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Verses and Hadiths of Riba Prohibition

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Abstract

This article aims to understand the meaning of riba and know the sources of Islamic law from the Qur'an and hadiths governing the prohibition of usury. The method used in writing this article is the library research method. Library research is a method that collects library data, then reads it and records it, after which processing the reading results. The type of data used in this method of library research is secondary data. This journal discusses the prohibition of riba through verses presented in the Qur'an and hadiths including the stages of the prohibition of usury, types of usury, and verses and hadiths. On the other hand, bank interest, which is one of the pillars of the existence of financial institutions, is considered identical to riba. Financial institutions have become pillars of economic growth. The problem is why the Qur'an forbids usury, while various economic activities "require" the presence of flowers identical to usury. The study found two findings. First, the prohibition of usury in the Qur'an has preceded another, more morally intolerable form of restriction that has broadly impacted great harm in society. Second, the prohibition of usury in the Qur'an has relevance to the real sector of the economy. Therefore, Islam provides rules and recommendations to know the prohibition of usury in order to choose something and prevent things that are prohibited by Allah SWT.

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Introduction

Riba known as an addition that is not accompanied by the exchange of compensation is prohibited by the Qur'an. The Qur'an itself has explained in detail the stages of banning usury. The first stage simply describes the presence of a negative element in usury (QS. al-Rum [30]:39). Then followed by a gesture of usury ban with the condemnation of the Jews who practice usury (QS. al-Nisa" [4]: 161). Furthermore, explicitly the Qur'an forbids usury with the limitations of the *mudhāafan adhāfan* (QS. Ali Imran [3]: 130) followed by the total prohibition of usury in its various forms (QS. al-Baqarah [2]:275-281).

On the other hand, bank interest known as the return on money loans in the financial institution and banking sectors is identified as *riba*. This interest in a given period is called the interest rate. Interest rates are a benchmark of economic activity of a country that will have an impact on the activities of banking financial flows, inflation, investment and currency movements. And usually large countries are the countries that have the largest currency in transactions on exchanges. The economic activity that occurs in these countries has a strong influence on the fundamentals of the world economy.

However, when there is a monetary crisis in various parts of the world, a number of opinions arise about the main reasons behind this crisis. Stiglitz, mentioned that the financial crisis occurred as a result of errors in almost all economic decisions. Barry Eichengreen, who sees the roots of the crisis in addition to greed and corruption on wall street, also pointed to several economic policies in recent decades as the main cause of the crisis. Fahim Khan sees the crisis stemming from a fundamental error of economic practices that protect financial and banking institutions from playing and speculating (gambling and speculation) in financial markets. While Luthfi Hamidi mentioned that the monetary crisis that often occurs in various parts of the world is inseparable from interest rate factors, in addition to uncontrolled debt and derivative factors.

There are at least three things that are the priority in this discussion. First, try to figure out the meaning of *riba*. Second, knowing the verses and hadiths of the prohibition of usury from the Qur'an. Third, knowing the meaning of borrowing in relation to usury by knowing the elements in lending.

Riba

Riba is a concept in Islamic Banking that refers to charged interest. It has also been referred to as usury, or the charging of unreasonably high-interest rates. There is also another form of *riba*, according to most Islamic jurists, which refers to the simultaneous exchange of goods of unequal quantities or qualities. Here, however, we will be referring to the practice of charged interest. Riba is prohibited under Sharia law for a couple of reasons. It is meant to ensure equity in exchange. It is meant to ensure that people can protect their wealth by making unjust and unequal exchanges illegal. Islam aims to promote charity and helping others through kindness. To remove sentiments of selfishness and self-centeredness, which can create social antipathy, distrust, and resentment. By making *riba* illegal, Shari'ah law creates opportunities and contexts in which people are encouraged to act charitably—loaning money without interest.

Ayat and Hadith Riba

In terms of terms, the notion of riba according to the Shafi'i school is the Contract for the replacement of the devoted unknown equality in the view of sharia at the time of the contract or by the delay of one or both of the exchanged property. Riba is one of the seven great sins that Allah almighty has determined.

The culprits are fought by Allah in the Qur'an, even being the only sin actors who are declared war in the Qur'an are those who practice usury. The culprit was also cursed by the Prophet SAW. Those who justify riba are threatened with disbelief, but who believe in its prohibition but deliberately without the pressure of carrying it out, including the wicked.

1. Surah Al Baqarah verse 275, Riba Haram The Law

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

Meaning: *People who eat (take) usury cannot stand but like the establishment of people who enter satan because (pressure) mad disease. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury. Even though God has legalized buying and selling and prohibiting usury. (QS. Al Baqarah: 275)*

2. Surah Ali Imran verse 130, Prohibition of Eating Riba

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

Meaning: *O believers, do not eat usury by multiplying and obeying Allah so that you may have good luck. (QS. Ali Imran: 130).*

3. Surah Al Baqarah verse 276, Allah Destroys Usury

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَتِيمٍ

Meaning: *Allah destroys usury and nourishes almsgiving. And Allah does not like everyone who remains in disbelief, and always sins.*

4. Surah Al Baqarah verse 278, leave riba order

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

O believers, be obedient to Allah and leave the rest of the usury (which has not been collected) if you are believers. (QS. Al Baqarah: 278).

Here is a collection of hadiths on usury:

1. Usury Eaters Are Cursed by God and His Messenger

عَنْ جَابِرٍ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرِّبَا وَمُؤَكِّلَهُ وَكَاتِبَهُ وَشَاهِدِيَهُ وَقَالَ هُمْ سَوَاءٌ

From Jabir he said, "*The Prophet shallallahu alaihi wasallam cursed the usury eater, the one who told him to eat riba, his scribe and his witnesses.*" He said, "*They are all the same.*" (HR. Muslim) [No. 1598 Syarh Shahih Muslim] Shahih.

2. The Sin of Eating Riba Is More Terrible than 36 Adulterous Women Of Abdullah bin Hanzhalah ghasilul malaikah said that the Prophet (SAW) said, "*One dirham of usury money eaten by someone in a conscious state, far more terrible than 36 adulterous women.*" (HR. Ahmad)
3. Riba Entered the 7 Great Sins of Abi Hurairah ra said that the Prophet (SAW) said, "*Stay away by you seven things that harm*". The companions asked, "*What are the Apostles?*" "Shirk to God, magic, killing the life that God forbids except by rights, eating usury, eating the property of orphans, running away from war and accusing adultery." (HR. Muttafaq alaihi)
4. Riba Has 73 Doors

عَنْ مَسْرُوقٍ عَنْ عَبْدِ اللَّهِ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ الرَّبَا ثَلَاثَةٌ وَسَبْعُونَ بَابًا

From Masruq of Abdullah of the Prophet shallallahu 'alaihi wasallam, he said: "*Riba has seventy-three doors.*" (HR. Ibn Majah) [No. 2275 Maktabatu Al Ma'arif Riyadh] Shahih.

5. Riba's Sin Is Likened to Marrying Her Mother

عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الرَّبَا سَبْعُونَ حُوبًا أَيْسَرُهَا أَنْ يَنْكِحَ الرَّجُلُ أُمَّهُ

From Abu Hurairah he said, "*The Prophet shallallahu 'alaihi wasallam said: 'Riba has seventy levels, the lightest is like a person who marries his mother.'*" (HR. Ibn Majah) [No. 2274 Maktabatu Al Ma'arif Riyadh] Shahih.

Loan

In simple terms, a loan can be interpreted as a good or service that is the obligation of one party to be paid to the other party in accordance with a written or oral agreement, which is stated or implied and must be paid back within a certain period of time (Ardiyos, 2004). In Arabic, the loan is called al-qardh. Terminology means cutting. Because the loan is part of the (deduction) of the property of the person who gave the loan. Loans also mean the property given and must be returned again. While in terminology it means giving property as a favor for people who need to be replaced. Within the scope of funding for financing companies, a loan is a number of funds lent by a financial institution and the debtor is obliged to return it within a certain period of time through payment installments in the form of loan principal plus interest on the loan.

According to Suhrawardi, borrowing is giving something halal to others to benefit from not damaging the substance, so that the substance can be returned. As for the elements contained in lending, according to Thomas Suyatno, the elements in the provision of credit are as follows:

1. Trust is or the belief of the lender that the credit provided (in the form of money, goods, or services) will be completely received back in accordance with the predetermined period of time that has been promised. The lender provides credit as well as giving confidence to the recipient of the credit, that the recipient of the credit will be able to fulfill his obligations.
2. The Agreement is an absolute element for the validity of an agreement. An agreement is the conformity of the will between the two parties to the agreement.
3. Term is the period of time required by the borrower to repay the credit that has been received. The time period can vary in the form of short, medium, long-term time periods.
4. Risk factors for loss can be caused by two things, namely the risk of loss caused by credit recipients deliberately do not want to pay their credit when they can afford it and the risk of losses caused by accidental credit recipients, namely due to disasters such as natural disasters.
5. Reply to services / rewards

In return for the funds distributed by the lender, the recipient of the credit pays a certain amount according to the agreement in the same way, for example the amount of return

Method

The research method used is the library research. Library research is a method that collects library data, then reads it and records it, after which processing the reading results. The type of data used in this method of literature study is secondary data. The data is data obtained from sources that have existed or have been done research.

The sources used in this article to obtain data, namely through articles, websites, journals, books, and others. How to analyze the data that has been obtained for this article is to collect reading materials, read from materials that have been collected before, quote then record important points from the reading results, and the last stage that is, processing the results of quotations or records of important points before.

Results and Discussion

Riba

Riba is a concept in Islamic Banking that refers to charged interest. It has also been referred to as usury, or the charging of unreasonably high-interest rates. There is also another form of riba, according to most Islamic jurists, which refers to the simultaneous exchange of goods of unequal quantities or qualities. Here, however, we will be referring to the practice of charged interest. Riba is prohibited under Shari'ah law for a couple of reasons. It is meant to ensure equity in exchange. It is meant to ensure that people can protect their wealth by making unjust and unequal exchanges illegal. Islam aims to promote charity and helping others through kindness. To remove sentiments of selfishness and self-centeredness, which can create social antipathy, distrust, and resentment. By making riba

illegal, Shari'ah law creates opportunities and contexts in which people are encouraged to act charitably—loaning money without interest.

According to fiqh science terminology, *riba* is a special addition that belongs to one of the parties involved in the absence of certain rewards. The term *riba* is often also translated in English as "Usury" with the meaning of additional money on capital earned in a way prohibited by *syara'*, either with a small additional amount or with a large additional amount.

The notion of *riba* technically according to the *fuqaha* is the additional taking of principal property or capital in a vanity both in receivable debts and buying and selling. Vanity in this case is an act of injustice or silently accepting injustice. Additional taking on a vanity basis will cause injustice among economic actors. Thus the essence of prohibition of usury is the elimination of injustice and the enforcement of justice in the economy. The prohibition of *riba* (prohibition of *riba*) in Islam is expressly stated in both the Qur'an and hadith which is revealed gradually as well as the ban on *khamar*.

In an economic perspective, the prohibition of usury is at least due to four factors, namely: first, the *ribawi* economic system causes injustice. Because the owner of capital will definitely be able to profit without considering the results of the business that is carried out by the borrower. If the borrower does not make a profit or goes bankrupt, he still pays back the capital he borrowed plus the interest. Under these conditions, the borrower has gone bankrupt like he has fallen down the stairs again and it is not uncommon for the application of interest instead of helping the creditor's business, it actually adds to the problem for him. This is where the injustice comes from. Second, the *ribawi* economic system. is the main cause of the imbalance between financiers and borrowers. The large profits obtained by borrowers who usually consist of giant industry groups (conglomerates) are only required to pay capital loans plus interest in relatively small amounts compared to the profits they get. Meanwhile, savers in commercial banks consisting of lower middle class people do not get a balanced profit from the funds they keep in the bank. Third, the *ribawi* economic system will hinder investment because of the higher the interest rate.

Then the smaller the tendency of people to invest in the real sector. People are more likely to keep their money in the bank because of the greater profits due to high interest rates. Fourth, interest is considered as an additional cost of production. High production costs will lead to an increase in the price of goods (products). Rising prices, in turn, will invite inflation as a result of weak purchasing power of the community. Broadly speaking, the elimination of usury can be interpreted as the elimination of all forms of economic practices that cause injustice or injustice. *Riba* should not only be understood and reduced to the issue of bank interest only. But broadly *riba* can live latent or potent in a discriminatory, exploitative and predatory economic system that means it can live in a subordinated, capitalistic, neoliberalistic and hegemonic economic system of imperialism, which cannot be limited in terms of banking alone.

Therefore, the development of Sharia economy in the future cannot be done in isolation or partial, but must be done in total. In other words, Islamic economics should not be reduced simply by focusing on building Islamic banks. Sharia economy must be able to counteract a broadly exploratory economic system, which understands and fosters economic disparities that allow systemic trade offs to occur for the loss of the poor and the weak, subordinated and discriminated against which allows the development of *laissez*

faire in the broadest sense without regard to the need for deconstruction and restructuring of this usurious economic system.

Legal Basis on Riba

Al Quran

This is because they say: "trade is tantamount to usury". God has legalized trade and banned usury. Therefore, whoever has given him a warning from his god and then he stops (from eating usury), then for him who has passed and whosoever repeats again eat usury then they will remain in it. Explained in the Qur'an surah ar-rum verse 39:

وَمَا آتَيْتُمْ مِنْ رَبِّا لَيْرَبُوا فِيْ اَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللّٰهِ وَمَا آتَيْتُمْ مِنْ زَكٰوةٍ تُرِيدُونَ وَجْهَ اللّٰهِ فَاُولٰٓئِكَ هُمُ الْمُضْعِفُونَ

"And something Riba (additional) that you give so that He may increase in human property, then Riba does not add to the side of God. and what you give in the form of zakat that you mean to achieve the pleasure of Allah, Then (who do so) Those are the people who multiply (the reward)".

Al-hadist

From jabir ra, the Prophet (peace be upon him) denounced the recipients and interest payers of those who recorded as well as those who witnessed. He said, "They are all equally in sin" (Hr. Muslims, Tirmidhi and Ahmad) From Abu said al-khudri ra, the Prophet said, "Do not exaggerate one another, do not sell silver with silver unless the two are equal, and do not exaggerate one another, and do not sell something that is invisible" HR. Bukhori, Muslim, Tirmidhi, Naza'l and Ahmad). From Ubada Bin Sami Ra, the Prophet said, "Gold for gold, silver for silver, gandung for wheat. Whoever pays more or receives more he has done usury, the giver and the recipient are the same (in sin)" (Hr. Muslim and Ahamad) Gold with gold, silver with silver, bur with bur, wheat with wheat, dates with dates salt with salt with salt of comparable size in cash. If this group is different (size), then sell it as you like, if cash (HR. Muslim Imam and Ubdah bin Shamit).

From Abu Sa'id Ra said at one time Bilal came to the Prophet (saw) carrying earth dates, then the Prophet (saw) asked him: "Whose date is this", replied bilal "Our dates are low in quality, therefore I have two hangings with one hanging of these dates to eat Muhammad saw". So the Prophet said, "This is called riba never before you do it again. If you want to buy dates (which are good), sell first your dates (which are 25 less good) it is, then with the sales money it is a better date" (HR. Muslims and Ahmad).

Kinds of Riba

Basically riba is divided into two kinds, namely riba due to receivable debts that have been explained about its prohibitions in the Qur'an, and riba jual beli which has also been clearly allowed and not in transacting in as-Sunnah, the first group is divided into riba qard and riba jahiliyyah. The second group of riba buying and selling is divided into riba fadhli and riba nasi'ah, namely: Riba due to debts is called Riba Qardh, which is a certain benefit or level of excess required of the indebted (muqtadir).

Riba Jahiliyah Debt is paid more than the principal because the borrower is unable to pay his debt at the set time. The debt is paid more than the principal because the borrower is unable to pay the debt at the set time. Riba jahiliyah is prohibited because any loan that takes advantage is usury. In terms of delaying the time of submission, riba jahiliyah is classified as riba nasiah, in terms of the similarity of objects exchanged classified as riba fadhli".

Riba Fadhl is riba arising from the exchange of similar goods that do not meet the criteria of the same quality (mistlan bi mistlin), the same quality (sawa-an bi sawa-in) and the same time of delivery (yadan bi yadin). Exchanges like this contain ghoror, which is vagueness for both parties about the value of each item exchanged. This vagueness can lead to unjust acts against one party, both parties and the other parties.

Riba Nasiah riba arising from receivable debts that do not meet the profit criteria appears with risk (al ghum bil ghum) and business results appear with costs (kharaj bi dhaman). Transactions such as this contain the exchange of obligations to bear the burden only because of the passage of time. Riba nasiah is the suspension of the surrender or receipt of the type of ribawi goods exchanged with other types of ribawi goods. In the context of sharia or Islamic law, eating usury is one of the great sins. However, in practice, many people are confused about this practice in everyday life, especially those that are closely related to banking transactions. Riba in language has an additional meaning or asks for excess money compared to the initial value. More specifically, riba is asking for money from borrowing and borrowing and contrary to Islamic sharia.

Study Case Online Loans

An online loan means a loan that can be applied for through an online application. This application is the fruit of technological innovation in the financial field or commonly referred to as financial technology (fintech). The existence of fintech facilitates the process of borrowing and borrowing which used to be known to be troublesome and takes a long time. Now without the need to face-to-face, anyone can apply for credit easily and quickly. You can simply download the online loan application through the PlayStore. Then, list and fill in the requested requirements, and proceed to the loan application process. Within minutes fresh funds are available, directly transferred to the borrower's account.

A young man with the initials HK (25) was in debt on an online loan alias pinjol to the point of recklessly about to commit suicide. Fortunately, his attempt to jump from Rafles Bulmon Shophouse, Kembangan, West Jakarta was thwarted. Kembangan Police Chief Kompol H Khoiri said this incident occurred at around 17:30 WIB. HK is a young man from Ciledug, Tangerang."Alhamdulillah with efforts and prayers with the victims were rescued," Khoiri told reporters on Sunday (11/21/2021).

Based on preliminary information, HK was desperate to commit suicide due to depression. He was in debt worth Rp 90 million. "Victims of depression are in debt of Rp 90 million," said Khoiri. In addition to being in debt, another reason HK desperate to commit suicide turned out to be because of losing online gambling. Even though he played gambling with the aim of paying his debts. "But the victim never won the slot (gambling) until the victim got terror from the pinjol for not paying the loan," khoiri concluded.

Emok Bank

The term bank emok is taken from the Sundanese language which means sitting lesehan or Emok itself comes from sundanese which means how to sit lesehan women by crossing their legs backwards. The target of the emok bank is the housewife who is given a loan. However, often the flowers are suffocating. Bank Emok does not distribute loans to individuals, but to a group. Emok bank or mobile bank is quite burdensome with high interest. In practice, emok banks distribute loans to a group of non-individuals. This group of loan recipients must consist of 10 or more people.

The original purpose of the emok bank was to provide loans to business groups. But in fact emok banks also provide loans to mothers for consumptive needs. Investigators themselves had a conversation with one of the mothers, IH, who was a customer of the bank emok. This 47-year-old woman is a resident of Sukarasa Village, Salawu District, Tasikmalaya Regency. He claimed that he was forced to borrow money from the bank because of economic needs. Although the interest on debt is higher, he chose a bank because the requirements are very easy compared to banks. Simply with a photocopy of the ID card, the loan money can be received.

"The conditions are easy, only depositing ID cards can borrow money," said IH at his home, Monday (11/11/2019). Bank emok will distribute loans of tens to tens of millions of rupiah to the group. Well the division varies according to the agreement of the group.

"So, from there it can be Rp 20 million. Well it is divided into groups. For example, someone took Rp 1 million, Rp 2 million or Rp 5 million. If I take that time, that's Rp 1.5 million, because it really needs it," he said. After Rp 1.5 million is obtained, IH is obliged to pay in installments of Rp 50 thousand per week for 50 times. If totaled IH must return Rp 2.5 million or an increase of Rp 1 million from the initial loan amount. Well, the problem is that this loan must be paid responsibly. This means that when there are one or several members cannot pay, it must be borne by other members.

Conclusion

Based on the results of the study, it can be concluded. First, based on the verses of the Qur'an above, the scholars agree that riba is something that is prohibited because the verses that explain the prohibition and prohibition of riba are considered very clear and chronologically can be understood the essence of the prohibition. Based on the stages of prohibition, the prohibition of riba is evident and clear in QS. Ali Imran [3]:130 and al-Baqarah [2]:275-281. The prohibition of usury in the Qur'an has been preceded by other morally intolerable forms of prohibition that are widely affected by great harm in its community. Second, the prohibition of usury in the Qur'an has relevance to the movement of the real sector in the economy. Because, the economy based on usury will naturally ignore the underlying transaction which is the basis of the real sector. As a result, the owners of capital (capitalists) are certainly lucky while the money managers / entrepreneurs are still not clear, so that the position becomes balanced, the absence of justice. The ribawi economic system can cause the gap in economic growth of the world community to occur constantly. In this context, the Qur'an talks about usury in the context of macroeconomics,

which is to look at the impact of riba on the economy of society in the aggregate. The economic system will affect investment, the higher the interest rate. As investment decreases, it will have an impact on increasing unemployment. In addition, this ribawi system has plunged developing countries into a deep debt trap.

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