@X-bank.Indonesia refers to the 3 typification categories of IG@X-bank.indonesia followers in this study.

In this study, the researcher found a motive due to the followers of IG@X-bank.indonesia based on the experiences of X-bank followers. Some of the informants, in this case X-bank's followers, have backgrounds as former banking employees and employees of financial institutions. They found a mismatch between the company's system and the beliefs of employees of these banks and financial institutions. These IG@X-bank.indonesia followers finally decided to survive outside of banking or financial institutions by finding a different livelihood than before. This motive raises awareness of living in accordance with religious guidance, seeking lawful sustenance in accordance with *muamalah* (religious) jurisprudence.

There are some followers who want to know the experiences of former banking and financial institution employees after leaving the financial institution (find out), also want to study (studying) the problem of usury. Researchers also found that followers who have experience outside financial institutions have a motive to follow the IG@X-bank.indonesia account because they have bad experiences about the banking system and want to gain knowledge (studying) about banking products that contain usury, and also want to know regarding solutions to run a business in accordance with "*fiqh*" in accordance with the experience of bank employees who resign and survive as entrepreneurs.

The next motive is the motive for (in order to motives). There is an obligation to preach (*da'wah*) to convey usury and run a business according to "*fiqh muamalah*" conveying experiences (share experiences) of migrating and entrepreneurial experiences in the IG@X-bank.indonesia account provides motivation (motivate). The motive to strengthen the heart followed in the footsteps of the followers who had moved to look for blessed sustenance. The motive for getting knowledge, the solution to get out of the trap of usury, and the motive for avoiding usury. In accordance with the 3 typification categories of IG@X-bank.indonesia followers, researchers got the same motive based on the typification category. First, fighter followers. Followers in this typification are followers who have resigned from banking or financial institutions, where they survive outside of banking or financial institutions by having a different life and livelihood than before. The desire to leave a financial institution is due to a system mismatch that is believed to be incompatible with religious teachings because it contains usury and is not in accordance with "*muamalah fiqh*", so that there is an awareness of living according to religious guidance and seeking lawful sustenance according to "*muamalah fiqh*". Based on this experience, there is a sense of having an obligation to preach to share his experiences" of "hijrah" and provide motivation in running a business in accor-

dance with "muamala" jurisprudence.



Figure 1. Fighter Followers' motive to follow IG @ X-bank.Indonesia account

Second, the ordinary followers, namely followers who are still working in banking. With the motive of wanting to know the experiences of former banking and financial institution employees after leaving the financial institution, they also want to know about the problem of usury and the prohibition of working in financial institutions in the hope of strengthening their hearts following in the footsteps of followers who have migrated to seek halal sustenance. The following is a summary of the explanation chart above:

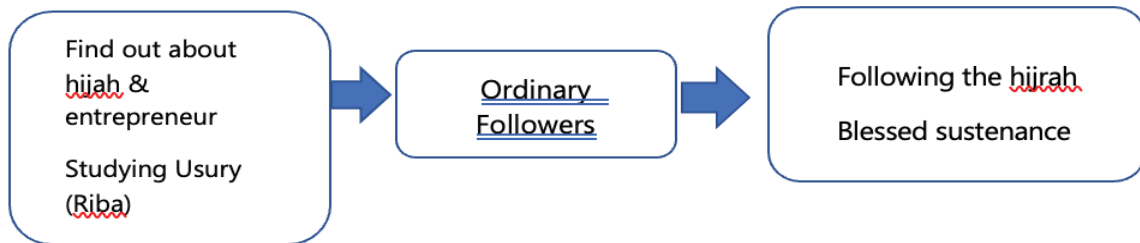


Figure 2. Ordinary Followers' motive to follow the IG @ X-bank.Indonesia account

Third, common followers. In this type, followers have a background outside of banking and financial institutions because they have unpleasant experiences with the banking system and want to gain knowledge about banking products that contain usury, and also want to know about solutions to run a business according to "fiqh" in accordance with the experience of resigned bank employees. and survive as an entrepreneur. With a motive to gain knowledge, a solution to get out of the trap of usury, and a motive to avoid usury. The following is a summary of the explanation chart above:



Figure 3. Ordinary Followers' motive to follow the IG @ X-bank.Indonesia account

Researchers are also looking for experiences before and after becoming followers of @X-bank.Indonesia. The researcher describes the FIRO (Fundamental Interpersonal Relations Orientation) theory as the basis for explaining how an individual enters a group. To see

the action of group communication in the social influence process, the researcher describes it using the Simplified Model of Social Influence Processes theory by Charles Pavitt.

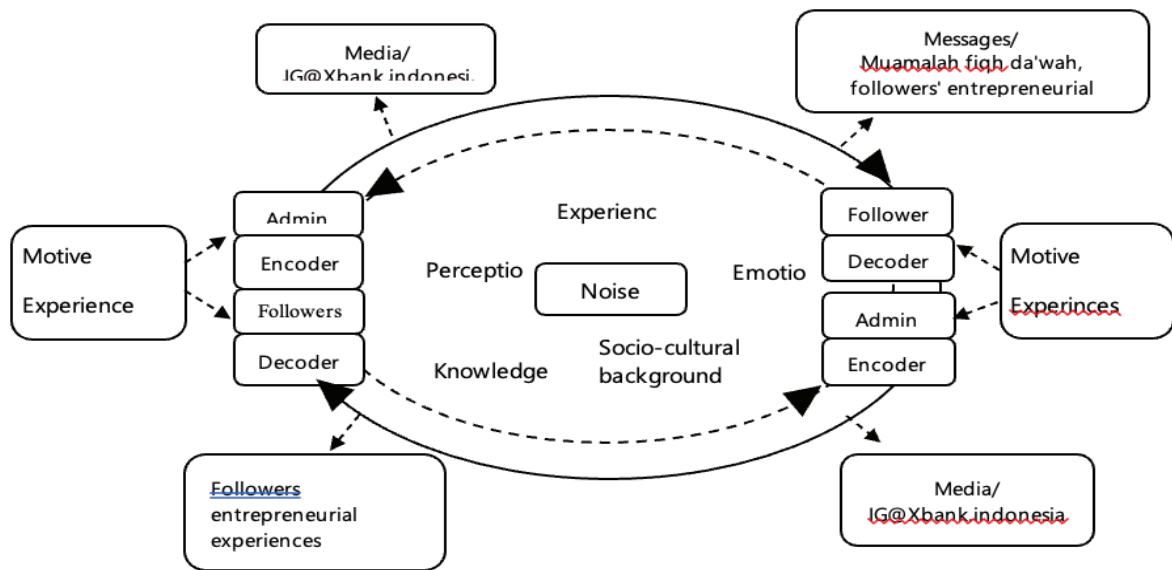
Researchers found that the type of fighter follower based on motive as well as experience before and after participating in IG @X-bank.indonesia has a need for interpersonal affection so that in the communication process it is in the compliance process. Followers of ordinary type have interpersonal control needs in following the IG@X-bank.Indonesia account in the process. The communication in it is in the comparison process, while the common followers have the need for interpersonal inclusion and the communication process in the social influence is in the argumentation process, it can be seen in the following tabl 1.:

In the process, IG@X-bank.indonesia communication is influenced by the typification, motive and experience of followers where there are three interpersonal needs: inclusion, control and affection. Then, group communication occurs in the social influence process where there are three social influence processes in it, namely compliance, comparison and argument. Each of the followers tips plays a role in the communication within IG@X-bank. indonesia in accordance with the motives they have and their interpersonal needs to become followers which become the basis for communication actions in the communication process of social influence on.

Tabel 1. Comparison Among Followers Typification

Follower typification	Motive		Followers Experience in the community	
	Because	In order to	Interpersonal needs	Communication Proses
Fighter	Religious, Survive, Active followers	Dakwah, Motivate, Share experiences about entrepreneurship	Affection	Obedience
Ordinary	Find out about hijrah and entrepreneur, Studying Riba, Pasif Followers	following the hijrah, Blessed sustenance	Control	Comparison
Common	Bad experience, Studying "fiqh" Muamalah, Active Followers	Out of usury, Blessed sustenance, sharing experiences	Inclusion	Argumentation

Fighter followers who have motives because religious, survive and actively convey their messages in accordance with the order to motive, namely preaching, motivating and sharing experience which is conveyed to ordinary followers and common followers with feedback following the footsteps of moving, leaving, and avoiding usury as well as looking for halal sustenance, the concept of this communication model is transactional, where these types can be an encoder or a decoder.



In this research, entrepreneurship is the ability to dare to meet the needs of life and solve life’s problems, promote business or create new businesses with one’s own strength, understanding based on experience with followers and the typical world together, where in the end followers adjust themselves into the business world to improve the quality of life.

Townsend (in Tubbs and Moss 2005: 90) talks about communication networks or what is referred to as patterns of human interaction. There are five types of networks or communication patterns, including types of networks or communication patterns, namely chains, wheels, Y, circles and all channels. Based on the concept of the IG@X-bank.indonesia communication model, the type of network or communication pattern of the X-bank Indonesia community on Instagram is a pattern of all work-based channels, all channels in open communication, where each follower can communicate with other followers.

CONCLUSION

Based on the results of research on community communication patterns on social media in creating entrepreneurial interest, it can be seen from the phenomenology study of x-bank followers on Instagram that the typifications of followers of IG@Xbank.Indonesia in this study are Fighter Followers (Followers who have resigned from banking), Ordinary. Followers (Followers who are still working in banking), and Common Followers (Followers with backgrounds outside banking). The motives of followers to follow IG@X-bank.Indonesia are through motives that refer to the past and the future.

Motives that refer to the past or because motive, consist of survival, religious, find out, study, and bad experiences. Future motives or in-order-to motive, consist of da’wah, motivating, sharing experiences, following the “hijrah,” blessed sustenance, and out of usury. The experience of followers before and after joining the IG @ X-bank.Indonesia account is described by FIRO theory (Fundamental Interpersonal Relation Orientation), and Simplified Model of Social Influence Processes.

The type of fighter follower based on the motive of experience before and after participating in IG@X-bank.indonesia has a need for interpersonal affection so that the communication process is in the process of compliance. Followers in ordinary types have interpersonal control needs in following the IG@X-bank.Indonesia account. Meanwhile, common

followers have a need for interpersonal inclusion. The communication process in social influence is in the process of argumentation.

The concept of this communication model from IG@X-bank.Indonesia describes transactional communication and the communication pattern of the X-bank Indonesia community on Instagram is a pattern of all work-based channels. In the process, IG@X-bank.Indonesia communication is influenced by typification, motives, and experiences of followers in which there are three needs for interpersonal: inclusion, control, and affection, then group communication occurs in the social influence process where there are three social influence processes in it, namely compliance, comparison, and argumentation. The three types of followers, namely fighter followers, ordinary followers, and common followers can communicate with each other openly.

REFERENCES

- Artanti, Y., & Hartini, S. (2019). Perilaku Sharing Konten Online: Faktor Motivasi Individual Dan Pengaruh Moderasi Faktor Situasional. *Jurnal Manajemen dan Pemasaran Jasa*, Vol. 12 No. 1 Maret 2019 : 1-18 DOI: <http://dx.doi.org/10.25105/jmpj.v12i1.3044>.
- Arum, P. (2014). Minat berwirausaha pada siswa kelas xi jurusan tata boga di smk negeri 2 godean Yogyakarta. *Fakultas Ilmu Pendidikan Universitas Negeri Yogyakarta*.
- D, Z. (2010). *The Social media marketing*. O'Reilly Media.
- detik. (2019, agustus 2019). *detikfinance foto bisnis*. Retrieved from [finance.detik.com: https://finance.detik.com/foto-bisnis/d-4672533/resign-dari-bank-pria-ini-bisnis-celana-perempuan-via-online/6](https://finance.detik.com/foto-bisnis/d-4672533/resign-dari-bank-pria-ini-bisnis-celana-perempuan-via-online/6)
- Dewdney, A. &. (2006). *The New Media Handbook*. New York: Routledge.
- Djamarah, B. S. (2004). *Pola Komunikasi Orang Tua & Anak Dalam Keluarga*. Jakarta: PT. Reneka Cipta.
- Eliisa Vainikka, E. N. (2017). Exploring tactics of public intimacy on Instagram. *Journal of Audience & Reception Studies, Volume 14, Issue 1 May 2017*.
- Feldman, D. C. (2001). *The Development and Enforcement of Group Norms* (9(1), 47-53 ed.). *Academy of Management Review*.
- Flew, T. (2005). *New Media an Introduction* (2nd Edition ed.). New York: Oxford University Press.
- Hogg, M. A. (2003). *Social Identity, Influence, and Communications in Small Groups*. in J. Harwood & H. Giles (ed). *Intergroup Communication: Multiple Perspective* (Pp. 141-164 ed.). New York: Peter Lang.
- Homan, G. (1950). *The Human group*. Harcourt, Brace, New york.
- Ikhsan, R., & Pranata, L. (2018). Motives Selfie Di Kalangan Mahasiswa (Studi Fenomenologi pada Grup Instagram UNP Cantik). *Jurnal Pemikiran dan Penelitian Sosiologi*, Vol. 2, No.2, Juni 2018, DOI: 10.24198/jsg.v2i2.16497.
- Johnson, W. D. (2012). *Dinamika Kelompok: Teori dan Keterampilan*. Jakarta: PT Indeks.
- Juditha, C. (2015). Communication Patterns In Cybercrime (Love Scams Case). *Jurnal Penelitian dan Pengembangan Komunikasi dan Informatika, Volume 6 No. 2 November 2015 ISSN: 2087-0132*.
- Juliadi, R. (2017). The Construction of Buzzer Identity on Social Media (A Descriptive Study of Buzzer Identity in Twitter). *Advances in Social Science, Education and Humanities Research, volume 150 ISBN 978-94-6252-568-9 ISSN 2352-5398*.
- holisoh, N., & Primayanti. (2016). Model Komunikasi Kelompok Tentang Makna Pernikahan Antar Generasi Di Kalangan Kelas Menengah Jakarta. *Jurnal ASPIKOM, Volume 3 Nomor*

- 1, Juli 2016, hlm 119-140, DOI: <http://dx.doi.org/10.24329/aspikom.v3i1.104>.
- Kompasiana. (2019, mei 26). *thr.kompasiana.com*. Retrieved from <https://thr.kompasiana.com/>: <https://thr.kompasiana.com/rahmaroshadi/5ce963643ba7f75db4324452/bersama-xbank-menebar-ajakan-kebaikan>
- Kurniawati, I., Wulan, R. R., & N. A Pamungkas, I. (2017). Pola komunikasi pertemuan offline komunitas insta nusantara bandung. *Jurnal Kajian Komunikasi, Volume 5, No. 1, Juni 2017*, DOI: [10.24198/jkk.v5i1.8437](https://doi.org/10.24198/jkk.v5i1.8437).
- Kuswarno, E. (2009). *Metodologi Penelitian Komunikasi Fenomenologi*. Bandung: Widya Pad-jajaran.
- Meleong, L. J. (2007). *Metode Penelitian Kualitatif*. Bandung: Rosdakarya.
- Monica Ioana Lungeanu, & Lorenza Parisi. (2018). What makes a fashion blogger on Instagram? The Romanian case study. *Observatorio (OBS*) Journal, special Issue (2018)*, DOI: [10.15847/obsOBS0001384](https://doi.org/10.15847/obsOBS0001384).
- Mulyana, D. (2005). *Ilmu Komunikasi Suatu Pengantar*. Bandung: Remaja Rosdakarya.
- Nouri, M. (2018). The Power of Influence: Traditional Celebrity vs Social Media Influence. *scholarcommons.scu.edu*.
- Prasanti, D., & Dewi, R. (2018). Analisis Teori Firo Dalam Relasi Persahabatan Sebagai Kajian Komunikasi Antar Pribadi. *Jurnal Komunikasi, Vol 9 No.2 P-ISSN 2086-6178 E-ISSN 2579-3292*, DOI: <https://doi.org/10.31294/jkom.v9i2.4289>.
- Putra, A. M., & Febrina, A. (2019). Fenomena Selebgram Anak: Memahami Motif Orang Tua. *Jurnal ASPIKOM, Volume 3 Nomor 6, Januari 2019*, hlm 1093-1108, DOI: [10.24329/aspikom.v3i6.396](https://doi.org/10.24329/aspikom.v3i6.396).
- Rohim, S. (2009). *Teori Komunikasi: Perspektif, Ragam, & Aplikasi*. Jakarta: Rineka Cipta.
- Santoso, s. (2010). *teori-teori psikologi sosial*. Bandung.
- Sarwono, S. W. (2004). *Psikologi Remaja*. Jakarta: RajaGrafindo.
- Soedarsono, D. K., & Wulan, R. R. (2017). Model komunikasi teman sebaya dalam pembentukan identitas diri remaja global melalui media internet. *Jurnal ASPIKOM, Volume 3 Nomor 3, Juli 2017*, hlm 447-456.
- stokes, J., & Dr. Bianca price. (n.d.). Social Media, Visual Culture and Contemporary Identity. *Cybernetics & Systemics Journal · October 2017*.
- Suryana. (2013). *Kewirausahaan: kiat dan proses menuju sukses*. Jakarta: Salemba Empat.