

ISLAMIC VIEWS ON RIBA IN MUAMALAH BASED ON THE QUR'AN HADITH

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Abstract

Riba refers to the provision of additional value given by exceeding the nominal amount of a loan at the time of repayment. The interest rate is determined based on a certain percentage charged to the borrower. In Arabic, riba means excess or addition (az-ziyadah). In Islam, riba is strictly prohibited. The Qur'an explicitly declares that riba is forbidden because it is considered harmful and creates injustice in economic transactions. This prohibition aims to maintain social balance and protect parties involved in transactions from economic exploitation. This study employs a qualitative method with a library research approach. This approach aims to explore the views of scholars and authoritative Islamic sources, such as the Qur'an, hadith, and fiqh literature. Based on the findings from various reliable sources, Islamic law clearly states that riba is haram. This prohibition is supported by theological and ethical arguments emphasizing the importance of justice and blessings in all aspects of muamalah. Thus, riba is not only viewed as an economic issue but also as a moral and spiritual concern that must be avoided by Muslims..

Keywords: **Riba, Muamalah, Hadith, Ulama**

1. INTRODUCTION

In the Islamic view, maintaining the principles of muamalah consistently will result in a balance of profits between sellers and buyers. This symbiotic relationship of mutualism begins with the interaction between the two parties in the Islamic muamalah system, which aims to reduce the potential for economic fraud that can harm one of the parties. This kind of economic principle is upheld in muamalah Islam, with the aim of avoiding the element of gharar between the two parties through clarity in transactions, so that both can get fair benefits. (Azis, A., Septiyan, 2024).

The understanding of the profit proposed by the secular school is considered to be inconsistent with the principle of buying and selling in Islam, which emphasizes more on the transaction process itself than on profit alone. In other words, transactions in Islam are the highest preventive measure against fraud, which will ultimately reduce the risk of loss for one party. In addition, the advantage in muamalah that is done honestly is in the form of a guarantee of blessings

that Allah gives to both parties. This is in accordance with the words of the Messenger of Allah (peace and blessings of Allaah be upon him):

عن حكيم بن حزام - رضي الله عنه - عن النبي - صلى الله عليه وسلم - قال: ((الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا، فَإِنْ صَدَقَا وَبَيْنَا بورك لهما في بيعهما، وإن كذبا وكتما محقت بركة بيعهما))؛ متفق عليه.

"Two people

who buy and sell (muamalah) have *haq khiyar* as long as they have not separated, if both of them are honest and explain the truth (the goods sold) then they will be blessed with their buying and selling, but if they lie and hide (defects), their blessings will be revoked".Muttafaqun Alaihi. (Ariati, C., 2023)

As social beings, humans are highly dependent on each other's interactions. In Islam, this social interaction is known as muamalah. Business activities such as buying and selling and banking are an important part of muamalah which is upheld by Muslims. Nowadays, these activities are common and easy to encounter in daily life. Unfortunately, many business practices contain elements that are contrary to Islamic values, such as usury, which is expressly prohibited in the Qur'an, precisely in surah al-Baqarah verse 275:

"Those who eat (transact with) *riba* cannot stand, except like those who stand staggering because of

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿۲۷۵﴾

the possession of Satan. This is because they say that buying and selling is the same as usury. In fact, Allah has legalized buying and selling and forbids usury. Whoever has reached him a warning from his Lord (concerning usury), then he stops so that what he has obtained in the past belongs to him and his business is up to Allah. Whoever repeats (the transaction of usury), they are the inhabitants of hell. They remain in it".(Mahessa, A., Pratama, R. A., Sagara, B., Ardinata, F., & Wismanto, W. 2024)

According to Tafsir Wajiz, the verse contains the meaning "People who eat *riba* are making usury transactions by taking or receiving surplus over capital from people who need it by exploiting or utilizing their needs, cannot stand, that is, carry out activities, but like the establishment of a person who enters Satan because he is crazy. They live in anxiety; their souls are not at peace, they are always confused, and they are in uncertainty, because their minds and hearts are always fixed on material things and their additions. That is what they will experience in this world, while in the

hereafter they will be resurrected from the grave in a staggered state, not knowing the direction they will go and will receive a painful punishment. . (Rafiuddin, M. R., 2023)

This is because they foolishly say that buying and selling is the same as riba with the logic that both produce profits. They think that it is a little bit, even though Allah has legalized buying and selling and forbids usury. The substance of the two is different, because buying and selling benefits both parties (buyers and sellers), while riba is very detrimental to one party. Whoever receives a warning from his Lord, after he has previously made a usury transaction, and then he stops and does not do it again, then what he has obtained before the prohibition comes to belong to him, that is, the riba that has been taken or received before the descent of this verse, may not be returned, and his affairs return to Allah. Whoever repeats the transaction of riba after the warning comes, they are the inhabitants of Hell. They remain in it for all eternity'. (Hidayatulloh, M. H. 2023)

One of the hadiths about riba is from Ibn 'Abbas (may Allah be pleased with him), the Messenger of Allah (peace and blessings of Allaah be upon him) said:

إِذَا ظَهَرَ الرِّبَا وَالرِّبَا فِي قَرْيَةٍ فَقَدْ أَحْلَوْا بِأَنْفُسِهِمْ عَذَابَ اللَّهِ

"If adultery and the practice of ribawi have become rampant in a country, then indeed the people of that country have legalized themselves to be dzab by Allah." (HR. Al-Hakim. He said that the sanad of this hadith is saheeh. Imam Adz-Dzahabi said, this hadith is saheeh. Shaykh Al-Albani said that this hadith is hasan lighoirihi as mentioned in Saheeh At-Targhib wa Tarhib, no. 1859.

Riba is generally understood as an additional profit taken from one party to another in an exchange transaction or sale of similar goods without providing a reward for the addition. In other words, riba can also be interpreted as an obligation for the borrower to pay off his debt in excess of the initial loan amount as compensation for late payment. (Adi, A. A., Lutfi, M., & Sapa, N. B., 2023)

In Islam, there are various types of riba, such as riba fadl and riba nasi'ah. Riba fadl is riba that occurs in buying and selling transactions when there is an exchange of similar goods that have differences in quantity or quality, where the goods traded are included in the category of ribawi goods. Meanwhile, riba nasi'ah occurs when the receipt or delivery of ribawi goods is postponed. Riba nasi'ah arises due to delays, changes, or additions in the transaction. Riba nasi'ah is often associated with bank interest, although there is still debate about whether bank interest is equivalent to riba. Islamic legal and economic experts have mixed views on this matter. Some argue that bank interest is included in usury, while others argue the opposite. (Mahessa, A., Pratama, R. A., Sagara, B., Ardinata, F., & Wismanto, W. 2024)

The views of scholars in dealing with the problem of riba and bank interest in general can be divided into two groups. The first group is the Neo-Revivalists, who adhere to the original texts and prioritize the formal legal aspects of the verses on riba in the Qur'an. Islamic scholars and thinkers who prohibit riba or equate riba with bank interest, such as al-Mawdudi and Said Nursi, stated, as explained by Yusuf al-Qaradawi and Qutb M. Assi Sharow, that bank interest is haram because it is considered riba, especially because of the element of addition. (Indriansyah, A. 2018)

The second opinion comes from the modernist group, which has a more situational approach and emphasizes the moral aspect of understanding usury. This group argues that the riba mentioned in the Qur'an is different from bank interest. This view is in line with the thinking of Afzalur Rahman,

who stated that the economic system can be built without bank interest, although this idealism is difficult to apply in the current conditions. In general, interest in banking is considered a necessity in life. (Dakhoir, A., & Tarantang, J. 2020).

2. IMPLEMENTATION METHOD

This research uses a literature review or literature study approach. Authors collect sources that are relevant to the topic of discussion, such as books, journals, and other literature. The data used in this study is secondary data obtained from the results of previous research. The data collection technique is carried out by the documentation method, which aims to analyze data from the literature and take information relevant to this research topic. In addition, due to the nature of the research, the author uses supporting data to describe, demonstrate, or help summarize key points so that they can be developed according to the conditions of the data (descriptive analysis). (Ridwan, M., Suhar, A. M., Ulum, B., & Muhammad, F.2021)

3. RESULTS AND DISCUSSION

As we know, the word "muamalah" (معاملت) is lughawi derived from the word "a'mila-ya'malu" (عمل-يعمل-عمل) which later changed to "aamala-yu'aamilu-mu'aamalah" (عامل-يعامل-معاملة) which has the meaning of reciprocal action, or interaction between two parties. In the plural, this word becomes "mu'amalat" (معاملات). In general, muamalah refers to relationships between human beings, be it as fellow individuals, as families, or as married couples. The muamalah that the author refers to in the context of al-fiqh al-Islami is all forms of interaction or relationships that occur between humans related to economic, social, and business activities regulated by Islamic law. In fiqh muamalah, this interaction includes various aspects such as buying and selling, rent-rent, banking, and other business transactions, focusing on the principles of fairness, openness, and no element of fraud (gharar) or riba. Muamalah in Islamic fiqh also emphasizes the importance of ethics in transactions, where each party involved must comply with provisions that are fair, transparent, and do not harm one of the parties.). (Sa'diyah, M. 2019)

The position of muamalah in Islamic sharia is an integral part of the overall comprehensive Islamic system. In Islam, muamalah cannot be separated from aqidah and sharia. This shows that all forms of social and economic interaction in Islam must be subject to the basic principles governed by sharia, such as justice, honesty, and the absence of elements of fraud or usury. In contrast to conventional economics which is often separated from religious values, muamalah in Islam is directly related to aqidah, namely belief in Allah and other principles of faith. This makes every economic activity in Islam must be in accordance with Islamic teachings, both in relationships between individuals and in society. (Safitri, A., Ihwanudin, N., & Wijayanti, I. M., 2023)

Muhammad Rawwas Qal'ah, also affirmed a similar view on the position of the Islamic economy. According to him, Islamic economics is not only related to economic principles, but also rooted in religious, moral, and ethical values set forth in sharia. The importance of the aspect of muamalah as an inseparable part of daily life is also emphasized by Allah in the Qur'an. This is evident when God combines the command to worship Him with the prohibition of reducing the scales. The words of Allah in Q.S. Hud verses 84-85 state:

وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ بِالْحَقِّ فِي رَحْمَتِنَا ۖ وَسَنُؤْتِيهِمْ مِنْ أَجْرِهِمْ أَجْرًا كَثِيرًا
وَالَّذِينَ كَفَرُوا لَنُؤْتِيهِمْ مِنْ أَجْرِهِمْ أَجْرًا كَثِيرًا ۖ وَسَنُنَزِّلُ لَهُمُ السَّيْلَ الْمَوْتِمَ مِنَ السَّمَاءِ ۖ وَسَنُؤْتِيهِمْ مِنْ أَجْرِهِمْ أَجْرًا كَثِيرًا ۖ

And to Madyan (We sent) their brother, Shu'aib. He said, "O my people! Worship Allah, there is no god for you but Him. And do not reduce the measure and the scale. Indeed, I see you in a good

وَيَقُومِ أَوْفُوا الْمِكْيَالَ وَالْمِيزَانَ بِالْقِسْطِ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْثَوْا فِي الْأَرْضِ
مُفْسِدِينَ ﴿١٥﴾

state. And indeed, I fear that you will be punished on the Day of Destruction. (Situmeang, I. F. M. 2018)

"And O my people! Fill the measure and the scales fairly, and do not harm people to their rights, and do not do evil on earth by doing damage." This verse reminds the importance of carrying out transactions fairly and honestly in muamalah, and emphasizes that injustice in scales or measurements is a great sin. By juxtaposing the command to worship Allah with the prohibition of cheating in economic affairs, this verse shows that muamalah in Islam is not only a worldly aspect, but also part of a religious responsibility that must be carried out with full faith. (Safitri, A., Ihwanudin, N., & Wijayanti, I. M., 2023)

Understanding and knowing the law of muamalah maliyah (financial transactions) is an obligation for every Muslim. However, to become an expert in this field, the law is fardhu kifayah, which means a collective obligation for Muslims. If there are already some who have fulfilled it, this obligation no longer applies to others. Therefore, Caliph Umar bin Khattab paid great attention to the affairs of muamalah in the life of his people. He even often goes around the market to ensure that the practice of muamalah is carried out correctly. At that time, Umar said:

لا يبيع في سوقنا الا من قد تفقه في الدين

"Let no man trade in our market before he knows the laws of sharia related to trade."

Umar's words emphasized the importance of understanding the law of muamalah in daily trade and transactions, so as not to fall into transactions that are not in accordance with sharia. It is also a warning that economic activities must be based on Islamic principles, such as justice, honesty, and transparency, to avoid haram elements such as usury, gharar (obscurity), and fraud. (Habibullah, E. S. 2018)

The word riba comes from the Arabic "Az-ziyadah" which means addition. In English, the word "usury" has been equated with "riba" by Abdullah Yusuf Ali and Muhammad Asad, as explained by Sunarto Zulkifli. However, the meaning of riba is only limited to excessive interest, or in Qur'anic terms it is called "adh'afan mudha'afa" (multiplication). Therefore, low and non-double interest rates are not included in the category of usury. In English, riba is also called "usury," which refers to reasonable interest and is the opposite of riba. Riba fadli refers to the term riba fadhli, which is a transaction of buying and selling or exchanging goods that involves a difference in quantity or quantity. For example, exchanging money that is rampant ahead of Eid al-Fitr with a nominal value of Rp 1,000,000 is exchanged for 49 pieces of Rp 20,000 denominations, so that the total nominal given is only Rp 980,000, is an example of the practice of riba fadli because there is an imbalance in the amount of money exchanged for the same. (Mahessa, A., Pratama, R. A., Sagara, B., Ardinata, F., & Wismanto, W. 2024)

Riba nasi'ah is one of the most common types of riba in society. In general, riba nasi'ah refers to the delay in the delivery or receipt of a type of ribawi goods that are exchanged for other types of ribawi goods. Such as (Gold with gold, Silver with silver, Wheat with wheat, Sha'ir with sha'ir, Dates with dates, Salt with salt) This type of riba arises due to the difference or addition between the goods that are handed over today and those that will be handed over later. Therefore, just like other types of usury, the law of riba nasi'ah is haram in Islam. (Ipandang, I., & Askar, A.2020)

Interest is also part of riba. Interest is a borrowing fee charged in finance, usually expressed as a percentage of the amount borrowed. In other words, interest is the cost that must be paid for borrowing money, often expressed as a percentage of the total loan. Another opinion states that interest is the amount paid or charged for the use of capital. Given these two meanings, it seems that riba and interest are two different things. If there is an element of multiplied profit, then it is considered riba. To clarify the perspective on riba and interest, this study presents the results obtained from the views of scholars on these two matters. (Alifah, H. A., Magdalena, L., & Sabila, R. A. 2023)

The ulema's view of riba comes from at least two points of view, namely the pragmatic view and the conservative view. First, there is a practical perspective. According to this view, the Qur'an prohibits riba which applies in Islam, but does not prohibit riba in the modern financial system. This opinion is based on QS. Ali Imran 3:130:

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

"O you

who believe, do not eat riba doubling and fear Allah so that you may be lucky."

In a pragmatic view, interest-based transactions are considered valid as long as there is no multiplier element, although it is prohibited by law if it is added to the loan amount. In Indonesia, this kind of practice is widely found and practiced by loan sharks. According to the practical view, there is no clear evidence in the hadith that what is forbidden in Islam depends on interest in the modern financial system. Interest collection is considered very important for the economic development of Islamic countries. The interest referred to here is interest that encourages savings and helps mobilize capital to finance productive investments. From this perspective, the elimination of interest will hinder the economic development of Islamic countries. On the other hand, policies that eliminate interest in the financial system will be very difficult to implement because they only reward workers in the financial system, including Muslim workers. (Mahessa, A., Pratama, R. A., Sagara, B., Ardinata, F., & Wisanto, W. 2024)

3.1 Hadiths about Riba

The narration of Al-Hakim states that the lightest sin of usury is such as adultery with one's own biological mother.

الرِّبَا ثَلَاثَةٌ وَسَبْعُونَ بَابًا أَيْسَرُهَا مِثْلُ أَنْ يَنْكِحَ الرَّجُلُ أُمَّهُ وَإِنْ أَرَبَى الرَّبَا عِزُّنَ الرَّجُلِ الْمُسْلِمِ

"Riba has 73 doors (sins). The lightest is the sin of a person who commits adultery with his own biological mother."

(HR. Al-Hakim, 2: 37. Al-Hakim said that this hadith is in accordance with the requirements of Shaykhain Bukhari and Muslims. This was agreed by Adz-Dzahabi. Al-Bushiri said that the sanad of this hadith is saheeh, as stated in the tahqiq of Sunan Ibn Majah by Al-Hafizh Abu Thahir) (Nurdin, A., Pd, M., Shodik, A. F., & Th, M. 2019)

The ugliness of usury is mentioned by a tabi'in named Ka'ab Al-Ahbar, a former Jewish priest who understood the Jewish books, and could even know in general which is saheeh and illegitimate from the books (See Siyar A'lam An-Nubala', 3:489-894). Ka'ab (may Allah have mercy on him) stated,

لَأَنْ أَرَبَى ثَلَاثًا وَثَلَاثِينَ زَنْبِيَّةً أَحَبُّ إِلَيَّ مِنْ أَنْ أَكُلَ دِرْهَمَ رَبَا يَعْلَمُ اللَّهُ أَنِّي أَكَلْتُهُ حِينَ أَكَلْتُهُ رَبَاً

"I commit adultery 33 times more than I would rather eat one dirham of usury that Allah knows I eat when I eat usury."

(HR. Ahmad, 5: 225. Shaykh Shu'aib Al-Arnauth said that the sanad of this hadith is saheeh) If riba is rampant, it deserves punishment. The spread of riba is an "indirect statement" from a people that they have the right and deserve to receive adzab from Allah Ta'ala. From Ibn 'Abbas (may Allah be pleased with him), the Messenger of Allah (peace and blessings of Allaah be upon him) said:

إِذَا ظَهَرَ الرِّبَا وَالرِّبَا فِي قَرْيَةٍ فَقَدْ أَحْلُوا بِأَنْفُسِهِمْ عَذَابَ اللَّهِ

"If adultery and the practice of ribawi have become rampant in a country, then indeed the people of that country have legalized themselves to be dzab by Allah."

(HR. Al-Hakim. He said that the sanad of this hadith is saheeh. Imam Adz-Dzahabi said, this hadith is saheeh. Shaykh Al-Albani said that this hadith is hasan lighoirihi as mentioned in Saheeh At-Targhib wa Tarhib, no. 1859) (Apipudin, A. 2024)

Riba will lose its blessings even though it continues to increase from Ibn Mas'ud (may Allah be pleased with him), from the Prophet (peace and blessings of Allaah be upon him) said:

مَا أَحَدٌ أَكْثَرَ مِنَ الرِّبَا إِلَّا كَانَ عَاقِبَتُهُ أَمْرَهُ إِلَى قَلِيلٍ

"Riba makes things multiply. But in the end, riba makes it a little bit"

(HR. Ibn Majah, no. 2279; Al-Hakim, 2: 37. Al-Hafizh Abu Thahir said that the sanad of this hadith is saheeh)

The prayer of usury is difficult to answer in the hadith of Abu Hurairah (may Allah be pleased with him), the Prophet (peace and blessings of Allaah be upon him) narrated, "There was a man who had traveled a long way, so that his hair was tangled, sour and dusty. The man raised his hand to the sky while praying,

يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغَدِي بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ

"O my Lord, O my Lord." In fact, the food is from the haram goods, the drink is from the haram, the clothes are from the haram and the food is from the haram, so how will Allah allow his prayer?"

(HR. Muslim, no. 1014)

From Abu Hurairah (may Allah be pleased with him), the Prophet (peace and blessings of Allaah be upon him) said:

أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا

"O people, indeed, Allah is thoyyib (good). Allah will not accept anything from the thoyyib (good)."HR. Muslim, no. 1015 (Uyuni, B., Adnan, M., & Muhibudin, M. 2018)

3.2 Views of scholars on bank interest

According to figures such as Mohammed Abduluh, Rashid Rida, Mahmoud Shaltut, Abdul Wahab Khalaf, and Ibrahim Z. al-Badawi are Islamic jurists who support the permissibility of bank interest rates, which is a conservative view. They argue that riba should be defined as riba and interest. According to them, this interpretation is supported by the Qur'an and Hadith. Payments that contain additional elements, regardless of the amount, are considered riba. According to Umer Chapra, the ban is categorical and absolute and cannot be interpreted further. This opinion is supported by several fiqh scholars, such as Abu Hanifah, Malik, Shafi'i, and Ahmad bin Hanbal. The Prophet PBUH forbade accepting something as a condition of a loan in the form of gifts, services, or benevolence intended to increase the loan amount. (Fauzi, M. 2017)

Thus, it is impossible to claim that riba is related to interest. According to conservative views, charging and paying interest is prohibited in Islam, regardless of whether the interest rate is high or low, or whether the funds are intended for production or consumption. Any form of addition to economic transactions, regardless of the purpose, is considered riba. (Vogel, F. E., & Hayes, S. L., 2019)

However, the above differences are generally caused by different interpretations of riba. Since riba has no clear limits, it is expressly prohibited in the Qur'an and Hadith. However, this ultimately gives rise to different interpretations of riba. Furthermore, this question has an impact on the understanding of scholars since the time of the generation of friends until now. The issue of the interpretation of riba continues to be a never-ending debate to this day. (Badruzaman, D., 2019)

There are two opinions regarding interest that are generally embraced by the banking system. First, according to the consensus of all madhhab scholars, all forms of interest are included in the category of riba. Second, there is an opinion that argues that interest is not usury. In addition, there are several controversial issues related to interest among Muslims. One of them is between arguments that are scientifically formulated to support the concept of flowers and arguments that reject or criticize scientific theories that support the existence of flowers. Regarding interest rates, interest at a reasonable level is still allowed, among others, on the issue of interest rates. (Vogel, F. E., & Hayes, S. L. 2019)

At a reasonable rate, interest is still allowed. However, a reasonable interest rate is highly subjective and depends on the time, place, type of business, and business conditions. This aspect is also reflected in the verse prohibiting usury contained in Q.S. Ali Imran 3:130.

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

In addition, this ban refers to the Arab practice of raising payments when debts cannot be paid on time. The term "increase" (ad'afanmudha'afatan) in this verse reflects the characteristics of debt during the jahiliyah period, where debt continued to increase. However, this does not mean that the interest charged will not increase, so it is still possible. In other words, even though the interest should not be multiplied, the interest should still not be banned. This interpretation is strengthened by another verse about riba, namely Q.S. Al-Baqarah 2:275-276

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

"Those who eat riba cannot stand but are like the establishment of a person who is possessed by Satan because he is crazy. This is because they say that buying and selling is the same as usury. Even though Allah has legalized buying and selling and forbids usury. Whoever receives a warning from his Lord, and then he stops, then what he has obtained first belongs to him and his business is up to Allah. Whoever repeats, then they are inhabitants of hell, they remain in it" (Hendra, S. E. I., Zuhirsyan, M., & Lc, M. A. 2022)

In Q.S. Al-Baqarah 2:278-279, which specifically states that the additional amount exceeds the loan amount including interest.

يَمْحَقُ اللَّهُ الرِّبَا وَيُزْبِئُ الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

"Allah destroys usury and nourishes alms. Allah does not like everyone who remains disbelieving and sinful."

This applies to all interest rates, both low interest rates, interest multipliers, and interest rates that change based on changes in interest rates. Some people have different opinions regarding whether the prohibited riba is more than one type of riba. This opinion is supported by Abdullah Yusuf Ali and Muhammad al-Asad who interpret riba as a higher interest rate than usual, or a high interest rate and no interest (low interest rate). (Mahessa, Alvi, et al, 2024)

Referring to the tafsir of Abdullah Yusuf Ali and Muhammad Asad, bank interest is not included in the category of prohibited usury. Similar opinions are also held by Muhammad Abduh, Muhammad Rashid Rida, Abdul-Wahhab Khalaf, and Mahmud Shaltut. They argue that riba is haram and does not include usury which is a smaller amount. Although there is an understanding in the context of the verse that prohibits usury, the nature of usury itself varies. Sanhuri, as quoted by Abdullah Saeed, stated that low capital interest rates are allowed. He added that the law must set a maximum limit on interest rates, payment methods, and the total amount of interest that must be paid. (Dimiyati, K. A. 2020).

However, this opinion has some drawbacks, as interest rates have changed (fluctuated) throughout history, depending on the conditions of time and place. Therefore, it is difficult to determine whether the interest rate is high or low depending on the time and location. There is a justification for the interest component to function in a certain way to offset inflation. However, this argument is weak if interest rates are higher than the inflation rate is expected, or if the inflation rate could be zero or even negative (deflation). This is because the existence of interest can actually be the cause of inflation. If the main goal is to maintain the value of money eroded by inflation, then compensation should be done in other ways besides interest. (Kurniawan, R., 2019)

There is an assumption that interest is considered a rent of money. However, this view is rejected by most Islamic economists. They argue that the term "rent" is irrelevant, as rent is only used for goods that can generate profits without losing ownership. When someone lends money, they gain a profit, but also lose ownership of the money. (Arwani, A. 2012)

The justification of interests is often based on an urgent need. However, this urgent debate cannot influence the views of legal experts and the majority of modern Islamic economists, who still maintain the historical consensus on riba. According to them, what is meant by riba is interest in consumption and production loans, both personal and commercial loans, regardless of whether the borrower is the government or the private sector. (Mahessa, A., Pratama, R. A., Sagara, B., Ardinata, F., & Wismanto, W. 2024)

4. CONCLUSION

Overall, the Islamic view of riba in muamalah emphasizes that this practice is prohibited because it can cause injustice and harm in society. Riba is considered an obstacle to economic and social well-being, so every Muslim is expected to stay away from it. Thus, muamalah in Islam is not only about the exchange of goods or services, but also about maintaining the values of justice, transparency, and blessings in economic life, which is one of the aspects of a Muslim's obedience to Allah.

Riba is an act that is very wrathful by Allah Subhanahu Wa Ta'ala. Allah Subhanahu Wa Ta'ala curses anyone involved in this practice, both the perpetrator, the helper, the recorder, and the witnesses. The perpetrators of usury will be sentenced to a very severe punishment, as if they were going to put a hot stone in their stomach and drown in a river of blood. Every time they went ashore, the angel would put the hot stone back into his stomach until his stomach enlarged like a house and

was crushed in a river of blood. For those who have already practiced riba, it is highly recommended to stop immediately. When they stop it in the context of repentance, Allah Subhanahu Wa Ta'ala will forgive the wrongs that have been done and justify what has been eaten.

There are at least some conclusions that can be drawn from this discussion. First, riba is haram in Islam, both riba related to large amounts and small additional costs. Second, the existence of bank interest is still a controversy among Islamic scholars. Some consider that bank interest includes usury, while others argue the opposite. Third, there are some scholars who allow bank interest and do not consider it as usury, because the interest is applied without the need for double profits. Currently, bank interest is not allowed because it is done to get double profits, which is the same as riba.

The conclusion of this study is that the study of riba and bank interest from an Islamic perspective is still an interesting topic to be studied further. This is important, considering that aspects related to both are still widely applied in the life of Islamic society.

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