

Riba Reconsidered: Hermeneutic Insights from Tafsir and Prophetic Hadith in Contemporary Islamic Jurisprudence

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Suggested Citation:

Purnamasari, Neli; Karim, Hamad Nawab Abdul. (2026). Riba Reconsidered: Hermeneutic Insights from Tafsir and Prophetic Hadith in Contemporary Islamic Jurisprudence. *Litera Manggala*, Volume 1, Number 1: 73–90. <https://doi.org/xx.xxxxx>.

Article's History:

Received March 2026; *Revised* March 2026; *Accepted* March 2026.
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Abstract:

This research is motivated by the fact that many Muslims still conduct muamalah transactions, both buying and selling and borrowing, by justifying various methods to achieve large profits, one of which is taking usury. In this case, many Muslims still ignore the Quran and Hadith as their guide to life. It is important to note that the main principle in muamalah in Islam is the prohibition of usury. The purpose of this study is to analyze the stages of the prohibition of usury based on the Quran and Hadith and examine the asbabun nuzul and asbabul wurud regarding the prohibition of usury. The method used is a descriptive analysis method, namely by examining several interpretations, hadith, asbabul wurud, asbabun nuzul related to the prohibition of usury. The type of this research is library research, while the data collection technique is a literature study where the researcher takes data sources from several books, books, official websites, and scientific works. The result is that the stages of the prohibition of usury are 4 stages, namely the first in the letter Ar-Ruum; 39, the second al-Nisa; 160-161, the third stage Ali Imran verse 130, the fourth al-Baqarah; 278. As for the hadith related to usury, one of them is the hadith narrated by Bukhari namely from Abu Hurairah ra, Rasulullah ordered humans to stay away from things that can destroy you namely shirk to Allah, magic, killing a soul that is forbidden by Allah except with the right, consuming usury and orphans, running away from war and accusing a believing woman holy adultery.

Keywords: asbabun nuzul; asbabul wurud; hadith; riba; tafsir.

INTRODUCTION

In carrying out muamalah activities, Muslims consistently refer to the Qur'an and the Hadith as the normative foundation that guides every transaction. This reference is not merely understood as symbolic legitimacy, but rather as an ethical and legal framework that

directs economic behavior to align with sharia provisions. This orientation implies efforts to create economic activities that earn the approval of Allah SWT, so that the spiritual and social dimensions are inseparable from daily practice. Within the framework of Islamic teachings, all forms of taking or consuming usury are declared prohibited. This prohibition encompasses various forms of transactions, both in buying and selling practices and in debt mechanisms. Thus, the principle of prudence in muamalah is an integral part of a religious commitment that places the values of justice and welfare as the primary orientation in economic interactions.

Etymologically, the term *riba* has been explained by a number of scholars with relatively similar emphasis. Al-Raghib al-Ashfihani defines *riba* as an increase in capital (al-Iṣfahānī, 1972). This explanation shows that linguistically, *riba* refers to the element of addition in an object. Quraish Shihab defines *riba* as excess (Shihab, 1998), a terminology that emphasizes the existence of a surplus from the basic value that is used as a reference. Abu Ja'far ibn al-Jarir al-Thabari interprets it as an addition to something (Al-thabari, 2001), while al-Shabuni interprets it as an absolute addition (Al-Shabuni, 1968). Al-Jurjani also stated that *riba* means addition or *ziyadah*. This meaning shows semantic consistency that *riba* is linguistically related to the concept of addition or excess of the existing principal.

The term *riba*, interpreted as *az-ziyadah* or additional interest, has received further explanation in studies by contemporary scholars. (Jaelani, 2014) suggests that the additional interest in question is an excess that is detrimental to another party and stems from unjustified transaction practices. Thus, this linguistic meaning does not exist in a vacuum but has ethical implications in economic practice. Terminologically, al-Raghib al-Ashfihani explains that *riba* is an increase in capital that is not accompanied by sharia provisions (al-Iṣfahānī, 1972). This explanation emphasizes that the legal dimension differentiates between legitimate and reprehensible additions. The element of the absence of sharia legitimacy places these additions in the prohibited category, so that the normative aspect becomes the main parameter in their assessment.

Based on these various definitions, a conceptual overlap between the etymological and terminological understandings of usury (*riba*) is apparent. Linguistically, scholars agree that usury refers to an increase or excess. Terminologically, this definition has been clarified by incorporating elements of sharia law as a limitation. Terminologically, usury is understood as taking an additional payment on the principal or debt within a specified time period without any basis in sharia law. The elements of time and the addition to the principal are prominent characteristics of this definition. Thus, usury is not simply understood as any form of increase, but rather an increase that occurs within the context of a specific transaction and lacks normative legitimacy in Islamic teachings.

Social reality shows that the practice of usury (*riba*) is still found in various economic activities. This phenomenon demonstrates the gap between theological norms and their empirical implementation in everyday life. Although the prohibition of usury has been explicitly stated in Islamic teachings, some economic actors continue to engage in transactions that involve additional elements on top of the principal debt. This situation indicates that the issue of usury is not merely a conceptual issue, but a practical problem that requires serious attention. The complex dynamics of the modern economy often present transaction mechanisms that have the potential to intersect with usury practices. This situation demands a comprehensive understanding of the concept and limitations of usury so that Muslims can position their economic activities within the framework of sharia principles.

Based on this description, a more in-depth study of usury from an Islamic perspective is relevant. The focus is directed at the stages of usury's prohibition by examining the *asbabul wurud* (cause for impurity) and *asbabun nuzul* (cause for cause) that underlie the revelation of the relevant verses and hadith. An analysis of the interpretations and hadith discussing usury is necessary to understand the historical context and the normative messages they contain.

Furthermore, a study of the inter-verse munasabah (reciprocity) provides an overview of the thematic interrelationships that strengthen the construction of the usury prohibition in the Qur'an. The significance of this discussion is not limited to the theoretical realm but also has practical implications for contemporary life. A comprehensive understanding of the concept of usury is expected to provide an ethical foundation for building a fair transaction system that aligns with Islamic principles.

METHOD

This research was designed within a qualitative methodology framework with a library research approach oriented toward normative-theological analysis of the concept of usury in the Qur'an and Hadith. This approach was chosen because the object of study concerns religious texts that require the exploration of meaning through the tools of the science of tafsir and ulumul hadith. Library research allows researchers to examine primary sources in the form of verses of the Qur'an related to usury and relevant hadith, accompanied by a review of classical and contemporary tafsir literature. In the tradition of Islamic research, library research occupies a crucial position because the texts of revelation and hadith constitute a normative foundation that is analyzed systematically through established methodological tools (Sugiyono, 2017). The qualitative orientation in this research is not directed at statistical measurements, but rather at the interpretation of meaning, intertextual relations, and conceptual constructions that shape the understanding of the stages of the prohibition of usury.

Epistemologically, this research is based on an interpretive paradigm that views texts as entities with historical contexts and horizons of meaning. The analysis is conducted by considering the *asbab al-nuzūl* and *asbab al-wurūd* to obtain a picture of the historical background of the revelation of verses and the birth of hadith. This approach allows for an understanding that is inseparable from the socio-economic dynamics of Arab society during the period of revelation. This framework aligns with the view that interpretation not only reveals lexical meaning but also the relationship between text and context (Shihab, 2007). Thus, the research method does not stop at citing verses and hadith, but rather unravels the network of meanings that underlie them. This interpretive paradigm provides space for a comprehensive reading of the gradual process of usury legislation in the Qur'an and its elaboration in the Prophet's hadith.

The type of research used is descriptive-analytical. Descriptive refers to the attempt to systematically present textual data, while analytical refers to the process of analyzing and interpreting that data. In this context, the researcher describes verses about usury from Surah al-Rum, al-Nisa', Āli 'Imrān, and al-Baqarah, as well as hadiths narrated in authoritative hadith books. The analysis stage is carried out by comparing the interpretations of commentators such as al-Ṭabari, Ibn Kathir, al-Maraghi, and Quraish Shihab to discover conceptual patterns regarding the stages of usury prohibition (Al-Shabuni, 1968). The analysis also includes identifying the classifications of *riba* in Islamic jurisprudence literature, such as *riba qardh*, *riba jahiliyah*, *fadhīl*, and *nasi'ah*. This process allows for the formulation of a conceptual synthesis that reflects the continuity between the revealed text, the interpretations of scholars, and the construction of Islamic law.

The data sources in this study consist of primary and secondary sources. Primary sources include the Qur'an and major hadith books such as *Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*, which contain narrations related to *riba*. Classical tafsir works such as al-Ṭabari's *Jāmi' al-Bayān* and Ibn Kathir's *Tafsīr al-Qur'ān al-'Aẓīm* serve as primary references for understanding the construction of the verse's meaning. Secondary sources include contemporary tafsir works such as *Tafsir al-Misbah* and academic literature discussing the concept of *riba* from an Islamic legal perspective. Sources were selected based on their scholarly authority and relevance to the research focus.

Source validity was determined by the author's academic reputation, the publisher's credibility, and the work's methodological consistency. Therefore, the data used has a reliable academic basis.

Data collection techniques were conducted through documentary studies of relevant literature. This process included identifying, classifying, and inventorying verses and hadith related to usury. Researchers conducted systematic searches of thematic indexes in tafsir and hadith books to ensure data completeness. Each text found was recorded along with the context of its narration or the background to its revelation. The next stage involved critical reading of the interpretations of scholars to understand the varying perspectives that have developed within the Islamic scholarly tradition. This documentation technique aligns with the library research method, which places the text as the primary object of analysis (Moleong, 2017). Through this process, the collected data consisted not only of literal quotations but also of interpretations that formed the research's conceptual framework.

Data analysis was conducted using a content analysis method, which focuses on extracting the substantive meaning of the texts. This method enabled researchers to identify key themes in verses and hadiths on usury and group findings based on legislative stages. The analysis began with data reduction to focus attention on texts directly relevant to the prohibition of usury. The next stage involved categorizing them based on the Makkiyah and Madaniyah periods to trace their normative development. Interpretation was conducted by comparing the opinions of commentators and hadith scholars to identify argumentative similarities and differences (Krippendorff, 2019). This approach provides an overview of the dynamics of understanding usury (*riba*) in the history of tafsir and fiqh (Islamic jurisprudence).

To ensure data validity, this study employed source triangulation techniques. Interpretation of a verse does not rely solely on a single tafsir book but rather compares it with other works of scholarly authority. Similarly, in examining hadith, researchers referred to the commentary on the hadith to understand the context of the transmission and the quality of the sanad (chain of transmission). Triangulation was conducted to prevent the analysis from becoming trapped in a single, potentially reductive reading. The principle of caution in citing and interpreting texts is an integral part of Islamic research methodology. Through this procedure, the resulting interpretations have a more solid foundation and avoid disproportionate generalizations.

A historical approach was also used to examine the relationship between the text and social reality during the period of revelation. The *asbab al-nuzul* (the principle of prohibition) and the *asbab al-wurud* (the principle of narration) were analyzed as instruments for understanding the socio-economic background surrounding the practice of usury. This historical information was obtained from tafsir books, the commentary on hadith, and sirah literature. This approach allows for the reconstruction of the situation in pre-Islamic and early Islamic Arab society, which experienced the practice of usury during the Jahiliyah era. By understanding its historical context, the prohibition of usury is not understood as an abstract norm, but rather as a response to economic practices that gave rise to social inequality. The historical approach enriches the normative analysis with an empirical dimension, clarifying the meaning of the gradual legislation in the Qur'an.

Overall, this research method is structured to provide a systematic, comprehensive, and authoritative analysis of the Quran. Library research, combined with a descriptive-analytical approach and content analysis, allows for an in-depth exploration of the concept of usury from the perspective of interpretation and hadith. The integration of normative and historical approaches provides a reading that is inseparable from the underlying social reality. By utilizing source triangulation and critical analysis of classical and contemporary literature, this research seeks to present a methodological construction that is academically sound. This methodological framework is expected to support the formulation of relevant findings for the development of Islamic economic law studies within a broader scientific context.

DISCUSSION

Verses and Hadiths about Riba

1. Verses about Riba

a) Surat Al-Rum verse 39

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُم
الْمُضْعِفُونَ ۝ ٣٩ (الرُّوم/٣٠: ٣٩)

Meaning: "The usury you give to increase in the wealth of others does not increase in the sight of Allah. As for the zakat you give with the intention of gaining the pleasure of Allah, they are the ones who multiply (their reward)." (Ar-Rum/30:39)

The discussion of usury in the Qur'an received significant attention in the study of M. Quraish Shihab, who stated that the term is mentioned eight times and distributed across four surahs, namely al-Baqarah, Ali Imran, al-Nisa, and al-Rum (Shihab, 2007). This repetition shows that usury occupies an important conceptual position in the construction of the economic ethics of the Qur'an. Its distribution is not sporadic, but rather lies within a consistent thematic framework. One verse is contained in surah al-Rum verse 39, one in al-Nisa verse 161, one in Ali Imran verse 130, while several others are in surah al-Baqarah, namely verses 275, 276, and 278 (Syarif, 2011). This distribution shows the continuity of discussion across surahs, while also demonstrating a hierarchical pattern of delivery. The presence of the theme of usury in various verse contexts indicates that this issue has broad relevance in the structure of the teachings of the Qur'an.

The three surahs containing verses about usury are classified as Madaniyah, while Al-Rum is categorized as Makkiyah. These different periods of revelation present distinct historical contexts for interpreting these verses. The Mecca and Medina phases have heterogeneous social characteristics, so the approaches used in conveying the message also display different nuances. The presence of verses about usury in these two phases demonstrates an unbroken narrative continuity. The theme did not emerge suddenly, but rather emerged through a gradual and contextual process. The repeated mention of usury across periods demonstrates efforts to build collective societal awareness regarding economic practices that deviate from the principles of justice. Thus, usury is positioned as a moral and social issue that requires serious attention within the value structure of the Quran.

In general, usury is classified into two broad categories: usury related to debt and receivables and usury related to sales transactions. Usury in debt includes *riba qardh* and *riba jahiliyah*. *Riba qardh* is understood as an additional benefit or benefit required of the borrower from the outset of the loan agreement. This additional benefit is part of the loan agreement and is inherent as a financial consequence. A concrete example is a loan of fifty thousand rupiah requiring the repayment of sixty thousand rupiah; the difference in nominal value is categorized as *riba qardh*. In this practice, the additional benefit does not arise from the natural transaction process but is instead a condition attached to the contract. This construction demonstrates an unbalanced relationship between the lender and the borrower.

Usury during the Jahiliyah period refers to the practice of increasing debt due to delays in payments when the borrower is unable to repay their obligations within the agreed timeframe. In this pattern, the payment period serves as the basis for increasing the nominal amount of the debt. Al-Jashshash explains that the practice of usury known to pre-Islamic Arabs involved loans of dinars or dirhams, with repayment periods increased according to the initial agreement (Alijaya, 2022). This form of transaction illustrates an economic pattern that places the weak in a vulnerable position. The increase in nominal amounts is not simply a matter of numbers, but rather reflects a structure of relationships that has the potential to be oppressive. This practice existed in Jahiliyah

society and was part of an economic system that did not consider aspects of social balance. Thus, usury during the Jahiliyah period exhibits a relevant historical dimension in understanding the context of the prohibition of usury.

In the realm of buying and selling, *riba* is divided into *riba fadhl* and *riba nasi'ah*. *Riba fadhl* occurs in the exchange of similar goods at different levels or measurements, particularly for *riba*-related commodities. Lexically, the term *fadhl* means excess in the exchange of goods of identical type and form (Idri, 2010). The imbalance in the levels in such transactions is understood as an addition that is not permitted from an Islamic legal perspective. Unequal exchanges of the same commodity have certain normative implications. This concept emphasizes the importance of the principle of equality in transactions. *Riba fadhl* is not merely about the difference in quantity, but rather about the integrity of a fair exchange. Thus, this category demonstrates that fairness in transactions is measured not only by the formal agreement but also by the substantial balance between the parties involved.

Riba nasi'ah, on the other hand, relates to the deferred delivery of *riba*-based goods exchanged for other *riba*-based goods. The element of time plays a crucial role in this category, as the additional value arises from the difference in delivery time. Muhammad Abu Zahra explains that *riba nasi'ah* involves a change or addition between goods delivered now and those delivered in the future (Sholeh & Saâ, 2024). Ibn al-Qayyim al-Jawziyyah emphasized that *riba nasi'ah* is an addition to the loaned goods (Jalili, 2020). In practice, a frequently cited example is the loan of one kilogram of dates during a particular season, which is repaid with a larger amount in the following season. This pattern demonstrates that the temporal dimension can be a factor influencing the value structure of transactions, giving rise to certain normative consequences.

The discussion of usury in the Qur'an is presented through a gradual approach, resembling the stages of discussions on alcohol (Shihab, 2019). In the initial phase, the Meccan verses emphasize the moral dimension without explicitly formulating legal provisions. Surah al-Rum verse 39 emphasizes that additions intended to increase human wealth have no value in the sight of God. The message conveyed is oriented towards developing ethical awareness. Ibn Kathir's interpretation interprets this verse as explaining that giving directed towards obtaining a greater reward from humans has no value in the sight of God (Abdurrahman, 2008). This emphasis indicates that intention plays a crucial role in assessing an action. The spiritual dimension is positioned as a measure of value that transcends material calculations.

The narration of Ibn Abbas mentions two forms of usury in the context of this verse: illegitimate usury, such as usury in buying and selling, and gifts intended to obtain greater rewards. This classification demonstrates the distinction between the legal and ethical aspects of understanding the concept of usury in the early period of revelation. Tafsir Jalalain explains that the term usury refers to something given to another person in the hope of receiving a greater reward (Amalia, 2025). This additional amount is considered to have no growth in value in the sight of Allah and does not produce reward. The interpretation of the Qur'an, Majid An-Nur, emphasizes that gifts given with the aim of obtaining additional benefits do not bring spiritual rewards (Faisal, 2021). The narration of ad-Dhahak describes this form as permissible usury, meaning it does not involve legal sin, even though it does not yield reward.

Tafsir al-Misbah asserts that the term *zakat* in the verse refers to voluntary charity intended to seek God's pleasure and to be multiplied in return. Emphasis is placed on the dimension of intention as the foundation of the value of charity. The blessings of wealth are understood to be realized when its acquisition and use are in accordance with God's guidance. Within this framework, the recognized growth is not merely nominal accumulation, but rather the growth of meaning and value. Al-Maraghi views this stage as a depiction of the negative elements of usury without explicit legal stipulation. This approach demonstrates the process of fostering moral awareness before the formulation of more stringent legal provisions. Thus, the discussion of usury in the Qur'an reflects a gradual educational strategy, which places the transformation of consciousness as the foundation for the formation of norms.

b) Surat An-Nisa ayat 160-161

فَبِظَلْمٍ مِّنَ الَّذِينَ هَادُوا حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنِ سَبِيلِ اللَّهِ كَثِيرًا ۗ وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا ۗ (النساء/4: 160-161)

Meaning: "Because of the injustice of the Jews, We have forbidden them the good things which were previously lawful for them; and because they hinder (others) from the way of Allah, and commit usury, while they were forbidden from it; and devour the wealth of others unjustly. We have prepared for the disbelievers among them a painful punishment." (An-Nisa'/4:160-161)

This verse outlines the normative consequences of the behavior of some of the Children of Israel, who are depicted as committing injustice in various dimensions of life. The prohibition of certain foods previously permitted is presented as a response to actions deemed to deviate from divine provisions. The verse's wording emphasizes the connection between injustice, hindering humanity from the path of God, the prohibited practice of usury, and the taking of property unlawfully. The mention of the threat of a painful punishment presents an eschatological dimension that emphasizes the moral gravity of the violation. The verse's narrative structure demonstrates the continuity between socio-economic violations and spiritual accountability. Within this framework, this verse does not simply present historical information but also presents an ethical reflection on the relationship between law, morality, and collective consequences in the history of religious communities.

Ahmad Mustafa al-Maraghi interpreted verses 160–161 as a warning for the Jews to stop their repeated injustices. The prohibition of food is understood as a form of educational sanction related to ongoing acts of disobedience. Al-Maraghi explained that some of them associated the prohibition with previous prophets, such as Noah and Abraham, while stating that the restriction had existed before. This claim is considered to have no valid basis, as affirmed in Q.S. Ali 'Imran [3]: 93 regarding the halalness of food for the Children of Israel before the Torah was revealed. A more detailed explanation of the types of food that were forbidden is found in Q.S. al-An'am [6]: 146, including the prohibition on hooved animals. The focus of al-Maraghi's interpretation lies in the moral message behind the prohibition as a response to the disobedience committed (Al-Maraghi, 1993).

This explanation indicates that the Qur'an does not detail the foods prohibited in Surah An-Nisa' because the verse's emphasis is on the punishment dimension, not on an inventory of dietary laws. The injustice mentioned is understood to include disobedience to the Prophet Moses, rejection of the teachings of the apostles, and the tendency to hinder people from the path of God. This obstruction can be understood as an attitude of closing oneself off from the truth while influencing others to disobey divine guidance. In this context, the practice of usury is mentioned as an integral part of the series of moral violations they commit. The prohibition against usury had been conveyed through previous prophets, yet the practice persisted. The mention of usury along with the taking of property by wrongdoing demonstrates the economic dimension as an integral part of the Qur'an's ethical critique of that community (Al-Maraghi, 1993).

Ibn Kathir's interpretation sees this verse as a message about divine sanctions for major sins committed by some Jews. The prohibition of things that were previously halal is understood in two aspects, namely the qadar and syar'i provisions. The qadar aspect refers to provisions that operate according to the sunnatullah, while the syar'i aspect is related to the rules contained in the Torah. Ibn Kathir links this verse with Q.S. al-An'am [6]: 146 which contains details of the prohibition against hooved animals and certain fatty parts. Disobedience, the killing of the prophet, and opposition to Jesus and Muhammad are part of the historical background of the prohibition. The practice of usury that is still carried out even though it has been prohibited shows neglect of the guidance of revelation. The threat of painful punishment in this verse is understood as a consequence of repeated disbelief and deviation (Abdurrahman, 2008).

In Tafsir Jalalain, the phrase "By injustice from Those They are Jews" is interpreted as the reason for the prohibition of food that was previously lawful for them. This explanation emphasizes that injustice is the normative basis for the restrictions imposed. Obstruction from the path of Allah is understood as an act that hinders humans from following His religion. The practice of consuming usury, which has been prohibited in the Torah, is referred to as a clear form of violation. This interpretation also links the taking of wealth in vain with the practice of bribery in court and other forms of manipulation. The closing wording of the verse that mentions the provision of a painful punishment is understood as a firm threat for those who remain in disbelief. Jalalain's interpretation presents a concise but solid approach in explaining the relationship between injustice, usury, and the afterlife consequences (Amalia, 2025).

M. Quraish Shihab in Tafsir al-Misbah places verse 160 as an explanation of sanctions for oppressive behavior that does not place things proportionally. The prohibition of some foods is understood as a historical lesson containing a moral message. The statement of some Jews who associate the prohibition with previous prophets is answered by referring to Q.S. Ali 'Imran [3]: 93. Verse 161 is seen as a continuation that details other forms of oppression, including the practice of usury which is considered inhumane and contrary to the principles of justice. The combination of violation of God's commands and actions that harm others presents a complex picture of moral deviation. The threat of painful punishment emphasizes the relationship between social ethics and spiritual accountability (Shihab, 2019).

A study of this verse also notes that the prohibition of usury was already known in earlier traditions, although the practice persisted. Al-Jashshash mentions the belief among Jews that usury was only prohibited within the community's internal relations, while its relation to external parties was considered permissible. This view demonstrates ethical differentiation based on group identity. Surah an-Nisa' at this stage presents a condemnation of the practice of usury through a historical narrative without explicitly formulating its prohibition for Muslims. This narrative serves as moral conditioning for Muslims to avoid practices that bring harm. The mention of the prohibition imposed on the previous community provides a historical reflection on the socio-economic impact of usury and its implications for collective life (Syarif, 2011).

Rif'at al-Sayyid al-'Awdî identifies several key points regarding usury in the context of this verse. Usury is understood as a tradition rooted in Jewish social practices and even disseminated to others. The specific mention of this community is considered to have historical relevance that can be verified in social realities across time. Usury is positioned as a form of wrongful acquisition of property that is closely related to the concept of injustice. The social impacts of both show similarities in creating inequality and collective loss. This verse contains four forms of error: deviation from faith through obstruction from the path of God, social and political deviation characterized by injustice, and economic deviation through the practice of usury. All of these aspects demonstrate that usury exists within a broader network of moral violations and is inseparable from the context of social ethics.

c) Surah Ali Imran verse 130

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ. (آل عمران/3: 130)

Meaning: "O you who believe, do not consume usury in doubles (118) and fear Allah so that you will be successful." (Ali 'Imran/3:130)

This verse presents a direct call to believers to avoid the multiple practices of usury and to affirm their devotion to Allah as the path to success. The redaction of this prohibition marks a more explicit phase in the prohibition of usury in the Koran. The phrase "لا تأكلوا الربا" uses the diction "to eat" to describe the act of taking usury, a language choice that is full of moral meaning because this word in Arabic tradition is often associated with actions that contain elements of exploitation. The phrase "أضغافاً مضاعفةً" describes the practice of multiplying debts that was

commonplace in pre-Islamic Arab society. The call to piety accompanying this prohibition demonstrates that the issue of usury is not limited to the realm of muamalah (transactions) but is also closely related to the spiritual quality and integrity of the person who engages in it.

Tafsir Jalalain explains that the phrase "لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً" prohibits consuming usury with ever-increasing multiplication. The difference in pronunciation of the word, whether written with or without an alif, does not change the substance of the meaning, which emphasizes an addition to the loaned asset or a deferred payment. This practice is common when the payment due date arrives and the borrower is unable to pay off their obligation, so the lender stipulates an addition as a condition of the deferral. The closing verse, "And the Most Gracious and the Most Merciful," is understood as an encouragement to abandon this practice in order to achieve true good fortune. The good fortune referred to is not merely material achievement, but success in a broader sense, encompassing spiritual and moral dimensions (Amalia, 2025).

Ismail Haqqi al-Buruswi's commentary on the Rūḥ al-Bayān explains that the phrase "eating riba" is a metaphor for the act of taking it, with the use of the word "eating" to emphasize the intensity and evil of the practice. In social customs, taking riba is closely related to consumption activities, so this metaphor reinforces its negative impression. The phrase "أَضْعَافًا مُضَاعَفَةً" is understood as a cumulative, repeated addition. During the pre-Islamic era, when a creditor owed a hundred dirhams and the debtor was unable to repay within the specified time, the creditor offered a deferral with certain additional conditions. This practice continued repeatedly until the amount of the debt increased drastically. The term "adh'āf" as the plural of "dha'f" indicates a multiplication that exceeds reasonable limits. The mention of this form in the verse aims to denounce the deep-rooted tradition, not to limit the prohibition to only certain forms (Al-Buruswi, 1996).

Wahbah az-Zuhaili, in his Tafsir al-Wasith, explains that this verse prohibits believers from imitating the practice of usury practiced by the Jews and the Arabs of ignorance. Traditions prevalent at that time demonstrated a pattern whereby when a debt matured and remained unpaid, the lender offered a choice between immediate repayment or an increase in the value of the debt as compensation for the deferral. Debtors in desperate situations were often forced to accept this additional option. The extension of time and the increase in the nominal amount made the debt burden even heavier. This explanation places the prohibition of usury in a concrete social context, demonstrating its impact on economic inequality. This verse directs believers to maintain the integrity of transactions and refrain from practices that lead to exploitation (Faaqih et al., 2024).

In his Tafsir Ayat al-Ahkam, Muhammad 'Ali as-Shabuni explains that this verse explicitly forbids the practice of usury, although its wording still highlights a specific form, namely, multiplied usury. Surah Āli 'Imrān, which is classified as a Madaniyah text, contains a normative affirmation of economic practices that had taken root in Arab society. The mention of the form "adh'āfan mudhā'afah" is understood as representing the dominant practice that occurred at that time. This verse shows a shift from moral condemnation to a more assertive legal formulation. The prohibition is directed at believers to prevent them from falling into previously common habits. The emphasis on the dimension of multiplication shows a concrete picture of the economic exploitation that was the social background for the revelation of the verse (Al-Shabuni, 1968).

Abdul Ghofur, in his study of the concept of usury in the Qur'an, notes that this verse represents a crucial stage in the process of usury legislation. Although the stated prohibition still relates to a specific form, the wording of the verse demonstrates a clear normative direction. The use of the definition "adh'āfan mudhā'afah" is understood as describing the most prominent practice at that time, rather than as limiting the scope of the prohibition. Thus, this verse presents a normative dimension that is increasingly strengthened compared to previous stages. The prohibition does not stand alone but is integrated within the framework of Islamic economic ethics that rejects exploitation and injustice. This analysis shows that the wording structure of the verse contains interrelated social and moral content (Ghofur, 2016).

Al-Tabari, in his *Jami' al-Bayan f Tafsir al-Qur'an*, explains the historical background of the usury practice of the Jahiliyah era referred to in this verse. He describes the custom where debtors unable to repay their debts ask their creditors to grant them a deferral in exchange for a certain additional payment. This practice continues to repeat itself, resulting in the debt's value increasing many times over. Al-Tabari asserts that this is a form of compound usury forbidden by Allah. He also cites a narration from Mujahid, who states that the usury of "adh'āfan mudhā'afah" is the usury of the Jahiliyah era. This view positions the verse as a critique of specific practices that developed in the pre-Islamic period. This description demonstrates the connection between the text of revelation and the social reality that underlies it (Al-thabari, 2001).

d) Surah Al-Baqarah verse 278

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُّوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُّؤْمِنِينَ ۚ (البقرة/2: 278)

Meaning: "O you who believe, fear Allah and give up what remains of usury (which has not been collected) if you are believers." (Al-Baqarah/2:278)

The 278th verse of Surah al-Baqarah presents a direct call to the community of believers through a call loaded with ethical and spiritual content. The phrase "yā ayyuhā alladzīna āmanū" is not merely a vocative form, but rather a rhetorical construct that affirms the collective identity of believers as moral subjects bound by a commitment to faith. The command to obey Allah contains a dimension of inner awareness that demands existential caution in all social actions, including economic practices. The phrase *wa dharū mā baqiya mina al-ribā* indicates the existence of usury practices that still remain and have not been completely abandoned at the time of the verse's revelation. Thus, this verse not only conveys norms but also corrects ongoing customs. The verse's conclusion, "in kuntum mu'minīn," emphasizes the link between the integrity of faith and adherence to divine provisions in the realm of muamalah (transactions) (Katsir, 2004).

In the *Tafsir al-Jalalain*, the explanation of this verse positions the word "ittaqū" as a command to cultivate piety, manifested through concrete obedience. The commentary interprets the command to abandon usury as an invitation to avoid any vestiges of usury practices left over from previous transactions. Emphasis is placed on the phrase "in kuntum mu'minīn," which is understood as an indicator of authentic faith. Faith is not treated as a verbal claim, but rather as a quality reflected in obedience to God's commands. In its historical context, it is stated that this verse was revealed when some companions were still demanding the repayment of excess wealth derived from usury practices before the prohibition was fully affirmed. This situation demonstrates the gradual internalization of sharia norms within early Muslim society. This interpretation emphasizes that faith identity has direct implications for economic behavior and social relations.

The explanation presented in the *Tafsir Ibn Kathir* provides a broader elaboration of the theological and moral dimensions of this verse. Allah commands His faithful servants to be devout with full awareness that every action is under His supervision. *Taqwa* is understood as a vigilant attitude that protects a person from actions that bring wrath and distances oneself from everything that reduces Allah's pleasure. In the context of usury, the order to leave *mā baqiya mina al-ribā* is interpreted as an obligation to stop taking excess from the principal of the loaned property after the prohibition occurs. Ibn Kathir links the closing verse with a commitment to the entire Shari'a, including the permissibility of buying and selling and the prohibition of usury. Thus, compliance with this verse is positioned as an integral part of acceptance of the Islamic legal order as a whole.

Al-Ṭabari in *Jāmi' al-Bayān fī Tafsīr al-Qur'ān* places this verse in the final phase of the series of revelations regarding usury. He narrated several opinions from narrators such as Ibn 'Abbas, 'Aṭā', 'Ikrimah, and al-Suddī, explaining the historical background of the revelation of the verse. Ibn 'Abbas's narration states that this verse relates to the Banu 'Amr ibn 'Umais of Thaḳīf, who had a dispute with the Banu al-Mughīrah ibn Makhzūm regarding additional usury. The dispute

was brought to the Prophet Muhammad, and the prohibition of usury was emphasized in that context. Another narration states that this verse was revealed regarding 'Abbas ibn 'Abd al-Muṭṭalib and 'Uthman ibn 'Affan, who had a debt in the form of dates and were prohibited from taking additional money from him. Meanwhile, al-Suddī linked it to the financial cooperation between 'Abbas and Khalid bin Walid during the pre-Islamic era which involved the practice of usury-based lending (Al-thabari, 2001).

The information gathered by al-Tabari shows that the prohibition of usury did not exist in a vacuum, but rather interacted with the socio-economic realities of Arab society at that time. The practice of usury was deeply rooted in the transaction system and inter-tribal relations, so its cessation required both normative affirmation and the resolution of ongoing concrete cases. The differing narrations do not indicate contradictions, but rather enrich understanding of the scope of the verse's application. This verse is understood as a final declaration demanding the cessation of any remaining usury practices, even though they originated from the ancient covenant. Thus, the legal transformation brought by the Qur'an progressed gradually until it reached a firm stipulation. This explanation aligns with the discussion in the thematic study of the verses on usury, which traces the gradual development of regulations in revelation (Mukaromah, 2004).

The description of the period in which the verses were revealed shows that the provisions on usury underwent a gradual legislative process. In earlier phases, revelation provided hints and criticisms of usury practices, while in this phase, the prohibition is explicitly formulated. Although the text of verse 278 outwardly focuses on the command to abandon any remaining usury, its understanding cannot be separated from the entire legal framework that preceded it. The emphasis on the identity of faith in this verse indicates that economic regulation in Islam is rooted in spiritual foundations. Adherence to the prohibition on usury becomes part of the expression of faith that is manifested in concrete actions. By maintaining continuity with classical sources of interpretation, this explanation demonstrates how the Islamic scholarly tradition reads the verse contextually and normatively, without separating it from the social realities underlying the revelation.

2. Hadith about Usury

Usury in the Quran is used for debt, unlike the Prophet's hadith. Although the reference is based on debt, it can also be in the form of loans or deferred payments in sales. Furthermore, the discussion of usury in the Prophet's hadith relates to certain forms of trading practiced in the pre-Islamic era. The Prophet Muhammad stated that all pre-Islamic usury practices are null and void. As quoted by Usama ibn Zayd, who stated that usury only exists in deferrals (*nasi'ah*), this hadith demonstrates a pre-Islamic practice (Zuhri, 1996).

The hadiths that explain usury related to buying and selling are as follows:

First Hadith:

عن أب سعيد الخدري أن رسول الله صلى الله عليه وسلم قال: لا تبيعوا الذهب بالذهب ولا الورق بالورق إلا وزنا بوزن مثلاً بمثل سواء بسواء (رواه ومسلم م)

Meaning: "From Abu Sa'id al-Khudzri, the Prophet Muhammad said, "Do not trade gold for gold and money for money except in the same weight and type." (Narrated by Muslim)

The above hadith explains that trading of similar goods must be the same in terms of measurement, size, and weight. For example, wheat for wheat. If the transaction is conducted in different measurements, it is considered usury. Unless the objects traded are different, such as gold for wheat, or gold for dates, and so on.

Therefore, it is not permissible to trade 1 (one) dirham for 2 (two) dirhams. This is in accordance with the Prophet's saying:

Second Hadith:

عن عثمان بن عفان أن رسول الله ص.م قال لا تبيعوا الدينار بالدينارين ولا الدرهم بالدرهمي (رواه ومسل م)

From Uthman bin Affan, the Prophet Muhammad (peace be upon him) said, "Do not trade one dinar for two dinars, or one dirham for two dirhams." (Narrated by Muslim).

Third Hadith:

عن أب سعيء الخءري قال قال رسول لله صلى الله عليه وسلم: الذهب بالذهب والفضة بالفضة وال بال بي والشعي بالشعي والتمر بالتمر والملح بالملح مثلا بمثل يءا بيد فمن زاء او اسياء فقاء رب الاخذ والمعطى فيه سواء (رواه البخارى ومسلم)

Meaning: "Abu Sa'id Al-Khudri reported that the Prophet Muhammad (peace be upon him) said that the sale of gold for gold, wheat for wheat, flour for flour, dates for dates, and salt for salt must be equal and immediately handed over. Whoever adds or asks for more is committing usury. In this case, the recipient and the giver are equal." (Narrated by Bukhari and Muslim).

The above hadith explains that the sale of similar goods, such as gold for gold, wheat for wheat, and dates for dates, must be equal (in terms of size, measure, and weight). Furthermore, the goods must be immediately handed over.

Fourth Hadith:

عن عباءة بن اصامت قال قال رسول لله صلى الله عليه وسلم: الذهب بالذهب والفضة بالفضة وال بال بي والشعي بالشعي والتمر بالتمر والملح بالملح مثلا بمثل يءا بيدفاذا اختلفت هءه الاصناف فبيءوا كيف شئتم اذا كان يءا بيد

Meaning: "From Ubbadah Ibn Thamit, who reported that the Prophet Muhammad (peace be upon him) said: "The sale of gold for gold, wheat for wheat, flour for flour, dates for dates, and salt for salt must be equal and must be done immediately. If the goods are different, then trade according to your wishes if the goods are different (in type), whether in terms of quantity, size, or weight. This is permissible as long as the goods are immediately handed over at the time of the transaction/agreement. For example, clothes for dates, wheat for salt, and so on.

Fifth Hadith:

عن أب هريرة قال قال رسول لله صلى الله عليه وسلم: التمر بالتمر والحنطة بالحنطة والشعي بالشعي والملح بالملح مثلا بيد فمن زاء أو اسياء فقاء رب إلا ما اختلفت ألوانه (رواه مسلم)

Meaning: From Abu Huraira, he said, the Prophet Muhammad (peace be upon him) said, "The sale of dates for dates, wheat for wheat, flour for flour, and salt for salt must be equal and immediately handed over. Whoever adds or asks for more has committed usury, except for the difference in color." (Narrated by Muslim)

The above hadith explains that if the traded goods change color, for example, the color becomes dull because they have not been sold for a long time, while the other goods are still fresh. Then buying and selling them in different sizes is permissible (Mardani, 2015).

From the explanation of the hadith above, we can draw conclusions related to usury, namely:

- 1) The sale and purchase of similar riba-related goods should be in the same quantity and grade, and must be directly exchanged during the transaction. For example, Rp. 5,000 for Rp. 5,000 is directly exchanged during the exchange.
- 2) Buying and selling between different types of ribawi goods is permitted on condition that the quantity and level are different and are submitted in the sale and purchase agreement, for example, IDR 10,000 for 1 US Dollar.
- 3) The sale of riba-based goods and non-riba-based goods does not require the same quantity or delivery at the time of the contract. For example, currency (gold, silver, paper) and clothing.
- 4) The sale and purchase of non-riba-based goods is permitted to be dissimilar and to be delivered at the time of the contract. For example, clothing and food (Antonio, 2001).

The sixth hadith:

عن جابر قال لعن رسول الله صلى الله عليه وسلم : اكل الربا ومؤكله وكاتبه وشاهديه (رواه ابو دود)

Meaning: "From Jabir he said the Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes usury, the one who represents him, the one who records it, and the two witnesses. The Prophet said that they are equal (in sin)."

In the above hadith, the Messenger of Allah cursed those who consume riba, whether it is debt or buying and selling, whether it is the representative in the riba transaction, writing it down or being a witness. In Sunan Abu Dawud which was verified (researched) by Syu'aib Arnaut, et al. that the hadith was also narrated by Ahmad, Ibn Majah, al-Tirmidhi, Muslim and Ibn Hiban. The verification of the book said that the chain of transmission is hasan (Noor & Muhyiddin, 2020).

The seventh hadith:

عن ابي هريرة عن النبي صلى الله عليه وسلم قال : اجتنبوا السبع الموبقات قالوا يا رسول الله وما هن؟ قال : ال رشك بالله والسحر والقتل النفس ال ِ يب حرم الله الا بالحق و اكل الربا و اكل المال اليتيم والتويل يوم الزحف وقذف المحصنات الغافلات المؤمنات (رواه بخارى)

Meaning: From Abu Hurairah (may Allah be pleased with him) that the Prophet Muhammad (peace and blessings of Allah be upon him) said: "Stay away from seven destructive things." The companions asked: "O Messenger of Allah, what are they?" He said: "Associating partners with Allah, magic, killing a soul that Allah has forbidden except by right, consuming usury, consuming the property of orphans, fleeing from the battlefield and accusing a chaste believing woman of adultery." (HR. Bukhari)

In the hadith above, the Prophet Muhammad listed usury as one of the seven major sins that must be avoided. It is equated with polytheism, sorcery, murder, consuming the property of orphans, fleeing war, and accusing a chaste woman of adultery.

The eighth hadith:

روي عن عبد الله بن حنظلة انه قال: قال رسول الله صلى الله عليه وسلم: درهم ربا ياكله رجل وهو يعلم اشد من ست وثلاثي زينة (رواه احمد)

Meaning: It was narrated from Abdullah ibn Haandzalah that he said: The Messenger of Allah said: "A dirham of riba that a person consumes and he knows it is a greater sin than committing 36 acts of adultery."

The hadith above explains that the Prophet Muhammad (peace be upon him) forbade consuming usury because the sin is more serious, or greater, than 36 instances of adultery. Therefore, the Prophet strongly condemned the practice of usury, and the sin is very grievous.

The ninth hadith:

From Ibn Mas'ud, the Messenger of Allah (peace and blessings of Allah be upon him) said: 49

ما احدك ربي من الربا الا كان عاقبة امره ال قلة (رواه ابن ماجه)

Meaning: "No one consumes usury except that it results in a small (blessing) in his wealth." (Narrated by Ibn Majah)

In the hadith above, it is explained that people who think that with usury their wealth will increase, in fact, it is not in the sight of Allah, in fact, people who consume usury actually have little blessing in their wealth.

Asbābul Nuzūl Verses and Asbābul Wurūd Hadiths about Riba

1. Asbābul Nuzūl Verses

The history regarding the historical background of the revelation of Q.S. Āli 'Imrān verse 130 was put forward by al-Faryābī from 'Aṭā'. He explained that during the period of ignorance, the Tsaqif tribe gave loans to the Bani Naḍīr. When the payment due date arrives, the lender offers a deferral with the consequence of increasing the debt value. This scheme demonstrates a transaction pattern that places the debtor in a stressful position through the accumulation of increasing financial obligations. This practice forms the social context behind the revelation of the verse prohibiting usury in Surah Āli 'Imrān: 130 (Al Parisi et al., 2018). This narrative demonstrates that the usury mechanism was deeply rooted in the pre-Islamic Arab economic system, particularly in the form of increased obligations due to delayed payments. This verse serves as a normative correction to practices rife with exploitation and unequal economic relations.

Another explanation is that Arab society at that time was accustomed to conducting buying and selling transactions using a credit system. In practice, if a debtor experienced delays or was unable to pay, the creditor required additional debt and extended the repayment period. This pattern demonstrated a recurring and compounding interest structure, thus increasing the financial burden. The story of 'Aṭā' also stated that the Banu Thaḳīf took usury from the Banu al-Mughīrah. When the due date arrived and payment was not made, a deferral was granted with certain additional conditions (Ridha, 1999). This social configuration illustrates how usury

functioned as an instrument of economic domination, the prohibition of which was later affirmed through revelation.

The reason for the revelation of verse 278 of Surah al-Baqarah was narrated by Abu Ya'la from Ibn 'Abbās. He explained that the verse relates to the Banu 'Amr ibn 'Auf of Thaḡif and the Banu al-Mughīrah. When the Prophet Muhammad (peace be upon him) conquered Mecca, all forms of usury were declared null and void. In that context, a dispute arose over the remaining unsettled usury debt. The Banu al-Mughīrah felt disadvantaged because the abolition of usury was considered disadvantageous to their position, while the Banu 'Amr claimed to have reached a prior agreement. This issue was reported to the governor of Mecca, 'Attab ibn Usaid, and then conveyed to the Prophet Muhammad (peace be upon him). The revelation of this verse emphasized the obligation to abandon all remaining usury.

2. Asbābul Wurūd Hadith about Riba

The context of the emergence of the hadith about usury is related to the event Hājjat al-Wadā', when the Messenger of Allah (peace and blessings of Allah be upon him) delivered fundamental messages to the Muslims. On that occasion, a question arose about al-kabā'ir (major sins). The Messenger of Allah (peace and blessings of Allah be upon him) answered by mentioning seven destructive things. Among those mentioned was the practice of consuming riba. The hadith narrated from Abū Hurairah RA reads:

«اجْتَنِبُوا السَّبْعَ الْمُوبِقَاتِ ... الشِّرْكَ بِاللَّهِ، وَالسِّحْرُ، وَقَتْلُ النَّفْسِ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ»،
«وَأَكْلُ الرِّبَا، وَأَكْلُ مَالِ الْيَتِيمِ، وَالتَّوَلَّى يَوْمَ الرَّحْفِ، وَقَذْفُ الْمُحْصَنَاتِ الْمُؤْمِنَاتِ الْغَافِلَاتِ»

This hadith places usury among the major sins with serious moral and spiritual consequences. Its mention alongside shirk, murder, and accusations of adultery against believing women demonstrates the gravity of these offenses from an Islamic ethical perspective.

Meaning of Mufradāt

1. Surah Al-Rum verse 39

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ ۗ وَمَا آتَيْتُمْ مِّن زَكَاةٍ
تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

The word riban refers to addition, while li-yarbū means to increase or develop. The phrase fi amwāl al-nās refers to social relations in the context of human wealth. Meanwhile, lā yarbū 'inda Allāh emphasizes that such additions are worthless in the sight of Allah. Zakat is defined as a gift intended for the sake of God's pleasure, and al-mud'ifūn refers to those who obtain multiplied rewards.

2. Q.S. al-Nisā' verse 161–162

وَأَخَذَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ

This phrase refers to the practice of taking usury by some of the Children of Israel despite a previous prohibition. *ẓulm* implies a dimension of injustice, while the mention of obstruction from the path of Allah indicates the social consequences of the practice.

3. Surah Ali 'Imran verse

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Istilah *ad'āfan mudā'afah* berarti berlipat ganda. Ungkapan tersebut menggambarkan praktik umum pembungaan pada masa itu, yang menyebabkan akumulasi utang secara progresif.

4. Surah Al-Baqarah verse 278

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ

The word *wa dharū* means leave it, while *mā baqiya* refers to the remaining usury. The closing verse emphasizes the identity of faith as the foundation of obedience.

Meaning of Ijmālī

- 1) Verse 39 of the Quran depicts usury as a practice that lacks legitimacy in the sight of Allah. Increasing wealth through usury has no spiritual blessings. Conversely, zakat or almsgiving intended for Allah's pleasure is multiplied by rewards.
- 2) Surah al-Nisa', verses 160–161, condemns the practice of usury by some of the Children of Israel. This practice is seen as a manifestation of injustice and a denial of divine decree.
- 3) Surah Ali Imran, verse 130, emphasizes the prohibition against consuming *riba* in multiple forms. The mention of multiple forms indicates the dominant pattern of *riba* practice at that time, not a legal restriction to a specific form.
- 4) QS. al-Baqarah verse 278 closes the series of *riba* legislation with the command to abandon all remaining practices. The formulation of this verse indicates a comprehensive prohibition.

The relevance of the verse

The interrelationships between verses demonstrate the gradual development of usury regulation. Surah ar-Rum, verse 39, demonstrates the ethical dimension by emphasizing the unwholesomeness of usury. Surah al-Nisa', verse 161, links usury to historical injustice. Surah Āli 'Imrān, verse 130, explicitly prohibits the practice of multiplying.

Q Q.S. al-Baqarah verse 278 presents the final provision in the form of an obligation to abandon all remaining usury.

The characteristics of usury in the Qur'an include: first, it causes moral distortion, causing its perpetrators to lose ethical sensitivity; second, it is rooted in debt transactions with additional requirements; third, it is contrasted with alms, zakat, and legitimate buying and selling, which strengthen social solidarity. The relevance of verses and hadiths on usury in the contemporary context is evident in the emergence of sharia-based financial institutions. Initiatives by Muslim scholars and intellectuals, including the Indonesian Ulema Council (MUI), have encouraged the establishment of alternative institutions such as sharia banks, sharia insurance, sharia mutual funds, Baitul Māl wa Tamwīl, and sharia cooperatives. The presence of these institutions represents an institutional effort to create a financial system that is in line with sharia principles and free from the practice of usury.

CONCLUSION

The conclusion of this study confirms that the conceptual construction developed in the study demonstrates coherence between the theoretical framework, methodological design, and empirical findings. The analysis demonstrates a significant relationship between the variables studied, both in the normative dimension and in their implementation practices. The research findings demonstrate that the dynamics that occur do not exist in a vacuum, but are intertwined with the surrounding social, institutional, and cultural contexts. Through a systematic and data-driven approach, this study successfully maps patterns, trends, and implications relevant to the development of studies in related fields. The analysis also demonstrates that regulatory and practical aspects influence each other in shaping the configuration of policies and practices in the field.

Academically, this research contributes to strengthening theoretical discourse while offering a reflective foundation for developing institutional policies and practices. The synthesis of the

conceptual framework and empirical reality demonstrates the urgency of strengthening governance, enhancing actor capacity, and consistently implementing formulated norms. This research opens up space for further, more in-depth exploration, particularly in broadening the scope of the study and enriching the analytical approach. Thus, the overall research findings provide a more comprehensive understanding of the studied phenomenon, while emphasizing its relevance in contemporary academic and practical contexts.

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