



Interpretation of Riba Verses in Ibn Kathir's Tafsir (Comparative Studies in the Tafsir of Ibn Katsir and Al-Marāghī)

Helmi Husni^{1*}, Fitrah Sugiarto¹

¹Study of Qur'an and Tafsir, Fakultas of Ushuluddin and Relegius Studies, Islam University of Mataram, Lombok, Indonesia.

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Corresponding Author:

Helmi Husni

180601074.mhs@uinmataram.ac.id

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Abstract: The discussion in this research is about usury, the discussion about usury is always a debate in society and raises pros and cons in society, the Qur'an also in several verses touches on usury, so the author is interested in researching the Interpretation of Usury Verses (Comparative Study in Tafsir Ibn Katsir and Al-Marāghī), the problem formulation in this research is what is the history of usury in Islam? and how do Ibn Katsir and Ahmad Mustafā al-Marāghī's interpretations of the riba verses compare? The research method used is a qualitative method. This research is included in library research. The data collection method used is the documentation method. The research approach used is the muqarran (comparative) method. The primary data sources in this research are the tafsir al-Qur'an al-'Azhim and the tafsir al-Marāghī books. The data analysis method used is the Miles and Huberman method of historical analysis. Usury has a very long history and its practice has been started since the Jews until the Jahiliyah period before Islam and the early Islamic period. In its history, almost all Samawi religions forbade usury, because they considered that there was no benefit whatsoever in social life, the modern view says what what is prohibited is the exploitation of poor people, not the concept of interest itself (legal form). Ibn Katsir said that people who eat usury will in the afterlife be resurrected unable to stand but will stand as if possessed by the devil due to insanity. Meanwhile, Ahmad Mustafā al-Marāghī said that people who always consume usurious wealth in the world, are like people who deliberately commit acts because they are crazy, because they are intoxicated by the love of wealth, and after wealth is able to enslave their minds, their souls become vicious, eager to collect as much wealth as possible, and wealth becomes the main goal of life.

Keywords: Interpretation of Verses on Riba; Riba; Tafsir al-Qur'an al-'Azhim al-Marāghī

Introduction

The Al-Qur'an was revealed by Allah SWT to the Prophet Muhammad SAW to bring humans out of darkness into light, and lead them to the straight path (Al-Kattan, 2016). The Prophet Muhammad SAW was the first person to explain the meaning of the Qur'an and teach his people about the words of Allah SWT which were revealed to him. At that time, none of the companions dared to interpret the verses of the Koran,

because at that time the Prophet Muhammad SAW was still living with them. The Prophet Muhammad SAW knew the whole of the Qur'an, both global and detailed, and conveying it to his friends was his obligation. (Nawawi, 2002).

The Al-Qur'an is a book containing various kinds of teachings, among others, such as creed, morals, worship, and mua'amalah. Mu'amalah is a form of human relationship to carry out life between people, including in an economic context, such as buying and selling. So, in Islam, wealth is highly valued, because without it, humans would not be able to survive. Therefore, Allah

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SWT told mankind to obtain it and use it. Likewise, when the property is damaged, Allah SWT will prohibit this (Syarifudin, 2003)

Islam's view of material things or possessions is that Islam does not make possessions a goal but rather a path, and possessions are not the only goal. Because obligations take priority over material things. However, wealth is an alternative for some needs and benefits that are not sufficient for humans, namely in one's service to material things, without any contradiction in Islamic teachings. (Mahmud, 1999).

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ
وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ {10}

Meaning: "When the (Friday) prayer has been performed, spread out on the earth, seek Allah's grace, and remember Allah as much as possible so that you will be successful." (QS. Al-Jumu'ah [62]: 10)

In accordance with the instructions in the paragraph above, the assets obtained are subject to two conditions: first, the assets are good, materially, and do not contain elements that are detrimental to oneself or others. Second, these assets are Halal, with the intention that these assets must be obtained according to His commands and avoid what He has prohibited, and this is the basic principle of muamalah with assets stipulated by Allah SWT in the Qur'an.

Likewise, on the contrary, Islam strictly prohibits transactions that result in other people's losses through improper means, one of which is usury. In simple terms, usury is defined as "increasing from its origin" which is one of the transactions that is prohibited by Allah SWT, which is why the Al-Qur'an expressly states that it is haram, but the Al-Qur'an does not directly forbid it, but in stages such as prohibition. wine (Sahara, 2019)

The issue that is still being debated by the public to this day is whether bank interest is usury or not, some say that bank interest is not the same or is not classified as usury, there are also those who say that bank interest is the same or is classified as usury, although there are many differences of opinion. Regarding whether bank interest is usury or not, usury has long been clearly prohibited in Islamic law.

The legal basis for prohibiting usury is found in the Qur'an Qs, Al-Baqarah [2] : 275

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 { 275 }

Translation: "People who eat (take) usury cannot stand but stand like those who are possessed by the devil because of (the pressure of) madness. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came); and its affairs are (up to) Allah. Those who return (take usury), then those people are the inhabitants of hell; they will abide therein." (QS. al-Baqarah [2]: 275)

Based on the content of the verse above, it can be understood that people who take or consume usury will stand like someone who has been possessed by a demon or like a crazy person, a crazy person is someone whose mind is not healthy so they cannot differentiate between good and bad, in the sense that if someone consumes usury, Allah SWT will make their mind unhealthy so that they cannot differentiate between right and wrong.

Ahmad Mustafā al-Marāghī is of the opinion that what is meant by the condition of people who consume usury in this world, is like people who deliberately commit acts because they are crazy, because they are intoxicated by the love of wealth and after wealth is able to enslave their minds, the soul becomes vicious, He really wants to collect as much wealth as possible, and wealth is the main goal of his life. When you see people who practice usury, their movements and actions are not in harmony with those of normal people, their speech is slurred and their movements are the same, and Arabs call people who act irregularly crazy. (Mustafa, 1993).

Riba is an additional withdrawal from the principal capital without replacement or compensation that can be justified by sharia law, more specifically, riba requires an additional amount of money from the principal amount of a loan or debt in both borrowing and buying and selling transactions, additional or this profit is contrary to the principles of Islamic sharia.

Riba is discussed in the Qur'an, there are several words that are the same as usury, but they contain different meanings, in surah al-Ra'd [13]:17 there is the word Rābiyan which means "floating above". al-Hāqqah [69]:10 there is the word Rābiyat which means "very severe punishment". al-Baqarah [2]:265 contains the word Rabwat which means "highland". al-Nahl [16]:92 contains the word Arbā which means "more tough". The Qur'an talks about usury in four places, once in surah al-Rum, once in surah al-Nisā', once in surah ali-Imrān, and five times in surah al-Baqarah three times in verse 275, and once each in verses 276 and 278 (Faidullah, 1986).

Method

Based on the problems raised, this research is included in qualitative research, and looking at the data collected, this research is included in library research, where all data comes from written materials in the form of books, manuscripts, documents, photos, etc. -other. The study materials are related to the science of the Qur'an and its interpretation, especially related to riba according to the interpretation of Ibn Katsir and Ahmad Mustafā al-Marāghī (Nasarudin, 2019).

Results and Discussion

Definition of Riba'

The word usury comes from Arabic, etymologically it means addition (al-Ziyadah), developing (al-Numuw), enlarging (al-'Uluw) and increasing (al-Irtifa'). In connection with the meaning of usury from a linguistic perspective. There is an ancient Arabic expression which states: arba fulan 'ala fulanidza azada 'alaihi (taking from something you give in excess of what is given) (Setyawati, 2017).

According to Fiqh experts, riba is the addition of one of two similar substitutes without any replacement for this addition. Not all additions are said to be usury, because additions can occur in exchange and there is no usury in it, it's just that additions and the Qur'an explains the prohibition, namely additions taken in exchange for tempo, Qatadah said: "Indeed, people's usury what does not know anything (Jahiliyyah) is someone who sells one sale until a certain time and when it is due and the person who owes it cannot pay it, he increases his debt and slows down the time." Mujahid said about usury which is prohibited by Allah: "In the era of Jahiliyah, someone had a debt to another person." Then he said: "for you this and this and add time for me, then at that time the payment ends (Aziz, 2010)

Usury is an addition taken for the existence of a debt and receivable between two or more parties which was agreed upon at the start of the agreement. According to language, usury is Ziyadah, namely the addition requested on the principal debt. According to the term, usury means taking additional money from basic assets or capital in vain (Syafii, 2001). Ibnu Hajar Askani said that usury is an excess, whether in the form of an excess in the form of goods or money, such as two rupiah in exchange for one rupiah.

Regarding this problem, Allah SWT reminds us in Q.S al-Nisa' [4]: 29.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ
تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا
[29]

Translation: O you who believe, do not devour each other's wealth in a false way, except by means of business which is carried out mutually between you. And do not kill yourselves; Verily Allah is Most Merciful towards you. (QS. an-Nisa' [4]: 29)

Regarding the meaning of al-Bathil in the verse above, Ibn al-Arabi al-Maliki in his book, Ahkam al-Qur'an, explains, "the linguistic meaning of usury is additional, but what is meant by usury in the verse of the Qur'an is every addition taken without a replacement or balancing transaction is proven by Islamic law."

The purpose of a replacement or balancing transaction is a business transaction that justifies the addition of a fair business transaction, such as a sale and purchase transaction, pawn, lease, or project profit sharing. In a rental transaction, the lessee pays rent on the rental income enjoyed by the lessee, including the decrease in the economic value of an item caused by the lessee's use. For example, after using a car, its financial value will be reduced compared to before. In terms of buying and selling, the buyer pays the costs in kind for the product obtained. Likewise, in a profit sharing project, the members in the partnership are entitled to profit because apart from capital, they also take part in the possible risk of loss that may arise at any time. (Syafii, 2001).

Distribution of Riba'

Usury can be divided into two types according to the source of the transaction, namely usury which originates from debt and receivable transactions and buying and selling:

1. Usury originates from debts and receivables, usury occurs because there is a debt and receivable transaction between the two parties. Usury from debts and receivables is divided into two types, qaradh and usury jahiliyah (Syafi'i, 2001).
2. Usury from buying and selling transactions can also result from the exchange of goods or buying and selling

Several of the prophet's friends such as the prophet's uncle, Abbas and Khalid bin Walid, had practiced it, so that a verse was revealed that prohibited usury. This prohibition verse makes polytheists wonder about the prohibition on ribab. Usury from buying and selling transactions can also result from the exchange of goods or buying and selling (Rahman, 2012)

Ibn Kathir's interpretation of Riba' in Qs. al-baqarah verse 275

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 { 275 }

Translation: "People who eat (take) usury cannot stand but stand like those who are possessed by the devil because of (the pressure of) madness. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came); and its affairs are (up to) Allah. Those who return (take usury), then those people are the inhabitants of hell; they will abide therein." (QS.. al-Baqarah [2]: 275)

Ibn Katsir interprets the verse above, that Allah SWT begins by telling about the mistakes of people who consume usury from other people's wealth in a way that is not justified, as well as various kinds of doubts. Then Allah SWT illustrated their condition on the day and their rise from the grave leading to their resurrection and gathering.

As Allah SWT said above:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ

People who eat (take) usury cannot stand but are like those who are possessed by the devil because of (the pressure of) insanity.

That is, they will not be able to stand up from their graves on the Day of Resurrection except like the stand of a madman who is possessed by Satan. Namely standing inappropriately. Ibn Abbas said: "usury eaters will be resurrected on the Day of Judgment in a state of suffocating madness (Katsir. 1923).

ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا
Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury.

That is, they deliberately allow usury with the aim of opposing the laws of Allah SWT contained in His Shari'ah. The actions they take are not qiyas by buying and selling, but they are reluctant to obey Allah SWT regarding the rules that Allah has set in buying and selling. If this included qiyas, they would undoubtedly say "Indeed usury is the same as buying and selling". But they say "Indeed buying and selling is the same as usury". That is, they resemble them, so why does Allah forbid this one and make that one lawful (Katsir, 1923).

Al-Maraghi interpretation of Riba in Qs. al-baqarah verse 275

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 { 275 }

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In the pronunciation "ya' kuluna", it means "they take and distribute it for various needs, while riba in language is "Additional". It is said to be raba sya-Syai' (if something increases). There is also the word ar-rabiyah (high land) from the same origin, because its height exceeds the surrounding land. Furthermore, the word "al-khabthu" means unstable walking, it is said naqatun khabutun, if the camel steps on a human and hits its feet on the ground. Said to someone who does something without guidance (Mustafa, 1346)

Furthermore, the word "al-khabthu" means unstable walking, which is said to be naqatun khabutun, if the camel steps on a human and hits its feet on the ground. Said to someone who does something without guidance.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ

Imam Mustafā al-Marāghī said that what is meant by the situation of people who consume usurious wealth in this world, is like people who deliberately carry out actions because they are crazy, because they are crazy for the love of wealth alone. And when wealth is able to enslave his mind, his soul becomes vicious, namely he wants to collect as much wealth as possible, and makes this wealth his life's goal (Mustafa, 1993).

When Arabs look at their actions or movements, they are people who enjoy buying and selling exchanges and are addicted to gambling. Their movements and efforts are getting more serious. From the gaps in their

agile behavior, irregular movements can be seen. So they called him crazy. Some commentators say that what is meant by standing here is waking up from the grave when they are about to be resurrected by Allah SWT, and Allah SWT gives a symbol to people who like to commit usury in a condition like a madman who is possessed by Satan.

It is said that if the person is still taking, namely consuming usury after the prohibition comes, then the person who is consuming it is not obeying the commands of Allah SWT. It is impossible for Allah SWT to give them this prohibition if they do not endanger themselves. For those (who eat usury) are the inhabitants of hell, eternal therein.

Comparative Results

After studying and observing the interpretation of usury by the two mufassir, namely Ibn Katsir and Ahmad Mustafā al-Marāghī contained in Surah al-Baqarah [2]: 275, before interpreting this verse, Ahmad Mustafā al-Marāghī first explains the distribution of usury, the aim of which is for people to Those who read it to understand it or to understand the flow of the reading, both Ibn Katsir and Ahmad Mustafā al-Marāghī both interpret that people who consume usury cannot stand but stand like a person possessed by a demon due to the pressure of insanity. This means that they will not be able to stand up from their graves on the Day of Resurrection except like the standing of a person possessed by Satan. That is, they stand unnaturally.

As we know, al-Marāghī studied his social sphere, the Qur'an uses this language because they believe in jinns who can kill them, so that they can understand or convey the meaning of the Qur'an. Then both of them quoted the hadith but from different paths, Ibn Katsir quoted Ibn Abbas who said that, "usury eaters will be resurrected on the Day of Judgment in a state of suffocating madness." So, what is meant by "standing" is rising from the grave. Meanwhile, Ibn Katsir said that their situation was like that because they thought that buying and selling was the same as usury, even though Allah SWT has permitted buying and selling and forbidden usury. This means that they allow usury for the purpose of opposing the laws of Allah SWT contained in His Shari'a.

Ahmad Mustafā al-Marghi said that those who equate usury with buying and selling are the same as those who consume usury, so usury is considered the same as buying and selling, in the belief of the eater someone sells goods with a profit of 10 thousand. So, in their minds the same is true when they consume usury. Furthermore, Ahmad Mustafā al-Marāghī also said that Allah is most fair in determining things. This means that if people who eat usury have not received a warning, Allah will not punish them, but if they do so after the warning comes, Allah will punish them very painfully.

Conclusion

The history of usury occurred before the arrival of Islam and was even practiced before Islam came, such as Judaism and Christianity. The practice of usury at the time of Rasulullah SAW occurred in the Bani Amr bin Umar from the Tsaqief tribe and the Bani al-Mughirah from the Makhzum tribe, as for the views of experts Modern commentators say that what is forbidden is the exploitation of poor people, not the concept of interest itself (legal form). The term used by the Qur'an with the words crazy people is because this meaning can be accepted by them, meaning they understand it according to the condition of their beliefs. Because at that time they believed that demons could enter their bodies, which could cause humans to die. This means that the explanation of this verse is adapted to their beliefs, but does not provide a valid or invalid meaning.

ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا

People who consume usury say that usury is the same as buying and selling, meaning they justify this act. In their belief this is as permissible as someone selling merchandise that costs ten dirhams, for example with payment of content, or twenty dirhams on credit. Because of their opinion that this is permissible, in their belief they also allow loans of ten dirhams to people who have needs on the condition that they will return twenty dirhams after a year. The reason this transaction is possible is because their belief in buying and selling is the same, namely the difference in time period. (Mustafa, 1993)

Likewise in other verses. Some scholars are of the opinion that loving wealth too much or wallowing in its delights are some of the major sins. A heart that is filled with worldly love cannot be combined with true faith, the nature of which is to fill our feelings with fear and worry about Allah's punishment, or not daring to do things that are prohibited by Allah. (Mustafa, 1993)

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Conflicts of Interest

The authors declare no conflict of interest

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