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Correlation Between 11th Batch Iai Al-Azis Students' Understanding of Usury In Sharia and Buya Hamka's Tafsir

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Abstract

The concept of usury (riba) remains a critical issue in the context of Islamic economics, with its prohibition deeply rooted in Islamic principles. This study examines the understanding of usury among the 11th batch of students at Institut Agama Islam Al-Zaytun Indonesia (IAI AL-AZIS) and its correlation with Buya Hamka's interpretations. The research focuses on assessing students' comprehension of the definitions, classifications, and impacts of usury from a Sharia perspective, as well as their awareness of its practical implications. Using a quantitative survey method, data was collected from 56 students across six study programs through questionnaires. The results indicate varying levels of understanding, with 73.2% of respondents demonstrating knowledge of usury in Islam, while others were uncertain or unaware. The findings underscore the influence of education, social environment, and access to religious knowledge on students' understanding. Buya Hamka's interpretations, emphasizing usury as a form of exploitation and economic injustice, align with the Islamic prohibition of interest-based transactions. However, gaps in students' knowledge reveal the need for improved educational strategies to promote Sharia-compliant financial practices. Recommendations include integrating Islamic finance principles into curricula, employing interactive teaching methods, and fostering greater awareness of ethical financial alternatives. This study highlights the importance of enhancing Islamic economic education to ensure adherence to Sharia principles and the promotion of equitable economic practices.

Keywords: Usury, Riba, Islamic Economics, Buya Hamka, Sharia Compliance, Islamic Finance Education, Economic Justice, Financial Ethics.

Introduction

The issue of usury remains a significant concern in the context of Islamic economics. Suardi (2019) observes that many Muslim countries still adhere to conventional economic systems based on interest (p.61). This raises questions about the alignment of such practices with Islamic principles. Muslim scholars argue that usury, banned in Islam centuries ago, equates to modern interest and has detrimental economic consequences. These include unfair resource distribution, economic instability, and the concentration of wealth among a select few. Hasan (2021) highlights that the prohibition of usury in Islam aims to prevent exploitation, ensure fair business practices, and eliminate elements of gambling and excessive risk in financial transactions.

The term "usury" (riba) linguistically refers to increase (al-ziyadah) or excess (al-'uluw). Al-Mughni by Ibn Qudamah al-Maqdisi defines usury as an additional charge on certain assets, measured by scales or quantities, or as a deferral in payment for similar assets, which is prohibited unless exchanged for dissimilar assets. Antonio (2005) further explains that usury includes unjust excess in transactions, violating Sharia economic principles. Usury is categorized into two types: debt usury (riba al-qardh and riba al-jahiliyah) and trade usury (riba al-fadhl). Debt usury involves excessive charges on loans or penalties for late payments, while

trade usury arises from unequal exchanges of similar goods in terms of quality, quantity, or timing.

This research focuses on the understanding of usury among the 11th batch of students at Institut Agama Islam Al-Zaytun Indonesia (IAI AL-AZIS), located in Mekarjaya, Gantar, Indramayu. The batch includes students from six study programs: Pendidikan Guru Madrasah Ibtidaiah (PGMI), Pendidikan Bahasa Arab (PBA), Hukum Tata Negara (Siyasah) (HTN), Hukum Ekonomi Syariah (Mu'amalah) (HES), Manajemen Dakwah (MD), and Komunikasi dan Penyiaran Islam (KPI). Despite their diverse academic backgrounds, misconceptions about the concept of usury persist, leading to potential non-compliance with Sharia principles in financial practices.

Based on this context, the study formulates the following research questions:

1. What is the definition and classification of usury from a Sharia perspective?
2. How well do 11th batch students at IAI AL-AZIS understand the concept of usury?
3. How is the concept of usury explained in Buya Hamka's interpretation?

This study aims to assess the students' understanding of usury and its practical implications. While numerous studies have examined Buya Hamka's interpretations, none have specifically analyzed the understanding of IAI AL-AZIS students. By addressing this gap, the research seeks to contribute to improved education on Sharia-compliant economic principles. Key factors influencing students' understanding include formal education, social environment, access to information, and religious knowledge. Enhancing their comprehension can foster better adherence to Islamic economic practices in daily life.

Method

The research employed a quantitative approach using the survey method. According to Sugiyono (2014), "Quantitative research is a method based on the philosophy of positivism, used to study specific populations or samples." Zainal Arifin (2011) defines the survey method as "a research technique involving the collection of information from a sample through questionnaires or interviews to describe various aspects of the population."

The population of this study consists of all 11th-grade students at IAI AL-AZIS. As Hadari Nawawi (1985) explains, "Population is the entire object of research, consisting of humans, objects, or events as sources of data with specific characteristics in a study." The population in this study is composed of 102 active students (Hamidah, 2024). Using sampling guidelines provided by Nana Sudjana and Ibrahim (2004), which emphasize representativeness and accessibility, a sample size of 56 students was determined (54.9% of the population). The sample consists of 36 female and 21 male students. The choice of sample size was based on practicality, the ability to gather reliable data within the study's constraints, and alignment with quantitative sampling standards.

Data Collection Instruments

The main instrument used for data collection was a questionnaire distributed via Google Forms. The questionnaire contained questions specifically designed to measure the students' understanding of the concept of usury in Islamic economics. Questions included:

1. Definition-based questions: "What is your understanding of usury according to Islamic teachings?"
2. Application-based questions: "Which of the following practices do you consider to involve usury?"
3. Interpretation questions: "How do you interpret Buya Hamka's explanation of usury in modern financial practices?"

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4. Attitude questions: "Do you agree that interest-based systems contribute to economic inequality? Please explain."

In addition to questionnaires, observations were conducted to validate the responses. Sukendra and Atmaja (2020) note that observation, along with questionnaires, is a standard tool in quantitative research for collecting data.

Data Validity and Reliability

The validity and reliability of the questionnaire were tested using SPSS version 20.

1. Validity Test: The Pearson correlation was used to compare the calculated r-value (r count) with the critical r-value (r table) at a significance level of 0.05. All 9 items in the questionnaire were found to be valid, as their r count values exceeded the r table value of 0.2586, ensuring the data's validity.
2. Reliability Test: Reliability was assessed using Cronbach's Alpha. The reliability coefficient obtained was 0.617, exceeding the threshold of 0.60 (Prisgunanto, 2015), confirming the instrument's reliability.

Limitations of the Methodology

1. Sample Size: While the sample size of 56 students (54.9% of the population) is sufficient for quantitative analysis, a larger sample could increase the generalizability of the findings.
2. Questionnaire Depth: Although the questionnaire addresses key aspects of usury, open-ended interviews or focus group discussions might have provided richer qualitative insights.
3. Self-Reporting Bias: As responses rely on self-reported data, there is a potential for bias, including overestimation or underestimation of understanding.
4. Contextual Constraints: The study was conducted within a single institution, which may limit the applicability of findings to broader contexts.

Results

We conducted a survey by distributing questionnaires to students of class 11 IAI AL AZIS through goggle form, and the diagram automatically displays the answers of 56 respondents for the questionnaires that the researchers have distributed. The results show that most students have a sufficient understanding of the concept of usury, but there is still a significant percentage who do not understand. This shows the need for improvement in teaching methods about usury.

1. Percentage of respondents based on study program

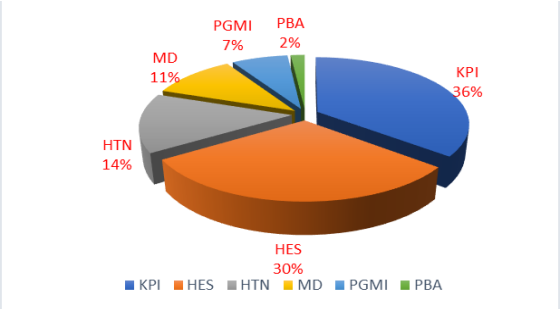


Figure 1. Percentage Diagram of Respondents Based on Study Program

Based on the diagram above, 56 students of class 11 IAI AL-AZIS answered the questionnary distributed. With the following percentages: 35.7% KPI, 30.4% HES, 14.3% HTN, and the rest from MD, PGMI and PBA study program.

2. Do you know the definition of usuary from an Islamic perspective?



Figure 2. Diagram of Respondents' Level of Understanding of the Definition of Usury from an Islamic Perspective

Based on the diagram above, 73.2% of respondents said they knew the meaning of usury according to Islamic views. 23.2% of respondents stated that they might know about usury. The author assumes that respondents are not sure of the understanding of usury that they know. We as Muslims are important to know the meaning of usury. Because there are many reasons why it is important for us to know, including religious compliance, staying away from usury is part of following the sharia and living a life in accordance with religious teachings. In economic ethics usury is considered unfair because it can burden people who borrow money with high interest payments. Transactions involving usury can increase financial risk. And 3.6% of their respondents stated that they did not understand the concept of usury. This is of particular concern because an inadequate understanding of usury can lead to financial practices that are not in accordance with Islamic principles.

3. Have you ever felt the negative impact of usury activities?



Figure 3. Diagram of Respondents' Experiences on the Negative Impacts of Usury Activities

Based on the diagram above, 55.4% of respondents answered that they had never felt the negative impact of usury. While 44.6% stated that they had felt the negative impact of usury activities. This question provides insight into the extent to which students are affected by usury practices in their daily lives. The results of the answers from these respondents indicate that usury is not only a theoretical issue, but also has a real and significant impact on the lives of students. This negative experience emphasizes the importance of understanding the concept of usury more deeply in order to avoid similar usury activities in the future.

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4. Do you know the different Types of usury in Islam?)

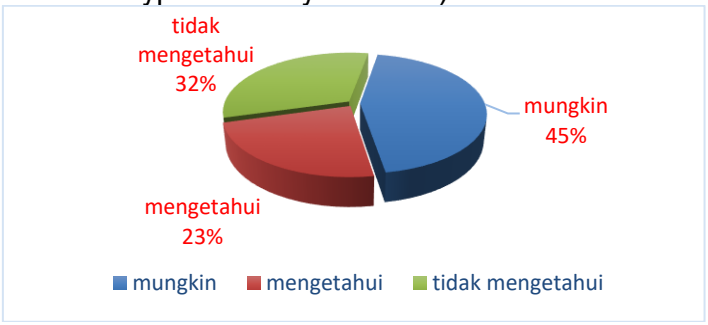


Figure 4. Diagram of Respondents' Knowledge about Types of Usury in Islam

Based on the diagram above, 44.6% of respondents answered that they might know the kinds of usury. 32.1% of respondents answered that they did not know, and 23.2% of respondents answered that they did not know. This question aims to measure the level of understanding of students regarding the various types of usury that are prohibited in Islamic teachings. Good knowledge of the types of usury indicates that the majority of students have an important basis of understanding to avoid the practice of usury in their daily lives. Which can cause them to be unconsciously trapped in this prohibited practice. Scholars differ in opinion about the kinds of usury. However, some scholars divide usury into four types.

1. The first is riba fadhli, which is the addition required for barter buying and selling, or the exchange of similar goods for nothing. For example, if 10 kilograms of sticky rice is exchanged for 12 kilograms of sticky rice, the ruling may be the same as exchanging two goods that are different in kind. Silver, gold, wheat, corn, dates and salt are six commodities that fall under the category of ribawi goods.
2. Sayid Sabiq explains nasi'ah usury as the required addition given by the debtor to the debtor in return for delayed payment. The Hanafis consider barter buying and selling as usury of nasi'ah, which ends with the surrender of the price or reward without profit. Riba nasi'ah is considered haram based on the Qur'an and Hadith. "Usury of the jahiliyyah" originated from the custom of the jahiliyyah people who gave a loan to someone and offered anything to extend it, so usury multiplied. Riba nasi'ah is currently used by financial institutions and banks as a model of lending money with repayment in installments with monthly or annual interest such as 7%, 5%, and so on.
3. Yad Usury: Riba yad is a sale or exchange that ends with the acceptance of both goods exchanged or one of them without specifying the time. On the other hand, usury yad is a sale that is made by someone before receiving the purchased goods from the seller and may not sell them again to anyone because the purchased goods have not been received and remain in the bond of the first sale. In other words, although the contract has been completed, the delivery of the goods has not yet taken place.
4. Riba Qardli: This is a type of debt and credit with the purpose of profit (syarth naf'an) that is returned either to the debtor (muqtaridl) or only to the lender of the debt (muqaridl). Riba Qardl substantially encompasses the type of riba faddli because the expected profit from riba qardl is in the form of an increase or interest on the riba commodity.

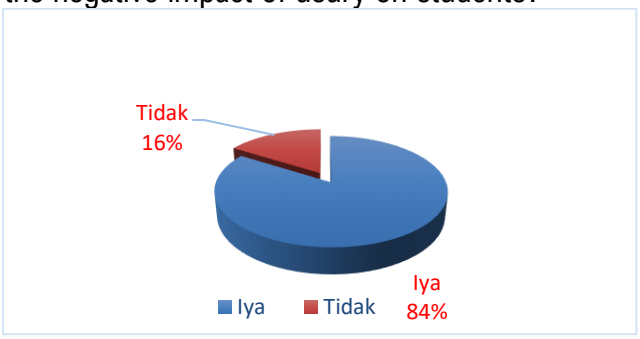
5. Do you know what the law of usury is from a Sharia perspective?



Figure 5. Diagram of Respondents' Knowledge of Usury Law from a Sharia Perspective

Based on this diagram, 89.3% of respondents answered yes to knowing the law of usury. Meanwhile, 10.7% of respondents answered that they did not know. This question aims to measure the level of understanding of students regarding the law of usury based on Islamic teachings. According to Islamic teachings, usury is strictly prohibited and considered a major sin. This prohibition is stated explicitly in the Qur'an and hadith. Ipandang and Andi Askar (2020), explained "based on the stages in the process of determining the law on usury, that the Qur'an has explicitly determined the law for usury perpetrators, namely forbidding usury and legalizing buying and selling" (p.1081). If someone abandons usury and avoids it, the goods owned before the command that forbids usury arrives are considered lawful and not sinful. Since the prohibition of usury has been established, whatever remains of usury that has not been taken after the command that forbids it may not be taken (Umam, 2017, p.394).

6. Do you understand the negative impact of usury on students?



Based on the pie chart above, the results show that 83.9% answered yes knowing the impact of usury on students. While 16.1% of respondents did not know. A good understanding of the negative impact of usury shows that the majority of students have sufficient awareness of the dangers of this practice. However, there are still some students who do not understand the negative impact of usury well. This shows the need for further efforts in improving education and awareness about usury and its impact.

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7. Have you been involved in usury activities?



Figure 6. Diagram of Respondents' Involvement in Usury Activities

Based on the diagram above, 57.1% have never been involved in usury activities, 30.4% feel they may have been involved in usury activities and 12.5% have been involved in usury activities. This finding shows that despite awareness about the prohibition of usury, there are still many students who engage in this practice. According to Maulana Muhammad Taqi Usmani, an expert on Islamic fiqh and economics, usury is one of the major sins that has serious implications both in the world and the hereafter. In his book "An Introduction to Islamic Finance," Usmani explains that usury creates economic injustice and damages the social structure of society (Usmani, 2002).

8. Did you learn more about the concept of usury from an Islamic perspective?

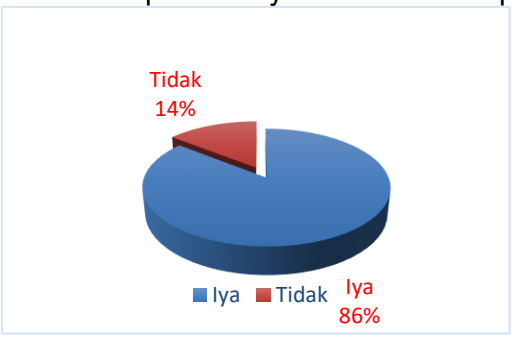


Figure 7. Respondents' Learning Diagram on the Concept of Usury in an Islamic Perspective

Based on the data above, 85.7% of respondents want to learn more about the concept of usury in an Islamic perspective. And 14.3% answered no. With this percentage we can see that students who have an interest in learning more about usury are very many. The purpose of this question is to find out how much interest the 11th batch of IAI AL-AZIS students have in learning the concept of usury.

9. Do you try to avoid usury activities in everyday life?

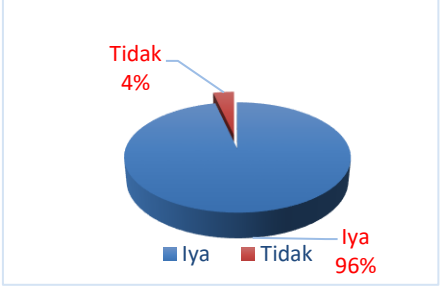


Figure 8. Diagram of Respondents' Efforts to Avoid Usury Activities in Daily Life

9. Do you try to avoid usury activities in everyday life?



Figure 8. Diagram of Respondents' Efforts to Avoid Usury Activities in Daily Life

Based on the data above, 96.4% of respondents try to avoid usury activities in their daily lives. While 3.6%. This question aims to determine the extent to which students actively stay away from usury in their daily lives. The high awareness and effort among students to avoid usury shows that education about usury and its impact has had a positive effect. However, there are still a number of students who have not fully tried to avoid usury, which indicates the need for more effective strategies in increasing their understanding and motivation.

10. Do you know of any Solutions that can be used to avoid usury activities?

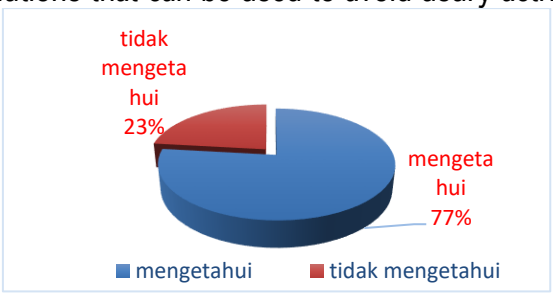


Figure 9. Respondents' Knowledge Diagram on Solutions to Avoid Usury Activities

Based on the diagram above, 76.8% of respondents know the solution to avoid usury activities, while 23.2% of respondents do not know. According to Dr. M. Umer Chapra, a leading Islamic economist, the solution to avoiding usury must include reforming the global financial system to adopt the principles of justice and partnership taught by Islam.

From the questionnaire data above, conclusions can be drawn:

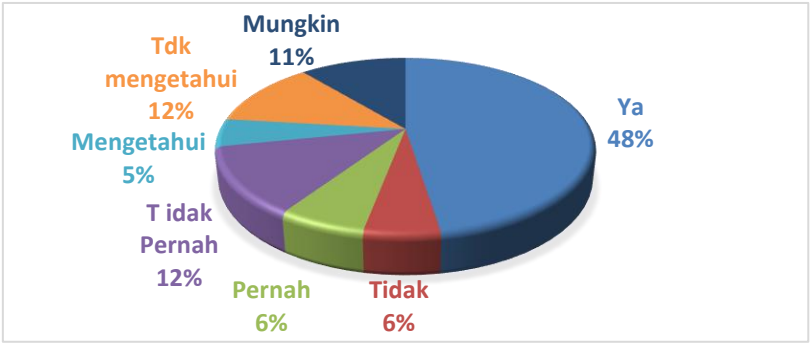


Figure 10. Summary Diagram of Questionnaire Data on Understanding and Experience Related to Usury

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Discussion

The understanding of usury (riba) among the 11th batch of IAI AL-AZIS students demonstrates significant variability, highlighting the need for deeper comprehension and targeted education on this subject. Usury, derived from the Arabic term riba, refers to the prohibited practice of charging interest on loans, which is strictly forbidden in Islamic finance and economics. The two primary categories of usury are Nasi'ah Usury and Fadhl Usury. Nasi'ah Usury refers to interest added to the principal loan amount for delayed repayment, while Fadhl Usury involves the exchange of goods with unequal quality or quantity.

Survey results reveal a mixed level of understanding among students. While 73.2% of respondents claimed to understand the concept of usury according to Islamic teachings, 23.2% were unsure, and 3.6% admitted to not understanding it. This incomplete understanding could lead to financial practices that conflict with Islamic principles, emphasizing the necessity for comprehensive educational strategies that focus on Islamic finance principles, the avoidance of usury, its types, and its detrimental effects.

Dr. M. Umer Chapra, a prominent Islamic economist, suggests that avoiding usury requires reforming the global financial system to incorporate the principles of justice and partnership as taught in Islam. In his book Islam and the Economic Challenge, Chapra emphasizes the importance of promoting Islamic finance as a fair and sustainable alternative to conventional systems (Chapra, 1992). Similarly, Dr. Muhammad Ayub, in Understanding Islamic Finance, provides practical solutions to avoid usury, including the use of Islamic contracts such as murabahah, mudarabah, and musyarakah, which foster fairness and transparency in financial transactions (Ayub, 2007).

Furthermore, Buya Hamka, an influential Indonesian scholar, describes usury in his tafsir as a form of exploitation by lenders over borrowers. He highlights that usury not only burdens borrowers but also perpetuates economic injustice, which contradicts Islamic principles. Hamka's interpretation aligns with the broader Islamic view that sees usury as a practice leading to social and economic inequality, exploitation, and moral decay.

The survey also reveals that while a majority of students (55.4%) reported not experiencing the negative impacts of usury, a significant number (44.6%) acknowledged having encountered its harmful effects. These findings underline the real and considerable impact of usury on students' lives, further stressing the importance of enhanced awareness and education to prevent such practices in the future.

The understanding of usury among IAI AL-AZIS students varies significantly, underscoring the need for more effective educational strategies to improve comprehension. By integrating lessons on justice, fairness, and the avoidance of exploitation as emphasized in Islamic finance, educational institutions can address this gap. A deeper understanding of usury and its impacts will better prepare students to adhere to Islamic economic principles and promote ethical financial practices. This holistic approach, as advocated by scholars like Chapra, Ayub, and Hamka, is crucial for fostering a more just and equitable economic system in line with Islamic teachings.

Conclusion

This study provides insight into the understanding of 11th-grade students at IAI Al-Azis regarding the concept of usury in Islamic perspective, including its types and its interpretation in Buya Hamka's tafsir. Usury, which means "increase" or "additional profit," consists of two main types: *Riba Nasi'ah* (interest charged for delayed repayment) and *Riba Fadhl* (excess in exchange of similar goods). The study found that 73.2% of students understood the concept of

usury, 23.2% were uncertain, and 3.6% did not understand it at all. This variation indicates the need for strengthening students' understanding of usury, particularly its negative impacts and solutions according to Islamic law.

The study confirms that most students understand the definition and categories of usury, but a number of them remain unsure about their comprehension. In relation to Buya Hamka's tafsir, usury is seen as a form of exploitation that violates the principles of justice in Islam. This interpretation aligns with most students' understanding, although the integration of tafsir material into the curriculum still needs to be enhanced. Additionally, the diverse levels of understanding highlight the need for more interactive and in-depth teaching approaches to ensure a more uniform understanding among students.

To enhance students' understanding, institutions like IAI Al-Azis are encouraged to strengthen their Islamic education curriculum, particularly in the field of Islamic economics. Emphasis on the concept of usury, its types, impacts, and solutions provided by Islamic law should be included. Teaching strategies such as case studies, interactive discussions, and financial transaction simulations can help students better grasp the concept. Moreover, introducing Islamic financial practices like *mudarabah, musharakah*, and *murabahah* as alternatives to usury-based transactions is essential to build practical understanding.

The results of this study highlight a significant gap in students' understanding of the concept of usury. Therefore, a more comprehensive approach is needed, including strengthening Sharia-based curricula, implementing innovative teaching methods, and conducting Islamic economics awareness campaigns. With these strategic steps, students are expected to gain a deeper understanding of usury and its implications, enabling them to make ethical financial decisions aligned with Islamic teachings in their daily lives.

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