ABSTRAK

Penelitian ini membahas fenomena sosial pasangan muda di Desa Ngrejo yang terjerat hutang kepada *Bank Thitil*, sebuah lembaga keuangan informal dengan bunga tinggi. Permasalahan utama yang diangkat adalah konflik antara kebutuhan ekonomi mendesak dan kepercayaan terhadap ajaran agama, terutama larangan riba dalam Islam. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi lapangan, wawancara mendalam, dan observasi langsung terhadap warga dan pelaku *Bank Thitil*. Teori yang digunakan adalah pilihan rasional James S. Coleman untuk menganalisis peran sistem sosial dan nilai agama dalam mengatur perilaku ekonomi pasangan muda. Hasil penelitian menunjukkan bahwa meskipun mayoritas masyarakat memiliki kesadaran religius yang tinggi, kondisi ekonomi memaksa mereka untuk mengabaikan prinsip-prinsip tersebut demi memenuhi kebutuhan hidup. *Bank Thitil* dipilih karena kemudahan akses dan fleksibilitasnya, walaupun disadari memiliki bunga tinggi dan berisiko jangka panjang. Studi ini menyimpulkan bahwa kombinasi gaya hidup konsumtif, rendahnya literasi finansial, dan lemahnya akses terhadap lembaga keuangan formal menjadi faktor utama yang mendorong ketergantungan terhadap hutang, yang pada akhirnya memengaruhi stabilitas rumah tangga dan nilai-nilai sosial keagamaan.

Kata Kunci: *Bank Thitil*, pasangan muda, agama, hutang, Desa Ngrejo

ABSTRACT

This study discusses the social phenomenon of young couples in Ngrejo Village who are trapped in debt to Bank Thitil, an informal financial institution with high interest rates. The main problem raised is the conflict between urgent economic needs and belief in religious teachings, especially the prohibition of usury in Islam. This study uses a qualitative approach with field study methods, in-depth interviews, and direct observation of residents and Bank Thitil actors. The theory used is Rationa Choice James S. Coleman scheme to analyze the role of social systems and religious values in regulating the economic behavior of young couples. The results of the study show that although the majority of the community has a high religious awareness, economic conditions force them to ignore these principles in order to meet their living needs. Bank Thitil was chosen because of its easy access and flexibility, even though it is recognized that it has high interest rates and long-term risks. This study concludes that the combination of a consumptive lifestyle, low financial literacy, and weak access to formal financial institutions are the main factors that drive dependence on debt, which ultimately affects household stability and socio-religious values.

Keywords: Thitil Bank, young couple, religion, debt, Ngrejo Village