



## **The Existence Of *Mindring* And Its Risks In An Islamic Perspective**

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**Abstrak** : One of the informal economic institutions in Harjokuncaran Village is *mindring*. *Mindring* credit still exists in Harjokuncaran Village because it does not charge a guarantee of valuables as a condition. This study aims to determine the process of implementing *mindring* practices and the risks that arise from *mindring* practices in Harjokuncaran Village, Sumbermanjing Wetan, Malang Regency. The author uses qualitative research methods in this study. The purpose of this method is to provide a more in-depth explanation of the results of observations, interviews, and documentation obtained by the author regarding the description of the implementation of *mindring* and the risks that arise from this business in Harjokuncaran Village, Malang Regency. In this study, the main informants are *mindring* business actors. Data collection techniques used are observation, interviews, and documentation. Data analysis methods used include data reduction, data display, and conclusion. The *mindring* process is easy and flexible, starting from ordering, delivery and payment. The risks that arise include consumers who do not pay regularly, installment periods that make consumers delay payments, and finally consumers who disappear before completing their credit. The limitations of researchers in conducting this research are changes in market conditions that make it difficult for researchers to find respondents, because with conditions like this all online, many *mindring* respondents have switched professions.

**Kata Kunci:** *Mindring*, Risk, Payment

## INTRODUCTION

In the current digital age this appears service online credit as option for overcome problem financial. Through online application, need financial urgent, productive, or other can with easy fulfilled. Although fintech or moderate online credit popular, but in some areas, especially in rural areas where most big its inhabitants is farmer or gardening, which is generally only own A little knowledge about procedure formal credit, more Like go to giver loan or institution other informal finance like *mindring* that is service finance still traditional endure (Nugroho, 2001). *Mindring* is type goods for which payment is made done with system credit, where payment done in a manner in installments in accordance with amount and term time that has agreed between second split party (Zakiyyati & Prabowo, 2020).

*Mindring* is terms that have known and common used by the community, especially mothers House ladder long time ago. System *mindring* make it easy they For fulfil need goods House stairs. For carry out practice minded, no needed high knowledge, however only need sincerity, tenacity, work hard and in high spirits. *Mindring* generally liked by the crowd medium to down. They choose For installment goods than buy cash at the market store or place sale other, because No capable buy in a manner cash. This possible they for fulfil need goods House ladder without must borrow money. The majority of mothers House ladder like transaction *mindring* Because the process is fast, easy, and easy to use system flexible payment terms (Lailyah et al., 2021). Remember that every transaction sell buy prone to to happening taking usury so for avoid happening matter the arise practice sell buy no credit adhere to the usury system that is *mindring*. As in research conducted by (Zakiyyati &

Prabowo, 2020) that the practice of *mindring* goods does not contain elements of usury, this has been based on DSN MUI Fatwa No. 110/DSN-MUI/IX/2017. Big profit from *mindring* calculated per item every owe, no There is addition flower period time (Nofika et al., 2022). Different with research conducted by (Munawarah, 2020) that taking the advantage based on term time payment credit, the longer the term given time for pay off so the more the profits are great. Profit taking in the practice of *mindring* is permissible in accordance with the opinion of the Hanafi Madzhab and the Syafi'i Madzhab on the grounds that the period of time during which the repayment period is also said to be a price (Munawarah, 2020).

In transaction *mindring*, relationship trust between seller and buyer be the main asset. According to (Pratiwi et al., 2020), several element in credit covers time, rate risk, and trust. In practice *mindring*, creditors and consumers each other trust One based on each other agreement together. No There is coercion in determine type goods or condition payment, as well No There is action arbitrary in do transaction intermediary the. Convenience in do transaction *mindring* can influence behavior consumption public (Dpk & Suku, 2015).

Business *mindring* face lots risk in operate business, where risk the must handled in business order they still hold on, get profit, and known by the public . Risk can form impact uncertainty negative or positive to target company. However, the risk is necessary followed up is impact risks negative, because can become obstacle in reach objective something business. Possible losses happen in practice business *mindring* is form necessary uncertainty understood and managed in a manner effective by the offender business as part of business strategy. In face risk that, the perpetrator

business must own plan For manage and minimize possible losses happen, so can become mark add and support achievement objective business. In management risk, offender business can create opportunity new, improve efficiency operational, and strengthening position business in the market. because it, understanding and management risk is very important for continuity business mindring (Misra et al., 2020).

Community in the Village Harjokuncaran, District Sumbermanjing Wetan, Malang Regency already used to with practice *mindring* because make it easy in fulfillment requirements and payments. (Fauziah et al., 2016) also revealed that a number of reasons that cause public join in practice mindring , among others systems no salary sufficient For fulfil need daily life and convenience services provided by the provider service mindless, fine in matter condition beginning nor method payment. Beginning practice business *mindring* in the area Harjokuncaran, Sumbermanjing Wetan started from a provider service *mindring* that offers purchase goods with system payment credit to public local. Price of goods plus with the profit taken by the provider service *mindring*, and no there is limitation or magnitude installment for type goods certain except goods electronics. This interesting interest public Harjokuncaran, so lots from those who follow in sell buy *mindring*.

From some of the descriptions above, the difference between this research and previous studies is that they want to find out why mindring service providers are still sticking with the implementation of mindring practices in Islam amidst the many online applications that make it easy for consumers. Researchers are interested in conducting research with research questions including how the process of

implementing mindring practices in Harjokuncaran Village, Malang Regency and what are the risks that arise from mindring practices in Harjokuncaran Village, Malang Regency so that the purpose of this research is to find out the process of implementing mindring practices and risks that emerged from the practice of mindring in Harjokuncaran Village, Sumbermanjing Wetan, Malang Regency.

## LITERATURE REVIEW

### *Mindring*

Kindly general, *mindring* known as form originating credit from Language foreign "*credo*" which means "I believe". In matter here, credit can interpreted as given trust to others for pay . Trust This based on a agreement between giver credit and beneficiary credit. With thus, credit can explained in two forms, viz as promise For pay off debt or as permission For capitalize on other (Misra et al., 2020). Mindring is something form service involving financing sell buy with system payment credit or installment based on agreement between seller and buyer. Usually, payment done in a manner daily, weekly or monthly in accordance with agreement made by both split party (Zakiyyati & Prabowo, 2020). From opinion another, *mindring* is activity sell goods merchandise, like clothes, furniture House stairs, mattresses, and so on, with use system payment installment or instalment in accordance with agreement between seller and buyer (Nofika et al., 2022). Objective from practice mindring is For help public in fulfil need they with easy and fast way, so can help relieve the difficulties experienced by them. With thus, practice mindring expected can give contribution for sustainability and well-being public local.

Those who don't capable buy goods need House ladder in a manner cash at the store can buy it through system

known informal credit as *mindring*. In practice minded, someone can inform required items to provider service *mindring*, that will buy goods it and the payment then can in installments with the amount and time that has been agreed upon by both split party (Suryono et al., 2015). In practice, credit *mindring* own difference with especially bank credit in loading flower. In *mindring*, flower usually set For period time short, like daily or weekly, while on interest bank loans usually imposed For period more time long, start from One up to five years. With thus, way loading interest on *mindring* and the bank has enough difference significant (Suparyanto dan Rosad (2015, 2020).

Stages practice *mindring* started when people who need money or goods come over provider service *mindring* For submit his needs. Then, after agreed about amount and term time credit, price goods or money given will determined based on price original goods or the money plus with magnitude the profit taken by the provider service *mindring*. After that, stuff or the money can taken in period time 2-3 days or delivered to House buyer. Next, buyers can pay in a manner credit with amount and term time that has agreed before. With thus, practice *mindring* involve a number of necessary steps passed by buyers and providers service *mindring* for do transaction with Good (Zakiyyati & Prabowo, 2020). The majority of people do practice *mindring* no use contract written because activity this usually informal. However, there is some people started apply practice *mindring* that is more modern and requires contract written as proof clear and firm agreement. Along the development of the times, increasingly many people use contract written in practice modern *mindring*.

## **Risk**

Risk is threat or possibility something action or the event that gave rise to opposite impact with desired goal achieved. In other words risk is possibility suffer loss Because loss part or all capital. Risk Alone generated because exists uncertainty. We don't will see the future without uncertainty, cause if future that can seen in a manner certain so risk no will there is (Coragneta et al., n.d.).

According to (Brigham & Houston, 2011) If something company no use debt, then risk business faced by the company related with risk asset. However, risk business can increase if company use debt in huge amount for fulfil need the funding. In situation this is a risk will increase along with appearance burden must cost borne by the company on loans made. The more big burden must cost borne, then the more The risks faced by the company are also great.

Risk business covers all possible factor impact on performance and sustainability business, included risk finance and risk operational. There are many type a must risk calculated in operate something business (Firmansyah & Roosmawarni, 2020).

## **METHOD**

Writer use method study qualitative in study this. Objective method this is for give more explanation deep about results observations, interviews, and documentation obtained writer about description implementation *mindring* and emerging risks from business it in the village Harjokuncaran, Malang Regency.

Researcher choose location this, because *mindring* is possible practice help reduce dependency public to online loans or mobile banks (*thitil banks*) in the area Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency. Besides that, *mindring* in the village Harjokuncaran own uniqueness in the practice that is no

exists limitation amount or big installment in payment, as well there is connection trust between giver loans and borrowers. However, goods electronic with price big become exception in practice *mindring* in the Village Harjokuncaran.

In study here, informant main is provider service *mindring* or craftsman *mindring*. Data collection techniques used is observation, interview, and documentation. For ensure data validity, used technique triangulation. Method data analysis used covers data reduction, data display, and retrieval conclusion.

## **RESULT AND DISCUSSION**

### **Implementation *Mindring***

Based on results research above, author find six perpetrators business *mindring* in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency. Craftsman *mindring* give convenience to Mother House ladder with give loan the items needed by them. This aim for show that craftsman *mindring* is helpful figure public like angel helper. In sell buy in a manner credit there is long relationship between seller and buyer, because after ordering and receiving goods there is period time repayment depends with magnitude installments and terms time payment that has been made agreed upon by both split party. Same thing happen in practice *mindring* in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency, where there is long relationship between perpetrator business *mindring* and consumers depends with period time repayment credit. The longer term time payment, then the more tightly connection between perpetrator business *mindring* as seller with consumers as buyer. Because that, can said that *mindring* in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency also got it become means for strengthen connection brotherhood

between perpetrator business *mindring* and consumers.

On implementation *mindring* in the Village Harjokuncaran, consumers do booking with give description or specification required items. Provider service *mindring* will record specification it and took it moment look for goods in the store. If you have get the goods, the provider service *mindring* deliver items that have ordered by consumers with mention price original item and mention price goods in a manner credit. This as delivered by Mrs. Sukatemi: "So the system That I buy according to request eg Already can the goods new deliver to consumer, if price I always talk so know difference between price original with price credit let clear example someone bought in a manner cash no there's a misunderstanding. The payment there is a time limit no impose amount the installments, but don't force it either pay month that if not yet can pay can pay month front just the key always honest and communication, sorry If forced Because need everyone is also different origin If Already due must do repayment".

Mrs. Sukatemi's words as stated (Rahayu, 2018) in stated research that practice process *mindring* started with customer request desired item for bought. Then, parties provider service *mindring* will look for goods it and deliver it to customer, with mention price original and price installments, and payment processes Installments begin. Statement the above was also stated by the researcher (Munawarah, 2020) in practice *mindring*, there is time that has set for pay installments, however no there is limitation for amount required installments paid. Because that, consumers can pay as much as they are capable in accordance with condition finance them. However, if consumer no capable pay, they still can pay during they

can pay off installment in accordance with period time that has agreed.

Different thing Mrs. Dewi said in interview following: *"In me message formerly miss because i'm at home no provide a lot of stuff , so according to request course, if message morning or afternoon usually afternoon or tomorrow morning his goods already can taken. If price I direct mention cost installments and installment limits so routine each its system week like arisan, though can her at the end but still pay from beginning so it's like saving"*.

Same statement moment interview with Mr. Imam as following: *"I credit goods electronic such as laptops, televisions and cellphones, but more lots the fans are laptops. Sometimes the goods already available but also accept goods according to request or order, so the goods pivot first. For the payment if the goods already come direct do down payment in advance then remainder his can pay installment in accordance agreement amount installments and installment limits"*.

The statements of Mrs. Dewi and Mr. Imam are the same with study (Susepah, 2019) state that in practice *mindring*, there is limitation amount installments and terms time payment to be available clarity and fluency in system the credit. This intended for consumers *mindring* can feel satisfied with items that have become owned by them and the provider service *mindring* can obtain profit from the goods he sells. With thus, practice *mindring* will walk with more good and effective. Whereas (Lailyah et al., 2021) put forward that practice *mindring* own provision period time payment and amount required installments paid for the transaction to be carried out become more structured. This aim For ensure that practice *mindring* walk in a manner organized and efficient. Because that's the terms *mindring* can varied between one

area with area others, depending on the policy perpetrator business *mindring* in each area.

The majority of the population in Harjokuncaran Village are Muslims, and the availability of *mindring* or Islamic credit transactions makes it easier for them to borrow without worrying about interest. As stated by Mr. Imam, *"Before I started this business, I consulted with an ustadz or kyai about my business plan, and it turns out that mindring is included in the murabahah contract because at the beginning, I was honest about the price and the time of the contract. I also clearly stated the original price and the profit that I would take if the person took the item on kredit"*.

In the DSN Fatwa No. 04/DSN-MUI/IV/2000 on murabahah, it is also explained about the requirements that must be fulfilled in the murabahah contract, including that the buyer and the seller both know the original price and profit margin, the object of the transaction is a halal commodity, and the purchase is financed in part or in whole by the seller. This is similar to the findings of (Lailyah et al., 2021) which state that the practice of *mindring* in the context of Islamic economics is in accordance with the fatwa because it has fulfilled the requirements and valid elements of the transaction. Although *mindring* is not specifically mentioned in the Quran or hadith, it is allowed based on the consensus of scholars and the agreement between the parties, as well as the general Quranic guidance on debt and installment payments. This research also shows that *mindring* is included in the implementation of bai' al-taqsih, where goods are sold through installment payments at a lower cash price than the credit price.

In (Risqy Kurniawan et al., n.d.) research, it is also mentioned that there are differences of opinion among scholars

regarding the legal status of credit sales, with some permitting it and others not. However, the majority of scholars, such as the Hanafi, Shafi'i, Zaid bin Ali, and Al Muayyad Billah schools, state that credit sales are permissible because the postponement period is also counted as part of the price. Based on the above description, it can be concluded that the practice of *mindring* is permissible in Islamic law. However, there are several opinions regarding the implementation of the contract in *mindring*, including the opinion that *mindring* is included in the implementation of the *ba'i bithaman ajil*, *bai' al-inah*, *murabahah*, and *musawamah* contracts.

*Mind-blowing* process in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency is divided become three stage namely, ordering – delivery – payment.

- a. Booking. Initial process in do practice *mindring* in the Village Harjokuncaran, Malang Regency is booking. According to (Zakiyyati & Prabowo, 2020) practice *mindring* fulfil need goods or money needed by someone. At stage booking Where consumer convey description desired item, for example if party consumer want to bought a couch last describe it like what sofa do you want. After that party *mindring* record and buy goods in accordance with what consumers say.
- b. Submission. After booking stage furthermore is submission goods. Perpetrator business *mindring* will find stuff already ordered by several consumer. After find goods in accordance order so perpetrator business *mindring* quick deliver goods the to consumer.
- c. Payment. The last is payment. After submission goods perpetrator business *mindring* tell amount installment installments every the month. In this process every perpetrator business

*mindring* own regulation different, like opinion (Zakiyyati & Prabowo, 2020) that in *mindring* there is magnitude installments and deadlines installments already agreed, so that the credit process more regularly and naturally smoothly. Different in study (Suryono et al., 2015) a lot interested public, because the payment is not there is provision period time and size installment.

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*Mind-blowing* process in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency is divided become three stage namely, ordering - delivery - payment.

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## SIMPULAN

*Mindring* in the Village Harjokuncaran, Sumbermanjing Wetan, Malang Regency already no foreign again by the majority its inhabitants. Uniqueness from *mindring* this because no there is coercion for pay and don't there is flower walk. Background behind perpetrator business *mindring* establish business this besides become work side or additionally because the goal want to help between neighbors want buy his needs however ot yet enough money for pay for it in a manner cash. *Mind-blowing* process enough easy and flexible, started from booking consumer to seller in accordance specification requested consumer, if seller already find the goods furthermore done submission goods with agreement between the two sides party and start do payment.

*Mind-blowing* business it also has a must risk borne by the offender business *mindring* remember regulation in credit *mindring* enough easy make consumer many take advantage of it for no pay and finish installment appropriate time, the same thing was also revealed in research (Atun & Munir, 2022) that many consumers do not routinely make payments and there are consumers who disappear before completing their credit. The first that is many consumers who don't pay in a manner routine or discipline every month, term time installments that make consumer postpone payment, and finally exists disappearing consumers before finish the kredit. Third thing those that do n't free from risk perpetrator business *mindring*, because with goal at the beginning wanted help neighbor around make

perpetrator business *mindring* disinclined If charge continuously to consumer. Perpetrator business *mindring* only can sincere and always hope that there is another fortune that will obtained if we already try, be patient and sincere.

*Mindring* service providers in Harjokuncaran Village are advised to apply risk management strategies to reduce the impact of risks that have occurred and further strengthen the rules or agreements that have been previously set. For further research, it is recommended to examine the risk perspective experienced by both parties, namely business *mindring* providers and consumers.

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