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Digital Anti-*riba* Campaign: Netnographic Study from Xbank Indonesia Digital Community

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Abstract

As technological advancements continue, the forms and practices of *riba* have evolved since the time of the Prophet Muhammad (PBUH), presenting new challenges for Muslims. The current study evaluated the effectiveness of digital anti-*riba* campaigns. Furthermore, it also assessed audience engagement with the content offered by the "xbank.Indonesia" digital community on Instagram. The study used netnographic methods and the data was collected from 128 Instagram posts over six months and filtered to 68 relevant posts. The analysis employed WordArt.com for word cloud visualization and Hypeauditor.com for engagement metrics, revealing an average of 4,265 likes and 217 comments per themed post. However, the engagement rate was relatively low at 0.66%, indicating limited interaction between xbank.Indonesia and its audience. The study highlighted the importance to leverage digital platforms in order to educate on Islamic financial principles, particularly to address issues, such as *riba.* Despite the campaign's success to raise awareness about *riba* and promote halal income sources, the low engagement rate suggests improvement. It is crucial to increase audience interaction and provide more easily understandable content. The current study contributed valuable insights into the role of digital communities to promote Islamic financial education through social media. By exploring the potential of social media to disseminate knowledge about *riba* and its implications, this study underscored the need for more interactive and engaging content strategies to maximize the impact of such campaigns. Overall, the findings offered practical recommendations to improve digital anti-*riba* campaigns and enhance their educational impact.

***Keywords*:** digital campaign, financial education, Instagram marketing, Islamic finance, netnography, online community, *riba,* social media engagement

JEL classification: M31, L86, O33, G21, Z12

Introduction

Social media is a form of information and communication technology development that has many functions in today's era, including being a communication tool that strengthens family ties and a medium to get to know others.[1] Social media is now the most frequently accessed information tool by most of the general public, especially Indonesian citizens, to get the latest information or news through social networking applications, such as Instagram, Twitter, and Facebook.[2] Social media has good potential as a business platform and trade competition, which many people utilize by seeing

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[1]Tuty Mutiah et al., "Communication Ethics in Using Social Media," *Global Komunika* 1, no. 1 (2019): 14–24, https://doi.org/10.33822/gk.v2i1.1561.

[2]Dimas Ahmad Rifandi, and Irwansyah Irwansyah, "The Development of Social Media in Digital Public Relations in Industry 4.0," *Jurnal Simbolika: Research and Learning in Communication Study* 7, no. 2 (2021): 141–51, https://doi.org/10.31289/simbollika.v7i2.5376.

opportunities for technological progress, the large number of customer interests, and the low connection cost.[3]

Indonesia has a majority Muslim population, and most of its economic and business implementations have adopted the *Shariah* economic system (Islamic economic system). With the issuance of Law Number 3 of 2006 concerning the authority of the Religious Court in handling *Shariah* economic disputes, Law Number 19 of 2008 concerning *Shari'ah* Securities, and Law Number 21 of 2008 concerning *Shari'ah* banks, the basic foundation of *Shari'ah* economics in Indonesia is getting stronger.[4] The presence of *fiqh muamalah* (Islamic Law of business transactions) can be a guideline and reference for conducting *muamalah* or buying and selling by Islamic *fiqh's* provisions.[5] Permissibility is the basis of *fiqh muamalah*.[6] Everything in a transaction or sale and purchase agreement and debts is permitted unless there is an explicit prohibition in the Qur'ān or *Sunnah,* such as avoiding *riba* (usury), *maysir* (gambling), and *gharar* (fraud, uncertainty).[7]

The scholars agree that *riba* is an absolute prohibition, as stated in the Qur'ān and *Sunnah*. These texts permit buying and selling but prohibit *riba* because it is exploitative, eliminates justice, enriches one party, and harms the other.[8] One form of *riba* we are familiar with is interest in a bank, which is usually an addition as a reward for loan services at a financial and banking institution.[9] Large institutions and loan shark banks are not the only ones included in the *riba* category, even though they greatly help the community.[10] The prohibition of *riba* is clear and firm, however, most people underestimate it and think the interest system in banking and *riba* differ.

Some individuals perceive no significant difference in the interest practices between conventional and Islamic banks, as they believe the profit mechanisms from credit financing transactions in both types of banks are similar. This misconception arises because many people do not fully comprehend the distinction between conventional interest systems and the profit-sharing

[3] Muhammad Rafly Taufiqurahman et al., "Pengaruh Teknologi Informasi Dalam Perkembangan Bisnis [The Influence of Information Technology on Business Development]," *Jurnal Pendidikan Dan Konseling* 5, no. 1 (2023): 404–11.

[4]Fitrianur Syarif, "Perkembangan Hukum Ekonomi Syariah Di Indonesia [Development of Sharia Economic Law in Indonesia]," *Pleno Jure: Jurnal Ilmu Hukum* 8, no. 2 (2019): 1–16, https://doi.org/10.37541/plenojure.v8i2.38.

[5]Harun, "Usury According to the Thoughts of M. Quraish Shihab (Review of the Illat Law on the Prohibition of Usury in the Qur'an)," *Suhuf* 27, no. Mei (2015): 38–59; Ikhwanul Huda, "The Islamic Law Perspective of Universitas Muhammadiyah Surakarta Pension Fund Management," *Journal of Islamic Economic Laws* 2, no. 1 (2019): 60–87, https://doi.org/10.23917/jisel.v2i1.7664.

[6]Sri Mahargiyantie, "The Strategic Role of Bank Syariah Indonesia in the Islamic Economy in Indonesia," *Al-Misbah* 1, no. 2 (2020): 199–208.

[7]Dudi Badruzaman, "Usury in Islamic Financial Perspective," *Al Amwal* 1, no. 2 (2019): 49–69.

[8]Risanda Alirastra Budiantoro, Riesanda Najmi Sasmita, and Tika Widiastuti, "The (Islamic) Economic System and the Prohibition of Usury in Historical Perspective," *Jurnal Ilmiah Ekonomi Islam* 4, no. 01 (2018): 1–13, https://doi.org/10.29040/jiei.v4i1.138.

[9]Abdul Ghofur, "The Concept of Usury in the Qur'an," *Economica: Jurnal Ekonomi Islam* 7, no. 1 (2016): 1–26, https://doi.org/10.21580/economica.2016.7.1.1030; Arief Budiono, "Implementation of Sharia Principles in Islamic Financial Institutions," *Law and Justice* 2, no. 1 (2017): 54–65, https://doi.org/10.23917/laj.v2i1.4337; Muhamad Subhi Apriantoro et al., "Beyond Mortgages: Islamic Law and the Ethics of Credit Financing for Public Housing," *Profetika: Jurnal Studi Islam* 24, no. 02 (2023): 196–206, https://doi.org/10.23917/profetika.v24i02.1795.

[10]Azhar Alam, and Yuli Tri Utami, "Usury Elements in the Difference in Credit Loan Concepts Between Loan Sharks and Plecit Banks," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 3, no. 2 (2021): 130–41, https://doi.org/10.47467/alkharaj.v3i2.240.

mechanisms employed by Islamic banks. Some people have an opinion that the interest system in banks is permitted.[11]

An anti-*riba* digital community on the Instagram platform called @xbank.indonesia uses advances in information technology in social media to spread awareness about the prohibition of *riba* and the virtue of seeking halal sources of income through posts they upload on their accounts. @xbank.indonesia is a digital community founded by former employees of the *riba* institution to remind fellow Muslims, especially colleagues of other *riba* institutions, to stay away from *riba* and not to mortgage their afterlife. Moreover, it also informs the public that *riba* is detrimental and that the wider community feels the impact of its practice. Hoarding of wealth so that trade investment is hampered, greed and disregard for others, loss of humanity, and justice are some of the impacts of the implementation of *riba* practices.[12] Changes in the wider community cannot be made quickly; the presence of a community also influences the shaping of an environment's character. A person's character is formed through interaction between individuals and communication by exchanging ideas, knowledge, experiences, opinions, and the like. A community gives us new friends and experiences as well as expands connections and networks.[13]

The current study aimed to analyze the digital campaigns carried out by the Instagram account @xbank.indonesia, a community whose primary focus is to preach about *riba* through social media. The study used netnography to see community interactions and cultural developments on social media. Furthermore, this study is considered necessary because there has not been much research discussing the role of anti-*riba* digital community in social media. The aim was to determine how dominant the account's posts are, whether the posts are following the theme they raise, whether the message in the post is conveyed correctly, and how social media netizens respond to the themes they raise.

2. Literature Review

2.1. Islamic Economics and the Prohibition of *Riba*

A study on the Islamic economic system and the prohibition of *riba* in a historical perspective state that *riba* is a classic problem in Islamic civilization. Despite its historical roots, *riba* continues to persist and evolve since the time of the Prophet Muhammad to the present day.[14] The potential to carry out *riba* practices is quite open to financial transactions, be it banking or non-banking institutions, conventional or *shariah*. The practice of *riba* itself is a form of transaction that

[11]Veri Mei Hafnizal, "Bank Interest (Riba) in the View of Islamic Law," *At-Tasyri': Jurnal Ilmiah Prodi Muamalah* 9, no. 1 (2017): 47–60, https://ejournal.staindirundeng.ac.id/index.php/Tasyri/article/view/35/21.

[12]Didi Suardi, "Pandangan Riba Dan Bunga: Perspektif Lintas Agama Dan Perbedaannya Dengan Sistem Bagi Hasil Dalam Ekonomi Islam [Views on Usury and Interest: A Cross-Religious Perspective and Its Differences with the Profit-Sharing System in Islamic Economics]," *Jurnal Ilmiah Perbankan Syariah* 2, no. 1 (2019): 59–66, https://doi.org/http://dx.doi.org/10.32678/bs.v5i1.1940.

[13]B A Ardanita, S Utaya, and I N Ruja, "Forming Environmentally Caring Characters through the Environmentally Caring Student Community (KPPLH)," in *Seminar Nasional Teknologi* (Malang, Indonesia: Universitas Negeri Malang, 2017), 969–74, https://core.ac.uk/download/pdf/267023701.pdf.

[14]Budiantoro, Sasmita, and Widiastuti, "The (Islamic) Economic System and the Prohibition of Usury in Historical Perspective," Jurnal Ilmiah Ekonomi Islam 4, no. 01 (2018): 1–13. https://doi.org/10.29040/jiei.v4i1.138.

contradicts the principles of *Shariah* economics because healthy transactions, according to *Shariah* economics, do not contain *riba*, *gharar*, and *maysir*.[15]

Riba is an unjustified addition or increment in a transaction, typically without a corresponding reward or benefit. According to Muhammad Abduh, *riba* involves an additional amount demanded by the lender from the borrower due to a delay in payment, which is considered exploitative as it enriches the lender at the borrower's expense.[16] This concept of *riba* encompasses various exploitative financial practices prohibited in Islamic law, as they undermine fairness and justice in economic transactions. *Riba* eliminates justice, gives rise to laziness and regression, eliminates commendable attitudes, as well as enriches the rich and impoverishes the poor.[17] The practice of *riba* often occurs in lending and debt activities; when due, the amount is usually increased.[18] In the practice of *riba*, there is also no such thing as a loss.[19] The amount of interest in banking is determined by the amount borrowed and the duration of the loan period. Consequently, the longer the loan period or the larger the amount borrowed, the more interest is accrued, resulting in increased profits for the bank through its operations.[20]

A study stated that *riba* is not only prohibited in Islam but also in other religions, such as Judaism and Christianity also prohibit the practice of riba.[21] This prohibition of *rib*a is mentioned in the Qur'ān, Hadīth of the Prophet Muhammad, and Jewish and Christian books. Some people still equate *riba* with buying and selling in general, which then revealed the word of Allah as a rebuttal to people who equate *riba* with buying and selling via QS. Al-Baqarah 2: 275 means "Allah has permitted buying and selling and has prohibited *riba*."[22] Allah's prohibition of *riba* is carried out in stages. The first phase mentions its destructive effects, the second phase signals that *riba* is haram, the third phase prohibits one of them, and the final phase prohibits it.[23] The Messenger of Allah further emphasized this prohibition by cursing the perpetrators of *riba*, including people who consume *riba*, their scribes, and their witnesses, as narrated by Muslim: no. 2995.[24]

2.2. Contemporary Economic Applications of *Riba*

[15]Jaih Mubarok, "Riba Dalam Transaksi Keuangan [Usury in Financial Transactions]," *AT-TARADHI Jurnal Studi Ekonomi* 6, no. 1 (2011): 1–12, https://doi.org/10.18592/taradhi.v6i1.705.

[16]Fatkhul Wahab, "Riba: Transaksi Kotor Dalam Ekonomi [Usury: Dirty Transactions in the Economy]," *Iqtishodia: Jurnal Ekonomi Syariah* 2, no. 2 (2017): 26–41, https://doi.org/10.35897/iqtishodia.v2i2.99.

[17]Ibid.

[18]Khozainul Ulum, "The Essence of the Prohibition of Usury in Islam," *JES (Jurnal Ekonomi Syariah)* 1, no. 1 (2016): 115–26, https://doi.org/10.30736/jesa.v1i1.9.

[19]Ahmat Nijar, "Usury, Bank Interest, and New Commitments: A Study of the Interpretation of Usury about Conventional Bank Interest," *Studi Multidisipliner* 05, no. 02 (2018): 58–76, https://doi.org/10.24952/multidisipliner.v5i2.1112.

[20]Asriadi Arifin, Mukhtar Lutfi, and Nasrullah Bin Sapa, "Riba Dan Bunga Perspektif Ekonomi Syariah [Usury and Interest Sharia Economic Perspective]," *Moneta: Jurnal Manajemen & Keuangan Syariah* 1, no. 2 (2022): 23–30, https://doi.org/10.35905/moneta.v1i2.3488.

[21]Rahmani Timorita Yulianty, "Usury in an Islamic Economic Perspective," *Millah* 2, no. 2 (2003): 206–18, https://journal.uii.ac.id/Millah/article/view/6027/5443.

[22]Muhammad Esa, Prasastia Amnesti, and Abdul Rofiq, "The Qur'ānic Concept of Usury and Bank Interest," *Jurnal Samabat* 06, no. 01 (2022): 42–60.

[23]Alvi Mahessa et al., "Pandangan Islam Tentang Riba Dalam Muamalah [Islamic View of Riba in Muamalah]," *MARAS: Jurnal Penelitian Multidisiplin* 2, no. 1 (2024): 340–46, https://doi.org/10.60126/maras.v2i1.180.

[24]Ibid.

Riba remains a significant issue in contemporary economic practices, particularly financial and banking transactions. Many conventional banking practices involve interest-based lending, which is considered as a form of *riba*.[25] Islamic banks have developed alternatives, such as *murabaha* and *musharaka* to align with *Shariah* principles, but challenges persist in distinguishing between permissible and usurious practices.[26] Integrating *Shari'ah*-compliant models into global financial systems continues to face obstacles due to inconsistent regulations and a lack of understanding.[27] The current study addressed these challenges by examining how digital communities can educate about the prohibition of *riba*, thereby filling a research gap in the role of social media to promote Islamic financial education.

3. Methodology

This study used netnography or online ethnography. Netnography focuses on the interaction between two or more people who can form a new culture or social system in cyberspace. On paper, netnography is the same as a virtual ethnography of other denominations.[28] Robert Kozinets developed the netnography method to analyze online fans of the Star Trek brand. The technique has been widely used until now.[29]

Qualitative online research, such as netnography, plays a vital role in making it easier for us to understand the Internet, the influence of culture on the Internet, and the impact of the Internet on culture. Since netnography is a fragment of ethnography focusing on culture and online communities online, unlike the ethnographic approach, which requires researchers to participate in becoming a part of the online community, the netnographic approach is closer to the traditional form of netnography. The advantages of research using netnography are that it is easy, cheap, and encourages creativity. Therefore, netnography is less intrusive than ethnography and more natural than survey research.[30]

[25]Suharli Suharli, Abdul Wahab, and Abdul Hamid Habbe, "Application of Islamic Economic Principles in Realizing Management Banking Without Interest," *Dinasti International Journal of Education Management And Social Science* 3, no. 2 (2022): 277–88, https://doi.org/10.31933/dijemss.v3i2.1071; Christopher Panal Lumban Gaol, "Normative Juridical Review Regarding Bank Interest in Islamic Law," *Journal of Progressive Law and Legal Studies* 1, no. 02 (2023): 66–74, https://doi.org/10.59653/jplls.v1i02.30.

[26]Hussain G. Rammal, "Islamic Finance: Challenges and Opportunities," *Journal of Financial Services Marketing* 15, no. 3 (2010): 189–90, https://doi.org/10.1057/fsm.2010.15.

[27]Muhammad Asri Aidid, "The Transformation of Interest Prohibition : A Comparative Study of Riba (Usury) in Contemporary Financial Systems The Development of the Global Market , Particularly in the Context of Modern," *MAZAHIBUNA: Jurnal Perbandingan Mazhab* 6, no. 2 (2024): 113–27, https://doi.org/10.24252/mazahibuna.vi.44469.

[28]Steeve A J Muntu, Joanne Pingkan M Tangkudung, and Leviane J H Lotulung, "Studi Netnografi Pada Media Sosial Instagram [Netnography Study on Instagram Social Media]," *Acta Diurna Komunikasi* 3, no. 4 (2021): 1–8, https://ejournal.unsrat.ac.id/v3/index.php/actadiurnakomunikasi/article/view/36005/33556.

[29]Dina Purnama Sari, "Pengembangan Netnografi Pada Era Metaverse [Development of Netnography in the Metaverse Era]," *Jurnal Akrab Juara* 7, no. 3 (2022): 12–22, https://doi.org/10.58487/akrabjuara.v7i3.1862.

[30]Stepanus Bo'do, "Memperkenalkan Metode Penelitian Netnografi Untuk Dosen Dan Mahasiswa Komunikasi [Introducing Netnographic Research Methods for Communication Lecturers and Students]," *Jurnal Pengabdian Pada Masyarakat* 8, no. 2 (2020): 17–23.

The current study used social media, specifically the Instagram platform. Instagram is among the most popular social media platforms because its innovative features encourage creativity.[31] The primary source of data was collected from captions, which were combined with content in the form of photos or videos. This data collection spanned six months, from April 2023 to September 2023, and included a total of 128 pieces of content. After filtering, 68 contents were selected that matched the theme of the total content, which consisted of 3,350 items. With such a large amount of content and a following of 600,000 users, @xbank.indonesia became the most extensive digital community on Instagram focused on the theme of anti-riba.

The current study employed WordArt.com to create word clouds in order to visualize the frequency of words in the text data collected from @xbank.indonesia's posts. The platform allowed researchers to customize the appearance of the word cloud by adjusting position, size, color, and shape, enhancing its visual appeal.[32] Using WordArt.com, the most frequently occurring keywords in the dataset were identified. This helped understand the dominant themes and messages conveyed by @xbank.indonesia in their anti-*riba* campaigns. This approach facilitated the analysis of word patterns emerging from the data, providing insights into the community's focus areas.[33]

Content analysis was conducted manually to collect and categorize the data from posts. This analysis involved sorting through the extensive dataset to identify relevant information aligned with the study's objectives. Manual data collection allowed for a detailed examination of the content; however, it was time-consuming as compared to automated online platforms.[34] The manual approach ensured that only pertinent data was included in the analysis, enabling researchers to group the data into meaningful categories that reflected the campaign's themes and messages.

Hypeauditor.com was utilized to measure the engagement rate of @xbank.indonesia's social media account. This platform provided insights into user engagement metrics including average likes, total comments per post, and the overall engagement rates.[35] By leveraging Hypeauditor.com, the level of audience interaction was assessed with the digital campaign, which is crucial to understand its effectiveness in order to educate the digital community about *riba*-related issues. This data contributed significantly to the analysis of the campaign's influence and role in order to promote Islamic financial education.[36]

[31]Ani Wijayanti, "The Effectiveness of Instagram in Increasing Tourist Visit Interest in the Special Region of Yogyakarta," *Indonesian Journal of Tourism and Leisure* 02, no. 01 (2021): 26–39, https://doi.org/10.36256/ijtl.v2i1.138.

[32]Robert V Kozinets, *Netnography: Redefined* (London, United Kingdom: Sage Publications, Inc., 2015).

[33]Axel Bruns and Jean Burgess, "The Use of Twitter Hashtags in the Formation of Ad Hoc Publics," *European Consortium for Political Research Conference, Reykjavík,* 25-27 Aug. 2011, (2011): 1–9, http://eprints.qut.edu.au/46515/%0Ahttp://snurb.info/files/2011/The_Use_of_Twitter Hashtags in the Formation of Ad Hoc Publics (final).pdf.

[34]Klaus Krippendorff, *Content Analysis An Introduction to Its Methodology*, *Physical Review B*, 2nd ed., vol. 31 (California, United States of America: Sage Publications, Inc., 2004), https://doi.org/10.1103/PhysRevB.31.3460.

[35]Kozinets, *Netnography: Redefined*. (London, United Kingdom: Sage Publications, Inc., 2015).

[36]Bruns and Burgess, "The Use of Twitter Hashtags in the Formation of Ad Hoc Publics." In European Consortium for Political Research Conference, 1–9. Reykjavík, Iceland, 2011. http://eprints.qut.edu.au/46515/%0Ahttp://snurb.info/files/2011/The Use of Twitter Hashtags in the Formation of Ad Hoc Publics (final).pdf.

4. Results and Discussion

Word cloud analysis is a visualization method that analyzes and displays the frequency of words in text or data that has been collected. The current study used word clouds to analyze text data related to the digital campaign by @xbank.indonesia in the anti-*riba* campaign. Text data was collected manually from 128 posts on @xbank.indonesia's Instagram account over six months (April to September 2023), primarily from captions and multimedia content. These were filtered to 68 relevant posts using Microsoft Excel and then analyzed using WordArt.com for word cloud visualization. This tool visualizes the words that mostly appear in the text to make it easier for researchers to identify keywords that often occur. This tool is quite helpful to understand the message and purpose of the digital campaign by @xbank.indonesia.



Figure 1. Word Cloud Sample Data Visualization

Based on the analysis results from the use of WordArt.com, researchers can quickly identify the most frequently mentioned keywords, to then be analyzed in order to determine the dominant topics raised by @xbank.indonesia in its posts, which originally numbered 128 to a total of 68 posts, both photos and videos, namely:

4.1. *Riba*

The word "*Riba*" shows that the main topic campaigned by @xbank.indonesia was about *riba*. This data indicates that @xbank.indonesia is trying to encourage the community to recognize the forms of *riba* that are commonly circulating, stay away from sources of income that contain *riba*, and provide motivation to continue looking for halal sources of income. This is because there are still many people around, especially Muslims who do not know the forms of *riba* that commonly occur. The conventional practice to designate family members as successors often led to unprepared and unqualified individuals assuming leadership roles, resulting in a decline in institutional vitality.

4.2. Bank

@xbank.indonesia raised the word "bank" because the majority of *riba* occurs through transactions containing interest in banks. The bank itself is the center of interest circulation, which aims to continue to profit from all transactions, primarily debts and receivables, without considering the borrower's condition. Islam indeed prohibits this *riba* of the bank because it is exploitative, benefits one party, and harms the other.

4.3 Allah

The appearance of the word "Allah" cannot be separated from the main aim of the @xbank.indonesia campaign, which is to get closer to Allah by hoping for halal sustenance and blessings and always to be kept away from the path of *riba*. Allah also threatens the perpetrators of *riba*, the authors of *riba* contracts, and those who are bound by them eternally in Hell in the future.

4.4. Wealth and Money

The words “property and money,” are one unit. Property in the form of money is one of the elements of *riba*, as the Prophet Muhammad once mentioned in one of his hadīths. Property in the form of money is also one of the tools that most people use to be an intermediary for *riba* through loans, debts, and the like.

With the word cloud analysis, we can see the words that often appear to represent the main issues emphasized by @xbank.indonesia. This analysis gives an idea of their campaign's main goal and focus and how they contribute to spread the *da'wah* about the prohibition of *riba* and the pain of punishment for those who do it.

The two tables below present the number of content in the form of photos totaling 106 or videos totaling 24 and a thematic table containing the post's theme, number of posts, number of likes, and number of comments. The table displays four main themes in the @xbank.indonesia campaign, namely the “prohibition of *riba*,” “avoiding *riba* for the sake of Allah” “wealth and money about *riba,*” and “interest in banks.” Of the 68 posts, the theme “avoiding *riba* for the sake of Allah,” had 30 posts with 118,720 likes and 5,710 comments. Followed by the theme “prohibition of *riba*” had 17 posts with 72,449 likes and 3,350 comments. The theme, “wealth and money about *riba*” received 59,683 likes and 3,015 comments on 12 posts. Meanwhile, posts with the theme “interest on banks” had nine posts with 39,232 likes and 2,715 comments. The current study collected an average of posts with related themes, getting 4,265 likes and 217 comments.

Table 1. Post Format

No	Post Format	Quantity
1	Photo	106
2	Video	24

Table 2. Like and Comment Quantity

No	Post Theme	Post Quantity	Like Quantity	Comment Quantity
1	Avoiding *riba* for Allah's sake	30	118.720	5.710
2	Prohibition of *riba*	17	72.449	3.350
3	Property and *riba* money	12	59.682	3.015
4	Interest on Bank	9	39.232	2.715
	Total	68	290.083	14.790

The engagement rate results obtained using hypeauditor.com showed that the anti-*riba* digital community account @xbank.indonesia had an engagement rate of 0.66% with an average of 3,900 likes and 145 comments on each post. These results were based on calculations from tools provided by hypeauditor.com with data in the form of 3,350 contents with more than 600,000 followers on Instagram. The analysis revealed that the main topics emphasized by @xbank.indonesia's digital campaign centered around four key themes: *riba*, Allah, wealth and money, and bank. These themes emerged from the word cloud analysis, highlighting the community's focus on educating about the prohibition of *riba*, the importance of seeking halal income, and the role of banks in *riba* practices.

Riba itself is often mentioned because it opposes the Islamic economic system.[37] The goal of Islamic economics is to help others and achieve the welfare of the people. This phenomenon is clearly at odds with *riba*, which prioritizes individual profit and risks the rights of other individuals.[38] This problem made @xbank.indonesia hold a digital campaign to raise this theme, restore the welfare of the people in transactions, and educate them about *riba*, which has side effects in the world and the hereafter. With the development of the times, the form of *riba* in the *jahiliyyah* era has now evolved. Some of its forms are bank credit, loan sharks, hidden loans, and online loans.[39] All forms of *riba* that exist until now only have negative impacts, creating social inequality, eliminating economic equality, and damaging economic justice.[40]

Allah strictly forbids *riba* in Islam through the Qur'ān and *As-Sunnah*.[41] Allah also threatens the perpetrators, as in Surah Al-Baqarah verse 275, that people who consume *riba* stand like people whom *Satan* possesses due to insanity.[42] This warning is none other than because Allah regulates aspects of muamalah to be applied between fellow human beings by following Allah's rules to protect the interests of one another.[43] *Riba* is different from the characteristics of Islamic economics, which provide leniency by not exceeding limits, not being excessive, and behaving appropriately in worldly

[37]Tatik Nurhasanah, "Mengenal Riba Dalam Etika Ekonomi Islam [Recognizing Riba in Islamic Economic Ethics]," *Jurnal Manajemen Dan Sains* 8, no. 1 (2023): 164–69, https://doi.org/10.33087/jmas.v8i1.940.

[38]Ahmad Luthfi, "The Role of Islamic Economic Preaching in Eradicating Usury (Case Study of Bank Muamalat Indonesia)," *Jurnal Syntax Tranfsormation* 4, no. 2 (2023): 145–52, https://doi.org/10.46799/jst.v4i2.692.

[39] Agis Cahya Arva Al Falah, Ilham Maulana Fathurrahman, and Juhal Noor Rachman, "Pengaruh Komprehensif Prinsip Zakat, Ketentuan Anti-Riba, Dan Etika Keuangan Islam [The Comprehensive Influence of Zakat Principles, Anti-Usury Provisions, and Islamic Financial Ethics]," *Jurnal Religion: Jurnal Agama, Sosial, Dan Budaya* 01, no. 06 (2023): 1156–84, https://doi.org/10.55606/religion.v1i6.843.

[40]Mahessa et al., "Pandangan Islam Tentang Riba Dalam Muamalah [Islamic View of Riba in Muamalah]." MARAS: Jurnal Penelitian Multidisiplin 2, no. 1 (2024): 340–46. https://doi.org/10.60126/maras.v2i1.180.

[41]Ira Yanti et al., "Riba Dalam Transaksi Kredit Berdasarkan Hadis Ekonomi [Usury in Credit Transactions Based on Economic Hadith]," *Jurnal Ekonomika Dan Bisnis (JEBS)* 3, no. 2 (2023): 268–71, https://doi.org/10.47233/jebs.v3i2.784.

[42] Raka Malik Azid, "Abdullah Saeed's Views on Usury: Text and Context of Islamic Economics," *Al-Muzdahir: Jurnal Ekonomi Syariah* 06, no. 01 (2024): 20–31, https://doi.org/10.55352/ekis.v6i1.662.

[43]Rani Ashari Febrian and Muhammad Taufiq, "Aktualisasi Pemahaman Konsep Riba Dalam Kegiatan Muamalah Dalam Masyarakat [Actualization of Understanding the Concept of Usury in Muamalah Activities in Society]," *Jurnal Bisnis Dan Manajemen* 1, no. 1 (2023): 157–64, https://doi.org/10.61930/jurbisman.v1i1.122.

affairs.[44] Therefore, @xbank.indonesia hopes that the digital community they build would always try to avoid *Riba* by remembering Allah's threats about it.

The implementation of *riba* most often occurs in banking transactions that hurt assets and also sins that continue to be carried out by society.[45] The interest in banking also only burdens borrowers in need who basically should be helped and not burdened.[46] All scholars agree that the rule of *riba* is haram. However, many disagree, claiming that *riba* is a form of contemporary or modern *muamalah*.[47] Such remarks are the impetus for @xbank.indonesia to distance society from interest-bearing transactions, especially in banks, which are often the solution to desired goods, and to educate the public that the path to *riba* is full of deception.

Riba often uses assets, including money, as an intermediary. In Islam, assets, especially money, serve as a means of exchange, in contrast to the conventional concept that makes money an item that can generate profits through rent or buying and selling.[48] Investment flows are hampered through *riba*. The evidence occurred when the banking crisis raged in Indonesia in 1997-1998, with interest rates reaching 60%.[49] Through *riba*, currency instability also emerged throughout the world.[50] Seeing the enormous impact of *riba* through money, @xbank.indonesia inserted this theme into its digital campaign on Instagram by describing the form of transactions with cash that lead to *riba* in its digital campaign with the hope that, if it cannot cure it, at least reduce the practice of *riba*.

The content analysis aimed to obtain the desired data based on needs from the total initial data of 128 contents with varying themes. These were then filtered into four main topics, totaling 68 contents, 290,083 likes, and 14,790 comments. The top theme was avoiding *riba* because of the fear of Allah, with 30 contents, 118,720 likes, and 5710 comments. The engagement rate analysis was obtained using hypeauditor.com based on the total number of posts totaling 3,350, which showed a reasonably low engagement rate at 0.66%, with an average content getting approximately 3,900 likes and 145 comments. The engagement rate tends to be low, indicating a lack of user activity and

[44] Qatrunnada Laila Mufidah, "Implementasi Hakikat Ekonomi Islam Pada Problematika Ekonomi Riba Di Masyarakat [Implementation of the Essence of Islamic Economics in the Problems of Usury Economics in Society]," *AL-UJRAH:Jurnal Ekonomi Islam* 2, no. 01 (2023): 79–104, https://doi.org/10.62589/alujrah.v2i01.86.

[45] Muhammad Dimas Septiandy et al., "Riba Dalam Pandangan Al Qur'ān Dan Perspektif Ulama [Usury in the View of the Koran, Hadith and Ulama Perspective]," *Ekonomi Bisnis Dan Akuntansi (EBMA)* 4, no. 2 (2023): 1304–11.

[46] Evi Kurnia, Halimah Basri, and Achmad Abubakar, "The Concept of Usury: Its Meaning and Implications in Islamic Economics (Review of QS. Al-Baqarah: 275-276)," *Economics and Digital Business Review* 4, no. 2 (2023): 217–23, https://doi.org/10.37531/ecotal.v4i2.739.

[47] A Y Prasetiawan, and M Baedowi, "Hijrah Riba Dalam Perspektif Dakwah Kontemporer [Hijrah Riba in the Perspective of Contemporary Da'wah]," *Dinamika: Jurnal Kajian Pendidikan* 8, no. 1 (2023): 53–73, https://ejournal.unwaha.ac.id/index.php/dinamika/article/view/3627/1629.

[48] Dini Abdianti et al., "Konsep Kebijakan Moneter Dalam Perspektif Ekonomi Islam [The Concept of Monetary Policy in the Perspective of Islamic Economics]," *Trending: Jurnal Ekonomi, Akuntansi Dan Manajemen* 1, no. 3 (2023): 213–26, https://doi.org/10.30640/trending.v1i3.1140.

[49] Hilda Adistya et al., "Makna Konsep Uang Dan Permasalahan Riba Serta Bunga Dalam Kacamata Makroekonomi Islam [The Meaning of the Concept of Money and the Problems of Usury and Interest from the Perspective of Islamic Macroeconomics]," *Jurnal Ekonomi Bisnis Dan Manajemen* 2, no. 1 (2024): 180–89, https://doi.org/10.59024/jise.v2i1.600.

[50] Bimo Borneo, Muhammad Zehan, and Zaky Hariri, "Pengaruh Riba Terhadap Perkembangan Ekonomi Menurut Syariat Islam [The Influence of Riba on Economic Development According to Islamic Sharia]," *Jurnal Religion: Jurnal Agama, Sosial, Dan Budaya* 1, no. 5 (2023): 1128–38, https://doi.org/10.55606/religion.v1i5.422.

response related to the content they post. The low engagement rate suggests that the @xbank.indonesia digital campaign may not effectively convey its message. This phenomenon could be due to the complexity of the content, the audience not being easily understood, or the intended purpose not being communicated concisely. However, the response from the reader as a form of active interaction has not been seen. This condition affects the success of the campaign, especially the digital campaign, which is caused by the lack of interaction and participation from users.

5. Conclusion and Recommendations

In the current digital age, the role of social media has become increasingly significant to promote Islamic financial education. The current study examined the effectiveness of the @xbank.indonesia digital community's anti-*riba* campaign on Instagram, utilizing netnographic methods to assess audience engagement and content impact. The findings indicated that the @xbank.indonesia digital campaign received a positive response from users, as evidenced by the number of likes and comments collected over six months from April to September 2023. However, the engagement rate remained relatively low, suggesting limited interaction between the account and its audience. Based on these findings, it can be concluded that while the campaign successfully raises awareness about the prohibition of *riba* and promotes halal income sources, there is a need to enhance audience engagement and simplify content to improve campaign effectiveness. However, the low engagement rate indicated that the campaign may not be fully effective to convey its message, possibly due to the complexity of the content or the lack of clear communication of its purpose. Digital campaign of anti-*riba* need to increase audience interaction and present content that is easy to understand.

Additionally, theme mapping should be implemented to ensure that each piece of content aligns with the campaign's goals and is easily digestible by the audience. Secondly, this study found that the level of interaction between the account and the audience or vice versa showed a relatively small number. It underscored the potential of social media as a tool to disseminate knowledge about *riba* and its implications, emphasizing the need for more interactive and engaging content strategies in order to maximize the impact of such campaigns. Future studies could explore more innovative content strategies and engagement techniques to enhance the effectiveness of digital anti-*riba* campaigns.

Conflict of Interest

The authors of the manuscript have no financial or non-financial conflict of interest in the subject matter or materials discussed in this manuscript.

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