

## The Concept of Usury in the Interpretation of Al-Mishbah Through a Contemporary Hermeneutic Approach

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### Keywords:

The Concept of Usury, Al-Mishbah Interpretation, Hermeneutic Approach, Contemporary.

**Abstract:** Critical religious studies through a hermeneutic approach in the context of the study of the Qur'an as an effort to understand its contents, commonly known as tafsir. One of the interesting aspects of contemporary interpretation is the presence of tafsir al-Mishbāh by M. Quraish Shihab. Within its hermeneutical framework, it seeks to mediate differences of opinion by stating that some hermeneutical theories are considered acceptable in Islamic studies. The study of hermeneutics as a method of interpreting the text of the Qur'an in al-Mishbāh's tafsir on the verse on ribā. The methodology used is a qualitative approach, with a type of literature research that will later be described and analyzed using content analysis. The results of this study show that Quraish Shihab never forgets to include the meaning of vocabulary, munāsabah between verses, and asbābal-Nuzūl. His interpretation method uses the al-ijtihād al-hidā'ī approach. From this, it can be seen that there are characteristics of modern quasi-objectivism even though it is still imperfect. One of the studies of tafsir through hermeneutics with a quasi-objective modernist style regarding the verse on ribā cannot be separated from three reviews, namely, first, ribā or excess that is prohibited in nature (أَضْعَافًا مُّضْعَفَةً). Second, مَا بَقِيَ مِنَ الرِّبَا, leave the remainder of ribā. Third, فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ efforts to eradicate and stop the practice of ribā.

**Kata Kunci:**

Konsep Riba, Tafsir Al-Mishbah, Pendekatan Hermeneutik, Kontemporer.

**Abstrak:** Kajian kritis keagamaan melalui pendekatan hermeneutika dalam konteks studi al-Qur'an sebagai upaya untuk memahami isi kandungannya yang lazim dikenal dengan tafsir. Salah satu yang menarik dari penafsiran kontemporer hadirnya tafsir al-Mishbah karya M. Quraish Shihab. Pada tatanan hermeneutikanya berusaha menengah-nengahi perbedaan pendapat dengan mengatakan bahwa sebagian teori hermeneutika dipandang acceptable dalam kajian ke-Islam-an. Kajian hermeneutika sebagai metode penafsiran atas teks al-Qur'an pada tafsir al-Mishbah tentang ayat ribā. Metodologi yang digunakan melalui pendekatan kualitatif, dengan jenis penelitian kepustakaan yang nantinya dideskripsikan dan dianalisis menggunakan analisa dokumen (content analysis). Hasil penelitian ini Quraish Shihab tidak pernah lupa untuk menyertakan makna kosa-kata, munāsabah antar ayat dan asbāb al-Nuzūl. Metode penafsirannya menggunakan pendekatan al-ijtihad al-hidā'i. Dari sinilah terlihat bahwa terdapat karakter dari quasi objektivis modernis diperlihatkan walaupun masih belum sempurna. Salah satu kajian tafsir melalui hermenetika dengan corak quasi objektivis modern tentang ayat ribā, tidak terlepas dari tiga tinjauan, yaitu pertama, ribā atau kelebihan yang terlarang sifatnya (أَضْعَافًا مُّضْعَفَةً). Kedua, فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ فَاتْرِكُوا مَا بَاقِيَ مِنْ الرِّبَا, meninggalkan sisa ribā. Ketiga, وَلَا تَطْلُمُونَهَا وَلَا تَطْلُمُونَ وَلَا تُظْلَمُونَ upaya untuk memberantas dan menghentikan praktik riba. Dari sinilah menurut Quraish Shihab, hermeneutika sebagai alat yang digunakan untuk menginterpretasi teks dalam menganalisis, memahami maksud dan menampakkan nilai yang dikandungnya.

**INTRODUCTION**

Critical religious studies using the hermeneutical approach<sup>1</sup> in the study of the Qur'an have become the focus of attention of many Muslim scholars, especially among researchers of tafsir and Qur'anic studies.<sup>2</sup> Interest in this discourse arose because hermeneutics, which initially developed as a method of interpreting biblical texts, was

<sup>1</sup> Moh Quraish Shihab, *Kaidah Tafsir: Syarat, Ketentuan, dan Aturan Yang Patut Anda Ketahui Dalam Memahami Ayat-Ayat al-Qur'an: Dilengkapi Penjelasan Kritis Tentang Hermeneutika Dalam Penafsiran al-Qur'an*, Cetakan III (Pisangan, Ciputat, Tangerang: Lentera Hati, 2015), 402.

<sup>2</sup> Adian Husaini and Abdurrahman al-Baghdadi, *Hermeneutika & Tafsir al-Qur'an* (Jakarta: Gema Insani, 2007), 2.

confronted with the Qur'an as an absolute divine revelation,<sup>3</sup> to be analyzed and examined in depth and critically.

In the context of understanding and interpreting the Qur'an, throughout history, from classical times to the contemporary period, many Muslim intellectuals have attempted to formulate a systematic, valid, and relevant methodology of interpretation. These intellectual efforts have given rise to various approaches, theories, and scientific disciplines that focus specifically on the dynamics of the discourse of Qur'anic interpretation. One of the prominent and widely discussed approaches in this field is hermeneutics.

Upon closer examination, hermeneutics has become one of the most prominent and interesting discourses in the field of *Islamic Studies* over the past decade. This phenomenon can be seen from the increasing number of scientific works in the field of Qur'anic studies in Indonesia that are oriented towards the hermeneutical approach and raise contemporary issues. However, the application of hermeneutics in the interpretation of the Qur'an is not without criticism, especially from Muslims who reject its use as a methodological instrument in interpreting sacred texts. The dynamics of this debate have developed into an important part of the discourse of *'ulūm al-Qur'ān*, particularly in the effort to integrate the classical tradition of tafsir with the modern hermeneutical approach.

In general, responses to this issue can be classified into three main groups. *First*, there is the group that comprehensively accepts the hermeneutical approach without rejecting its basic principles. *Second*, there is the group that absolutely rejects hermeneutics, arguing that its epistemology is incompatible with the Islamic scientific framework. *Third*, the group that takes a moderate position, arguing that some concepts and principles in hermeneutics can still be adapted and considered relevant in the context of Islamic studies.<sup>4</sup>

Based on the previous description, the focus of this article is on the third group, namely the group that takes a moderate position between the two opposing views, highlighting the thoughts of M. Quraish Shihab as its representative. The selection of Quraish Shihab as the subject of study is based on several considerations. *First*, there is a unique aspect to the way he contributes intellectually to this discourse, even though the debate on hermeneutics has long been developing among Muslim scholars. *Second*, the open, tolerant, and moderate nature of Quraish Shihab's thinking allows for the acceptance of Western scientific ideas, especially hermeneutics, in the study of the Qur'an, without rejecting them entirely. This attitude is reflected in the selective approach he uses, namely by assessing, correcting, and verifying various

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<sup>3</sup> Muzayyin Muzayyin, "Menguji 'Otentisitas Wahyu Tuhan' Dengan Pembacaan Kontemporer: Telaah Atas Polemical Studies Kajian Orientalis Dan Liberal," *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin* 15, no. 2 (September 22, 2014): 229–50, <https://doi.org/10.14421/esensia.v15i2.775>.

<sup>4</sup> Sahiron Syamsuddin, *Hermeneutika dan Pengembangan Ulumul Qur'an*, 1st ed. (Yogyakarta: Pesantren Nawasea Press, 2017), 1.

hermeneutical concepts, then adapting elements that are considered relevant and rejecting those that are not in accordance with the scientific principles of the Qur'an.<sup>5</sup>

One application of the hermeneutical approach in the interpretation of the Qur'an by M. Quraish Shihab can be found in his study of verses discussing *ribā*. The issue of *ribā* law is a classic issue that has long been debated among scholars. The differences of opinion mainly relate to determining *the 'illat* or legal reason behind the prohibition of *ribā*. Some classical *fiqh* scholars interpret this issue through a textual and formalistic *fiqhiyyah* approach, so that any form of addition to the principal debt is considered *riba*, which is prohibited.<sup>6</sup> In contrast, contemporary *fiqh* scholars tend to use a substantial approach, emphasizing the meaning and purpose of the law, so that not every addition to the principal debt is automatically categorized as *riba*.<sup>7</sup>

Based on the findings of research conducted by Risanda Alirastra Budiantoro<sup>8</sup>, differences in views on the law of *ribā* arise due to the lack of uniformity of thought among Muslim scholars. If traced further, these differences are rooted in the diversity of interpretations of the verses of the Qur'an that discuss *ribā*. Although differences in interpretation are normal in Islamic scholarship, they remain a major source of debate in determining the law of *riba*. In line with this, research conducted by Rahmawaty<sup>9</sup> on *riba* in the perspective of Islamic finance in Indonesia shows that the issue of *riba* is still a complex discourse in Islamic economic studies, where debates among experts often fail to produce a final agreement.

This problem has given rise to the need for a comprehensive interpretation of the Qur'an in an effort to understand its meaning and teachings in depth. This activity of interpretation is known as *tafsir*, which has a broader scope than simply translating the text. The process of interpreting the Qur'an requires certain scientific competencies, because not every individual can interpret the holy verses without fulfilling the established scientific requirements. Therefore, a *mufassir* must have linguistic, theological, and methodological capabilities so that the results of his interpretation can be scientifically accountable and suitable for public consumption. The presence of scholars and *mufassir* with diverse schools of thought has contributed significantly to

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<sup>5</sup> Muzayyin Muzayyin, "Resepsi Hermeneutika Dalam Penafsiran Al-Qur'an Oleh M. Quraish Shihab: Upaya Negosiasi Antara Hermeneutika Dan Tafsir Al-Qur'an Untuk Menemukan Titik Persamaan Dan Perbedaan," *Nun: Jurnal Studi Alquran dan Tafsir Di Nusantara* 1, no. 1 (December 28, 2015), <https://doi.org/10.32495/nun.v1i1.11>.

<sup>6</sup> Zulfahmi and Nora Maulana, "Batasan Riba, Gharar, Dan Maisir (Isu Kontemporer Dalam Hukum Bisnis Syariah)," *Syarah: Jurnal Hukum Islam Dan Ekonomi* 11, no. 2 (2022): 134–50, <https://doi.org/https://doi.org/10.47766/syarah.v11i2.863>.

<sup>7</sup> Muhamad Haqiqi et al., "Tadarruj Fi At-Tasyri' Keharaman Riba Dalam Tafsir Al-Mishbah Dengan Pendekatan Linguistik," *BASHA'IR: Jurnal Studi Al-Qur'an dan Tafsir*, June 27, 2022, 7–15, <https://doi.org/10.47498/bashair.v2i1.888>.

<sup>8</sup> Risanda Alirastra Budiantoro, Riesanda Najmi Sasmita, and Tika Widiastuti, "Sistem Ekonomi (Islam) Dan Pelarangan Riba Dalam Perspektif Historis," *Jurnal Ilmiah Ekonomi Islam* 4, no. 01 (March 31, 2018): 1, <https://doi.org/10.29040/jiei.v4i1.138>.

<sup>9</sup> Anita Rahmawaty, "Riba Dalam Perspektif Keuangan Islam," *Jurnal Hukum Islam* 14, no. 2 (2013): 1–36.

the process of contextualizing the teachings of the Qur'an in society.<sup>10</sup> One of the prominent contemporary works of interpretation in this context is *Tafsir al-Mishbāh* by M. Quraish Shihab, which represents an effort to reinterpret the text of the Qur'an in a contextual and relevant manner with the dynamics of modernity.<sup>11</sup>

Based on this phenomenon, this study attempts to examine the issue of *ribā* through an analysis of *Tafsir al-Mishbāh* by M. Quraish Shihab. This study not only focuses on textual interpretation, but also examines it from the perspective of Qur'anic studies, taking into account the sociological context behind the revelation of the verses on *riba*. Thus, a process of reinterpretation of the Qur'anic text is needed, taking into account the historical and situational dimensions of its revelation, so that the understanding of the divine message can be more relevant to the social dynamics and needs of the people today.

## RESEARCH METHOD

Methodology is a fundamental component of scientific work because it determines the direction, validity, and systematics of research. The methodology used in this study covers several important aspects. Based on the nature of the data, this research falls into the category of qualitative research, which is research that produces descriptive data in the form of narratives, notes, and conceptual information related to the meanings and values being studied.<sup>12</sup> In terms of location and data sources, this research is *library research*, with all data obtained through a review of various relevant literature and documents. Based on its objectives and level of achievement, this research is classified as *descriptive* research, which aims to systematically describe the perspective of Qur'anic studies (*tafsir*) by tracing the sociological background of the revelation of verses about *ribā*.<sup>13</sup> In addition, this study also analyzes how the hermeneutical approach influences the style of interpretation of M. Quraish Shihab in *Tafsir al-Mishbāh*. Data collection was carried out through the documentation study method, while data analysis was carried out using *content analysis* techniques to interpret the meanings contained in the reviewed literature sources.<sup>14</sup>

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<sup>10</sup> Aisyah, "Menelaah Mahakarya Muhammad Quraish Shihab: Kajian Metodologis Dan Penafsirannya Dalam Tafsir Al Mishbah," *Ulumul Qur'an: Jurnal Kajian Ilmu Al-Qur'an Dan Tafsir* 1, no. 1 (March 2021): 43–65. <https://doi.org/10.58404/uq.v1i1.12>

<sup>11</sup> Muhammad Himmat Riza and Vika Rachmania Hidayah, "Hermeneutika Dalam Tafsir Al-Mishbah: Studi Penafsiran Surat Al-Ahzab Ayat 59," *Tanzil: Jurnal Studi Al-Qur'an* 4, no. 2 (April 19, 2022): 83–94, <https://doi.org/10.20871/tjsq.v4i2.186>.

<sup>12</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan RD* (Bandung: Alfabeta, 2013). H. 42.

<sup>13</sup> Sugiyono, 47.

<sup>14</sup> Sugiyono, 52.

## RESULTS AND DISCUSSION

### Specifications and Historical Background of Tafsir *Al-Mishbāḥ*

Tafsir *al-Mishbāḥ: Pesan, Kesan, dan Keserasian al-Qur'an* (Tafsir *al-Mishbāḥ: Messages, Impressions, and Harmony of the Qur'an*) is one of M. Quraish Shihab's monumental works in the field of contemporary tafsir. Etymologically, the term *al-Mishbāḥ* means "lamp," "lantern," or "torch," which symbolically represents the function of the Qur'an as a source of enlightenment and guidance for human life. The name reflects the author's main objective of presenting the Qur'an in a more contextual manner and grounding its messages so that they can be easily understood by various segments of society. The inspiration for the name *al-Mishbāḥ* itself is rooted in one of the verses of the Qur'an which describes the function of revelation as divine light that illuminates the path of human life.<sup>15</sup>

اللَّهُ نُورُ السَّمَوَاتِ وَالْأَرْضِ مِثْلُ نُورِهِ كَمِشْكُوتٍ فِيهَا مِصْبَاحٌ الْمِصْبَاحُ فِي زُجَاجَةٍ الزُّجَاجَةُ كَأَنَّهَا كَوْكَبٌ دُرِّيٌّ يُوقَدُ مِنْ شَجَرَةٍ مُبْرَكَةٍ زَيْتُونَةٍ لَا شَرْقِيَّةٍ وَلَا غَرْبِيَّةٍ يَكَادُ زَيْتُهَا يُضِيءُ وَلَوْ لَمْ تَمْسَسْهُ نَارٌ نُورٌ عَلَى نُورٍ يَهْدِي اللَّهُ لِنُورِهِ مَنْ يَشَاءُ وَيَضْرِبُ اللَّهُ الْأَمْثَالَ لِلنَّاسِ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ۝ ٣٥

Meaning: "Allah is the light of the heavens and the earth. His light is like a hole (in a wall) that cannot be penetrated, in which there is a large lamp. The lamp is in a glass (and) the glass is like a star (shining like) a pearl, lit with oil from a blessed tree, (namely) an olive tree that grows neither in the east nor in the west, whose oil (alone) almost illuminates even without being touched by fire. Light upon light (layered). Allah guides to His light whom He wills. Allah sets forth parables for mankind. Allah is All-Knowing of everything" (An-Nur: 35).<sup>16</sup>

The above verse explicitly reflects interpretively. M. Quraish Shihab interprets Allah's guidance as *al-Mishbāḥ*—a metaphor that describes the divine light that illuminates the hearts of believers. The term *Message* in the title of this tafsir represents the essence of the Qur'an as God's revelation that serves to provide guidance and direction in life for mankind. Meanwhile, the term *Impression* suggests that Tafsir *al-Mishbāḥ* is built on comparative studies, with critical references to various classical and contemporary sources of tafsir. The term "*Harmony*" emphasizes the deep attention paid to the aspect of *munāsabah*—namely, the thematic connection and coherence ( ) between verses and surahs in the Qur'an—which is one of the methodological characteristics of this tafsir.<sup>17</sup>

<sup>15</sup> Nurma Khusna Khanifa, Muhammad Safirly Walutfi. "Kesaksian Perempuan dalam Transaksi Bisnis Studi Perbandingan Tafsir Al-Azhar Dan Al-Mishbah." *TRIPUTRA: Sosial, Ekonomi dan Hukum* 2.02 (2025): 67-76. <https://doi.org/10.58641/triputra.v2i02.143>

<sup>16</sup> Afrizal Nur, *Tafsir Al-Mishbah Dalam Sorotan: Kritik Terhadap Karya Tafsir Prof. M. Quraish Shihab*, Cetakan pertama (Jakarta: Pustaka Al-Kautsar, 2018), 2.

<sup>17</sup> Nur, 3.

The process of writing Tafsir *al-Mishbāh* by M. Quraish Shihab began when he served as the Ambassador of the Republic of Indonesia to Egypt. This monumental work was begun on Friday, 4 Rabi'ul Awwal 1420 AH (June 18, 1999 AD) and completed in Jakarta on Friday, 8 Rajab 1423 AH (September 5, 2003). During this period, Quraish Shihab consistently set aside at least seven hours every night after Isha prayer to write this tafsir. Tafsir *al-Mishbāh* was first published in 2000 by Lentera Hati publishers in collaboration with the Iman Jama' Jakarta Islamic Public Library, and consists of fifteen large volumes containing a complete and systematic interpretation of the Qur'an.<sup>18</sup>

The process of compiling Tafsir *al-Mishbāh* took approximately four years. This work has been widely welcomed, not only by academics and researchers of Qur'anic studies, but also by the general public. The latest printed edition features cross-reference navigation that makes it easy for readers to search for related themes and verses. Physically, Tafsir *al-Mishbāh* is published in *hardcover* format with an elegant design and uses communicative and easy-to-understand language. With a total of 10,559 pages divided into fifteen volumes, this work reflects M. Quraish Shihab's depth of knowledge, methodological precision, and intellectual prowess in presenting a comprehensive and scientifically valuable interpretation of the Qur'an.

One of the factors behind the creation of Tafsir *al-Mishbāh* was M. Quraish Shihab's concern about the tendency of most Muslims in Indonesia to focus more on the recitation and beauty of the Qur'an, without making a serious effort to understand its substance and meaning. This phenomenon shows that the Qur'an is often treated merely as a text to be read, rather than as a source of guidance that must be studied and internalized. According to Shihab, the essence of interaction with the Qur'an does not stop at mere recitation, but must be followed by a process of *tadabbur*—that is, reflection and understanding that involves intellectual ability (*'aql*) and spiritual sensitivity (*qalb*) so that the divine messages contained therein can be internalized and manifested in behavior and daily life practices.<sup>19</sup>

The intellectual impetus to compile Tafsir *al-Mishbāh* stems from the absence of comprehensive tafsir works in the Indonesian context after a considerable period of time, namely about three decades after the publication of Tafsir *al-Azhar* by Buya Hamka.<sup>20</sup> The absence of similar works capable of meeting the spiritual and intellectual needs of Muslims ( ) was one of the main reasons M. Quraish Shihab wrote this tafsir.<sup>21</sup> Substantively, the compilation of Tafsir *al-Mishbāh* aims to make it easier for Muslims to understand and contemplate the Qur'an so that the holy book can always be used as an applicable guide for life.

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<sup>18</sup> Nur, . 4.

<sup>19</sup> M. Quraish Shihab, *Tafsîr Al-Mishbâh : Pesan, Kesan, dan Keserasian al-Qur'an*, Cetakan I, vol. 1 (Jakarta: Lentera Hati, 1999), 6.

<sup>20</sup> Nur, *Tafsîr Al-Mishbah Dalam Sorotan*, 5.

<sup>21</sup> Atik Wartini, "Corak Penafsiran M. Quraish Shihab Dalam Tafsir Al-Misbah," *HUNAFa: Jurnal Studia Islamika* 11, no. 1 (June 19, 2014): 109, <https://doi.org/10.24239/jsi.v11i1.343.109-126>.

According to Shihab, although public interest in understanding the messages of the Qur'an is quite high, there are a number of fundamental obstacles that hinder these efforts, such as limited time, scientific capacity, and a lack of relevant and easily accessible reference sources. Therefore, *Tafsir al-Mishbāh* was compiled using a descriptive-analytical approach that systematically and thematically explains the contents of the Qur'an and highlights issues related to the dynamics of modern human life. In addition, this tafsir also explains the central theme of each surah, so that readers obtain a more complete and structured overview of the entire contents of the 114 surahs of the Qur'an. Thus, this work functions not only as a textual tafsir, but also as a methodological guide in understanding the messages of the Qur'an in a contextual and relevant manner to contemporary life.

Another reason behind the writing of *Tafsir al-Mishbāh* was M. Quraish Shihab's desire to reveal the deepest meaning contained in each verse of the Qur'an, while also showing the semantic harmony between the words, sentences, and verses within it. This effort reflects his commitment to a textual-linguistic approach that emphasizes the integration of the Qur'an's linguistic structure. In addition, Shihab sought to correct the misconception among some Muslims who tend to understand the Qur'an partially, for example, by repeatedly reading certain surahs solely because of their perceived virtues (*fadhā'il*), without understanding their content. This condition shows the urgency of compiling an interpretation that not only explains the text but also reveals the messages and values contained behind the verses that are read.

Furthermore, Shihab also sought to dispel the misconception that had developed among some Islamic scholars and researchers who considered the systematic writing of the Qur'an to be incompatible with structured scientific works. Through in-depth analysis, he shows that the Qur'an has a very distinctive and complex structure, in which the interrelationships between verses and surahs reveal thematic continuity and a profound educational dimension. Thus, *Tafsir al-Mishbāh* serves as a medium to reveal the beauty of the Qur'an's structure and thematic harmony, which reflects the perfection of revelation as well as the depth of its pedagogical aspects.

### **Methodological Analysis of *Al-Mishbāh***

Methodologically, *Tafsir al-Mishbāh* is compiled using a *taḥlīlī* or in-depth analysis approach based on *tartīb muṣḥafī*, which is an interpretation pattern that follows the order of surahs and verses as contained in the Mushaf al-Qur'an. The uniqueness of this method lies not only in its systematic arrangement, but also in the way M. Quraish Shihab explains the meaning of verses through various dimensions of analysis, including linguistic, theological, and sociological.

The *taḥlīlī* approach applied by Shihab demonstrates a comprehensive effort to interpret the verses of the Qur'an contextually. Quraish Shihab does not merely focus on the accuracy of the wording and linguistic aspects, but also examines *munāsabah*, namely the interrelationship between the meanings of verses and surahs, so that a

common thread can be drawn that represents the main message of the verse and its relevance to the social reality of society. In this process, Shihab pays special attention to semantic and etymological analysis, referring to the authorities of classical Arabic linguists and the views of previous and contemporary exegetes. Thus, the method of interpretation in *Tafsir al-Mishbāḥ* not only displays the depth of scientific reflection on the text of revelation, but also shows a systematic effort to bridge religious understanding with the modern social context. This makes the tafsir one of the most prominent contemporary hermeneutic works on the Qur'an in the treasure trove of tafsir studies in the modern Islamic world.<sup>22</sup>

According to M. Quraish Shihab, the *taḥlīlī* method can be understood as an interpretive approach that seeks to reveal the comprehensive meaning and content of the Qur'an by following the order of the surahs as written in the mushaf. This approach not only highlights the literal aspects of the verses, but also explores various dimensions of meaning through linguistic analysis of vocabulary (*lafz*), the interrelationships between verses and between surahs (*munāsabah*), the historical background of the verses (*asbāb al-nuzūl*), and their relevance to hadiths that have thematic correlations. In addition, this method also considers the views of classical and modern exegetes, in accordance with the competence and intellectual tendencies of the exegete.

The consistency in applying this method is evident in Shihab's monumental work, *Tafsir al-Mishbāḥ*, in which he interprets the Qur'an sequentially, starting from Surah al-Fātiḥah to Surah al-Nās. This systematic approach demonstrates Shihab's scientific orientation, which seeks to present a harmonious textual and contextual understanding, while adhering to the classical interpretation tradition but developed within a methodological framework that is relevant to contemporary intellectual dynamics.<sup>23</sup> The systematics of *Tafsir al-Mishbāḥ* are arranged based on the grouping of verses that have thematic relevance, not according to the division of *juz* as is common in several classical tafsir works. Each group of verses (*majmū'at al-āyāt*) varies in number between surahs, but is arranged systematically and sequentially to maintain coherence of meaning. In his interpretation, M. Quraish Shihab emphasizes the elaboration of the meaning contained in each verse through the *munāsabah* approach, which is an effort to connect the semantic and contextual correlations between words and sentences.<sup>24</sup>

In addition, Shihab often adds explanatory words or phrases to clarify the meaning of the text, taking into account the rhetorical characteristics of the Qur'an, which predominantly uses the *ījāz* style (concise and meaningful expressions) rather than *itnāb* (repetition or elaboration).<sup>25</sup> This approach reflects his efforts to interpret

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<sup>22</sup> M. Quraish Shihab, *Mukjizat Al-Quran: Ditinjau dari Aspek Kebahasaan, Isyarat Ilmiah, dan Pemberitaan Gaib*, Cet. 2 (Bandung: Mizan, 2007), 45.

<sup>23</sup> Shihab, 48.

<sup>24</sup> Shihab, xii.

<sup>25</sup> Mafri Amir, *Literatur Tafsir Indonesia*, Cet. 2, rev (Tangerang: Mazhab Ciputat, 2013), 259.

the sacred text in a communicative, contextual, and easily understandable manner without neglecting the beauty and depth of the linguistic structure of the Qur'an.<sup>26</sup> The style of interpretation in *Tafsir al-Mishbāh* shows its own uniqueness through the *adab ijtīmā'ī* approach, which is an orientation of interpretation that seeks to understand the texts of the Qur'an contextually by emphasizing their relevance to the social needs of the community. Within this framework, M. Quraish Shihab explains the verses of the Qur'an with philological and semantic precision, while emphasizing the practical function of revelation as a guide for the social and spiritual life of the ummah.<sup>27</sup>

This work has three main characteristics. *First*, *Tafsir al-Mishbāh* focuses on explaining the verses of the Qur'an that are directly related to the dynamics of human life, while emphasizing the universal and eternal nature of the Qur'an across space and time. *Second*, the explanations presented tend to respond to contemporary issues faced by the ummah, whether in the social, moral, or religious spheres. *Third*, the style of language is communicative, beautiful, and easy to understand for readers from various intellectual backgrounds.<sup>28</sup>

Although *Tafsir al-Mishbāh* sparked debate among academics regarding its sources and eclectic approach, epistemologically this work offers a new paradigm in the tradition of Indonesian tafsir. Therefore, this tafsir can be categorized as a representation of "Indonesian school of tafsir," a model of interpretation that seeks to contextualize the values of the Qur'an within the social, cultural, and scientific framework of contemporary Indonesian society.<sup>29</sup>

### ***Ribā* from a Qur'anic Hermeneutic Perspective: A Study of the *Al-Mishbāh* Exegesis Methodology**

Etymologically, the term *ribā* (الرِّبَا) comes from the root word *rabā* (رَبَا) – *yarbū* (يَرْبُو) – *rabwan* (رَبْوَان), literally meaning *az-ziyādah* (الزِّيَادَةُ), "addition" or "excess." This meaning refers to a practice in which the lender requires an addition or excess of the principal amount lent as compensation for the term or use of the funds. However, not all forms of additions to the principal are automatically categorized as *ribā* practices that are prohibited in Islam.<sup>30</sup>

In the context of Islamic economics, profits obtained through legitimate business or investment activities are considered a form of capital appreciation that is permissible under Islamic law. Thus, the fundamental difference between *ribā* and

<sup>26</sup> Iqbal, "Metode Penafsiran Al-Qur'an M. Quraish Shihab." *TSAQAFAH* 6 (2): 248. <https://doi.org/10.21111/tsaqafah.v6i2.120>.

<sup>27</sup> M. Alfatih Suryadilaga, *Metodologi Ilmu Tafsir*, 3rd ed. (Yogyakarta: Teras, 2010), 138.

<sup>28</sup> Ali Geno Berutu, "Tafsir Al - Mishbah Muhammad Quraish Shihab," *Online Preprints* 14 (2017): 1-20. <https://doi.org/10.13140/RG.2.2.23808.17926>.

<sup>29</sup> Amir, *Literatur Tafsir Indonesia*, 264.

<sup>30</sup> Ismail Nawawi and Zaenudin A. Naufal, *Fikih Muamalah Klasik dan Kontemporer: Hukum Perjanjian, Ekonomi, Bisnis, dan Sosial* (Jakarta: Ghalia Indonesia, 2012), 69.

profit lies in the mechanism of acquisition and the principle of fairness.<sup>31</sup> In addition to being interpreted as "addition," the term *ribā* also has other semantic connotations such as *an-namā'* (النَّمَاء, growth), *al-irtifā'* (الارتِفَاع, increase), and *al-'uluw* (الْعُلُو, height).<sup>32</sup> In the Indonesian context, the term *ribā* is often perceived as synonymous with "interest" in the conventional financial system. However, theologically and juridically, *ribā* is understood as a form of profit obtained through non-productive and unfair means, and is therefore categorized as *haram* (unlawful) according to Islamic law.<sup>33</sup>

Legal provisions regarding *ribā* are explicitly stated as *haram* based on normative foundations derived from verses in the Qur'an. This prohibition was not immediately established directly, but rather through a gradual process that reflects the wisdom of Sharia in internalizing moral values and economic justice. Historically and theologically, the process of prohibiting *ribā* took place in four consecutive stages.<sup>34</sup>

The *first* stage began with the Qur'an's affirmation of the negative dimensions contained in the practice of *ribā*, as stated in Allah's words describing the moral, social, and spiritual impacts of such behavior. This stage serves as a form of *tadarruj at-tasyri'* (a gradual process in Sharia legislation), which aims to prepare people to understand the essence of *riba* as an exploitative practice that contradicts the principles of justice and economic balance in Islam.

وَمَا أَتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

Meaning: "And whatever you give from *riba* so that it may increase in the wealth of people, it does not increase in the sight of Allah. And whatever you give in zakat that you intend to seek the face of Allah, that is what multiplies (its reward)" (QS. Ar Rum: 39).<sup>35</sup>

Through a historical approach (*asbāb al-nuzūl*), Shihab shows that in pre-Islamic times, *ribā* was a common practice in Arab economic relations, often disguised as gifts or social donations aimed at obtaining material gain. Hermeneutically, Shihab reads this verse as an effort to build the spiritual economic awareness of Muslims. He interprets the phrase "*mā ātaytum min ribā li-yarbū fī amwālī an-nās*" (what you give as *riba* so that

<sup>31</sup> Dimyauddin Djuwaini, *Pengantar Fiqh Muamalah*, 1st ed. (Yogyakarta: Pustaka Pelajar, 2008), 192.

<sup>32</sup> Abdul Aziz Muhammad Azzam, *Fiqh Muamalat: Sistem Transaksi Dalam Fiqh Islam* (Jakarta: Amzah, 2010), 215.

<sup>33</sup> Khozainul Ulum, "Hakikat Keharaman Riba Dalam Islam," *JES (Jurnal Ekonomi Syariah)* 1, no. 1 (September 5, 2016), <https://doi.org/10.30736/jesa.v1i1.9>.

<sup>34</sup> Annisaul Husna, Nurma Khusna Khanifa. "Bunga Bank Studi Pemikiran Tafsir Kontekstual Abdullah Saeed." *Manarul Qur'an: Jurnal Ilmiah Studi Islam* 24.2 (2024): 43-53. <https://doi.org/10.32699/mq.v25i2.7809>

<sup>35</sup> M. Quraish Shihab, *Tafsir Al Mishbah: The Message, Impression, and Harmony of the Qur'*, 1st Edition, vol. 11 (Jakarta: Lentera Hati, 2003), 71.

people's wealth increases) not in the technical sense of loan interest, but as a symbol of economic behavior oriented towards worldly interests and unilateral profit.<sup>36</sup>

The second stage: Allah revealed Surah al-Qur'an<sup>37</sup>, which reads

وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا ١٦١

Meaning: "And because they consume *ribā*, even though they have been forbidden from it, and because they consume people's wealth unjustly. We have prepared a painful punishment for the disbelievers among them" (al-Nisa': 161).<sup>38</sup>

From the above verse, through hermeneutic reading, Shihab pays attention to linguistic symbols. The term "*ya'kulūna ar-ribā*" (they consume *riba*) is understood not only physically, but as a metaphor for economic greed—the act of consuming the rights of others unlawfully.<sup>39</sup> Meanwhile, the phrase "even though they have been forbidden from it" shows a form of moral irony in religious history: humans know the prohibition, but still violate it for worldly interests. Through this analysis, Shihab asserts that the Qur'an does not merely reject economic systems that contain *ribā*, but teaches moral consciousness that every form of transaction must be based on the values of justice and social empathy.<sup>40</sup>

Overall, Shihab's interpretation of QS. an-Nisā 'verse 161 represents a contextual hermeneutic interpretation, which is a reading that integrates linguistic, historical, and moral dimensions. He does not merely explain "what" is prohibited by the verse, but also "why" and "how" the prohibition is relevant to modern economic life. Through this approach, *al-Mishbah* shows that the prohibition of *ribā* is not only a legal norm (*fiqhiyyah*), but also an ethical and spiritual message to uphold civilized socio-economic justice.

The third stage: a surah of the Qur'an was revealed which contained a prohibition on society practicing multiple *ribā*. This verse was revealed during the Battle of Uhud<sup>41</sup>, which reads

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ١٣٠

Meaning: "O you who believe, do not consume *ribā* in multiples, and fear Allah so that you may prosper" (Ali 'Imran: 130).<sup>42</sup>

<sup>36</sup> Shihab, 73.

<sup>37</sup> M. Quraish Shihab, *Tafsir Al Mishbah : Pesan, Kesan dan Keserasian Al-Qur'an*, Cetakan 1, vol. 11 (Jakarta: Lentera Hati, 2003), 71.

<sup>38</sup> M. Umer Chapra, *Islam and The Economic Challenge*, Islamic Economics Series 17 (Leicester, UK: Herndon, VA: Islamic Foundation; International Institute of Islamic Thought, 1992), 35.

<sup>39</sup> Shihab, 655.

<sup>40</sup> Shihab, 655.

<sup>41</sup> M. Umer Chapra, *The Future of Economics An Islamic Perspective* (United Kingdom: The Islamic Foundation, 2000), 230.

<sup>42</sup> Shihab, *Tafsîr Al-Mishbâh : Pesan, Kesan, dan Keserasian al-Qur'an*, 2002, 214.

Shihab pays special attention to the phrase "*lā ta'kulū ar-ribā ad'āfan muḍā'afah*" (do not consume *usury* in multiples). He interprets this phrase hermeneutically as a hyperbolic expression (not a literal restriction), which highlights the moral dimension of human greed for wealth.<sup>43</sup> From a semantic perspective, the word *ta'kulū* ("to consume") is used as a metaphor for exploitative actions against the rights of others, indicating that *ribā* is a form of "economic predation" that contradicts the value of social justice (*al-'adl al-ijtimā'ī*).<sup>44</sup> Thus, the prohibition of *ribā* here has a symbolic meaning: a prohibition against all forms of wealth accumulation that are not balanced with social responsibility.<sup>45</sup>

*Fourth stage:* In this final stage, Allah completely prohibits *ribā*. This is explicitly stated in Surah al-Baqarah, among others.

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 ٢٧٥

*Meaning:* "Those who consume (transact with) *riba* cannot stand except as one whom Satan has prostrated and made blind, wandering blindly. That is because they say, 'Trade is not but *riba*,' while Allah has permitted trade and forbidden *riba*. So whoever has received the warning from his Lord (regarding usury) and then stops (from practicing usury), then what he has taken before (before the prohibition came) is his, and his affair is with Allah. As for those who return to usury, they are the dwellers of the Fire; they will abide therein forever" (Al-Baqarah: 275).<sup>46</sup>

In Tafsir *al-Mishbah*, Shihab explains that the phrase "*alladzīna ya'kulūna ar-ribā*" (those who consume *ribā*) implies the internalization of moral evil, not merely an economic act. The verb "*ya'kulūna*" (to consume) metaphorically describes the process of assimilating oppressive behavior into one's way of life. Thus, those who engage in *usury* are not only committing a financial wrong, but also experiencing spiritual degradation.<sup>47</sup> Shihab interprets the phrase "*lā yaqūmūna illā kamā yaqūmu alladzī yatakhabbathu asy-syaytānu mina al-mass*" as a symbolic description of moral and psychological imbalance. They are described as being unable to stand upright ethically because the economic system they have built is based on greed and injustice.<sup>48</sup> In addition, Shihab highlights the phrase "*wa aḥalla Allāhu al-bai'a wa ḥarrama ar-ribā*". He

<sup>43</sup> Shihab, 215.

<sup>44</sup> Shihab, 216.

<sup>45</sup> Shihab, 217.

<sup>46</sup> Shihab, *Tafsīr Al-Mishbah*: Pesan, Kesan, dan Keserasian al-Qur'an, 1999, 587.

<sup>47</sup> Shihab, 588.

<sup>48</sup> Shihab, 592.

interprets this verse as an ethical contrast between productive economic activity (*bai'*) and destructive financial practices (*ribā*)<sup>49</sup>, which is continued in the next verse:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ٢٧٦

Meaning: "Allah destroys *ribā* (little by little) and nourishes charity. And Allah does not like anyone who (repeatedly) commits disbelief and (always) commits many sins" (Al-Baqarah: 276).<sup>50</sup>

In a hermeneutic framework, Quraish Shihab reads this verse as a divine response to the economic and moral inequality of pre-Islamic Arab society, where the practice of *usury* reinforced the unequal social structure between the rich and the poor.<sup>51</sup> Through the *ta'wīl ma'navī* (meaningful interpretation) approach, Shihab emphasizes that Allah "destroys" *ribā* not only in a material sense, but also removes the blessings, peace, and justice that should accompany the ownership of wealth ( ). Thus, this verse does not merely contain a legal prohibition, but also a moral and spiritual warning so that humans do not fall into an economic system that ignores human values. According to Shihab, the assertion that Allah "increases charity" contains the principle of social redistribution. Through charity, wealth does not remain in one hand, but circulates to create economic balance and strengthen social solidarity (*al-ta'āwun al-ijtimā'ī*).<sup>52</sup> Thus, the following verse is a form of comprehensive prohibition of *usury*

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ٢٧٨

Meaning: "O you who believe, fear Allah and give up what remains of *ribā* if you are believers" (al-Baqarah: 278).<sup>53</sup>

The phrase "*mā baqiya mina al-ribā*" (the remaining *ribā* that has not been collected) is understood by Shihab as a restitutive command, namely the total cessation of *ribā* practices that were still ongoing after this verse was revealed. Thus, this verse not only prohibits new practices, but also requires the cessation of old transactions that contain elements of *ribā*.<sup>54</sup> thus, if *ribā* practices are still carried out, it is considered war, as in the following verse

<sup>49</sup> Shihab, 593.

<sup>50</sup> Shihab, 594.

<sup>51</sup> Shihab, 595.

<sup>52</sup> Shihab, 595.

<sup>53</sup> Shihab, 597.

<sup>54</sup> Shihab, 597.



(3) the continuity of meaning between the preceding and following verses; (4) the connection between the introduction and conclusion of a surah; (5) the harmony between the conclusion of one surah and the opening of the next surah; and (6) the suitability of the main theme of a surah with its name.

In addition, M. Quraish Shihab always pays attention to linguistic aspects such as lexical meaning (*vocabulary*), the relationship between verses, and the context of *asbāb al-nuzūl* in each of his interpretations. Quraish Shihab prioritizes a history-based approach, then interprets the verses sequentially until he reaches a specific theme before drawing comprehensive conclusions. Upon deeper examination, it appears that Shihab's method is rooted in the approach of *al-ijtihād al-hidā'ī*,<sup>61</sup> namely interpretation oriented towards guiding the ummah to avoid errors in understanding the message of the Qur'an.<sup>62</sup> Through this approach, Shihab displays a *quasi-objectivist modernist* character that seeks to bridge the gap between the religious understanding of society and the demands of modern intellectualism.<sup>63</sup>

One of the interpretations presented by M. Quraish Shihab through a *quasi-objectivist modern* hermeneutic approach to verses about *ribā* highlights three main aspects. *First*, the prohibition against excessive *ribā* (*ad'āfan muḍā'afah*). The term *ad'āfan* is the plural form of *ḍa'f*, which means "multiplication" or "double addition." In the social context of pre-Islamic Arab society, this practice arose when a debtor who was unable to repay his debt was given a grace period on the condition that he double the amount of his payments. The phrase *ad'āfan muḍā'afah* in the verse is not a legal requirement, but a description of exploitative practices that were deeply rooted in the Jahiliyyah economic system.

*Second*, the command to abandon the remainder of *ribā* (*mā baqiya mina al-ribā*) indicates a strict prohibition against all forms of additional payments that have not yet been taken, whether they fall under the category of *ribā al-nasī'ah* or *ribā al-faḍl*. This prohibition emphasizes that the practice of *ribā* is contrary to the values of faith; someone who continues to do so shows weakness in their belief in Allah and His promises. The negative impact of *riba* not only concerns the moral aspect of the perpetrator, but also causes systemic damage to the economic order of individuals and society. Therefore, the elimination of *riba* is a gradual process aimed at creating economic justice.

*Third*, Allah's words *fa lakum ru'usu amwālikum, lā tazlimūna wa lā tuzlamūn* emphasize the principle of justice in financial transactions, namely the return of capital in accordance with the amount lent without any additional charges. This principle aims to avoid practices that are oppressive or exploitative between creditors and debtors. Thus, the Islamic economic system restores the social function of wealth as a means of welfare and justice, not as a tool of economic exploitation.

<sup>61</sup> Suryadilaga, *Metodologi Ilmu Tafsir*, 138.

<sup>62</sup> Shihab, *Tafsīr Al-Mishbāh: Pesan, Kesan, dan Keresasian al-Qur'an*, 1999, viii.

<sup>63</sup> Nashruddin Baidan, *Tafsir Maudhu'i: Solusi Qur'ani Atas Masalah Sosial Kontemporer* (Yogyakarta: Pustaka Pelajar, 2001), 210.

According to M. Quraish Shihab, hermeneutics functions as a set of analytical instruments used to interpret and understand the meaning contained in a text, while also revealing the values hidden within it. Thus, hermeneutics can be understood as an intellectual mechanism that aims to explore the meaning of a text, whether explicit or implicit, even if it is obscured by the influence of history, ideology, or certain beliefs. In this view, the application of hermeneutics is likened to an archaeological process—an effort to rediscover the deepest meaning of the past so that it remains alive and relevant today. According to Shihab, the main focus of hermeneutics lies in the study of historical and religious texts in relation to the customs, culture, and social dynamics that surround them. This approach emphasizes not only textual understanding, but also the relationship between the researcher and the text as part of the process of critical interpretation of religious and human realities.<sup>64</sup>

## CONCLUSION

The findings show that M. Quraish Shihab occupies a moderate position in the debate on the application of hermeneutics in the study of the Qur'an. Quraish Shihab believes that some hermeneutical theories are acceptable as long as they do not violate Islamic principles and do not treat the Qur'an as a profane text like ordinary human works. In *Tafsir al-Mishbāh*, Shihab's hermeneutic approach is combined with linguistic analysis, thematic correlations between verses (*munāsabah*), and the historical context of revelation (*asbāb al-nuzūl*). The method used is oriented towards *al-ijtihād al-hidā'ī*, which is interpretation aimed at correcting misunderstandings in society regarding the messages of the Qur'an. The character of Quraish Shihab's interpretation shows a *quasi-objective modernist* style that seeks to balance scientific rationality with revelatory values. In his analysis of the verses on ribā, Quraish Shihab highlights three main aspects, namely the prohibition of excessive multiplication (*ad'āfan muḍā'afah*), the command to abandon the remnants of ribā (*mā baqiya mina al-ribā*), and the principle of economic justice (*falakum ru'ūsū amwālikum, lā tazlīmūna wa lā tuzlamūn*). According to Quraish Shihab, hermeneutics functions as a scientific instrument to reveal contextual meaning, uncover universal moral values, and confirm the relevance of the Qur'an in contemporary socio-religious life.

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<sup>64</sup> Shihab, *Kaidah Tafsir*, 401-402.

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