

**ICCEIS: INTERNATIONAL COLLABORATION CONFERENCE  
ON ISLAMIC ECONOMICS  
INTERNATIONAL CONFERENCE AND CALL FOR PAPER**

## **Analysis of Muslim Students' Understanding of Riba**

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<u>Article Info</u>	<u>Abstract</u>
<p><b>Paper type:</b> <i>Research paper or Conceptual Paper</i></p> <p><b>Keywords:</b> <i>Muslim Student; Fadhl Riba; Nasi'ah Riba; Jahiliyyah Riba</i></p> <hr/> <p><b>Article history :</b> <i>Received: June</i> <i>Revised: July</i> <i>Accepted: August</i> <i>Available online: September</i></p>	<p><i>This study aims to analyze the understanding of Muslim students about riba. The research uses descriptive qualitative research methods carried out through descriptive descriptions of words, or sentences, which are arranged carefully and systematically from collecting data to interpreting and going down to the field and interviewing respondents directly, the research used is the frequency distribution method (percentage). The sample in this study used 50 samples who were interviewed using descriptive methods and frequency distribution methods. The results showed that: the understanding of Muslim students on the definition of riba students still do not understand due to the lack of in-depth discussion and the ability of students' understanding of the definition of riba itself, regarding the difference between riba fadhl and riba nasi'ah found that students already understand the difference between riba fadhl and riba nasi'ah besides the understanding of Muslim students on six ribawi goods found the results students do not understand, and student understanding of riba jahiliyah found that Muslim students already understand.</i></p>
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### **Introduction**

Riba in the language of ziyadah is addition and growth (Aziz, 2014). Linguistically, riba means large and growing. As for the terminology, riba means taking extra in a lending or borrowing transaction that is not in accordance with the principles of muamalah that have been established in Islamic law. The decision of the Indonesian Ulema Council (MUI) Fatwa number 1 of 2004 dated January 24, 2004 concerning interest, which applies that the current practice of money lending has met the criteria of riba that occurred at the time of the Prophet Muhammad, namely nasi'ah riba (Yusuf, 2012). Thus the practice of money lending is one

form of riba, and the law is haram. The Qur'an classifies riba into two types, namely riba of debt and credit (riba of qard and riba of jahiliyah), and riba of buying and selling (riba of fadhl and riba of nasi'ah) riba transactions are very often encountered in debt and credit transactions, where creditors ask for additional capital from the initial capital to the debtor. We can find this in economic activities in the community such as debts and credits made by traders to cooperatives, loan sharks, even between community members. In Islam, applying riba is a big sin because it takes advantage of riba, and the law is haram. As Allah emphasizes in the piece of Qs. Al-Baqarah verse 275 which means:

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 مِّن رَّبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ<sup>275</sup>

Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or riba] - those are the companions of the Fire; they will abide eternally therein.

The phenomenon that often occurs due to the lack of public understanding of riba and even this also happens to most Muslim students who do not understand about riba and they will unknowingly be trapped in riba issues, for example borrowing and saving in banks that do not apply the sharia system in which there are elements of riba, namely bank interest that will be charged by the bank.

The understanding of riba must be immediately deepened by the community, especially Muslim students and because if we understand about riba, it will be easy for us to implement in our daily lives. For example, when going to save, borrow, and pawn the goods of a party or institution, then we must know whether or not there is interest (riba) charged at that time, if the institution has charged the interest rate then it will be ascertained that in the transaction there is riba. In the country of Indonesia, most people who are the majority of Muslims until now there are still many who carry out activities and riba transactions, this is because many scholars or religious leaders who lack understanding of muamalah material about what is allowed and what is prohibited in making transactions in everyday life.

Riba is very visible in terms of economic impact, it will be very detrimental to society or religion because of the positive impact it will have on people's lives and in front of Allah SWT. In addition, there are six ribawi goods that are still questioned in the riba case such as gold, silver, salt, wheat, dates, and flour. One of the ways that can be done in order to avoid riba is by implementing a sharia system that is in accordance with religious guidelines and provisions. It can be seen that the impact of riba on the economy, religion and community life has no positive impact at all. Therefore, Muslim students are members of society who have an obligation to pay attention to the issue of riba.

Because this has become a necessity for them to understand about riba, compared to the general public. Therefore, the knowledge and concern of students about riba issues is very low. Previous research related to student understanding of riba is research (Nasution, 2020) which examines the level of knowledge of FEBI UIN students on usury. The object used is the understanding of riba. The results of his research illustrate that the average Muslim student in terms of knowledge states that he knows riba and the sin of riba. However, this knowledge does not really affect the behavior of Muslim students, this is known from the

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answers of students where they do not feel any impact from riba transactions in conventional banks, and most student respondents said neutral about the option of the effect of usury on student behavior. The formulation of the problem in this study is the understanding of Muslim students about riba. This is because there are still many Muslim students who still use non-sharia-based muamalah transactions or conventional banks.

### **Literature Review**

Literature Research conducted by Nasution (2020) uses student objects with the aim of knowing students' understanding of riba, using qualitative descriptive research methods and the results of this study explain that based on the level of ability students are considered to have a sufficient understanding of riba. It can be seen from several statements that have been given by Muslim students in the questionnaire. In it there is a statement about understanding the knowledge of riba.

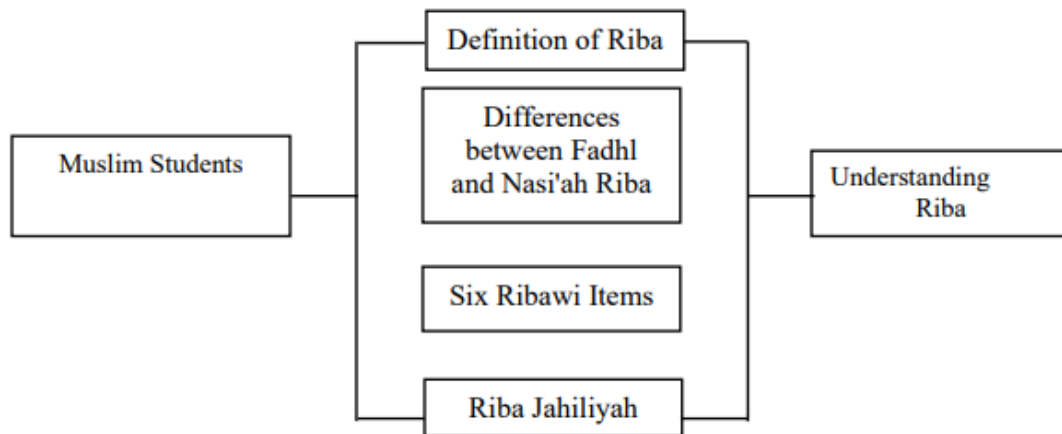
Further research by (Wijaya, 2007) using community objects with the aim of knowing people's understanding of riba in the economy, using qualitative research methods and the results of this study explain that many people still do not know what riba is. Most of them only know that usury is only found in debts and receivables, namely taking extra when borrowing and they also exemplify what happens in conventional banks.

Further research by (Irawati, 2018) uses community objects with the aim of knowing the community's understanding of usury on debt and credit behavior, using qualitative research methods and the result is that the high level of community relations in understanding the issue of usury in debt and credit transactions is still very low. The community also realizes that this is a riba transaction, and the community only knows at a glance what riba is, but does not really understand what the real meaning of riba is.

Further research by (Utami, 2019) uses student objects with the aim of knowing the understanding of Islamic banking students about riba and wadi'ah contracts, using a descriptive qualitative approach method and the results are that the understanding of 8th semester students is 59% who understand what usury and wadi'ah contracts are quite well, but there are 41% 8th semester students who do not understand or do not understand at all about riba and wadi'ah contracts.

Furthermore, research by (Cahaya & Nurlaila, 2022) using student objects with the aim of knowing the effect of students' understanding of riba on interest in saving in Islamic banks, using quantitative research methods and the results that there is an influence of student understanding of riba on interest in saving in Islamic banks. Judging from the t test partially understanding riba affects the interest in saving in Islamic banks and in the hypothesis test results understanding gives a significant influence on interest in saving in Islamic banks. Therefore, the understanding of riba affects the interest in saving in Islamic banks or  $H_0$  is rejected and  $H_a$  is accepted.

## Conceptual Framework



**Figure 1. Thinking Framework**

## Methodology

The research method uses a qualitative descriptive method, which in this study can help in explaining or describing events that occur in the phenomena that occur and research work mechanisms that rely on descriptive descriptions of words, or sentences, which are carefully and systematically arranged from collecting data to interpreting and reporting research results. This study examines the incident by going down to the field and directly interviewing respondents and providing surveys and documentation to further support the validity of the Muslim Students Six Ribawi Items Riba Jahiliyah Understanding Riba Differences between Fadhl and Nasi'ah Riba Definition of Riba results of this study. The research method used is the frequency distribution method (percentage).

## Population and Samples

- Population is an area consisting of objects or subjects that have a quantity determined by the researcher in studying and making conclusions (Sugiyono, 2015). The population in this study were Muslim students in Pontianak city.
- This research sample is part of the population in this study. According to (Cohen et al., 2007) the more samples the better, but the minimum that must be taken is 30 samples. So this study used 50 samples that were interviewed. The technique used in this study is Simple Random Sampling, which is a random sampling in which all individuals in the population are given the opportunity to become sample members.

## Research Variables and Operational Definition of Variables

Nama Variabel	Definisi Operasional Variabel
Definition of Riba	Riba is taking extra on a loan. This extra is generally associated with delayed loans. The delay in repayment of the loan gives rise to the extra.
Differences between Fadhl and Nasi'ah Riba	Fadhl Usury arises from buying and selling transactions or exchanging goods with similar goods that contain riba. Whereas nasi'ah riba arises in addition, because the addition has been ascertained from the start.
Six Ribawi Items	Riba arises from the exchange of six similar goods (gold, silver, dates, wheat, salt and barley). Riba of the six goods arises if they do not meet the category (same quality, quantity, and delivery time).
Riba Jahiliyah	The riba jahiliyah arises from taking extra because of failure to pay or not being on time in paying after the due date. If the debtor punctually pays, there is no additional charge. But if it fails or is not on time, it will be charged additionally. additional.

## Analysis Technique

- Descriptive Methods

Descriptive method is a research method that aims to describe systematically, factually and actually about a matter in a certain area and at a certain time. In addition, everything collected is likely to be the key to what has been researched (Sugiyono, 2015). The research report will contain quotations of written and oral data sourced from the people studied and which provide

an overview of the presentation of the report. The data comes from interview scripts, field notes, photographs, and other notes and documents. Through this research can be collected data that is reasonable, using a systematic way, tearah, and can be accounted for.

b. Frequency Distribution Method

In descriptive statistics we strive to present data in a form that is more useful, easier to understand, and faster to understand. If the data is only a little, without making a table the data is still easy to read but if the data is a lot then reading it is rather difficult, and it takes a long time to look at it. To make it easier and faster for us to understand the data, the data that has been collected is arranged to make it more organized, in the form of a table called a frequency distribution. What is meant by frequency distribution is a list that divides existing data into several classes.

A frequency distribution table is an arrangement of data in a table that has been classified according to certain classes or categories. According to the class division, there are qualitative frequency distribution (category) and quantitative frequency distribution (number). In qualitative frequency distribution, class division is based on certain categories and nominal scale. Meanwhile, there are two kinds of class categories in quantitative frequency distribution, namely single data and group data categories (Sudjiono, 2010).

## Results and Discussion

This research is a Muslim student. The following is a description of the identity of the research respondents based on the results of the interview processing consisting of gender.

Table 1. Characteristics of Respondents Based on Gender

No	Gender	Respondents	Percentage (%)
1	Male	25	50%
2	Female	25	50%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

Based on the results of Table 1.1 clarification of the gender of respondents obtained from 50 respondents shows that respondents have a balanced percentage of gender, where the male gender is 25 (50%) and the female gender is 25 (50%). This is due to random sampling in several Muslim students. Respondents were randomly obtained, so they accidentally found balanced respondents.

## Analysis of Muslim Students' Understanding of Riba

Riba as something forbidden, riba arises from the phenomenon of muamalah in the jahiliyah civilization (the era before the Prophet Muhammad SAW became a prophet). The phenomenon continues and continues to expand to this age. It is even predicted in the book that there is an age when none of the humans are not related to riba. If usury is so widespread in human life, then various damage will come. Riba is a simple practice that begins with the relationship between one human being and another in business (buying and selling) and in debt and credit. Delayed payments due to accounts payable became the central point of the emergence of riba at that time. Whereas buying and selling and accounts payable themselves are not forbidden, because both are a major part of daily human activities that are justified by sharia. Islam forbids riba which has been explicitly stated in the Qur'an surah Al-Baqarah verses 278-279 which is the last verse about the prohibition of riba, and also contains elements of exploitation. In Qs. Al-Baqarah explains that it is not allowed to mistreat and not (also) mistreated, the meaning is that it is not allowed to multiply the money that has been

owed, because in its activities it will tend to harm one party.

Most Muslims know that riba is haram, and is a major sin. But when asked further what riba is, only a small percentage can answer. The usual answer regarding the definition of riba is addition, growth, increase and the like. But if asked again, what is the further explanation of riba, then almost of us do not get the answer again.

Table 2. Muslim Students' Understanding of Riba as Taking Extra from Debt and Credit Transactions

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	30	60%
2.	Less Understood	15	15%
3.	Do not understand	5	10%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the first statement that "Riba is taking extra from debt and credit transactions" there are 30 respondents (60%) who are in the Understand category by saying "riba is something extra that is prohibited by Islamic law because it contains mudharat or harms other people. And there are also those who say "riba is bank interest, Islam prohibits this because it harms one party to the transaction with an additional fee". Then 15 respondents (30%) were in the Fairly Understood category by saying "riba is an increase and interest". And 5 respondents (10%) were in the category of not understanding by saying "Don't know". Thus, from the results of the table above regarding this statement, the dominant respondent is in the Understand category.

Table 3. Muslim students' understanding of additional statements can arise even if there is no delay, namely in debt and credit transactions where the profit has been stated in advance.

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	10	20%
2.	Less Understood	18	36%
3.	Do not understand	22	44%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement "Additional can arise even if there is no delay, namely in debt and credit transactions where the profit has been stated in advance" there were 10 respondents (20%) in the Understand category by saying "Riba is an additional fee set by the bank at the beginning of the contract". Then 18 respondents (36%) were in the Fairly Understood category by saying "Usury is prohibited in Islam because it harms others and oneself". And 22 respondents (44%) were in the category of Not Understanding by saying "Riba profit is not stated at the beginning and the profit or addition only occurs if the recipient of the debt is late in paying the debt or due". Thus, from the results of the table above regarding this statement, the dominant respondents were in the category of Not Understanding.

Table 4. Muslim Students' Understanding of Riba Statements in the Qur'an and Hadith

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	-	-
2.	Less Understood	4	8%
3.	Do not understand	46	96 %
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement " Riba in the Qur'an and Hadith" there were 4 respondents (8%) in the category of Fairly Understood by saying one or two prohibitions based on the basis of the Qur'an and one hadith consisting of the name of the surah or hadith and its content. And 46 respondents (96%) were in the category of Not Understanding by saying "surah Al-baqarah but do not know what verse and what it means". Thus, from the results of the table above regarding this statement, the dominant respondents were in the category of Not Understanding.

Table 5. Students' Understanding of the Statement of Usury Arising from Three Types of Exchange, namely, Goods with Goods, Money with Money, and Goods with Money

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	5	10%
2.	Less Understood	15	30%
3.	Do not understand	30	60%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement " Riba arises from three types of exchanges, namely, goods with goods, money with money, and goods with money" there are 5 respondents (10%) in the category of Understanding by saying "Goods with goods are called barter contracts, money with money is called akada takaful, and goods with money are called sale and purchase contracts". Then "The exchange can be said to be riba if there is an excess of one of the goods". And 30 respondents (60%) were in the Unclear category by saying "I have but I don't really understand this" and there were also those who said "Yes, it is something that includes riba". Thus, from the results of the table above regarding this statement, the dominant respondent is in the category of Not Understanding.

Table 6. Interview Calculation Results Riba Definition Indicator

No	Statement	Category			Total
		Understand	Less Understood	Do not understand	
1.	Riba is taking extra from debt and credit transactions	30	15	5	50
2.	Additions can arise even if there is no delay, namely in debt and credit transactions where the profit is stated upfront.	10	18	22	50
3.	Riba in the Qur'an and Hadith.	-	4	46	50
4.	Riba arises from three types of exchange: goods for goods, money for money, and goods for money.	5	15	30	50
<b>Total</b>		45	52	103	
<b>Grand Total (S)</b>			200		
<b>Percentage (%)</b>		22,5%	26%	51,5%	

Source: Primary data processed (2023)

Based on the results above, it can be concluded that the results of understanding usury on the side of the Riba Definition indicator are fairly good, although not perfect. There are 45 respondents (22.5%) who are in the Understand category, and in this category most respondents understand the first statement "riba is taking extra from debt and credit transactions" as many as 30 respondents. Then there were 52 respondents (26%) who were in the Less Understand category and in this category most respondents did not understand the statement "Additional can arise even if there is no delay, namely in debt and credit transactions where the profit has been stated up front" as many as 18 respondents. And there are 103 respondents (51.5%) in the Do Not Understand category, and in this category most respondents do not understand the statement "Riba in the Qur'an and Hadith" as many as 46 respondents. From the information above, it can be concluded that some Muslim students already understand the meaning of usury in detail, while a small number of Muslim students still do not understand the meaning of riba correctly.

### Difference between Fadhl Riba and Nasi'ah Riba

In general, riba can be grouped into two, namely debt and credit and riba of buying and selling. Riba of debt and credit consists of usury of qard and usury of jahiliyah, while usury of buying and selling consists of usury of fadhl and usury of nasi'ah (Syafii, 2001). Riba qard is a benefit or level of excess required against the debtor. Then riba jahiliyah is a debt paid more than the principal because the loan recipient is unable to pay the debt at the specified time. While usury fadhl is the exchange between the same goods with different levels or doses, while the goods exchanged are types of ribawi goods. And riba nasi'ah is the deferral of delivery or acceptance of the type of ribawi goods exchanged for other types of ribawi goods.

Riba nasi'ah arises because of changes, differences, and additions between what is delivered now and what is delivered later. Here the researcher makes the indicator of the difference between riba fadhl and riba nasi'ah into two questions. Based on interviews conducted with students

Table 7. Students' Understanding of the Statement of Types of Riba and Kinds of Riba

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	15	30%
2.	Less Understood	19	38%
3.	Do not understand	16	32%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement "Types of riba and various types of riba" there are 15 respondents (30%) who are in the category of Understanding by saying "Types of riba debt and credit are usually called riba al-bayyu such as riba fadhl and riba nasi'ah, if usury of buying and selling is usually called riba ad-dayu such as riba jahiliyah and riba qard". Then 19 respondents (38%) were in the Fairly Understood category by saying "I only know the riba of qard, fadhl, nasi'ah but I don't know the types of riba". And 16 respondents (32%) were in the category of Not Understanding by saying "I only know riba fadhl and riba nasi'ah". Thus, from the results of the table above regarding this statement, the dominant respondents were in the category of Not Understanding

Table 8. Students' Understanding of the Statement of Difference Between Fadhl Riba and Nasi'ah Riba

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	30	60%
2.	Less Understood	-	-
3.	Do not understand	20	40%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement "The difference between riba nasi'ah and riba fadhl" there are 30 respondents (60%) in the category of Understanding by saying "Riba fadhl is the exchange of the same goods for six ribawi goods but the quality, quantity, and price are different, while riba nasi'ah is an addition that is ascertained at the beginning, and this addition is due to failure to pay on time, "and there are also those who say "riba fadhl is due to the excess by the borrower to the debtor in the form of exchange of goods of the same type, while riba nasi'ah occurs due to differences in changes or additions between what is delivered at this time and delivered later.". " And 20 respondents (40%) were in the category of Not Understanding by saying "riba fadhl and riba nasi'ah are additions to the principal loan", there are also those who say "don't know because I haven't understood and learned about this difference, all I know is that these two riba are riba of debt and credit". Thus, from the results of the table above regarding this statement, the dominant respondent is in the category of understanding.

Table 9. Interview Calculation Results Indicators of Difference between Fadhl Riba and Nasi'ah Riba

No	Statement	Category			Total
		Understand (U)	Less Understood (LU)	Do not understand (DU)	
1.	Types of riba and different types of riba.	15	19	16	50
2.	The difference between riba nasi'ah and riba fadhl.	30	-	20	50
	<b>Total</b>	45	19	36	
	<b>Grand Total (S)</b>		100		
	<b>Percentage (%)</b>	45%	19%	36%	

Source: Primary data processed (2023)

Based on the results above, it can be concluded that the results of understanding riba on the indicator side of the difference between Riba Fadhl and Riba Nasi'ah are fairly good. There were 45 respondents (45%) who were in the Understand category, and in this category most respondents understood the statement "The difference between riba nasi'ah and riba fadhl" as many as 30 respondents. And there were 19 respondents (19%) who were in the Less Understand category, and in this category most respondents did not understand the statement "Types of riba and various riba" as many as 19 respondents. And there were 36 respondents (36%) in the Unclear category, and in this category most respondents did not understand the statement "The difference between riba nasi'ah and riba fadhl" as many as 20 respondents.

From the information above, it can be concluded that most Muslim students already understand the difference between riba fadhl and riba nasi'ah in detail, while a small proportion of Muslim students still do not understand this, because students do not know the types of riba and there are still those who are reversed or incorrect when explaining the difference between riba fadhl and riba nasi'ah.

### Six Ribawi Items

There are six types of goods that are categorized as riba: gold, silver, wheat, corn, dates and salt. The types of goods included in the riba category above are due to the reason that the goods can be measured (makilat) and weighed (mauzunat). While from the aspect of the type of goods, which are included in the group of ribawi goods are first, the group of currency / nuqud in the form of gold and silver. Second, foods such as wheat, corn, dates and salt. The reason why the two groups are forbidden is because gold and silver are means of payment and the type of food is forbidden because it is a staple food needed by humans (Syafii, 2001). According to jurists, Islam has discussed the issue of riba along with six types of ribawi goods. The conclusion of the discussion is that the six ribawi goods include; gold, silver, dates, wheat, salt, and flour. Here the researcher makes the indicator of six ribawi goods into two questions. Based on interviews conducted with Muslim students.

Table 10. Muslim students' understanding of the statement that Riba arises from the exchange of six similar Ribawi goods

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	7	14%
2.	Less Understood	17	34%
3.	Do not understand	26	52%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement " Riba arises due to the exchange of six similar ribawi goods" there are 7 respondents (14%) in the category of Understanding by saying "Gold, silver, wheat, salt, dates, and flour". Then 17 respondents (34%) were in the Fairly Understood category by saying "money, silver and gold". And 26 respondents (52%) were in the category of not understanding by saying "Ribawi goods are money and gold". Thus, from the results of the table above regarding this statement, the dominant respondent is in the category of not understanding.

Table 11. Muslim Students' Understanding of the Statement that Six Ribawi Goods Appear if They Do Not Meet the Criteria

No	Category	Frequency Distribution	Percentage (%)
1.	Understand	-	-
2.	Less Understood	8	16%
3.	Do not understand	42	84%
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Primary data processed (2023)

In the statement "the six goods appear if they do not meet the criteria" there are 8 respondents (16%) in the category of Fairly Understood by saying "If the exchange transaction there is a difference in size", and there are also those who say "yes, it is said to be riba if the ribawi goods are not in accordance with the measure". And 42 respondents (84%) were in the category of not understanding by saying "there is a difference", and there were also those who said "I don't know and don't understand". Thus, from the results of the table above regarding this statement, the dominant respondent is in the category of not understanding.

Table 12. Interview Calculation Result of Indicator Six Ribawi Goods

No	Statement	Frequency Distribution			Total Responden
		Understand (U)	Less Understood (LU)	Do not understand (DU)	
1.	Riba arises from the exchange of six similar ribawi goods.	7	17	26	50
2.	Riba on these six items arises if they do not meet the criteria.	-	8	42	50
Total		7	25	68	
Grand Total (S)			100		
Percentage (%)		7%	25%	68%	

Source: Primary data processed (2023)

Based on the results above, it can be concluded that the results of understanding riba on the side of the Six Ribawi Goods indicator are fairly good, although not perfect. There are 7 respondents (7%) who are in the Understand category, and in this category most respondents understand the statement " Riba arises due to the exchange of six similar ribawi goods" as many as 7 respondents. And there are 25 respondents (25%) who are in the Less Understand category, and in this category most respondents do not understand the statement " Riba arises due to the exchange of six similar ribawi goods" as many as 17 respondents. And there were 36 respondents (36%) in the Unclear category, and in this category most respondents did not understand the statement " Riba of the six goods arises if it does not meet the criteria" as many as 42 respondents.

From the information above, it can be concluded that some Muslim students have understood the six ribawi goods in detail, while a small number of Muslim students still do not understand this, because most students do not know what the six ribawi goods are and what the criteria for exchanging the six ribawi goods are.

## Conclusion

1. The results of the analysis conducted on Muslim students' understanding of the definition of riba found that students' understanding is still lacking due to the lack of indepth discussion and the ability of students to understand the definition of riba itself.
2. The results of the analysis conducted on Muslim students' understanding of the differences between riba fadhl and riba nasi'ah found that students already understand the differences between riba fadhl and riba nasi'ah.
3. The results of the analysis conducted regarding Muslim students' understanding of the six ribawi goods obtained the results that students do not understand due to the lack of in-depth discussion and the ability of students to understand the six ribawi goods themselves.

## Suggestion

1. For educational institutions in particular, they should provide an explanation and indepth understanding of the definition of riba, the difference between riba fadhl and riba nasi'ah, six ribawi goods, and usury of jahiliyah. So that students' ability to understand riba increases, so that students can avoid all kinds related to riba.
2. It is expected that Muslim students should read books related to usury in the library if the explanation from the teaching institution is still incomplete, and can seek a more indepth explanation of riba through lectures or studies given by religious leaders during the study or on the internet. This is done so that students can improve their understanding of r

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