

**A REVIEW OF CRIMINAL LAW AND ISLAMIC LAW ON THE
ROLE AND ETHICS OF DEBT COLLECTORS IN THE
PERSPECTIVE OF HADITH INTERPRETATION**

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Abstract

Enough money can buy everything we need and want, which is why everyone strives to earn money. Problems arise when the money is not available when the need is met. This can be addressed with a payment system called credit, which allows us to purchase items without having to pay immediately. With credit, we can pay for items according to our ability and within a certain timeframe, making it easier for us to obtain what we want without having to have a lot of cash on hand. However, credit allows borrowers to pay off their debts with interest over a certain period. As a result, the presence of debt collectors has expanded beyond the banking sector. Although other businesses with billing, such as leasing, provide credit to customers who want to buy cars or other vehicles on credit. However, in practice, debt collectors rarely commit legal violations such as intimidation, threats, and physical or psychological violence. Forced collection is considered a legal violation because debt collectors are categorized as general criminal offenses in the Criminal Code (KUHP), which consists of: a. Crimes and b. Offenses. The purpose of this research is to study how Islamic law regulates the role and ethics in the debt collection process, particularly how the profession of debt collectors is often associated with intimidation and violence, raising questions about its alignment with Islamic values. This study emphasizes elements of justice, compassion, and prevention of oppression as the main pillars of the debt collection process through the interpretation of hadith. Additionally, this article offers alternative debt collection solutions that are Sharia-compliant and ethical. The results of this study indicate that from an Islamic perspective, the role of debt collectors must be accompanied by ethics that reflect justice and humanitarian principles contained in the hadith..

Keywords: Debt Collectors, collection ethics, Islamic law

1. INTRODUCTION

Justice is a top priority in Indonesia, a country of law. Every citizen is obliged to comply with the rules and sanctions that apply in the law book. Violating it may result in sanctions, fines, or penalties in accordance with applicable regulations. Everyone is never safe from making mistakes, whether intentionally or unintentionally. Punishment is given to prevent every Indonesian citizen from committing mistakes or unlawful behavior (Rukmini, 2019).

Creating justice and balance in society is the main goal of law. Sometimes conflicts arise between many different interests in daily life. This can be seen in human efforts to meet their life needs, one of which is financial need. Since money can buy all of our needs, it's no surprise that everyone is trying to earn money (Purnama & Pramesti, 2021).

If we don't have enough money to meet our basic needs, the next problem will arise. We can buy things on credit without having to pay all at once, without having to have a lot of cash, and we can pay for things according to our ability and whenever we want. Credit can also be referred to as the provision of money or bills that can be equated with it. This is based on a loan-borrowing agreement between the bank and other parties that obliges the borrower to pay off its debt with interest within a certain period of time (Setiawan, 2022).

It is undeniable that the economic growth of the country, especially in the field of business, will always be followed by an increase in the need for credit, and the granting of credit will always require guarantees. To provide credit, guarantees, and collateral are solely necessary to maintain the interests of creditors so that the funds they provide to debtors can be returned in a timely manner.

Debt collectors have grown in the banking sector and other businesses that store bills, such as leasing; these companies provide credit to customers who want to buy a car or other vehicle on credit. However, in the real world, debt collectors often commit violations of the law such as intimidation, threats, and physical and psychological violence. Pemayanya believes that the use of Debt Collector services is very effective in collecting consumers' bad loans because they do not have to bother persuading consumers to pay the payments that are already in arrears and they have to incur a large unbalanced fee from the total arrears of consumers if they want to choose the court route.

In the debt collection industry, the term Debt Collector is not new. However, it is not known when this profession began. Debt collectors, which are usually used by private finance companies to collect credit to customers or debtors, especially those with bad credit. It is considered successful in credit collection by using the services of debt collectors rather than official and official collection methods, namely through judicial institutions.

In terms of credit collection, the debtor is a third party that serves as a liaison between the creditor and the debtor. This collection can only be done if the credit bill in question falls into the category of doubtful collectibility or is stuck. They are not employees of the company; Debt Collector helps consumers with bad or default loans in the name of financing Basically, Debt Collectors are authorized by finance companies to collect consumers who do not pay their installments, with the agreement that Debt Collectors will not violate the law when collecting against such consumers.

Modern economic developments have triggered an increase in credit transactions, which has also given rise to the debt collector profession as a third party in the debt collection process. However, the practice of debt collectors often causes polemics because they sometimes use collection methods that are rude, intimidating, and suppress debtors. In Islam, muamalah must be based on the principles of justice and compassion, especially in debt collection. Therefore, it is important to review the role of debt collectors in the perspective of Islamic law, especially by examining hadiths related to ethics in debt collection. Hadith has an important position in guiding behavior in muamalah, including in terms of debts and receivables. Hadiths related to debt collection emphasize compassion and gentle attitude towards debtors who are experiencing financial difficulties, as well as giving leniency as a form of high kindness (Yusuf, Tafsir Hadith on Muamalah).

2. IMPLEMENTATION METHOD

This study uses a qualitative research type of analytical normative descriptive approach. The main source is the Qur'an, Hadiths related to debt collection, which are analyzed using thematic interpretation methods. The supporting literature also includes the works of scholars and the study of Islamic law on muamalah. Normative includes the study of primary and secondary legal materials. Once a normative law researcher has discovered the problem to be researched, the next step is to gather all the important information. After that, only then can the legal issue or legal problem be determined.

3. RESULTS AND DISCUSSION

Profession of Debt Collector

Debt collection or debt collector comes from the word "debt", which means "collector" who owns the debt. The bank uses debt collectors consisting of domestic field collectors and foreign field collectors. An in-country field collector is a bank employee who is tasked with collecting all customer debts through an approved letter of assignment. Banks work closely with companies that handle debts. As a third party, debt collectors assist companies that are unable to complete financing in the settlement of non-performing loans (Sayyid Sabiq, 1996).

The job of a debt collector or often known as a *Debt Collector* has a long historical process in the economic world. This explains that, although the exact origins of the practice of third-party debt collection are unknown, it is thought to have been going on for generations. In the modern financial industry, both at the national and international levels, debt collection services have become the norm. Similar services are even used by finance or leasing companies to collect debts and obtain guarantees from clients. This shows that debt collectors have become a major component of the contemporary financial system. They help debtors and creditors settle their debts.

In the debt collection system, *debt collectors* function as intermediaries that connect banks and financial institutions with financial institutions, both banks and financing institutions. This financial institution handles the withdrawal of assets that are used as collateral through *debt collector* services. In the general public, debt collectors are usually associated with debt collection problems or problems. Banks and financial institutions trust them to interact directly with clients or debtors who are having difficulty paying off their credit payments. Therefore, *debt collectors* serve as an extension of financial institutions in their efforts to resolve non-performing loans. Regarding the use of debt collection services in financial institutions, Bank Indonesia does not prohibit the use of debt collection services in financial institutions; However, the use of debt collector debts by banks must be in accordance with the provisions regulated by Bank Indonesia, as contained in PBI No. 11/11/PBI/2009 which has been perfected with PBI 14/2/PBI/2012 and SEBI 11/10/DASP.

Review of the Debt Collector Profession in Islamic Law

Based on the hadith view, the *debt collector* profession in Islam is allowed as long as it is carried out in accordance with the principles of humanity and justice. Abusive or bullying in billing is a form of tyranny, which is strictly prohibited in Islam. Therefore, Islam requires *debt collectors* to:

- Using a persuasive approach.
- Avoiding threats or intimidating actions.
- Provide lighter options such as installment payments, if possible.

In Islam, debt collectors are permissible and non-prohibited jobs. However, what is a problem today is how a debt collector collects debt loans to his clients. Such as the many cases of threats and violence committed by debt collectors, which show the weakness of legal protection

against third parties or customers. Debts and receivables are contracts that contain the basis of *ta'awun* or helping each other. This activity is included as a social worship in the teachings of Islam.

Islamic observation of work must be clarified with effort. One of the most famous sayings of the Prophet Muhammad PBUH is that the value of a job depends on the intention of the person who does it. In a hadith narrated by Bukhari and Muslim, the Prophet said that "*indeed (the value) of the work depends on what is intended.*" (HR. Bukhari and Muslim). The Prophet PBUH said, "*Indeed, Allah loves one of you who does the work with itqon (diligent, neat and meticulous).*" (Narrated by al-Baihaqi). A debt collector never thinks too much about the type of work, whether it is good or bad, the most important thing is that he earns money for his family.

Islamic sharia explains everything related to liquor, usury, or other things that are prohibited by Islam. Individuals have a relationship with Allah and realize that Allah sees, controls and justly punishes all their actions in the hereafter. This awareness requires individuals to be careful and serious in their work, strive to gain Allah's pleasure and have a good relationship with their relationships. In a hadith, the Prophet said: "*The best work is the effort of a worker that he does sincerely.*" (HR Hambali). Islam has never made it difficult for its servants who want to earnestly earn a living in their path, namely the right way, not the wrong way, as Allah SWT says in the Qur'an; "*O you who believe, eat among the good provisions that We have given you and give thanks to Allah, if you truly worship Him.*" (Q.S.al-Baqarah:172)

Consumer Protection and Rules regarding the Use of Debt Collection Services

Consumers, as users of a good or service, are entitled to legal protection. Law No. 8 of 1999 concerning Consumer Protection regulates consumer protection in general, but specifically related to consumer protection in the financial services sector is regulated in the Financial Services Authority Regulation No.1/POJK.07/2013 regulating consumer protection in the financial services sector.

The term "consumer protection" is used to describe the legal protection provided to consumers in an effort to meet their needs from things that are detrimental to consumers. Consumer protection basically covers many issues, such as product obligations, privacy rights, unfair business practices, fraud, misrepresentation, and other business and consumer interactions.

protection for debtors has been regulated through Bank Indonesia Circular Letter Number 14/17/DSAP concerning the implementation of payment instruments using cards (APMK). This circular is a derivative of Bank Indonesia Regulation (PBI) number. 11/11/PBI/209 concerning the implementation of APMK activities. There is one point that explains that there is no more verbal or non-verbal violence. "*It is forbidden to use threats, violence and/or actions that are embarrassing to credit card holders*". The letter emphasizes that the debt collector must have an identity card that has been agreed upon by the bank concerned.

Wakalah (Representative) and Pillars of Wakalah Terms

In language, *wakalah* can be interpreted as protection (*al-hizb*), sufficiency (*al-kifayah*), dependency (*al-dhaman*), or delegation (*al-tafwidh*). According to the DSN-MUI fatwa, *wakalah* is the transfer of power by a person to another person in the matters represented. In contrast, the term "*wakalah*" refers to a person's request to another person to be his or her representative in matters that can be represented.

According to *the jumhur*, *muwakil*, *wakil*, *muwakil bih*, and *shigat* are the pillars of *wakalah*. In order to avoid fraud, the person who receives the representative (representative) must be reasonable, *mumayiz*, not required to be *puberty*, and it is required for the person who receives the representative to know the object to be represented to him so that there is no fraud against the person who represents him or who is authorized to do so. The representative must also be able to act legally or *mukallaf* and perfect intellect. The scholars are of the opinion that everything that a man commits against himself can be represented to others. Furthermore, *shighat akad*, or *ijab* and *qabul*, begins

with the statement "I represent this to you or with a similar sentence, and then answered with "I accept" or something similar (DSN-MUI, 2000).

Implementation of Criminal Articles in the Confiscation of Goods.

The leasing party does not have the authority to make a forced withdrawal by *the Debt Collector*. Such withdrawal must be made by an authorized price appraisal body or the General Auction Board. So if there is a withdrawal of collateral by the leasing party through *the Deb Collector* without proving the fiduciary guarantee certificate, it is an unlawful act.

Leasing actions through *Debt Collectors* who take forcibly, for example, such as the withdrawal of vehicles along with STNK and motorcycle keys, can be subject to criminal threats. The act includes the category of deprivation as stipulated in article 368 of the Criminal Code which reads (1) whoever with the intention of unlawfully benefiting himself or others, forcing a person by force or the threat of violence to give something, which in whole or in part belongs to that person or another person, or in order to create a debt or write off a receivable, threatened for extortion with a maximum prison sentence of nine years". Withdrawals are often experienced in forced fiduciary guarantees.

Debt Collector's Unlawful Actions.

Actions committed by debt collectors are included in the category of general criminal acts. The Criminal Code (KUHP) consists of:

- a. Crime: Basically, crime is a form of act or behavior that violates laws, other laws, and social norms, so that society opposes it.
- b. Offenses: Murder, theft, persecution, and other types of crimes are considered crimes because they are separate from the criminal code and are considered unjust acts. Violation is violating or going against the rules.

If a debt collector forcibly confiscates his belongings, gets into debt, or removes his belongings from his home because they are unable to pay the debt with rent, it is against the law. Because forcible collection of goods by creditors and collectors is an unlawful act and can be associated with the crime of confiscation according to Article 368 of the Criminal Code, which states "whoever with the intention of unlawfully benefiting himself or others, forces a person by violence or the threat of violence to give something, which in whole or in part belongs to that person or another person, or to make debts or write off receivables, threatened for extortion with a maximum prison sentence of nine years".

Ethics of Debt Collection in the Perspective of Hadith Interpretation

Debts are allowed according to Islamic law, but they must also be repaid! A verse that explains in Surah Al-Baqarah 283. Every debt must be recorded in its amount and payment date, and it is mandatory to keep a promise when paying it and everyone must keep a promise when paying it. Therefore, the Qur'anic verse relates to debt:

وَإِنْ كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَةً فَإِنْ أَتَىٰ بِبَعْضِكُمْ بَعْضًا فَلَئُوذَ الَّذِي أُوتِئْتُمْ بِأَمَانَتِهِ وَلْيَسْقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ أِنَّمْ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

O you who believe, if you pray not in cash for the appointed time, write it down. And let a writer among you write it right. And let the writer not refuse to write it as Allah has taught him, let him write, and let the debtor pronounce it, and let him fear Allah his Lord. and let him not reduce a little of his debt. (QS: Al-Baqarah: 283)

Everyone who is a Muslim must remember that they must pay their debts, because if they do not pay the debts they will be prosecuted until the Day of Resurrection. The Prophet Muhammad PBUH did not want to pray for the body of someone who still had debts until they paid it. In another hadith, it is stated that the soul of a believer will hang until they pay their debts, the Prophet said:

نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْهُ

"The soul of a believer depends on his debt until the debt is paid." (HR. Tirmidhi)

In the discussion of fiqh, qardh refers to a deep understanding of loans. Qardh is money lent by a person who lends to a borrower with the promise to return it in the same amount once they are able to pay it. The law of loans or debts and receivables is part of worship that draws us closer to Allah because its affection makes their affairs easier and relieves their sadness. In Islam, debt and receivables are agreements based on trust, justice, and humanity. Here are some hadiths that regulate the ethics of debt collection, as follows

- **Spaciousness for Troubled Receivables**

The Prophet Muhammad PBUH said: *"Whoever gives leniency to a person who is in difficulty, Allah will open it up in this world and the hereafter."* (HR. Muslim).

The interpretation of this hadith emphasizes the importance of giving leniency or relief to debtors who are experiencing difficulties, which reflects the value of compassion and mercy. In the context of *debt* collectors, this means intimidating actions that are contrary to Islamic teachings that prioritize virtue for those in difficulty.

- **Prohibition of Being Rude in Billing**

The Prophet PBUH said: *"Allah will love those who are compassionate. Be gentle with anyone on earth, and he in heaven will have mercy on you"* (HR. Tirmidhi)

This hadith shows the importance of a gentle attitude in all forms of interaction, including in terms of debt collection. The intimidation and violence that is often carried out by *debt collectors* is clearly contrary to the principle of compassion taught by Islam.

- **The Virtue of Forgiving Debtors Who Can't Afford It**

The Prophet PBUH said: *"Whoever wants to get the protection of Allah, let him give leniency or forgive those who have difficulty paying debts."*
(HR. Buhari and Muslim)

The interpretation of this hadith shows that forgiving the debts of the incapable is considered a commendable act that will receive a great reward in the sight of Allah.

Review of the Debt Collector Profession in Islamic Law

Based on the hadith view, the profession of debt collector in Islam is allowed as long as its implementation is carried out by upholding human values and justice. This profession is not prohibited in Islamic law as long as it does not involve practices that violate Islamic ethics and principles, such as violence, intimidation, or actions that degrade human dignity. Debt collection must be carried out in a fair, understanding, and respectful manner of the rights of the debtor. Islam affirms that abusive actions, such as verbal or physical threats, are forms of tyranny that are contrary to religious teachings and cannot be justified under any circumstances.

As part of the application of this principle, Islam stipulates that a debt collector must use a persuasive approach, which focuses on dialogue and good communication with the debtor. This persuasive approach aims to create a solution that benefits both parties without involving elements of coercion or violence. In addition, Islam also requires debt collectors to avoid threats or intimidating actions in all their forms, because such actions not only violate human values but can also create greater conflicts.

As a form of leniency and tolerance, Islam also encourages debt collectors to provide lighter options to debtors, such as offering installment payments. This step is taken especially for those who are really in financial difficulties. By providing this option, Islam hopes that the debt collection process will not be an additional burden for the debtor, but instead become a solution to settle their obligations in a humane and just way. These principles reflect Islamic teachings that prioritize a sense of justice, compassion, and empathy in social relationships, including in financial transactions such as debt collection.

Ethical Guidelines for Debt Collectors

Based on the interpretation of the hadith, there are several ethics that must be upheld by a debt collector so that the collection practices carried out remain in accordance with Islamic teachings. First, debt collectors are expected to prioritize a persuasive approach, namely by collecting through a good and understanding dialogue on the condition of debtors. This approach aims to create effective communication without excessive pressure. Second, providing alternative repayment to debtors who are experiencing financial difficulties is also part of Islamic ethics in debt collection. One of the recommended alternatives is to provide payment options in stages or installments, so that debtors can pay off their obligations without feeling overburdened. Third, Islam emphasizes the importance of avoiding violence in the collection process. Debt collectors must stay away from abusive methods or actions that can harm the dignity of the debtor, both physically and psychologically. By applying these ethics, the debt collection process can be carried out humanely and in accordance with the values of justice and compassion taught by Islam.

Ethics that Debt Collectors Must Comply with

Debt collectors are required to comply with the ethical principles that have been set out in the regulations to ensure that the collection process is carried out professionally and with dignity. One of the main principles is the prohibition of using violence or intimidation of any kind during the collection process, as such actions violate human rights and can create conflicts that are detrimental to all parties. In addition, debt collectors are also prohibited from disseminating information about debts carelessly, in order to maintain the confidentiality of debtors' personal data and protect their right to privacy. Billing must be done at a place and time that does not interfere with the privacy of the debtor, for example by avoiding visits outside of reasonable hours or in inappropriate places. Finally, debt collectors are required to always show their identity and proof of official permission from the relevant institution before starting the collection process. This is important to provide a sense of security and transparency to debtors, while ensuring that the collection process is carried out in accordance with applicable legal rules. By adhering to these principles, debt collectors can carry out their duties ethically and in accordance with the professional standards that have been set

Legal Implications and Solutions in Debt Collection

Guided by principles that prioritize human values and Islamic law, financial institutions and debt collectors can carry out their duties in an ethical, fair, and dignified manner. One of the main approaches that must be applied is the use of persuasive and educational methods in the collection

process. This method prioritizes communicative and understanding dialogue, where debt collectors actively listen to the debtor's situation, provide a clear explanation of their obligations, and offer realistic payment solutions. This approach not only helps to reduce psychological pressure on debtors but also creates a more conducive and humane atmosphere for collection. In addition, financial institutions can involve mediators from trusted third parties if the collection process faces obstacles. This mediator acts as a neutral mediator to ensure that communication between creditors and debtors remains in good standing and that agreements can be reached transparently without any unnecessary conflicts. The involvement of the mediator is also important to ensure that the rights of both parties are protected in accordance with the provisions of the law and the principles of justice.

Furthermore, debt collectors are required to completely avoid using pressure or coercion methods, both physically and psychologically. These methods include verbal threats, intimidation, or actions that degrade the debtor. Such practices not only violate the laws and principles of humanity but also go against the teachings of Islamic sharia which prioritize justice and compassion in every social interaction. Instead, debt collectors must be able to show empathy for the debtor's condition and offer payment options tailored to their capabilities. By applying these principles, financial institutions and debt collectors can not only achieve their collection goals effectively, but also maintain public trust and practice fair, ethical, and humanitarian values that are in line with Islamic teachings. This will create a balance between economic interests and social responsibility that supports harmony in the relationship between creditors and debtors

Surah Al-Qur'an and Hadith on Ethics in Debt Collection

In the Qur'an, ethics in debt collection are clearly regulated in *Surah Al-Baqarah* verse 280. This verse provides guidelines for creditors, especially when it comes to dealing with debtors who are in financial difficulty:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۚ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ ﴿٢٨٠﴾

"And if (the debtor) is in difficulty, then give him a grace period until he is free and it is better for you to dissolve (some or all of the debt) if you know" (*QS. Al-Baqarah: 280*)

This verse emphasizes several key ethics in debt collection, namely:

1. Giving Flexibility

For debtors who are experiencing financial difficulties, creditors are encouraged to give a grace period or postponement until the debtor's condition improves. This principle reflects justice and humanity, which is in line with the Islamic teachings to do good to others.

2. Debt Free Advocate

In addition to providing leniency, Islam advocates a higher action, namely forgiving or forgiving debts for debtors who are really in difficulty. Debt forgiveness is said to be a better practice because it contains great goodness in the sight of Allah.

3. Avoiding arbitrariness

This verse is also the basis that in debt collection, creditors should not be harsh or tyrannical. Instead, he is expected to have empathy and generosity towards debtors who are in distress.

This verse reflects the importance of maintaining ethics in transactions and muamalah relationships, always taking into account the human condition.

There are several hadiths related to ethics in debt collection, which teach justice, patience, and compassion to debtors who are experiencing difficulties. Here are some of these hadiths:

1. Providing Spaciousness to Debtors in Difficulty

From Abu Hurairah r.a., the Prophet PBUH said:

"Whoever gives relief to a person who is in trouble or frees him from debt, then Allah will open him up in this world and the Hereafter." (HR. Muslim, no. 2699)

This hadith recommends giving leniency to debtors who are experiencing difficulties. This shows that in Islam, debt collection must be done with understanding and compassion.

2. Prohibition of Being Angry in Billing

From Jabir bin Abdullah r.a., the Prophet Muhammad PBUH said:

"God will love the compassionate. Be gentle with anyone on earth, and those in heaven will have mercy on you." (HR. Tirmidhi, no. 1924)

This hadith teaches to always be gentle and loving in social interactions, including in terms of debt collection, and prohibits rude or intimidating attitudes.

3. The Virtue of Forgiving the Debts of the Underprivileged

From Abu Qatadah r.a., the Prophet PBUH said:

"Whoever wants to seek the protection of Allah, let him give leniency or forgive those who have difficulty in paying debts." (HR. Muslim, no. 2588)

This hadith shows that forgiving or forgiving debts for those who are really unable is a very noble act and will receive protection and rewards from Allah SWT.

4. Deferring Payments for the Poor is Wrongdoing

From Abu Hurairah r.a., the Prophet PBUH said:

"Deferring payments to those who can afford it is tyranny." (HR. Bukhari, no. 2400; Muslim, no. 1564)

In this context, this hadith emphasizes the importance of fulfilling responsibilities for debtors who can afford to pay on time, and prohibits unreasonable delays in payments. These hadiths provide guidelines so that debt collection is carried out in a fair and humane way

4. CONCLUSION

From several cases that have occurred in Indonesia, it can be concluded that debt collectors always violate the law. Abusive actions against consumers or customers occur because some debt collectors violate the law. In addition, the public does not understand the legal umbrella that overshadows them. In addition, Islam does not prohibit or prohibit the profession of debt collectors. While one can choose to work as a debt collector, it is important to remember that ethics must be in accordance with the Islamic religion and must comply with applicable laws. Because a debt collector acts as a wakalah or representative of the responsibility that has been entrusted to them Islamic law, the practice of bullying debt collection is not in line with Islamic values that emphasize justice and compassion. Hadiths related to debt collection emphasize the importance of gentleness and spaciousness for debtors who are experiencing difficulties. For a debt collector, prioritizing good dialogue and humane methods can create more ethical collection practices and in accordance with Islamic teachings.

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