



Riba In Sharia Economic Law: A Bibliometric Study

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ABSTRACT

Riba in the view of sharia economic law is expressly prohibited in the Quran and Hadith. Explanations related to Riba and its practice in society require a comprehensive research study. This research aims to conduct bibliometric analysis to visualize articles related to Riba in sharia economic law, find out research trends related to riba, evaluate the impact of research, and identify research networks in order to help stakeholders in making decisions on the practice of muamalah to avoid usury. This study presents a bibliometric analysis using VOSviewer software and the article data used is 200 Scopus-indexed articles collected from 1980 to 2023. The results of this study show that the keywords "Usury", "Islamic Finance", and "Islamic Law" are the most up-to-date keywords with the grand theme of the research, namely riba in Islamic economic law. The researchers who contributed the most were Hewkes D., Termin P., and Todeschini G. who have written 3 research papers. The research cluster consisting of 10 clusters shows the results of the direction of future research development. Future research recommendations researchers can take the theme of riba practices that can result in bankruptcy, a review of ethics in financial practices, and the law of riba in the Qur'an analysis and its implications.

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Introduction

Riba, which is the practice of interest or additional profits in financial transactions, is one of the main concepts prohibited in sharia economic law (Yulianti, 2002). The prohibition of usury is not only based on religious provisions, but is also considered the main principle to achieve justice and sustainability in the sharia economic system (O'Sullivan, 2020). The prohibition of riba also has the purpose of protecting the community from exploitation and financial difficulties that can arise from the practice of usury. In the Islamic view, a just and sustainable economic system should avoid the practice of usury as part of spiritual and moral obedience for Muslims. Riba is considered an unclean practice and not in accordance with religious values. Riba is explicitly stated in the Quran (Sehabudin et al., 2024). There are several verses of the Qur'an that prohibit usury, such as in Surah Al-Baqarah verses 275-278, Surah Ali Imran verse 130, Surah An-Nisa verse 161, and Surah AR-Rum verse 39.

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Islamic finance generally equates *riba* with interest, but based on a review of historical Islamic texts, this article defines *riba* as any income that contradicts Islamic beliefs (Surtee and Alagidede 2024). The concept of *riba* needs to be adapted to the modern financial system by returning to the basic principles of sharia (Azoitei 2020). Prawiranegara interprets *riba* more broadly as profit from exploitative and dishonest transactions, not simply credit interest (Aziz and Suryanto 2024). Avoiding *riba*-based lending leads to improved mental, physical, and ethical well-being, while also fostering a fairer, more sustainable financial ecosystem aligned with moral and spiritual values (Setiawan 2023).

Along with the growth of global interest in Islamic finance and Islamic economic law, there has been a significant increase in the number of scholarly publications discussing usury. The research covers a wide range of aspects, including theoretical understanding, practical applications, and social and economic implications. Although there has been a lot of research on *riba* in the context of sharia economics, there has been no thorough mapping that systematically analyzes the landscape of this research. This limitation occurs due to the lack of studies that explore trends, topics that receive major attention, and the diversity of methodological approaches in the literature.

Several previous studies that have discussed the mapping of *riba* in several contexts such as the research of Ahmad Hasan Asy'ari Ulama'I, Ferida Rahmawati, and Maaz Ud Din in 2022 which researched using systematic literature review analysis found that *riba* is an additional taking, both in buying and selling transactions and invalid borrowing (Asy'ari Ulama'i et al., 2022). Research conducted by Reza Gholami, Aisyah Abdul-Rahman, Nor Ghani Md Nor, and Fathin Faizah Said in 2021 which examined using systematic literature review analysis found that research discussing profit-sharing contracts and interest-based contracts has been published in Scopus as many as 23 articles.

Bibliometric analysis can be a useful tool to determine research trends related to usury, evaluate the impact of research, and identify research networks in order to help stakeholders in making decisions on muamalah practices to avoid usury (Touti & Alaoui Taïb, 2023). By applying statistical and mathematical methods to the datasets of scientific publications, this analysis can aid in a better mapping of the research landscape on *riba* in sharia economic law. This will allow for the identification of trends, an understanding of the research structure, and the evaluation of the impact of scientific work in this field (J. Chen & Yang, 2019). With a better understanding of the research landscape on *riba* in sharia economic law, stakeholders such as researchers, Islamic finance practitioners, and policymakers can make more informed decisions. It can help in directing future research focus, enhancing collaboration between researchers, as well as strengthening the contribution of Islamic finance in a global context (G. Chen et al., 2024). Therefore, the researcher took the initiative to conduct research on Mapping and Research Landscape on *Riba* in Sharia Economic Law which has the potential to provide valuable and in-depth insights for researchers and practitioners in this domain.

Research Method

This study is a quantitative research with a bibliometric data analysis method (Ahmad and Wilkins 2025). Bibliometric research methodology is a scientific approach used to analyze the literature and interpretation of quantitative data regarding scientific publications, such as journals, books, conferences, and other documents (Mukti and Ahyakudin 2024).

This research is through a statistical data processing process to process various elements of raw data collected from scopus. The raw data is in the form of the year of publication of the article, the name of the article, the title of the article, the keywords, the abstract, and the citation (Touti & Alaoui Taïb, 2023). Bibliometric research can analyze a common word matrix in a

research abstract that can be combined into a research network (G. Chen et al., 2024). According to J. Chen & Yang, (2019) bibliometric analysis can also be used to identify journal trends, analyze collaboration between authors, and analyze the intellectual structure of a research theme. In this study, three stages of bibliometric analysis are presented, namely:

1. Literature Research

At this stage, the researcher uses the scopus database to search for articles about riba in Islamic economic law. The search strings used are: Usury Or Interest AND Islamic Law. We used the help of the publish or perish application to collect data and obtained as many as 200 scientific articles from 1980 to 2023.

2. Information Collection and Bibliometric Evaluation

Collection of information from the scopus database for usury research in Islamic economic law such as research title, keywords, researcher, year of publication, journal that publishes, citation, type of document, country, abstract, and year of publication. The author then summarizes this information in the form of descriptive statistics.

3. Process Analyst Bibliometrics

The next step, the researcher uses the help of the VOS Viewer application to analyze bibliometric metadata. This stage is to produce research trend analysis, analyze the name of the researcher, analyze the network between researchers from different countries, analyze the co-occurrence of keywords, analyze the development of research over time, analyze the frequency of researchers who contribute the most to the development of research, and analyze the clusters of research subtopics.

The results of the analysis are interpreted to identify patterns, trends, and relationships relevant to the research topic. It can provide insights into scientific developments in a particular field, identify important contributions from specific researchers, and highlight underresearched areas of research to help steer future research directions.

Discussion

Analysis of Articles by Year of Publication

Riba in sharia economic law has been researched with quite good development from year to year. For approximately 44 years, from 1980 to 2023, research with the search keyword "usury OR interest AND Islamic Law" there have been as many as 200 documents indexed in the *Scopus* database and can be processed using *VOSViewer*. It can be seen below:

Table 1. Research Developments from 1980-2023

Year	Number of Research
1980-1987	4
1988-1993	7
1994-1999	12
2000-2005	10
2006-2011	34
2012-2017	88
2018-2023	45
Total	200

Source: Primary data processed, 2024

Based on the table above, it can be seen that every time we know that the trend of research on the discussion of riba with the keywords "usury OR Interest AND Islamic Law" tends to increase. And the most works produced between the 2012-2017 time span were 88 works.

Analysis of Articles Based on Publication Form

The collected research has various forms of criteria such as articles, theses/theses/dissertations, books, newsletters, and journals. The following is a table and graph of search results that discuss riba based on writing criteria:

Table 2. Number of Research Based on Article Criteria

Search Results	Total
Journal	144
Riview	19
Book Chapter	17
Book	14
Proceding	2
Note	2
Survey	2

Source: Primary data processed, 2024

Based on the table above, it can be seen that research on riba in Islamic economic law from 1926-2023 was at most in the form of 144 journals. This was followed by research in the form of a review of 19 articles, then in the form of book chapters as many as 17 articles, then in the form of a book as many as 14 articles. Proceeding, note, and survey form of 2 articles each.

Analysis of Contributions by Journal

The results of the analysis of the contribution of journals that publish articles on the theme of riba in Islamic economic law are attached in table 3. The following:

Table 3. Ranked 6th journal that publishes the most works

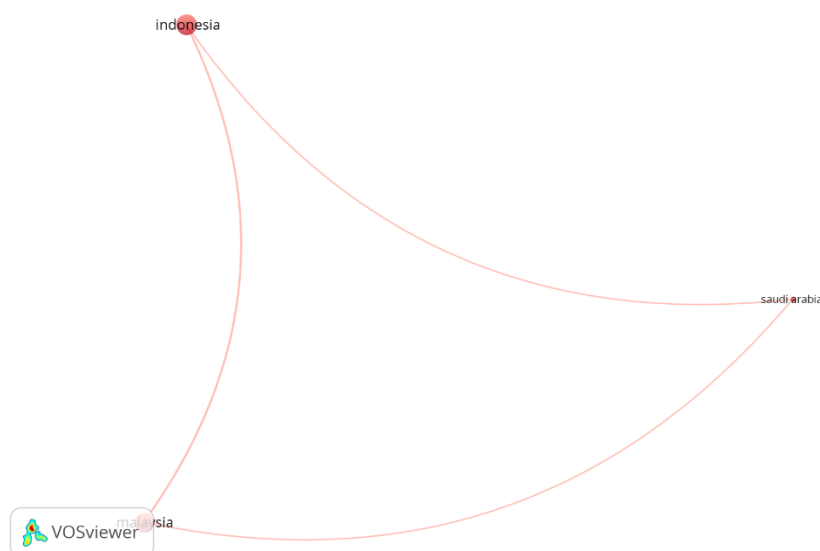
Source	Document
Arab Law Quarterly	3
AIP Conference Proceedings	2
Jurnal Ius Kajian Hukum Dan Keadilan	2
Journal Of Business Ethics	2
International Journal Of Economic Perspectives	2

Source: Primary data processed, 2024

Based on Table 3. It is known that the most published articles in the Arab Law Quarterly are published in Elsevier with a total of 3 documents. Followed by AIP Conference Proceedings, Ius Journal of Law and Justice Studies, Journal of Business Ethics, and International Journal Of Economic Perspectives 2 documents each.

Visualization of Joint Authorship between Countries

The next analysis is the analysis of publications which is the result of the collaboration of researchers from several countries. It is important to know that cooperation globally also covers the fields of science and scientific development. Academics between countries can give results where the more collaboration it will give birth to a wider development of science because geographical differences also give birth to different characteristics of social phenomena, including within the scope of the discussion of usury. The results of the study show that Indonesia is the country that contributes the most to research on the study of riba by producing 13 publication articles that are indexed by Scopus and represent the most research cooperation nodes between countries, followed by Malaysia, then Saudi Arabia. The following are the results of the visualization analysis of Joint Authorship between States for research on the study of riba in Islamic economic law:



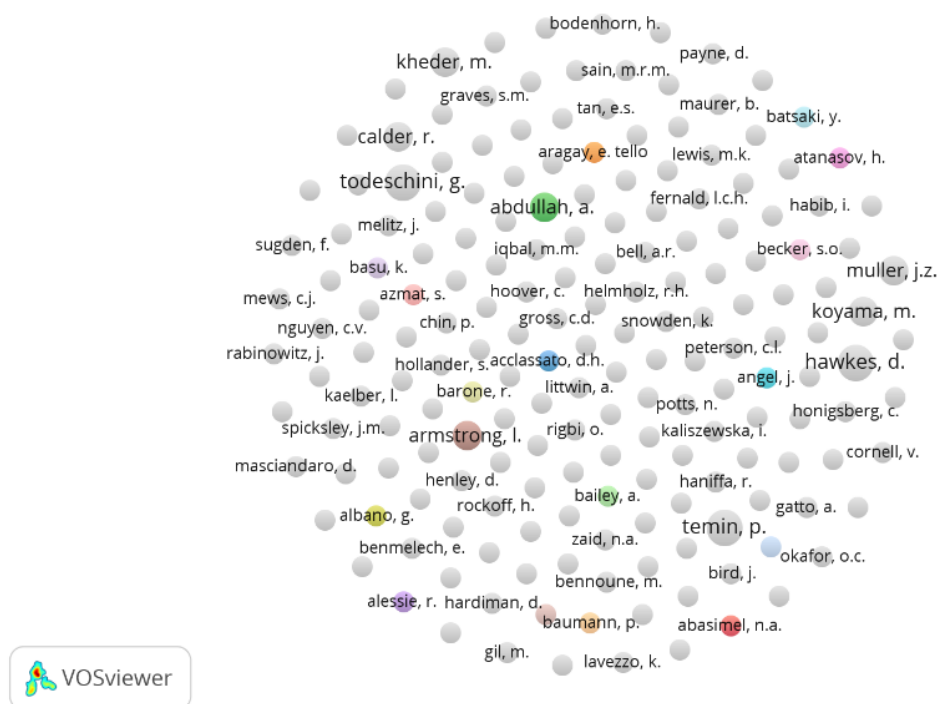
Source: Primary data processed, 2024

Figure 1. Joint Emergence by States in the Publication of Riba in Islamic Economic Law

Author's Influence

The author's analysis of the influence of the author on the theme of riba research in Islamic economic law shows that many academics have researched this topic. However, only a few of them have already contributed to producing more significant works. Research related to riba in Islamic economic law from 1980-2023 has been carried out very much and has produced hundreds of researchers. But there are some researchers

who are concerned about research on this theme. The following are the results of mapping researchers who are concerned about research that discusses usury:



Source: Primary data processed, 2024

Figure 2. Article Researcher Mapping

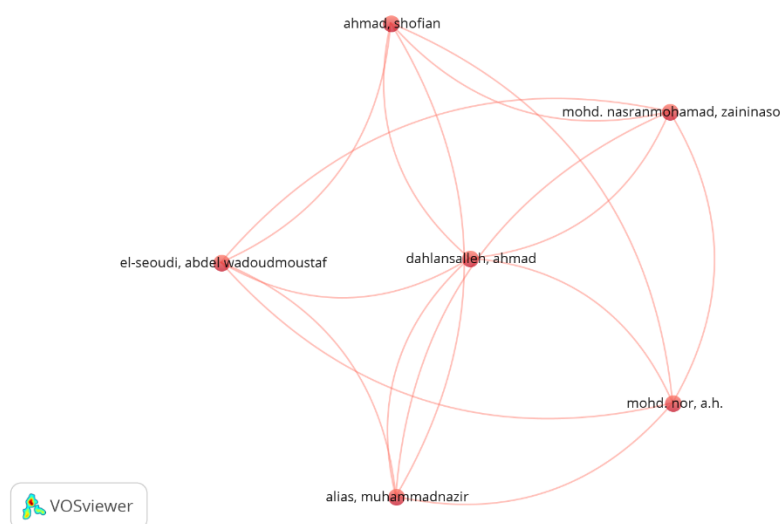
Based on the results of the mapping above, it can be seen that some names are interpreted with bright colors which indicates that they have researched more than 1 time for the work. The following are researchers who are concerned about the discussion of riba based on the quantity of research produced:

Table 4. Productive Researchers Who Have Produced More Than 1 Work

Rank	Researcher Name	Number of Documents
1	Abdulah A.	2
2	Amstrong I.	2
3	Calder R.	2
4	Muler Jz.	2
5	Kheder M.	2
6	Koyama M.	2
7	Hawkes D.	3
8	Termin P.	3
9	Todeschini. G.	3

Source: Primary data processed, 2024

Based on the table above, it can be seen that Hewkes D., Termin P., and Todeschini G. are researchers who dedicate themselves to researching 3 articles on riba each. Another result related to the analysis of the number of citations from works written by researchers which is a symbol of the influence of research in the academic world is seen as the number of citations of each work. Of the 104 authors, the results of the analysis of the most quotes are presented as shown by the following visualization image:



Source: Primary data processed, 2024

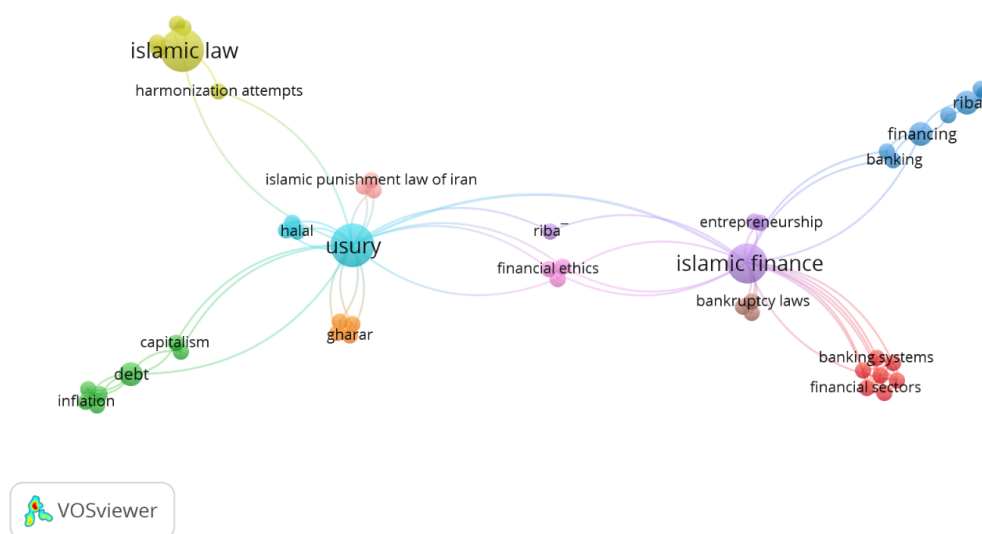
Figure 3. Joint Excerpts from Publications on Riba in Islamic Economic Law

Based on the visualization of joint quotations from publications on riba in Islamic economic law, it was found that the most cited works were works by Ahmad Shofian, Muhammad Nazir Alias, Nor A.H. Mohammad, Ahmad Dahlansaleh, Abdel Wadoudmostaf El-Seoudi, Mohamad Nasran, and Mohamad Zaininaso.

Research Mapping by Keywords

The analysis in this study uses *VOSviewer* discovered by Nees, Jan Van Eck and Ludo Waltman. Of the 200 articles about the discussion of Riba from 1980-2023 that have been downloaded from the *publish or perish* application. then the article is *downloaded* in the form of a RIS file so that it can be processed in *VOSviewer*. After that, the data is resorted by selecting keywords to be displayed in the form of visualizations that form 9 clusters.

Network Visualization shows a network visualization that illustrates the relationship between one article and another. In network visualization, items are represented by the size of the circle. The higher the intensity of the research that contains the words in the item, the larger the circle. The distance between items shows the relationship of one journal to another. In general, the closer the relationship between two journals, the closer the connecting line. The following is a picture of the results of *the Network Visualization* article on riba in Islamic economic law in 1980-2023:



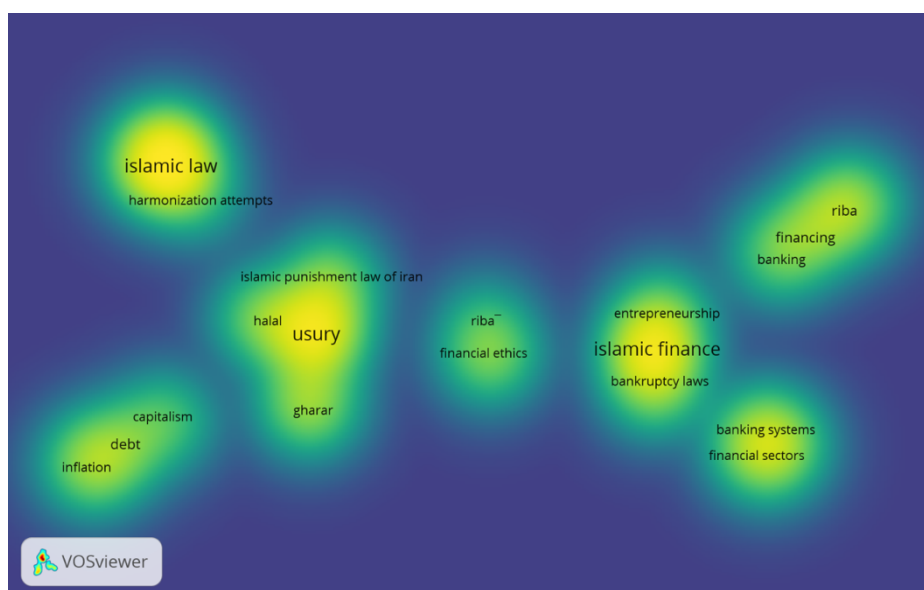
Source: Primary data processed, 2024

Figure 4. *Network Visualization Publications on Riba in Islamic Economic Law*

Based on the results of the research, the keywords "Usury", "Islamic Finance", and "Islamic Law" are the most up-to-date keywords with the grand theme of the research, namely *riba* in Islamic economic law. The frequency with which the keyword appears is most denoted by the nodes displayed the most.

Cluster Visualization Analysis

Analysis Cluster visualization was carried out to describe the academic landscape of the research theme. Clusters themselves are interpreted by the simultaneous appearance of the term in one research document with another research document. The researchers found 9 clusters displayed in the following density visualization:



Source: Primary data processed, 2024

Figure 5. *Densithy* Visualization Publications on Riba in Islamic Economic Law

The meaning of yellow in clusters is the most widely used term in research. Then the color fades to pale green, indicating that the term is rarely used in research. The results of the researchers' findings, the keywords usuru, islamic finance, islamic law became the most dense terms or widely used in the research. In order to be able to come up with categorization, we also label each cluster shown in table 5. Next:

Table 5. Labels and Key Items of Each Cluster

Main Items	Cluster	Label of Cluster
Cluster 1	Banking systems, Block Chain, Financial Sectors, Fintech, Investments, Islamic Finance, Socially Responsible Investing	The digital revolution of the Islamic financial system
Cluster 2	Capitalism, Debt, Foreign Financed Debt, Inflation, Interest rate, Islamic and conventional systems, Shari'a	The dynamics of interest-based and sharia-based debt and its implications
Cluster 3	Banking, Bond, Financing, Islamic Bank, Muslim Bank, Profit sharing system, Riba	Financing system in Islamic banks that is free of usury
Cluster 4	Bank interest, conventional bank, excess usury, harmonization attempts, islamic contract law, islamic law	Islamic law on riba and its impact
Cluster 5	Entrepreneurship, islamic entrepreneurship, islamic finance, riba	The role of entrepreneurship in the development of Islamic finance
Cluster 6	Halal, hijrah, urban muslims, usury	Hijrah and the transformation of Muslim urban towards a halal lifestyle
Cluster 7	Gharar, islamic stock market, maisir, risywah	Sharia capital market to overcome gharar and maisir practices
Cluster 8	Bankruptcy laws, financial exclusion, usury laws	The practice of usury that can result in bankruptcy

Cluster 9	Financial ethics, interest, predatory lending	An overview of ethics in financial practice
Cluster 10	Islamic punishment law, usury in narations, usury in quran	The law of usury in the Quran: its analysis and implications

Source: Primary data processed, 2024

In the bibliometric analysis carried out, the division of topics related to riba in sharia economic law shows various themes that develop in the existing literature. The first cluster identifies the role of technology in the transformation of the Islamic financial system, such as the responsible use of blockchain, fintech, and social investment. The second cluster, on the other hand, highlights the comparison between the debt-based capitalist economic system and the sharia system, focusing on the dynamics of interest rates, inflation, and foreign debt. The third cluster delves deeper into the financing system in Islamic banks that prioritizes the principle of profit sharing, where riba is shunned as an integral part of the Islamic banking system. The fourth cluster focuses on legal harmonization, discussing the challenges between conventional interest-based banks and the application of Islamic law regarding usury. The fifth cluster shows the importance of entrepreneurship in supporting the development of Islamic finance, by highlighting the close relationship between sharia entrepreneurship and the avoidance of usury.

The sixth cluster examines the phenomenon of hijrah and changes in the lifestyle of urban Muslims who are increasingly shifting towards a more halal life, including in financial and investment aspects. The seventh cluster discusses efforts to overcome the practice of gharar (uncertainty) and maisir (gambling) in the Islamic capital market, to realize a fair and transparent market. The eighth cluster analyzes the impact of usury in bankruptcy and financial exclusion situations, as well as the implications of usury law on economic stability. The ninth cluster raises ethical issues in financial practices, especially related to high-interest loans that often lead to exploitation. Finally, the tenth cluster delves into the legal aspects in Islam regarding usury, focusing on the interpretation of Quranic verses and narratives about the punishments given to the practice of usury. This cluster division provides a comprehensive overview of how various aspects of Islamic economics and law related to riba continue to develop in the literature, as well as how challenges and solutions are faced in the dynamic context of sharia law.

Conclusion

As a result of the thorough analysis, the results of the data search carried out in the *Publish or Perish software* obtained data that corresponded to the criteria, namely 200 documents about riba in Islamic economic law that were indexed by Scopus. Based on the bibliometric approach, this research is a research that grows positively because it attracts the attention of researchers. Based on bibliometric analysis, the most contributing researchers are Hewkes D., Termin P., and Todeschini G. who have written 3 research documents. Based on the results of this study, the enthusiasm of researchers to collaborate between researchers from various countries is quite good as evidenced by joint quotes from publications on riba in Islamic law, the results of the work of Ahmad Shofian, Muhammad Nazir Alias, Nor A.H. Mohammad, Ahmad Dahlansaleh, Abdel Wadoudmostaf El-Seoudi, Mohamad Nasran, and Mohamad Zaininaso.

The development of scientific publications from various keywords related to riba in Islamic economic law from year to year has increased on average, based on a quantitative research approach, research with the keyword "usury" can be said to be developing quite well because each knowledge shows an increase in the number of research relevant to the keyword. The research cluster consisting of 10 clusters shows the results of future research development. Future research recommendations the researcher can take the theme of the practice of usury that can lead to bankruptcy, An ethical review in financial practice, and the law of usury in the Quran: analysis and implications.

Author Contribution

The author in the literature on riba in sharia economic law has made contributions that focus on the development of the theory of the riba-free Islamic banking system and the application of financial technologies such as fintech and blockchain. The author also explores the dynamics between the capitalist and sharia economic systems related to interest rates and foreign debt, as well as examines the impact of Islamic law on riba and its application in the sharia capital market. This contribution enriches understanding of the social, economic, and legal impacts of the practice of riba in the context of sharia.

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