

ABSTRACT

This study purpose to explore in depth the motivations and reasons why members of the Xbank Community in Semarang decided to undergo hijrah and resign from conventional banks, as well as the survival strategies they implemented after resigning. The background of this research is based on individual awareness to be more obedient to the Creator, understanding of sins associated with elements of usury, influence from friends who have already undergone hijrah, the impact of religious lectures both directly and through social media, and encouragement from family.

The research method used in this study is qualitative with a field research approach to describe the situation in detail. This research is descriptive in nature, using a case study approach to provide an in-depth understanding. The informants in this study consisted of six individuals, including the advisor, chairman, management, and members of the Xbank Community in Semarang City.

The results of the study indicate that the motivating factors for hijrah among members of the Xbank Community in Semarang include the perception that conventional financial institutions involve elements of usury, the aspiration to seek blessings for themselves and their families, early retirement, pressure from superiors, and the drive to become entrepreneurs. The survival strategies adopted include entrepreneurship, lifestyle adjustments, utilizing personal savings, and reducing expenses.

Keywords: Hijrah, Usury, Semarang City Xbank Community, Survival Strategy