



## Muhammad Sayyid Tantawi's Interpretation of the Verses of Riba

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Received: April 2022; Accepted: February 2023; Published: April 2023

**Abstract:** The pattern of people's life has changed occasionally, encouraging people to follow this development, especially in matters related to *mu'amalah*. However, the problem here is that banking is synonymous with bank interest or rent, whereas most people in the community think that bank interest or rent is the same as usury. This paper is based on the results of a study that describes and classifies usury verses in the Qur'an, then analyzes them with the methodology used by Muhammad Sayyid Tantawi in *Tafsir al-Wasith*, which was later linked to his fatwa regarding bank interest law. This study concluded that internal and external factors greatly influenced Tantawi's interpretation of bank interest in Islamic law, among which he used the opinions of modernist scholars such as Al-Alusy, Fazlur Rahman, etc. In addition, the pattern of interpretation of interpretation *al-Wasith* to the usury verse consists of four patterns consisting of sura al-Rum verse 39 explaining that transactions with usury will not develop and will even lose money. Surah al-Nisa' verses 160-161 demonstrate that their tyranny caused some of the painful sanctions Allah has ever bestowed upon the Jews as perpetrators of usury transactions.

**Keywords:** textual analysis; legal interpretation; Shariah banking; usury; Interpretation of the Qur'an

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### 1. Introduction

Banking activities are not far from the term bank interest, which is always associated with usury (Borchgrevink & Birkvad, 2022). However, some scholars state that bank interest does not include usury (Harahap & Risfandy, 2022), as in the opinion of Muhammad Said al-Ashmawi, who gave three arguments to show that the prohibition of interest is something that cannot be justified. First, usury referred to in the Qur'an is usury *jahiliyyah*, which refers to the common practice of pre-Islamic times by doubling capital as compensation for delays exceeding the specified time resulting in debtor slavery if, in the end, the debtor cannot pay. Second, usury-based on the hadith consists of six commodities and should only apply to these six commodities and not refer to modern currency. Third, it must be distinguished from productive loans, such as those used by institutions and businesses to invest and generate profits, and exploitative loans, such as loans offered to people with low incomes to meet their basic needs (Arifin, M. P., 2019). Muhammad Rasyid Ridla (d. 1935M) agreed with Muhammad Said al-Asmawi's statement. Ridla, a disciple of Muhammad Abduh (d. 1905M), stated that in terms of *riba*, elements indicate knowledge (*ma'rifat*) and prevalence or habit. That is, do not consume usury that is familiar to you, which was practiced in pre-Islamic times. He also stated that *riba jahiliyyah* is prohibited because it creates injustice and exploits various needs (which are consumptive). With an opinion like this, Ridla concluded that forbidden usury is usury or interest with a multiplier value (following Ali Imran's verse 130) and not a little interest. This follows the opinion of Imam at-Tabari, who interprets that prohibited usury as usury in which the increased amount is equal to the capital value due to exceeding the loan maturity limit and delaying repaying the loan (Ipandang, & Askar, 2020).

Fazlur Rahman (F. Rahman, 2020) also argues that prohibiting usury in the Qur'an emphasizes the moral aspect rather than the legal-formal aspect of prohibiting usury because usury is not permitted in

the Qur'an is *riba jahiliyyah* whose practice is multiplied (*adh'affan mudho'afatan*). This can be justified if the bank does not apply this or if it is exploitative (Majid, 2020). Likewise, Abdullah Saeed expressed the same opinion and emphasized the moral aspect (wisdom) rather than the literal aspect. Suppose Abdullah Saeed (Saeed, 2004) agrees with Fazlurrahman. In that case, it is different from the opinion of Yusuf Qardhawi (Neo-Revivalism group), who states that bank interest that is multiplied or not is still prohibited, as is *riba*. The inferential method based on the Qur'an and hadith is the equation of Yusuf Qardhawi (Al-Qardhawi, 2001) with Fazlur Rahman in concluding a law. But the difference is that Yusuf Qardhawi uses *qiyas*, while Fazlur Rahman uses an approach of *maqasid sharia'ah* (the moral purpose of the Qur'an).

In addition to the opinions of the scholars above, other Muslim scholars and scholars still differ in their opinions regarding the law of usury or bank interest (Bidabad, 2019). One of them is Masjfuk Zuhdi who concluded from the opinion of Sheikh Abu Zahrah, professor of law at Cairo University, Abul A'la al-Maududi (Pakistan), Muhammad Abdullah al-Arabi, legal adviser at *Islamic Congress Cairo*, and others stating that bank interest is included in *nasi'ah* usury which Islam prohibits. According to A. Hasan, the founder and leader of the Bangil Islamic Boarding School (Persis), bank interest, like what is practiced in Indonesian banks, is not usury, which is forbidden because it does not multiply, as stated in Ali Imran's verse 130 (M. T. Rahman, 2011; Syafi' AS., 2018).

Muhammad Sayyid Tantawi is a great scholar and mufti of Egypt who issued many fatwas and served as Grand Sheikh of al-Azhar until he died in 2010. From a young age, he had memorized the Qur'an. He continued to Ma'had Iskandariyyah al-Diny until graduating from secondary education and continuing his studies at Al-Azhar University up to the doctoral level in the same faculty, namely Ushuluddin in the Department of Interpretation and hadith. According to Ahmad Thayyib (current Grand Sheikh Al-Azhar), Muhammad Sayyid Tantawi is a significant scholar of the Qur'an for the Islamic world. So because of that, Muhammad Sayyid Tantawi wrote many scientific works, and the most famous and phenomenal work is his commentary, *al-Wasit*. The full title of this interpretation is *Tafsir al-Wasit li al-Qur'an al-Karim* which totals 15 volumes from Surah al-Fatihah to Surah al-Nas. The current phenomenon is that the banking world is very much in control of the modern world economy, accompanied by its activities. In practice, banking is identical to bank interest or rent, mainly in the community bank, interest or rent is equated with usury. The term usury was already known and practiced in everyday economic transactions before Islam arrived in Arab society.

## 2. Results and Discussion

### 2.1. Definition of Riba

Usury has the meaning *ziyadah* (additional). Linguistically, *riba* means growing and growing (Ipandang, & Askar, 2020). *Riba* etymologically means an advantage, addition, increase, or *surplus*. The word usury in English is called *usury*, which means the interest is too high or excessive. Syeikh Wahbah Zuhaili stated that the meaning of usury is etymologically additional (Marwini, 2017). Generally, usury is interpreted as an addition to the money capital lent and must be received by the creditor following the loan period and the specified percentage. Then the interpreter (*jumhur al-mufassirin*) argues in the Qur'an surah al-Ruum verse 39, that usury is a form of giving (*al-'atiyyah*) one person conveys to another is not to gain the pleasure of Allah SWT, but only to get worldly rewards. Therefore, the culprit will not get the reward from Allah SWT. A similar opinion was shared by Imam al-Qurthubi (Al Qurthubi, 2022), he said "usury means addition, where there are two kinds of usury here, namely *riba* which is forbidden and lawful, while *riba halal* is a gift that is given by someone to someone else with the goal is to give better than it gets."

In the beginning, the term usury was known, namely during the civilization of the Pharaohs in Egypt, the Sumerian, Babylonian and Assyrian civilizations in Iraq, and the Jewish and Hebrew civilizations where usury was a disease of the people's economy. It is written in the Old Testament that it is forbidden for Jews to take usury from Jews, but it is permissible for Jews to take usury from non-Jews (Tarmizi, 2018). However, this statement cannot be confirmed except for usury in Jewish

civilization because of the Qur'an. An explained that the Children of Israel did usury and Allah had forbidden them to eat usury. As the word of Allah SWT in the Surah An-Nisa verses 160-161:

فَيُظْلَمَ مَنْ آذَى الَّذِينَ هَادُوا حَرَمًا عَلَيْهِمْ طَبِيتٌ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنِ سَبِيلِ اللَّهِ كَثِيرًا وَأَخْذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ  
بِالْبَطْلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

"So because of the tyranny of the Jews, We forbade (eating) good food (which was previously) lawful for them, and because they hindered (humankind) from the path of God. And because they eat usury, even though they have been forbidden, and because they falsely eat people's property. We have prepared for the disbelievers among them a painful punishment."

The Jews introduced usury to the Arabs on the Arabian peninsula, particularly in Taif and Yathrib (now known as the city of Medina).

## 2.2. Types of Usury in the Study of Fiqh

The fiqh scholars divide usury into two, *nasi'ah* and *fadhl*. And the Shafi'i school of thought divides it into three: *fadhl*, *nasi'ah*, and *yad*. While some other scholars divide usury into *nasi'ah*, *fadhl*, *yad*, and *qardh* (Arifin, M. P., 2019). The following is a detailed understanding of the various types of usury:

- 1) *Riba Nasi'ah*  
Term *nasi'ah* means delaying or suspending and refers to the time given for the debtor to repay the debt by providing additional (Dahliawati, 2013).
- 2) *Riba Fadhl*  
*Riba fadhl* are the advantages obtained in exchanging similar goods (Dahliawati, 2013). Or usury arising from exchanging similar goods that do not meet the criteria of equal quality and quantity.
- 3) *Riba Yad*  
*Riba yad* is a sales contract in which the seller and buyer separate before handover. The meaning of *riba yad*, as presented by Sheikh Wahbah Zuhaili, is buying and selling or bartering by ending the acceptance of both the exchanged goods or one of them without mentioning the time. That is the sale or exchange of two different types of goods, such as wheat and corn, without submission to the contract assembly.
- 4) *Riba Qardh*  
*Riba qardh* is all forms of debt practices in which there is a profit motive (*sharat naf'an*) that returns to the debt lender (*muqarid*) alone or all at once to the debtor (*independent*). In substance, usury *qardh* includes the *fadhl* due to the profit required in usury *qardh* is a form of addition or interest in one of the usury commodities (Ipandang, & Askar, 2020).

## 2.3. Biography and Works of Muhammad Sayyid Tantawi

Egypt is the land of the prophets, and great scholars were also born in this country. One of them is Muhammad Sayyid Atiyah al-Tantawi. Tantawi's last name is attributed to the city of Tanta, a province in Egypt, born in the village of Saleem Syarqiyah, Thoma Sohag, Egypt, on October 28, 1928 AD (Thanthawi, 2001). He is an influential scholar in modern times with multiple disciplines, especially in interpreting the Qur'an. At 13, Muhammad Sayyid Tantawi had completed memorizing the Qur'an; then he decided to continue his education in Alexandria in 1944; he entered the formal Ma'had Azhary al-Iskandariyah al-Diny Institution (junior high school and high school level). After seven years, he graduated from Ma'had Azhary; he continued his education at Al-Azhar University in Cairo by taking the Tafsir and Hadith study program at the Ushuluddin faculty for four years and earned a degree of License (Lc) in 1962 (Thanthawi, 2001). It did not stop there; he continued to postgraduate and doctoral

programs at the university and the same field until, in 1966, he earned a doctorate with the dissertation title "The Children of Israel in the Qur'an."

Muhammad Sayyid Tantawi has dedicated his life to education as a lecturer in interpretation and hadith at various universities. He joined the Iskandariyah Institute of Religion in 1944 and became a member of the Ushuluddin Faculty in 1968. In 1972, he became a Faculty of Arabic Language and Islamic Studies member at the University of Libya. Furthermore, he was given a mandate by Al-Azhar to become *Ustadz Musa'id* (Associate Professor) at the University of Medina. So he moved to Saudi Arabia in 1980 and became the Postgraduate Head of Interpretation at the Islamic University of Medina. He returned to Egypt in 1985 and became the Dean of the Ushuluddin Faculty at the Alexandria Religion Institute. But only a year after serving as Dean, he was appointed *Mufti al-Diyat al-Misriyyah* on October 28, 1986; this position was still under the auspices of the Egyptian Ministry of Justice, he held this position for almost ten years (A.al-Sallus, 1998). Egyptian President Hosni Mubarak, on the 8th of Dzulqadah 1416 coincided with March 27, 1996, appointed Muhammad Sayyid Tantawi as the new Grand Sheikh of al-Azhar to replace Grand Sheikh Gad al-Haq, who died the same year. He is the 43rd Grand Sheikh of al-Azhar. He carried out this trust well until the end of his life.

Sayyid Tantawi's scientific insight led him to become an interpretation and hadith scholarship expert, as can be seen from his career when he joined the *Daar al-Ifta'al-Misriyyah* (Egyptian Fatwa Institute) until he was named the state mufti of Egypt on October 28, 1982. His works which are very useful for the treasury of Islamic scholarship, include:

- 1) *Tafsir al-Wasith* (15 volumes),
- 2) *Al-Qissah fi al-Qur'an al-Karim* (2 volumes),
- 3) *Banu Israil fi al-Qur'an wa al-Sunnah* (2 volumes),
- 4) *Adab al-Hiwar fi al-Islam*,
- 5) *Kitab al-Fiqh al-Muyassar*,
- 6) *Muamalat al-Bunuk wa ahkamuha al-Sar'iyyah*,
- 7) *Hadits al-Qur'an 'an al-Awatir al-Insaniyyah*,
- 8) *al-Mar'ah fi al-Islam*,
- 9) *al-Saraya al-Harbiyah fi 'ahd al-Nabawiy*,
- 10) *Jawami' min -alDua' wa Sunnah*,
- 11) *As-Shoum al-Maqbul*,
- 12) *Fatawa al-Sar'iyyah*,
- 13) *Ahkam al-Hajj wa Umrah*,
- 14) *Al-Ijtihad fi al-Ahkam al-Syar'iyyah*. Etc. (Misrawi, 2001).

#### 2.4. Interpretation of the Qur'anic Verses about Riba

Muhammad Sayyid Tantawi, in his book *Muamalat al-Bunuk wa Ahkamuha al-Syar'iyyah* said that the way Islam forbids usury is similar to how it prohibits *khamr*. At that time, *riba* and *khamar* were quite dominant in society, so it was difficult to eradicate both at once because these conditions had long been rooted in societal traditions and passed down from generation to generation. The scientific community emphasizes that Islamic therapy is sage and wise in overcoming this long-standing disease. In treating this chronic disease, Islam does not use methods of violence and spontaneity but through several stages that have long been inherited from their ancestors. This method is widely and effectively adopted by Islam, no longer causing traumatic clashes that sometimes cannot be borne by a group or society (Thanthawi, 2019).

The Islamic Shari'a uses this wise method in prohibiting usury, and Muhammad Sayyid Tantawi interpreted several verses of the Qur'an in 4 letters about usury using this wise method, following is Muhammad Sayyid Tantawi's interpretation of verses of usury:

- 1) Surah Al-Rum verse 39 (Makkiyah Verse)

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّرَبُّو فِي أَمْوَالِ النَّاسِ فَلَا يَرُبُّو عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضَعِفُونَ

"And any riba (additional) that you give so that it adds to people's property, then that riba does not add to the side of God. And what you give in the form of zakat that you intend to achieve God's pleasure, then (those who do so) are the ones who multiply (the reward)".

In this first verse, Muhammad Sayyid Tantawi explains that transactions made to acquire wealth through usury will not develop and increase in the sight of Allah SWT. Still, the wealth generates and increases with Allah SWT by giving alms. Even though this verse does not explain specific sanctions for perpetrators of usury, it alludes that usury transactions do not get rewards from Allah because the multiplied prize is what is given to people who want to share their wealth solely for the sake of Allah SWT.

## 2) Surah al-Nisa verse 160-161 (Madaniyah Verse)

فَيُظْلَمُ مِنَ الَّذِينَ هَادُوا حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنْ سَبِيلِ اللَّهِ كَثِيرًا وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ  
النَّاسِ بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

"So because of the tyranny of the Jews, we have forbidden (eating food) that is good (which used to be) lawful for them, and because they hindered (people) a lot from the path of Allah, and because they eat usury, when in fact they have been forbidden from it, and because they falsely eat people's property. We have prepared for the disbelievers among them a painful punishment".

In these two verses, Muhammad Sayyid Tantawi explained some of the painful sanctions that God had inflicted on the Jews due to their cruelty and also because they did usury transactions, even though God had forbidden them. So, there is no doubt that the explanation of the two verses contains advice and lessons for believers. In other words, they should abandon usury so that they no longer fall into the punishment that God once inflicted on the Jews because of the practice of usury they did.

## 3) Surah Ali Imran verse 130 (Madaniyah Verse)

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

"O you who believe, do not eat usury by multiplying it and fear Allah so that you may get good fortune".

Surah Ali Imron verse 130 brings a solid warning to avoid usury. This is seen when Allah SWT calls those who believe in His word. That is, "O you who truly believe in Allah, you are not allowed to make very heinous usury transactions by taking your debts from multiplying."

Muhammad Sayyid Tantawi, in this verse, quotes the interpretation of Imam Fakh al-Razi; Imam al-Razi said, "There was a man in the Jahiliyah era, when he gave a loan to another person for a certain time, for example, 100 dirhams. Then, when the time to pay arrived, while the person who had the debt could not pay it because he had no money, the lender said to him, 'I will multiply your debt, then I will extend the deferment.' It could be that the multiplication reaches 200 dirhams. Then, when it comes time to pay (due) in the second period, while the debtor cannot pay the debt, the lender doubles it again, and so on. So, with his 100 dirham money, he can take multiples. This is what is meant by *adh'afan mudha'afah* (which is multiplied)." Then the limiting explanation (*taqyid*) with an expression sentence *adh'afan mudha'afah* does not mean that the prohibition applies only if the usury in question is multiplied, while if not multiplied is permissible. However, usury is a little or a lot, it is the same in terms of its prohibition, and because of that, the purpose of it all was to denounce the very prevalent actions at that time among them. After all, this kind of usury is done in their transactions. This shows

a demanding, selfish attitude and a desire to seek wealth in a vain way. *Taqyid* (limited by the expression 'adh'afan mudha'afah (multiplying) is not a form of specialization that, if not multiplying, is allowed, but what is meant by that is to explain the conditions at that time and what dominates the society. And that is all meant to make them want to eliminate bad habits (Ihwanudin & Burhanudin, 2020).

#### 4) Surah Al-Baqarah verse 275-281 (Madaniyah Verse)

Surat al-Baqarah verses 275-281 are seven consecutive verses mentioned at the end of Surat al-Baqarah. These verses also include the end of the verses of the Qur'an that were revealed to the Prophet SAW. Thus, the problem of usury transactions becomes a final decision prohibited by *qath'i* law until the Day of Judgment. The usurers are likened to a very horrible likeness. In addition, Allah and His Messenger call for war against every usurer.

Allah SWT said:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلَ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَاتَّبَعَهَا فَأْتَى إِلَى اللَّهِ مِنْهُ بَدَلًا وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ لَكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ

"Those who eat (take) usury cannot stand except like the standing of a person who the devil possesses due to (pressure of) insanity. Their situation is because they say (opinion) that buying and selling are the same as usury, even though God has made buying and selling lawful and prohibited usury. Those who have received a prohibition from their Lord then continue to stop (from taking usury), then for him what he had taken before (before the prohibition came); and his affairs are (up to) God. Those who return (to usury), then those people are the inhabitants of hell; they remain in it. Allah destroys usury and enriches charity. And God does not like everyone who remains in disbelief and always commits sins. Those who believe, do good deeds, establish prayers, and pay zakat will be rewarded with their Lord. There is no concern for them, nor do they grieve. O you who believe, fear Allah and leave the rest of usury (that has not been collected) if you are believers. So if you don't do (abandon the rest of usury), then know that Allah and His Messenger will fight you. And if you repent (from taking usury), you are the principal of your wealth; you do not persecute and are not (also) persecuted. And if (the debtor) is in difficulty, give him respite until he can afford it. And giving charity (part or all of the debt) is better for you if you know. And protect yourselves from (the punishment that occurs on) the day when you will all be returned to Allah. Then each person is given a perfect reward for what he has done, while they are not wronged (harmed)."

From explaining some of the verses above, Muhammad Sayyid Tantawi concluded that people who transact usury, whether taking or giving, will not be able to stand before Allah SWT on the Day of Judgment, except like the standing of a drunk and insane person possessed by a demon. Moreover, this verse refuses to equate usury with buying and selling. This verse also reminds the perpetrators of usury, opens the door for forgiveness for those who want to repent, and conversely threatens those who return to doing usury with the harshest sanctions (Farajzadeh Jabdaraqi et al., 2021).

Allah SWT also explains that usury can destroy and destroy wealth, but charity expands and increases wealth. Allah SWT also gives good news to those who believe and are honest with the most

excellent good news and tells them not to take from those who are owed money, except for the principal of their property. In addition, the verse also announces war against every usury, even though the people whom God and His Messenger are fighting will never get any luck (Tumiwa et al., 2022).

This verse ends with an appeal to those who give loans, that they should be patient with those who have debts, and even advise that they can donate their obligations to those in difficulty. That is how some verses of the Qur'an have prohibited usury transactions with a *qath'i* prohibition. And from here, we can see how the method of the Qur'an is so wise in prohibiting usury (Khader, 2022).

### 3. Conclusion

The background of Muhammad Sayyid Tantawi gave birth to an interpretation of bank interest in Islamic law, which is influenced by various internal and external factors. The inner aspect is the education he is engaged in is very mature in the science of interpretation and jurisprudence. Besides that, he was born to a disciplined father to be a role model for the people, so it's no wonder he has memorized the Qur'an since childhood. Moving on from his education, he became an expert in interpretation and jurisprudence who gave birth to many written works, especially regarding the interpretation of the Qur'an. Because of that, he met many people from various backgrounds besides his busyness in academics; unconsciously, it became an external factor that influenced his mindset toward law, namely prioritizing moral aspects by setting aside legal elements. One of the applications of this is the birth of controversial fatwas, namely allowing bank interest. Apart from these reasons, he took more references from contemporary and modernist scholars such as Imam Suyuti, Imam Zarkasyi, al-Alusy, Muhammad Rasyid Ridla, Fazlul Rahman, and others which also had an impact on his pattern of thinking.

Muhammad Sayyid Tantawi's pattern of interpretation of the verses of usury is as follows: first, in Surat al-Rum verse 39, he only explains that transactions made to obtain assets using usury will not develop and increase in the sight of Allah SWT, but those assets grow and increase in the sight of Allah SWT by giving alms. This verse does not explain specific sanctions for perpetrators of usury. The second pattern is in surah al-Nisa verses 160-161; from these two verses, he explains some of the painful sanctions that Allah has imposed on the Jews due to their tyranny and also because they carry out usury transactions, even though Allah has forbidden them. These two verses only contain advice and lessons for believers. The third pattern is found in Ali Imron's letter verse 130; he interprets this verse with a strong warning to avoid usury. The last/fourth pattern is found in surah al-Baqarah verses 275-281; in these seven verses, Muhammad Sayyid Tantawi concludes that people who transact usury, taking or giving, will not be able to stand up to meet Allah SWT on the Day of Judgment, except as the rise of drunken and insane people possessed by demons. This verse refuses to equate usury with buying and selling. This verse also reminds the perpetrators of usury and opens the door of forgiveness for those who want to repent, and vice versa, threatens those who return to doing usury with the harshest sanctions. Such is the pattern of Muhammad Sayyid Tantawi's interpretation of usury verses which is so wise in banning it; there the Qur'an also forbids usury transactions by strictly prohibiting usury.

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