

Analysis Of Persuasif Message "Antiriba" In Social Media Instagram

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Abstract – This study discusses persuasive strategies that contain anti-usury messages by Instagram social media using the ELM (Elaboration Likelihood Model) theory from Petty and Cacioppo, using a qualitative method with the semiotic text analysis approach of Roland Barthes. In this study, Instagram account @ Xbank.Indonesia as social media which now has followers of 586K where the account is well known in Indonesian society especially Instagram social media users and becomes quite controversial because of their posts that oppose usury-containing work such as: Bank employees; Pegadaian; Insurance; Leasing.

@Xbank.Indonesia social media emphasizes the value of beliefs/trust in the audience, using the six persuasive strategies of peripheral channels that are displayed through posting on the account in a consistent and continuous manner. In conclusion, Instagram @ Xbank.indonesia social media persuades audiences to find usury using the six persuasive strategies of peripheral paths displayed in their posts, in the form of: reciprocation, that is, knowledge of the prohibition of usury; commitment and consistency, namely the threats of usurers who are packaged with attractive language and appearance; social proof, which is concrete evidence of the negative impact of loans at the bank; Element likes, namely the value of comedy that contains antiriba propaganda; the element of authority, which is the threat / criticism of usurers from usury; scarcity, that is, a feeling of fear of limitations / shortcomings that will later be felt as a result of leaving work that is a condition of usury.

Keywords – Persuasive Communication; Islamic Da'wah on Instagram Social Media; Elaboration Likelihood Model.

I. INTRODUCTION

Banks are known as financial institutions which are whose main activity is accepting savings in the form of the current accounts, savings, and deposits. Banks are also known as a place that lends money (credit/loans) to people who need it. (Muktar, 2016). According to law no. 10 of 1998 on banking, banks are financial institutions that collect funds from the public in the form of savings and lend them back in the form of loans (credit) and or other forms, with the objective of improving the standard of living of many people. In running their business, conventional banks usually persuade customers/debtors with a large percentage of bank interest profits, in addition to providing credit/loans to customers or the public, conventional banks usually set bank interest rates depending on the loan period and what type of credit will be applied for them.

Based on the Islamic perspective, bank interest is included in usury (riba), so bank interest is also forbidden in Islamic rules. Usury may occur on consumptive loans, as well as productive loans. In essence, usury in bank interest can burden the debtor. Regarding the problem of usury in terms of law and its interpretation as well as bank interest from a review of Islamic law and analyzing its impact on the economy, both those raised by Islamic law experts, mufassirin, and Muslim economists (Ahyani, Permana & Abduloh, 2020).

It is written in the holy book of Islam, the Qur'an, which mentions the word of Allah: *"For wrongdoing on the part of the Jews, We made unlawful for them [certain] good foods which had been lawful to them, and for their averting from the way of Allah many [people], And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And we have prepared for the disbelievers among them a painful punishment."* (Surat al-Nisa" [4]:160-161).

Usury is not only a problem for the Islamic community, but various groups outside Islam also take the issue of usury seriously. The study of the problem of usury can be traced back more than 2,000 years ago. The issue of usury has been the subject of discussion among the Jews, the Greeks, as well as the Romans. Christians from time to time also have their own views on usury. The concept of usury has actually been known for a long time and has undergone developments on its meaning. The study of usury, it turns out, is not only discussed by Muslims, but various groups outside Islam also take this issue seriously. If traced back to more than two thousand years ago, the study of usury has been discussed by non-Muslims, such as Hindus, Buddhists, Jews, Greeks, Romans, and Christians. (Anwar, S. 2018)

The problem of usury in people's economic life has been discussed from time to time, but this is still growing and becoming an octopus in the economy of countries that do not applied to religious values in their state system, for example, in Indonesia, where conventional banks are still found. In this case, they still apply interest rates on each of their products, although there are already many Islamic banks in Indonesia and they are become the second choice for people who do not want to switch to conventional banks. In contrast to Islamic countries in the Middle East which have imposed a sharia system on all banking in their country, such as Iran; Kuwait; the United Arab Emirates, in this case, they use a profit-sharing system in their banking products.

The majority of the population's religion in Indonesia is Islam, in the holy book of Islam, The Qur'an, various products that are considered to have elements of usury are contrary to Islamic religious values, so this can be an important issue and sensitive to be discussed in Indonesian society.

The social media account (Instagram) named @Xbank.Indonesia is one of the accounts that are quite well known among the Indonesian people because of the controversy over the anti-usury theme. This account has a fairly large following of 586K or five hundred and eighty-six thousand followers, so this account has a fairly well-known reputation in the community and is quite active, even replying to comments on the pros and cons of netizens. about their posts with the theme of danger. the value of usury in Islam. In addition, uploads on this Instagram account are often shown to employees of conventional banks in this country to immediately resign from their work which is considered a condition for the sin of usury.

Communication, in general, can be concluded as "the process of delivering messages by one person to another in order to inform or change attitudes, opinions, or behavior, either directly orally, or indirectly through the media". When distinguished from the point of view, communication can be both informative and persuasive. Persuasive communication is more complicated than informative communication because the goal is to "change the attitude, opinion, or behavior of one or more people". (Effendy, 1986) A persuasive message is the content conveyed when communicating. However, what distinguishes it from ordinary communication messages is its purpose to persuade the target audience. To be able to convey persuasive messages efficiently, proper processing and delivery are required.

Persuasive messages are one of the elements of persuasive communication. Persuasive communication itself is basically communication that aims to influence other people. Ritonga, in 2005, explained that "The fundamental purpose of persuasion is to influence the thoughts, feelings, and behavior of a person or group of people." Thus, persuasive communication can make the target audience agree in thinking, behaving, and act with the message maker. Efficient persuasive communication is not just about what the messenger does to the target audience. For persuasive communication to be efficient, both parties must be tied to each other. The message maker must create the message by considering the characteristics of the target audience. Likewise, with the target audience, consideration of the background of the message maker must also be carried out (Wood, 2009). So this research focuses on the things that are done by message makers in persuasive communication, that is the design of persuasive messages.

II. RESEARCH METHODS

Related to the research objective, which is to analyze the implementation of persuasive messages containing anti-usury values on the Instagram account @XbankIndonesia by focusing on the texts contained in the account posts and limited in 2019, this research uses the method of qualitative research with a semiotic analysis approach.

This research was conducted by collecting data in the form of texts and interpreting them and then categorizing them according to the research framework using qualitative methods. By using a qualitative approach, researchers have the opportunity to explore and provide a detailed description of the meanings of the text in relation to persuasive communication messages.

This research will try to reveal the meaning of the signs used as well as reveal the hidden messages contained in this advertisement. Roland Barthes revealed that language is a sign system that reflects the assumptions of a particular society at a certain time. Barthes himself in each of his essays often discusses everyday phenomena that sometimes go unnoticed. Barthes also revealed the role of the reader with the sign it means. He argues that "connotation", although it is the true nature of the sign, requires the activeness of the reader in order to function. (Sobur, Alex. 2004)

In Roland Barthes' semiology, denotation is a first-stage signification system, while connotation is a second-stage signification system. In this case, denotation is more associated with closed meaning, and thus, is censorship or political repression. Meanwhile, the connotation is identical to ideological operations, which he calls myths, as described above, which function to reveal and provide justification for dominant values that prevail in a certain period. Barthes also revealed that both in myth and ideology, the relationship between connotative signifiers and connotative signifiers occurs in a motivated manner. (Sobur, 2004)

To complete this research, the data were obtained from primary data sources (a collection of data obtained directly from the contents of the text displayed on the Instagram post of the @XbankIndonesia account), while secondary data (another collection of data that supports this research, library research) relating to theory, information on matters relating to the theoretical basis, as well as scientific concepts required during analysis, as well as documents and records which include personal and official documents. Secondary data is also obtained through literature and documentation studies. Analysis techniques data by means of data reduction, data presentation, and drawing conclusions.

III. RESULT AND DISCUSSION

Instagram is a one-way communication medium whose nature is to influence or persuade the audience as viewers or connoisseurs. One of the elements of Instagram social media with the @XbankIndonesia account in persuading netizens, in this case, active Instagram users or followers who are already following this account, is to display posts that have anti-usury da'wah messages.

The author displays several selected posts and represents the message of anti-usury da'wah and categorizes them according to six persuasion strategies (Cialdini, 1993), which consist of reciprocation, commitment and consistency, social proof, liking, authority, and scarcity, this leads to messages conveyed to influence audiences which become the persuasive strategy of the @XbankIndonesia Instagram account between 2019 and 2021.

The Instagram account @Xbank.Indonesia carries a message of anti-usury value with the tagline on the homepage of the account, namely: "Don't Sell Your Hereafter for Your Mortal World" which is shown to the followers of the account, especially those who work in companies that require the value of usury such as Banks, Insurance, Pawnshops, leasing, where the company imposes an interesting system on each loan; savings and services as benefits obtained by the customer or the institution itself.

The persuasive points on the Instagram account @Xbank.Indonesia try to touch the value (belief) that the world is temporary (mortal) while the afterlife is the ultimate goal of humans whose nature is eternal and lasts for good. Therefore, this account wants to invite the society, especially the followers of the account, who are still working in companies such as Bank, Insurance, Pawnshops, or Leasing to immediately choose to resign or quit from a job that is considered haram because of the requirement for the value of usury; where usury is something that is considered haram and is opposed by religion, especially, in this thing is Islam.

The submission of messages on social media can be shown to instill beliefs, attitudes, and an understanding of the importance of bringing out public behavior in thinking, acting, and behaving to avoid things that are prohibited by Islam in this case usury.


Through the posts on the Instagram account @Xbank.Indonesia, to understand that usury is something that is considered haram and is opposed by religion, especially in this account it is Islam (beliefs), so usury should be avoided and abandoned (attitude) and society, especially followers of these accounts, are encouraged to understand the importance of having faith to immediately leave jobs that require usury values and look for jobs that are not related to religion, such as trading (behavior).

In this study, the measurements had not been made to the stage of attitude changes and behavior to the followers of the @Xbank.Indonesia Instagram account after they read posts that contain anti-usury values, but the focus of this research is on how to convey persuasive messages implanted by the owner of the @Xbank.Indonesia account as a communicator, in the form of

messages containing beliefs using Instagram social media where in the process of delivering the message, the researcher wants to review how the six persuasion strategies in the peripheral route of Robert B. Cialdini: reciprocation, commitment and consistency, social proof, liking, authority, and scarcity, which we can find in posts from that Instagram account.

Considering that the Instagram account @Xbank.Indonesia has become a fairly big name and is well-known among the public, especially Instagram users who work in institutions such as banks, insurance, pawnshop, and leasing. The Instagram account became very controversial because his posts always carried a message of anti-usury and always persuade people to leave the jobs that were actually carried out by the community as a form of daily livelihood but were clearly opposed by religion, in this case, Islam, because it was supported by the words in the holy book Al-Qur'an and hadiths which are believed to be true by Islam.


The element of reciprocation is described through the benefits obtained by the followers, in the form of knowledge about the values of usury contained in the holy book Al-Qur'an and hadith obtained in postings on the @Xbank.Indonesia account posted on April 13, 2021, with information as follows:

Post	Description
 <p>xbank.indonesia</p> <p>Puasa sih.. TAPI MAKAN RIBA Gimana ya, hukumnya?</p> <p>Like by dedibinbuchori and 7,633 others</p>	<p>” Doing the Fasting but still Eat the Usury”</p> <p>Question:</p> <p>Committing major sins such as adultery or drinking alcohol during the day of Ramadan clearly invalidates the fast. But what is the ruling on someone who commits a major sin such as usury?</p> <p>Answer:</p> <p>Usury (riba) is one of the biggest sins and the most heinous of crimes at all times (not just during Ramadan). There is no doubt that committing sins, whatever they may be, big or small is against and against the purpose of fasting itself.</p> <p>Allah Subhanahu Wa Ta'ala states that the wisdom of the commandment of fasting is to gain piety.</p> <p><i>This is explained through His words: "O you who have believed, decreed upon you is fasting as it was decreed upon those before you that you may become righteous -" (Surat al-Baqarah: 183)</i></p> <p>The perfection of fasting cannot be achieved except by fearing Allah, obeying His commands and avoiding His prohibitions.</p> <p>As for the person who deals with usury during Ramadan, or lies, or something like that, then his fast is cannot be accepted. On the other hand, he could get nothing but hunger and thirst.</p> <p>It was narrated from Abu Hurairah Radhiyallahu Anhu that the Messenger of Allah said: <i>"There are people who fast and get nothing from their fast except hunger, and there are those who pray and get nothing from their prayer but a sleepless night."</i> (Hadith Narrated by Ahmad)</p> <p>However, fasting in under such circumstances (still fasting, still doing usury) is still valid, and the perpetrator is not obliged to replace it.</p> <p>Wallahu'alam bish shawwab (IslamWeb) #xbank_puasa</p>

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Based on the information from the post above, the Instagram account @Xbank.Indonesia uses a persuasion strategy with an element of reciprocation, to instill the value of beliefs/trust in the audience, in this element, the audience gains knowledge about the law of fasting but still have the sin of usury in Islam which contained in the holy book Al-Qur'an with the aim of instilling trust in the public which will later change the attitudes and behavior of the audience to stay away from usury in everyday life.

The element of commitment and consistency is described through an Instagram post on the @Xbank.Indonesia account, which was on April 18, 2019 with the following caption:

Post	Description
 <p>The image shows an Instagram post from the account 'xbank.indonesia'. The main graphic has a black background with yellow and red text. It reads: 'MASIH RAGU MENINGGALAKAN RIBA HATI HATI'. Below this, there is smaller text in Indonesian: 'BERARTI ANDA MENANTANG ALLAH DAN RASUL'. There is also a quote: 'Allah Ta'ala berfirman: Bertakwalah kepada Allah dan tinggalkan sisa riba'. The post has 2,994 likes and a share icon.</p>	<p>” People who oppose war with Allah and the Prophet (Riba)”</p> <p>As Subkiy and Ibn Abi Bakr say that Malik bin Anas said: <i>” I see something worse than usury because Allah has stated that he will fight those who do not want to leave the rest of usury.”</i></p> <p>That is in His (Allah) words: <i>”And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do not wrong, nor are you wronged.” (Surat al-Baqarah: 279)</i></p> <p>From Jabir radhiyallahu 'anhu, the Messenger of Allah said: <i>”Allah's Messenger (ﷺ) cursed the accepter of interest and its payer, and one who records it, and the two witnesses, and he said: They are all equal.” (Hadith Narrated by Muslim: 1598)</i></p> <p>The Prophet (ﷺ) said <i>”Certainly a time will come when people will not bother to know from where they earned the money, by lawful means or unlawful means.” (See Hadith no. 2050) (Hadith Narrated by Bukhairi: 2083)</i></p> <p>Ibn Qudamah said: <i>”Riba is forbidden based on the arguments of the Qur'an, the Sunnah, and Ijma' (agreement of the Muslims).” (Al Mughni, 7/492)</i></p> <p>Narrated Abu Huraira: <i>The Prophet (ﷺ) said, "Avoid the seven great destructive sins." The people enquire, "O Allah's Messenger (ﷺ)! What are they?" He said, "To join others in worship along with Allah, to practice sorcery, to kill the life which Allah has forbidden except for a just cause, (according to Islamic law), to eat up Riba (usury), to eat up an orphan's wealth, to give back to the enemy and fleeing from the battlefield at the time of fighting, and to accuse, chaste women, who never even think of anything touching chastity and are good believers. (Hadith Narrated by Bukhairi: 2766 and Muslim: 89)</i></p>


Based on the information from the post above, the Instagram account @Xbank.Indonesia uses a persuasion strategy with commitment and consistency that is described through their posts that try to persuade followers to stay away from usury and leave all the jobs that stil constits usury on it. @Xbank.Indonesia is always consistent in reminding the public by posts things about the threats of usury actors that are packaged in attractive language and appearance. In this case, these accounts often post things that try to be a reminder to the public about the dangers and sins of usury users both in this world and in the hereafter.

In addition, the audience is also shown with social proof, which is described through the Instagram post of the @Xbank.Indonesia account, which was posted on April 12, 2019, with the following caption:

Post	Description
 <p>Tanah Jalan Desa Disita Bank, 100 Keluarga Terisolir di Bogor</p> <p>REPORTER: ADE RIDWAN YANDWIPUTRA (KONTRIBUTOR) EDITOR: ZACHARIAS WURAGIL KAMIS, 11 APRIL 2019 20:45 WIB</p> <p>Jalan lingkungan RT 02 RW 05, Desa Cibadak, Kecamatan Sukamakmur, Kabupaten Bogor, yang ditutup karena disita bank, Kamis 11 April 2019. TEMPO/ISTIMEWA</p>	<p>"Astaghfirullah, the effect of usury is that 1 person borrows from a bank, more than 100 people are affected. this employee is so brave! already got the sin of usury, it's zalim too, bro!! Ya Allah.."</p> <p>TEMPO.CO, Bogor - The road is two meters wide and 600 meters long in RT 02 RW 05, Cibadak Village. Sukamakmur sub-district was confiscated and forcibly closed by the bank. As a result of the closure of the village road, as many as 50 families are threatened with isolation.</p> <p>Cibadak Village Secretary, Cecep Supriyadi, said the road closure was carried out exactly a week ago. Basically, the road has been pledged to the bank. "The land certificate becomes collateral during the process of borrowing money," said Cecep, Thursday, April 11, 2019.</p> <p>Cecep explained that the landowner, Ahmad, was unable to pay the credit, so the land was confiscated by the bank. Previously, Ahmad bought the land from Udin. "Actually, the road has existed for a long time, and according to information, it was given to the village by the first owner, but only verbally and not administrated at the village office archive," said Cecep.</p> <p>The village head, said Cecep, will try to resolve the case of land confiscation by the bank which closed the road for the 100 families. Mediation will be established with the bank. "The plan is also the village that will buy the land," said Cecep.</p> <p>According to Cecep, at the location, there is still a notice that is written "This road is closed because it is bank collateral and will be auctioned immediately."</p>

Based on the information from the post above, the Instagram account @Xbank.Indonesia uses a strategy of persuasion with social proof, in this case, it is described through his posts that try to persuade followers by strengthening public confidence not to take bank loans by displaying real evidence. The negative impact of a loan at a bank is because the impact can harm many people, in this case, both the debtor himself or the people around him such as the community described on Tempo.co, that the impact caused by the default of the bank loan debtor, in the form of confiscation and auction of land that becomes collateral to the bank where the land has become the main road for local residents. As mentioned above, the admin of the @bank.Indonesia account also criticized bank employee who dared to close the road for local residents and auctioned the land as compensation for defaulting on bank loans.


The element of liking is presented through the element of fun which is depicted through the Instagram post of the @Xbank.Indonesia account, which is posted on March 26, 2019 with the following caption:

Post	Description
	<p>"A bank that Inshallah is free of usury. Invest your money in this bank. Inshallah, there will be many additional benefits in the hereafter."</p>

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The element of likes on the Instagram account @Xbank.Indonesia is contained in posts that persuade audiences with fun elements, in the form of posts that contain comedic value as a refresher from several other posts, which are considered quite heavy to be understood and accepted by the audience because there are elements such as values in Islam in the form of prohibition of usury which is equipped with short letters from the holy book Al Qur'an; hadiths; and tangible evidence of the impact of the use of usury itself. In this post, followers are still persuaded to leave usury, the habit of saving in the bank, which is considered a form of usury because if you save to a bank the money that you save will generate interest (usury) every month. It is different if you save into the charity box because it is considered savings that are indeed recommended by Islam because it is included in charity activities which is a noble and good thing in the perspective of Islam and are also a saving in the hereafter.

The element of authority as a form of strategy to persuade the followers in the @Xbank.Indonesia Instagram account can be found posted on April 26, 2019, with the following caption:


Post	Description
	<p>“When there is a threat of war against the perpetrators of usury, are we going to be: soldiers of Allah who join the fight against usury? Or.. Become an enemy of God that will be fought by Him?”</p> <p>Allah declares war on the perpetrators of usury, for whom there is no warning of war except to usury eaters,” <i>“O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged.” (Surat al-Baqarah: 278-279)</i></p>

Based on the post above, the element of authority is delivered to persuade the followers on the @Xbank.Indonesia Instagram account, by displaying threats to the perpetrators of usury with a power factor. The power here is the power of Allah in Islam which is believed to be the highest power of any law. Whereby presenting a threat to the perpetrators of usury which Allah and Prophets will fight later, it is a threat to leave usury with the consequence that if he does not leave it he will be punished by Allah. In the Islamic concept, God is called Allah and is believed to be the Supreme Being, the Real and One, the Creator, the All-Powerful and All-Knowing, the Eternal, the Determiner of Destiny, and the Judge of the universe. Islam emphasizes the conceptualization of God as the One and only Almighty and also exalted his creatures because Allah is the creator of all things that exist in this universe. The manifestation of the devotion of creatures/humans to their creator, Allah, is to believe in Him by doing what is commanded and staying away from His prohibitions, which are regulated in the holy book Al-Qur'an and Hadith.

“O you who have believed, believe in Allah and His Messenger and the Book that He sent down upon His Messenger and the Scripture which He sent down before. And whoever disbelieves in Allah, His angels, His books, His messengers, and the Last Day has certainly gone far astray.” (Surat al-Nisa" [4]:136)

Faith is a fundamental issue in Islam. Faith is the starting point for a person to become a Muslim. Believers who truly believe are those who are ready to surrender everything they have to Allah SWT. He is ready to carry out all His commands and stay away from all His prohibitions. He is also ready to carry out or face all the tests from Him, to show the sincerity of his faith.

The last element of persuasion, namely the scarcity factor, is described on the Instagram account @Xbank.Indonesia, with a post on August 6, 2021, with the following caption:

Post	Description
	<p>"Start From the Ending"</p> <p>(The Story of Hijrah to Become a Chocolate Banana Seller)</p> <p>The thing that most convinced me to resign was when I was called to the HR head. Long story short, the head of the division persuaded me not to resign until he said "what will you give to your child later? you want to replace milk with rice water!"</p> <p>He began to show pessimism about the guarantee of sustenance, a logical fallacy that should only be appropriate if he is an atheist.. in my heart I said "Ya Allah, you really have been underestimated by Your servant whose heart has been blinded by usury".</p> <p>After those words, I was even more convinced to resign, I won't go crazy like him. Why should we doubt sustenance when it is what made us so rich?</p> <p>In the beginning, it was hard to resign, being ostracized, and belittled by the society, but after a few months, the atmosphere started to get a little more conducive, who used to say "why resign? Why resign? It was good to work in a bank, etc., etc." What makes me scratch my head, it turns out to be silent.</p> <p>Then I thought about taking a stand. I'm trying to learn entrepreneurship by selling morning cakes, the name of the cake is chocolate banana. "Why do you think of chocolate bananas? Where did the identity come from? Don't ask, the story will be longer, it just makes my finger fingers already curl. Hahaha..."</p> <p>Every morning I leave my cakes in the school canteen, Islamic boarding school canteen, and at the grocery store, thank God I can get 200 thousand a day by selling chocolate bananas. I never gave the rice water to my child, except milk, thank God all my children's needs were fulfilled.</p> <p>Believe in praying and trying, never doubt Him who created the universe and its all being.</p> <p>Rest assured, Allah has guaranteed the sustenance of His servants, Allah does not sleep, Allah never leaves us alone, He always takes care and does not abandon His servants.</p> <p>Once again believe, pray and try! (May Allah Ta'ala Bless us) Wassalamu' alaykum wr wb."</p> <p>"Bang Yan The Chocolate Banana Seller and Spring Roll Skin (Xbank Nangroe Aceh Darussalam)</p> <p>#Xbank_kerjaapa</p>

Based on the post above, the element of scarcity to persuade followers on the @Xbank.Indonesia Instagram account is described in the post above by showing things in the form of limitations/shortcomings that are usually feared by the public as a result of leaving a job that consists the value of usury.

The admin of the Instagram account @Xbank.Indonesia shows the story of an ex-bank employee, who resigned from one of the large state-owned banks in Indonesia, and received a warning from his HRD in the form of a negative suggestion, that if he left his job at the bank, later on, he will experience economic difficulties to support his child and life. In response to the prevention from his HRD, he even felt his confidence increase to resign from his job at the bank, because he felt at that time the HRD head was underestimating Allah who he believed in Islam was the real source of sustenance, not from the bank company.

The perspective of the HRD head and the ex-bank employee is different even though their beliefs are both Moslem, the level of faith of each individual. Admin @Xbank.Indonesia wants to persuade the public with the story of the ex-bank employee from Aceh who was willing to leave a job at a bank that consists of usury and earn a living in a way that he believes is more recommended in his religion, selling goods. Even though the people around him feel worried and afraid of what he decides in his career, and are afraid of having an impact on his family's economy, the ex-bank employee still believes in resigning because he prefers to leave usury and move to a better job. Religion is recommended solely because they want to obey Allah's commands and stay away from His prohibitions.

IV. CONCLUSION

In this study, the Instagram account @Xbank.Indonesia as a social media now has 586K followers or five hundred and eighty-six thousand followers where the account is a well-known account in the community and even triggers various feedback such as the pros and cons of various posts. In this case, the @Xbank.Indonesia account uses six peripheral lines of persuasive strategies that are displayed with their posts which are consistently displayed by the admin of the account.

The six peripheral lines of persuasive strategies used to instill beliefs in the form of anti-usury values are the main mission of this account, namely: knowledge; impact; products and jobs that require usury; also the experience of the community related to usury, to the public/community/followers by applying persuasive strategies in the form of:

1. Reciprocation, is displayed in posts that explain knowledge about the prohibition of usury in Islam which is listed in the holy book of the Qur'an with the aim of instilling trust in the public which will later change the attitudes and behavior of the audience to stay away from usury in everyday life.
2. Commitment and consistency, are described through posts that try to persuade audiences/followers to stay away from usury and leave jobs that require continuous/consistent usury. The public is always reminded to leave usury with posts about the threats of usury actors that are packaged in attractive language and appearance.
3. Social proof, in this case, is described through posts that try to strengthen public confidence by displaying tangible evidence of the negative impact of loans at banks, because the impact can harm many parties, in this case, both the debtor himself and the people around him such as the community.
4. The likes element is displayed in posts that persuade the audience with fun elements, in the form of posts containing comedic values that still contain anti-riba da'wah as a refresher from several other posts, which are considered quite heavy to be understood and accepted by the audience because there are elements such as values. in Islam in the form of a prohibition on usury which is equipped with short letters from the holy book of the Qur'an; hadiths; and tangible evidence of the impact of the use of usury.
5. The element of authority to persuade the public is displayed posts containing threats/criticisms to usurer with a power factor. The power here is the power of Allah in Islam which is believed to be the highest power of any law. Where by presenting a threat to the perpetrators of usury which Allah and the Prophet will fight later, it is a threat to leave usury with the consequence that if he does not leave it he will be punished by Allah.
6. The element of scarcity is depicted in the post by displaying things that are usually worried about and feared by most people in the form of limitations/ shortcomings which will be felt as a result of leaving a job that requires the value of usury.

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