

# Islamic Legal Hermeneutics on *Riba* in Digital Banking: Contextualizing Imam al-Qurṭubī's Exegesis of Qur'an 2:275

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**Abstract :** This study explores the application of *riba* (interest-based transactions) within the context of digital banking, with a specific focus on the BRImo application developed by Bank Rakyat Indonesia (BRI). Using a hermeneutic approach, it examines Imam Al-Qurthubi's classical tafsir on Surah Al-Baqarah verse 275 to contextualize Islamic legal principles in contemporary financial practices. The research adopts a qualitative-descriptive method to analyze textual interpretations of *riba* while also identifying the ethical, social, and economic implications of these interpretations in digital financial systems. Findings indicate that Imam Al-Qurthubi strongly opposes *riba* as a form of financial exploitation, a stance that remains relevant in evaluating modern digital banking operations. Moreover, the study discusses how BRImo's integrated social finance features—such as zakat and infaq services—represent an effort to align digital banking with Islamic ethical values. While this article provides a theoretical framework through classical tafsir, it also underscores the need for further empirical investigation and comparative analysis with other scholarly interpretations to enhance the practical applicability of non-*riba* models in digital finance. This research contributes to the discourse on contextualized Islamic law by bridging classical legal thought with emerging financial technologies, offering insight into how Islamic jurisprudence can inform the development of ethical, Shari'ah-compliant digital banking systems.

**Keywords:** *Riba; Islamic Legal Hermeneutics; Digital Banking; Imam Al-Qurthubi; Contextualized Tafsir; Islamic Economics; BRImo*

**Abstrak:** Penelitian ini mengkaji penerapan *riba* (transaksi berbasis bunga) dalam konteks perbankan digital, dengan fokus khusus pada aplikasi BRImo yang dikembangkan oleh Bank Rakyat Indonesia (BRI). Dengan menggunakan pendekatan hermeneutik, penelitian ini mengkaji tafsir klasik Imam Al-Qurthubi atas Surat Al-Baqarah ayat 275 untuk mengontekstualisasikan prinsip-prinsip hukum Islam dalam praktik keuangan kontemporer. Penelitian ini mengadopsi metode kualitatif-deskriptif untuk menganalisis interpretasi tekstual tentang *riba* sambil juga mengidentifikasi implikasi etika, sosial, dan ekonomi dari interpretasi ini dalam sistem keuangan digital. Temuan menunjukkan bahwa Imam Al-Qurthubi sangat menentang *riba* sebagai bentuk eksploitasi keuangan, sebuah sikap yang tetap relevan dalam mengevaluasi operasi perbankan digital modern. Selain itu, penelitian ini membahas bagaimana fitur keuangan sosial terintegrasi BRImo—seperti layanan zakat dan infaq—mewakili upaya untuk menyelaraskan perbankan digital dengan nilai-nilai etika Islam. Meskipun artikel ini menyediakan kerangka teoritis melalui tafsir klasik, artikel ini juga menggarisbawahi perlunya penyelidikan empiris lebih lanjut dan analisis komparatif dengan interpretasi ilmiah lain untuk meningkatkan penerapan praktis model non-*riba* dalam keuangan digital. Penelitian ini berkontribusi pada wacana tentang hukum Islam kontekstual dengan menjembatani pemikiran hukum klasik dengan teknologi keuangan yang sedang berkembang, menawarkan wawasan tentang bagaimana yurisprudensi Islam dapat menginformasikan pengembangan sistem perbankan digital yang etis dan sesuai dengan Syariah.

**Kata kunci :** *Riba; Hermeneutika Hukum Islam; Perbankan Digital; Imam Al-Qurthubi; Tafsir Kontekstual; Ekonomi Islam; BRImo*

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## Introduction

The rapid advancement of digital finance has transformed the landscape of financial transactions globally, including in Muslim-majority countries such as Indonesia. Among the prominent developments is BRImo, a mobile banking application launched by Bank Rakyat Indonesia (BRI), which offers not only standard banking features but also religious-based financial services such as zakat and infaq payments.<sup>1</sup> While these features demonstrate an effort to align digital banking with Islamic social values, they also raise critical concerns, particularly regarding the underlying economic model—one that often includes riba (interest), a concept strictly prohibited in Islamic law.<sup>2</sup>

This tension between Shari'ah-compliant ideals and the operational reality of interest-based digital banking platforms prompts fundamental questions about the compatibility of such platforms with Islamic teachings.<sup>3</sup> Islamic finance firmly prohibits riba due to its exploitative nature and emphasis on unjust enrichment, yet digital financial

systems like BRImo operate within a broader economic structure that institutionalizes interest.<sup>4</sup> This contradiction presents an ethical, theological, and practical challenge for both scholars and financial practitioners seeking to reconcile traditional Islamic legal principles with modern financial innovations.

While previous studies have addressed riba in digital financial contexts, many of them have primarily focused on theoretical models or regulatory frameworks of Islamic finance. Few have engaged directly with the classical Islamic interpretations of riba, particularly the rich exegetical tradition found in the works of scholars such as Imam Al-Qurṭubī. Existing research also tends to emphasize applied Islamic finance or general theological discourse, often neglecting how tafsir—as a primary source of Islamic legal reasoning—can inform practical responses to contemporary digital economic practices.

This study seeks to fill that gap by offering a hermeneutic analysis of Imam Al-Qurṭubī's tafsir on Surah Al-Baqarah verse 275, which explicitly addresses the prohibition of riba. By contextualizing his interpretations within the framework of digital banking, this research aims to uncover how classical Islamic thought can engage with and critique modern

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<sup>1</sup> Elimartati Elimartati, Rizal Fahlefi, and Liza Erniyanti, "Strengthening Family Resilience through the Tradition of Agricultural Zakat Payment in Nagari Lima Kaum in Tanah Datar District of West Sumatera," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 5, no. 1 (June 30, 2021): 496–513, <https://doi.org/10.22373/sjkh.v5i1.9147>; Rahmatina A. Kasri and Meis Winih Sosiati, "Determinants of the Intention to Pay Zakat Online: The Case of Indonesia," *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (June 27, 2023): 275–94, <https://doi.org/10.21098/jimf.v9i2.1664>.

<sup>2</sup> Muhammad Muhammad et al., "Jewish Antagonism as Portrayed by Hamka in the Book of Tafsir Al-Azhar," *Jurnal Ilmiah Islam Futura* 24, no. 2 (August 7, 2024): 513–32, <https://doi.org/10.22373/jiif.v24i2.19900>.

<sup>3</sup> Mukhlisah Mukhlisah, Nurrahmi Nurrahmi, and Said Kasyful Adhim, "Fa'āliyah Wasīlah Al-Kalimāt Al-Mutaqāṭī'ah Li Saiṭarah at-Ṭullāb 'Ala Fahm an-Naṣ' Al-'Arabī Fi Smp It Madrasahatul Qur'an Aceh Besar," *Jurnal Ilmiah Islam Futura* 22, no. 1 (February 11, 2022): 29–41, <https://doi.org/10.22373/jiif.v22i1.10671>.

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<sup>4</sup> Jamal Abdul Aziz, "Islamic Banking in Global Economic Context (Critical Studies of Operational System and Performance of Islamic Banking)," *Al-Ihkam: Jurnal Hukum & Pranata Sosial* 12, no. 2 (2018): 343–61, <https://doi.org/10.19105/al-ihkam.v12i2.1301>; Mohan Fonseka and Omar Al Farooque, "Banking Efficiency, Ownership Types, and Operations: A Quasi-Natural Experiment of Conventional and Islamic Banks," *The Quarterly Review of Economics and Finance* 97 (October 1, 2024): 101882, <https://doi.org/10.1016/j.qref.2024.101882>; Alija Avdukic and Mehmet Asutay, "Testing the Development Impact of Islamic Banking: Islamic Moral Economy Approach to Development," *Economic Systems*, May 18, 2024, 101229, <https://doi.org/10.1016/j.ecosys.2024.101229>.

financial systems. In particular, this study investigates the BRImo application as a case study to examine whether its operational features align with or contradict Islamic jurisprudential positions on interest-based transactions.

The research is guided by two central questions:

1. How do Imam Al-Qurthubi's views on riba correspond with the financial practices implemented by digital banking platforms such as BRImo?
2. How can classical Islamic interpretations, particularly tafsir literature, be operationalized to guide the development of Shari'ah-compliant digital financial systems?

To address these questions, this study adopts a hermeneutic methodology, analyzing Al-Qurthubi's exegesis through a contemporary lens, and assessing its relevance to modern financial instruments. This approach not only facilitates a deeper textual understanding but also builds a conceptual bridge between interpretive Islamic legal traditions and technologically-driven finance.

In recognizing the potential limitations of a purely textual approach, this research also highlights the importance of future empirical validation, including interviews with Islamic finance practitioners and analysis of operational data from digital banking institutions. Although this study is primarily textual in nature, it sets the stage for further interdisciplinary research that combines legal hermeneutics, digital economics, and financial technology ethics.

A review of relevant literature reveals a growing body of scholarship in Islamic finance, tafsir, and digital technology. Notable contributions include works by Supriyanto et

al.,<sup>5</sup> Ali Imron,<sup>6</sup> Ahmad Ubaydi Hasbillah,<sup>7</sup> Anwar Mujahidin,<sup>8</sup> and Rijal Ali,<sup>9</sup> which provide insights into the integration of Islamic principles with contemporary challenges such as biotechnology, jihad, and digital media. Additionally, Syafwan Rozi,<sup>10</sup> and Hidayah Hariani,<sup>11</sup> have contributed to the understanding of Islamic interpretation within Southeast Asia, focusing on the role of tafsir in social and cultural contexts.

<sup>5</sup> Supriyanto, Islah Gusmian, and Zaenal Muttaqin, "Cultural Integration in Tafsir Al-Iklil Fi Ma'ani al-Tanzil by Misbah Mustafa within the Context of Javanese Islam," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 2 (October 6, 2024): 392–415, <https://doi.org/10.14421/qh.v25i2.5538>.

<sup>6</sup> Ali Imron and Anif Yuni Muallifah, "Fiqh of Biotechnology: Reinterpreting Qur'anic Verses on the Impurity of Pigs and Its Implications for the Halal Status of Vaccines," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 26, no. 1 (March 21, 2025): 189–216, <https://doi.org/10.14421/qh.v26i1.6134>.

<sup>7</sup> Ahmad Ubaydi Hasbillah, "Min Al-Ḥarbi ʿĪla al-ʿIṣlah Wa al-Salam: Tafsiru Āyāti Āl-Ġihād 'ala Ḍaw'i Maqāṣidihā," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 23, no. 1 (January 31, 2022): 145–72, <https://doi.org/10.14421/qh.2022.2301-08>.

<sup>8</sup> Anwar Mujahidin, Muhammad Shohibul Itmam, and Ahmad Choirul Rofiq, "The Dynamic of Contextualization in Indonesian Qur'anic Tafsirs: A Comparative Study of Tafsir Al-Azhar and Tafsir Al-Mishbāh on The Story of The Prophet Moses," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 2 (August 15, 2024): 221–46, <https://doi.org/10.14421/qh.v25i2.5397>.

<sup>9</sup> Rijal Ali and Subi Nur Isnaini, "Digitising Interpretation: Transforming Tafsir Al-Mishbah in the Context of the Living Quran," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 1 (May 14, 2024): 1–23, <https://doi.org/10.14421/qh.v25i1.5186>.

<sup>10</sup> Syafwan Rozi, Nurlizam, and M. Zubir, "The Reception of Hamka's Tafsir Al-Azhar within Social Religious Issues in the Malay World," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 2 (August 30, 2024): 247–72, <https://doi.org/10.14421/qh.v25i2.5406>.

<sup>11</sup> Hidayah Hariani, "The Ottoman Approach to Scientific Classification in Tafsir History: A Study of Taskopruluzade Ahmad Efendi's 'Miftāhu's-Saāde,'" *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 24, no. 2 (July 31, 2023): 337–58, <https://doi.org/10.14421/qh.v24i2.4521>.

Furthermore, Achmad Yafik Mursyid,<sup>12</sup> and Muhammad Luthfi Dhulkifli,<sup>13</sup> have examined the role of state-sponsored tafsir and the concept of pluralism in Indonesia, providing an understanding of how official interpretations shape public discourse. Mahfidhatul Khasanah,<sup>14</sup> and Muammar Zayn Qadafy,<sup>15</sup> have analyzed the evolving role of tafsir within the Pesantren tradition, especially in the digital realm, with platforms like YouTube reshaping how Islamic knowledge is disseminated.

Ubaidillah Baydi,<sup>16</sup> and Muhammad Aga Yudha,<sup>17</sup> have offered insights into the socio-cultural dimensions of tafsir, examining the

ways in which tafsir is applied to local contexts and its social meanings. The historical contributions of Muhammad Amin,<sup>18</sup> and Ramy Mahmoud,<sup>19</sup> have also been crucial in understanding the intellectual history of tafsir and its application to modern issues, such as esotericism and the intersection of faith and science.

Finally, Nor Ichwan,<sup>20</sup> and Muhammad Irsad,<sup>21</sup> have explored the impact of digital transformation on the authority of traditional Islamic scholarship and gender narratives in tafsir, respectively. These studies underscore the complexity of Islamic interpretation in the modern era and highlight the importance of adapting classical interpretations to contemporary challenges in both the digital world and Islamic financial practices.

These scholarly works collectively contribute to the understanding of Islamic finance, tafsir, and their evolving interpretations, especially in relation to the application of Shari'ah principles in modern technological and financial contexts.

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<sup>12</sup> Achmad Yafik Mursyid, Muhammad Dzilfikri AlBaihaqi, and Alvy Ra'isatul Murtafi'ah, "Politics and Pluralism: Analyzing State Official Tafsir and Interfaith Discourse in Indonesia," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 1 (May 14, 2024): 57–75, <https://doi.org/10.14421/qh.v25i1.5379>.

<sup>13</sup> Muhammad Luthfi Dhulkifli, "To What Extent Can the Diversity of Qur'anic Tafsir Be Described as 'Traditions of Reason,'" *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 24, no. 1 (January 31, 2023): 79–96, <https://doi.org/10.14421/qh.v24i1.4303>.

<sup>14</sup> Mahfidhatul Khasanah Khasanah, Saifuddin Zuhri Qudsy, and Thoriqatul Faizah, "Contemporary Fragments in Islamic Interpretation: An Analysis of Gus Baha's Tafsir Jalalayn Recitation on YouTube in the Pesantren Tradition," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 24, no. 1 (March 14, 2023): 137–60, <https://doi.org/10.14421/qh.v24i1.4389>.

<sup>15</sup> Muammar Zayn Qadafy and Yunita, "Just a Philomath, Not a Polymath: Did the Paradigm of Integration-Interconnection of Sciences Obscure or Illuminate the Study of the Qur'an and Tafsir in Academic Institution?," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 26, no. 1 (March 2, 2025): 53–76, <https://doi.org/10.14421/qh.v26i1.5790>.

<sup>16</sup> Ubaidillah Baydi and Laitsa Nailul Husna, "Decoding the Cultural Significance of Pengaosan Tafsir Al-Ibriz in Kedawung, Mojo, Kediri: An Analysis of Social Meanings," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 24, no. 1 (January 31, 2023): 59–78, <https://doi.org/10.14421/qh.v24i1.3904>.

<sup>17</sup> Muhammad Aga Yudha, "Uncovering the Human and Divine Aspect of Ridha in the Qur'an through the Lens of Tafsir Tahrir Wa Tanwir," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 24, no. 1 (January 31, 2023): 119–36, <https://doi.org/10.14421/qh.v24i1.4291>.

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<sup>18</sup> Muhammad Amin, Yusuf Rahman, and Zulkifli, "Reassessing the Originality of Tarjumān Al-Mustafid: Dāūd al-Rūmī's Contributions and the Scholarly Significance of the First Tafsir in The Archipelago," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 26, no. 1 (March 4, 2025): 159–88, <https://doi.org/10.14421/qh.v26i1.5818>.

<sup>19</sup> Ramy Mahmoud, "The Origin of Esotericism: An Analysis of the Ismaili Esoteric Approach to Qur'anic Interpretation," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 1 (May 14, 2024): 105–20, <https://doi.org/10.14421/qh.v25i1.5392>.

<sup>20</sup> Moh Nor Ichwan, Mustaqim Pabbajah, and Faizal Amin, "Digitization of Religious Tafsir: The Fading of Indonesian Ulama Authority in Post Truth Era," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 2 (September 20, 2024): 320–45, <https://doi.org/10.14421/qh.v25i2.5545>.

<sup>21</sup> Muhammad Irsad, Abdul Mustaqim, and Saifuddin Zuhri Qudsy, "Paradigm Shifts in Gender Narratives of Tafsir Al-Ibriz through Oral Exegesis on Youtube," *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis* 25, no. 1 (May 14, 2024): 141–60, <https://doi.org/10.14421/qh.v25i1.5416>.

However, despite the wealth of research in the areas of Islamic finance and tafsir, there remains a significant gap in the literature concerning the specific application of traditional Islamic interpretations, particularly those of classical scholars like Imam Al-Qurthubi, to contemporary financial technologies.<sup>22</sup> Most existing studies focus on broad concepts of Islamic finance or the adaptation of Islamic law to modern technological contexts without delving into how specific tafsir can guide the practice of digital banking platforms, such as BRImo. While scholars have acknowledged the role of tafsir in broader social and cultural contexts, a closer examination of its application to contemporary financial systems is largely underexplored.

Moreover, while previous research has focused on the integration of Islamic finance principles with digital technologies, little has been done to address the potential conflicts between traditional Islamic views on riba and the interest-based practices inherent in modern financial platforms.<sup>23</sup> Although digital banking offers convenience and accessibility, it often operates within a framework that includes interest-based transactions, which contradict Islamic prohibitions on riba.<sup>24</sup> This

gap in the literature highlights the need for a more detailed and context-specific hermeneutic analysis of how classical Islamic legal interpretations can be reconciled with the digitalization of finance.<sup>25</sup>

Additionally, much of the existing research overlooks the specific role of tafsir in bridging the gap between Islamic financial ethics and the digital financial practices employed by institutions like Bank Rakyat Indonesia (BRI). While studies on Islamic finance typically focus on economic theories and legal compliance, the detailed interpretation of Quranic verses in relation to digital banking remains an understudied area.<sup>26</sup> A deeper examination of Imam Al-Qurthubi's tafsir on riba, especially in the context of digital platforms like BRImo, would contribute significantly to both Islamic jurisprudence and digital finance studies.

Furthermore, although scholars have explored the role of tafsir in the socio-cultural and political landscapes of Southeast Asia,<sup>27</sup>

<sup>22</sup> Muchammad Ichsan et al., "Digitalization of Islamic Banking in Indonesia: Justification and Compliance to Sharia Principles," *Jurnal Media Hukum* 31, no. 2 (September 26, 2024): 244–61, <https://doi.org/10.18196/jmh.v31i2.22485>.

<sup>23</sup> Qodariah Barkah et al., "Legal Transformation of Indonesian Sharia Banks Towards Digital Banking in the Era of Industrial Revolution 4.0," *Al-Adalah* 21, no. 2 (December 26, 2024): 347–70, <https://doi.org/10.24042/adalah.v21i2.21254>.

<sup>24</sup> Hisam Ahyani, "Digitalization and Maqāṣid Al-Sharī'ah: Navigating Halal Lifestyle in Indonesia," *Jurnal Nahdlatul Fikr* 5, no. 2 (June 25, 2023): 1–11; Anisa Fellani et al., "Community Empowerment Efforts Through Creative Economic Training for Housewives with Batik Jumptan in Purwajaya Village, Ciamis

Regency," *Jurnal Nahdlatul Fikr* 7, no. 1 (October 10, 2024): 60–69; Fathorrahman et al., "Dynamics of Thought in the Fiqh of Civilization Halaqah at Pesantren Affiliated with Nahdlatul Ulama (NU) in Yogyakarta," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 1 (July 23, 2024): 71–95, <https://doi.org/10.18326/ijtihad.v24i1.71-95>; Rita Komalasari and Cecep Mustafa, "An In-Depth Analysis of White-Collar Crime in Dubai's Financial Sector, Legal Frameworks, and Collaborative Solutions," *ADLIYA: Jurnal Hukum Dan Kemanusiaan* 18, no. 2 (September 30, 2024): 193–210, <https://doi.org/10.15575/adliya.v18i2.38729>.

<sup>25</sup> Elsa Assari, "The Legal Status of Digital Banks in Indonesia," *Jurisdictie: Jurnal Hukum Dan Syariah* 13, no. 2 (2022): 264–93, <https://doi.org/10.18860/j.v13i2.16285>.

<sup>26</sup> Sumiati Sumiati et al., "Penelusuran Prinsip-Prinsip Ekonomi Syariah Tentang Jaminan Dalam Peraturan Perundang-Undangan Di Indonesia," *Asy-Syari'ah* 26, no. 2 (December 31, 2024): 183–203, <https://doi.org/10.15575/as.v26i2.37523>.

<sup>27</sup> Khalid Ishola Bello, "Economic Recession in Nigeria: Lessons from Umar Ibn Al-Khattabs Economic Policies," *Asy-Syari'ah* 26, no. 2 (December 30, 2024):

the intersection of these interpretations with modern financial tools remains relatively unexamined. There is a lack of research that specifically focuses on how Islamic jurisprudence on financial matters, as articulated in classical tafsir texts, can be applied to the operational aspects of digital banking in countries with large Muslim populations like Indonesia. This gap offers an opportunity to explore the broader implications of Islamic teachings on economic practices in the digital age.

Finally, while there is growing interest in understanding the impact of digital transformation on Islamic scholarship, particularly in terms of authority and interpretation, the role of tafsir in this transformation is yet to be fully understood.<sup>28</sup> The rise of digital platforms, such as mobile banking applications, challenges the traditional authority of Islamic scholars and the conventional methods of interpreting Islamic law.<sup>29</sup> There is a need for research that investigates how traditional Islamic scholarship can adapt to these new forms of financial transactions, ensuring that they

remain consistent with Islamic values while being relevant in the digital era.<sup>30</sup>

While these works provide valuable insight into the evolving nature of Islamic interpretation, they often stop short of offering practical frameworks or comparative tafsir analysis on how Islamic law can guide financial innovation. Moreover, the interpretive authority of traditional scholars like Al-Qurṭubī in shaping the ethical parameters of digital finance remains largely underexplored.

Therefore, this study not only contributes to the academic discourse on tafsir and Islamic finance but also raises practical implications for the design of non-riba-based financial models in digital platforms. Through a refined reading of Al-Qurṭubī's views, this research proposes that classical Islamic jurisprudence still holds relevance in addressing the complex ethical dilemmas posed by today's digitized economic systems. It also invites policymakers and financial institutions to re-examine the foundations of their financial practices in light of enduring Islamic ethical frameworks.

## Method

This study employs a hermeneutic methodology to explore Imam Al-Qurṭubī's interpretation (*tafsir*) of Surah Al-Baqarah, verse 275, with the objective of assessing the relevance of his views on riba (interest/usury) in the context of modern digital banking systems, particularly the BRImo platform developed by Bank Rakyat Indonesia (BRI). The hermeneutic approach is chosen for its capacity to bridge classical Islamic legal

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147–62, <https://doi.org/10.15575/as.v26i2.39427>; Siti Nurhayati and Kardi Kardi, "Digital Divide for Persons with Disabilities Related to Indonesian Information Technology Accessibility in Law Perspective," *ADLIYA: Jurnal Hukum Dan Kemanusiaan* 18, no. 2 (October 2, 2024): 105–26, <https://doi.org/10.15575/adliya.v18i2.28728>; Saheed Adewale Badmus, "Impact of Ramadan Tafsir on the Contemporary Muslims in Iwoland," *Addin* 18, no. 2 (January 2, 2025): 243–64, <https://doi.org/10.21043/addin.v18i2.23633>.

<sup>28</sup> Ibrahim Yahaya Abikan, "The Status Of Assisted Reproductive Technology Conceived-Child In Islamic Inheritance Law," *Asy-Syari'ah* 26, no. 2 (December 31, 2024): 163–82, <https://doi.org/10.15575/as.v26i2.38634>.

<sup>29</sup> Manswab Mahsen Abdulrahman and Abdul Hafiz Musa Walusimbi, "Evaluating The Use of Artificial Intelligence for Issuing Fatwas in Islamic Inheritance Cases: A Juristic Study with A Comparison To Gpt-3.5," *Asy-Syari'ah* 26, no. 2 (December 31, 2024): 121–46, <https://doi.org/10.15575/as.v26i2.37666>.

<sup>30</sup> Amalia Zuhra and Ahmad Sabirin, "How Do International Economic Laws Impact Sustainable Development Goals?," *ADLIYA: Jurnal Hukum Dan Kemanusiaan* 18, no. 2 (2024): 127–52, <https://doi.org/10.15575/adliya.v18i2.35985>.

thought with contemporary challenges, allowing for an interpretative process that considers both textual fidelity and socio-historical transformation.

The first stage of the methodology involves a deep hermeneutic reading of Al-Qurthubi's commentary on Surah Al-Baqarah 275. This verse is central to Islamic economic ethics as it contains a clear Qur'anic prohibition of *riba*. Through this analysis, the study seeks to uncover Al-Qurthubi's legal, ethical, and theological reasoning in rejecting *riba*, as well as his broader views on financial justice. His tafsir will be contextualized within the medieval socio-economic conditions of his time while drawing interpretive pathways relevant to today's financial frameworks.<sup>31</sup>

This step is not limited to identifying doctrinal positions but also involves uncovering the moral philosophy and *maqāṣid al-sharī'ah* (higher objectives of Islamic law) embedded in his legal reasoning. Particular attention is paid to how *riba* is linked with exploitation (*ẓulm*) and socio-economic inequality in his analysis.

The second stage of the research involves a comparative analysis between Al-Qurthubi's conception of *riba* and the operational mechanics of BRImo. BRImo is examined as a case study of a digital banking application that facilitates a variety of financial services—some

of which are likely to involve interest-bearing products or indirect reliance on conventional banking instruments.<sup>32</sup>

This comparative stage seeks to identify whether the structures and instruments used by BRImo, such as savings with interest or service fees, align with or contradict the prohibitions described by Al-Qurthubi. It also considers whether BRImo's inclusion of social finance features (e.g., *zakat* and *infaq*) represents a partial integration of Islamic ethics or merely symbolic compliance.<sup>33</sup>

Recognizing the historical gap between Al-Qurthubi's era and the modern financial environment, this study applies a contextual hermeneutic framework that reinterprets classical concepts within contemporary conditions. This stage involves assessing how the ethical foundations of Al-Qurthubi's tafsir can inform the development of Shari'ah-compliant digital financial products, particularly those that avoid *riba* while remaining functional and accessible for users.<sup>34</sup>

Rather than viewing classical tafsir as static, the hermeneutic method treats interpretation as dynamic and dialogical, engaging with the realities of digital financial systems to reimagine how Islamic principles might guide ethical innovation in fintech.

To complement the textual and theoretical analysis, the study integrates qualitative data through semi-structured

<sup>31</sup> Suud Sarim Karimullah, "Humanitarian Ecology: Balancing Human Needs and Environmental Preservation in Islamic Law," *Asy-Syari'ah* 26, no. 2 (2024): 101–20, <https://doi.org/10.15575/as.v26i2.38177>; Suud Sarim Karimullah and Arif Sugitanata, "Masnun Tahir's Nationalist Fiqh: The Integration of Islam and Nationalism in Addressing Social Challenges in Indonesia," *Addin* 18, no. 2 (January 2, 2025): 193–218, <https://doi.org/10.21043/addin.v18i2.20218>; Fuad Riyadi, "Social Change and Legal Compliance Among Tattoo Removal Participants in the Brave Wani Hijrah Kudus Community," *Addin* 18, no. 2 (January 2, 2025): 295–320, <https://doi.org/10.21043/addin.v18i2.30225>.

<sup>32</sup> Naeem AllahRakha, "Cross-Border E-Crimes: Jurisdiction and Due Process Challenges," *ADLIYA: Jurnal Hukum Dan Kemanusiaan* 18, no. 2 (2024): 153–70, <https://doi.org/10.15575/adliya.v18i2.38633>.

<sup>33</sup> Radhistya Ireka, "The Effect of Media Construction Through Labeling on the Perceived Risk of Victimization by the Ngruki Muslim Community Regarding Terrorism," *Addin* 18, no. 1 (August 12, 2024): 111–56, <https://doi.org/10.21043/addin.v18i1.18395>.

<sup>34</sup> Ireka.

interviews with practitioners and experts in Islamic finance, Shari'ah advisory, and digital banking. These interviews aim to elicit insights on:

- How *riba* is conceptualized and mitigated in practical digital banking operations,
- The challenges faced by banks in implementing Shari'ah-compliant models,
- Perceptions of scholars and users regarding the compatibility of platforms like BRImo with Islamic law.

Additionally, relevant case studies and industry reports will be reviewed to provide contextual understanding of how other Muslim-majority financial institutions address similar concerns.

The final step involves synthesizing findings from the tafsir analysis, BRImo case study, and empirical data to propose a framework for reconciling classical Islamic financial principles with digital banking practices. This framework will outline possible strategies for digital banking institutions to move toward non-*riba* models, guided by both ethical insights from classical scholars and practical innovations in financial technology.

This research methodologically integrates textual exegesis, comparative analysis, contextual hermeneutics, and qualitative inquiry. The aim is to explore not only whether BRImo complies with the ethical mandates of Islamic finance but also how classical interpretations, particularly those of Imam Al-Qurṭubī, can be reinvigorated and operationalized in guiding the future of Shari'ah-compliant digital finance.

## Result and Discussion

### Analysis of *Riba* in Imam Al-Qurṭubī's Tafsir

Imam Al-Qurṭubī's tafsir on Surah Al-Baqarah verse 275 presents a comprehensive interpretation of *riba*, highlighting its

economic, moral, and social dimensions. According to Al-Qurṭubī, *riba* is not merely a financial mechanism, but an unjust practice that undermines the foundational principles of equity and justice within society. This perspective elevates the discussion from technical regulation to a broader moral discourse in Islamic economics.<sup>35</sup>

Al-Qurṭubī asserts that *riba* leads to significant economic disparities, disproportionately empowering the wealthy and deepening social inequality.<sup>36</sup> In his tafsir, the prohibition of *riba* is embedded within an ethical framework aimed at establishing justice and preventing exploitation in economic transactions.

Table 1. central themes of Al-Qurṭubī's interpretation

Aspect	Al-Qurṭubī's View on Riba	Implication for Modern Digital Finance
<b>Economic Impact</b>	Causes imbalance; benefits the wealthy	Risk of inequality in digital platforms relying on interest
<b>Moral Dimension</b>	A form of exploitation; unethical gain	Digital loans with interest violate Islamic ethical norms
<b>Social Consequence</b>	Disrupts societal harmony; fosters dissatisfaction	Potential for widening social gaps in access to fair finance
<b>Spiritual Aspect</b>	Viewed as a spiritual illness	Incompatible with the spiritual goals of Islamic finance

<sup>35</sup> Muhammed bin Ahmed el-Kurtubī, *Kurtubī Tefsīrī* (2. Cilt): *El-Câmiu Lī Ahkâmi'l-Kur'ân* (Mushaf Dizayn, 2004); Edi Sutardi and Khadher Ahmad, "Analysis of the Interpretations of Imam Al-Qurtubi and Muhammad Quraish Shihab on Verses about Riba and Their Implications for Financial Awareness," *Mashadiruna Jurnal Ilmu Al-Qurân Dan Tafsir* 3, no. 3 (December 27, 2024): 181–90, <https://doi.org/10.15575/mjiat.v3i3.38407>.

<sup>36</sup> Zainal Abidin, "The Quest for Systemic Islamic Economic Studies from Interdisciplinary Perspectives," *IQTISHODUNA: Jurnal Ekonomi Islam* 11, no. 1 (April 1, 2022): 125–38, <https://doi.org/10.54471/iqtishoduna.v11i1.1226>.

Aspect	Al-Qurthubi's View on Riba	Implication for Modern Digital Finance
Alternatives	Wealth should circulate through fair means	Encourages Shari'ah-compliant models like mudarabah and musharakah

Source: Author Interpretation

The verse, “Those who devour usury will not stand except as stand one whom the Devil has driven to madness by (his) touch” (Al-Baqarah 275), plays a pivotal role in this interpretation. Al-Qurthubi sees this not only as a warning of economic misbehavior but as an indication of deeper spiritual corruption that threatens societal stability.<sup>37</sup>

His analysis situates the prohibition of *riba* within the broader context of Islamic economic theory, which prioritizes fairness and protection for vulnerable members of society. In an era where global financial systems, including digital platforms, are dominated by interest-based transactions, Al-Qurthubi’s insights remain highly relevant.

From a hermeneutical standpoint, Al-Qurthubi’s tafsir critiques modern interest-based systems by revealing their ethical shortcomings. Platforms like BRImo, although technologically advanced and inclusive, may inadvertently support exploitative practices if their financial services remain interest-driven. The incorporation of features such as *zakat* and *infaq* does not fully counterbalance the ethical issues raised by continued engagement in *riba*-based transactions.<sup>38</sup>

In relation to this, digital financial systems in Muslim-majority countries must be critically evaluated to ensure alignment with Islamic values. BRImo’s current model, which includes interest-bearing savings and loans, stands at odds with the economic justice championed in Islamic finance. A shift toward Shari’ah-compliant alternatives—such as *mudarabah* (profit-sharing) and *musharakah* (joint venture)—offers viable paths toward more equitable financial systems.

This analytical approach suggests that Imam Al-Qurthubi’s tafsir serves not only as a classical exegetical text but also as a moral compass for modern financial ethics. It provides a framework for digital financial platforms seeking to balance technological advancement with Islamic ethical imperatives. The relevance of his perspective today reflects the enduring power of classical Islamic scholarship in guiding economic justice in the digital age.

### The Conflict Between BRImo’s Practices and Islamic Teachings

An examination of BRImo’s financial operations reveals a fundamental ethical conflict between its services and the foundational principles of Islamic finance. Despite its significant strides in digital innovation—such as facilitating *zakat* and *infaq*—BRImo’s reliance on interest-based financial products contradicts the prohibition of *riba* as emphasized in Surah Al-Baqarah, verse 275.<sup>39</sup>

<sup>37</sup> quran.nu.or.id, “Surat Al-Baqarah Ayat 275: Arab, Latin, Terjemah Dan Tafsir Lengkap | Quran NU Online,” 2025, <https://quran.nu.or.id/al-baqarah/275>.

<sup>38</sup> Rana Saad Shakar et al., “Balancing National Sovereignty: The Impact of Bilateral Investment Treaties on Contemporary Islamic Economic Law,” *MILRev: Metro Islamic Law Review* 4, no. 1 (April 4,

2025): 31–63, <https://doi.org/10.32332/milrev.v4i1.10265>.

<sup>39</sup> Zulfikar Ahmed Iqbal et al., “Ethical Leadership and Innovative Work Behavior: The Mediating Role of Individual Attributes,” *Journal of Open Innovation: Technology, Market, and Complexity* 6, no. 3 (September 1, 2020): 68, <https://doi.org/10.3390/joitmc6030068>; Sharfa Hassan

As a modern digital banking platform, BRImo offers accessible and efficient financial solutions. However, by operating within a conventional banking model that includes interest-bearing transactions, BRImo introduces a dilemma for Muslim users who seek to adhere to Shari'ah principles. This tension becomes especially relevant in the Indonesian context, where a majority-Muslim population implies a natural expectation for Islamic financial integrity.

Table 2. the contradictions between BRImo's services and Islamic financial ethics

Feature	Positive Alignment with Islamic Finance	Conflict with Islamic Finance
Zakat & Infaq payments	Supports social welfare and charitable giving	-
Personal loans & credit	-	Involve interest (riba), prohibited in Islam
Interest-bearing savings	-	Profit from interest contradicts Shari'ah law
Accessibility & innovation	Promotes financial inclusion	Risk of normalizing unethical financial practices

Source: Author Interpretation

BRImo's loan and installment systems are structured around interest accrual, a model that mirrors conventional banking systems and conflicts with the moral teachings of Islam. Islamic jurisprudence does not view *riba* merely as a technical or legal concern, but as a deeper moral injustice that exploits the financially vulnerable and reinforces structural

et al., "Unethical Leadership: Review, Synthesis and Directions for Future Research," *Journal of Business Ethics* 183, no. 2 (March 1, 2023): 511–50, <https://doi.org/10.1007/s10551-022-05081-6>; Hisam Ahyani et al., "Maintaining Ethical Commerce: Fiqh Perspective on Prohibiting Social Transactions in Tiktok Shop," *International Journal of Islamic Economics and Governance* 5, no. 1 (June 30, 2024): 51–65, <https://doi.org/10.58932/MULD0036>.

inequality.<sup>40</sup>

While the presence of *zakat* and *infaq* features demonstrates BRImo's partial embrace of Islamic financial values, these features alone are insufficient to offset the ethical shortcomings associated with its core interest-based practices. The platform thus represents a selective application of Islamic financial principles—promoting charity on one hand while facilitating prohibited transactions on the other.<sup>41</sup>

This inconsistency reflects a broader issue in the digital banking sector: the fragmentation of Islamic financial ethics. BRImo's model underscores the challenge of integrating Shari'ah principles holistically, rather than selectively adopting components that are convenient or publicly appealing. The persistence of *riba* in its financial model weakens the ethical foundation that Islamic

<sup>40</sup> Hisam Ahyani, Memet Slamet, and Tobroni, "Building the Values of Rahmatan Lil 'Alamin for Indonesian Economic Development at 4.0 Era from the Perspective of Philosophy and Islamic Economic Law," *Al-Ihkam: Jurnal Hukum & Pranata Sosial* 16, no. 1 (June 27, 2021): 111–36, <https://doi.org/10.19105/al-ihkam.v16i1.4550>; Hasan Baharun et al., "Building Public Trust in Islamic School through Adaptive Curriculum," *Jurnal Pendidikan Islam* 8, no. 1 (June 30, 2022): 1–14, <https://doi.org/10.15575/jpi.v8i1.17163>; Noor Jaser and Chaïma Ahaddour, "Mapping the Islamic Ethical Discourse on Prenatal Diagnosis and Termination of Pregnancy: A Methodological Analysis," *Journal of Islamic Ethics* 7, no. 1–2 (December 22, 2023): 177–201, <https://doi.org/10.1163/24685542-20230091>; Walaa Elsayed, "Building a Better Society: The Vital Role of Family's Social Values in Creating a Culture of Giving in Young Children's Minds," *Heliyon* 10, no. 7 (April 15, 2024): e29208, <https://doi.org/10.1016/j.heliyon.2024.e29208>.

<sup>41</sup> Jaser and Ahaddour, "Mapping the Islamic Ethical Discourse on Prenatal Diagnosis and Termination of Pregnancy"; Bernd Carsten Stahl and Damian Eke, "The Ethics of ChatGPT – Exploring the Ethical Issues of an Emerging Technology," *International Journal of Information Management* 74 (February 1, 2024): 102700, <https://doi.org/10.1016/j.ijinfomgt.2023.102700>.

finance seeks to establish.<sup>42</sup>

Rather than implementing isolated Islamic features, a more systemic transformation is required—one that reconfigures BRImo’s financial infrastructure to eliminate interest-based mechanisms. Shari’ah-compliant alternatives such as *mudarabah* (profit-sharing) and *musharakah* (joint venture) present viable pathways for providing ethical and inclusive financial services without compromising efficiency or innovation.

Moreover, full integration of Islamic finance principles in digital platforms has the potential to drive financial inclusion in Muslim-majority contexts by promoting just and equitable economic systems. Instead of perpetuating inequality through interest-bearing products, digital banks can act as agents of economic justice.

The current ethical tensions in BRImo’s operations exemplify the urgent need for Islamic digital banking models that are both structurally sound and ethically coherent. While charitable features are commendable, they must be part of a broader commitment to eliminate exploitative financial practices. Addressing this issue is not just a matter of compliance but an opportunity for innovation in Islamic digital finance—ensuring that platforms like BRImo can serve their users with integrity, justice, and full adherence to Islamic economic values.

<sup>42</sup> Sarwenda Biduri et al., “Islamic Financial Bank Performance in Indonesia and Malaysia,” *IQTISHODUNA: Jurnal Ekonomi Islam* 11, no. 1 (April 1, 2022): 111–24, <https://doi.org/10.54471/iqtishoduna.v11i1.1491>; Amin Jan et al., “Islamic Corporate Sustainability Practices Index Aligned with SDGs towards Better Financial Performance: Evidence from the Malaysian and Indonesian Islamic Banking Industry,” *Journal of Cleaner Production* 405 (June 15, 2023): 136860, <https://doi.org/10.1016/j.jclepro.2023.136860>.

## Islamic Values in BRImo: Zakat and Infaq Payments

Despite the ethical concerns arising from BRImo’s reliance on interest-based transactions, the platform’s integration of *zakat* and *infaq* payments represents a meaningful attempt to embed Islamic values within the framework of modern financial technology. These features demonstrate an effort to align certain operational aspects of BRImo with the Islamic principles of social justice, wealth redistribution, and communal welfare.<sup>43</sup>

*Zakat*, one of the five pillars of Islam, is a mandatory form of almsgiving that serves as a mechanism for wealth redistribution in Muslim societies. By incorporating digital *zakat* payment features, BRImo facilitates the fulfillment of this religious obligation in a convenient and accessible manner. The platform simplifies what was traditionally a complex and manual process, allowing users to contribute their *zakat* through an intuitive digital interface.<sup>44</sup>

This digital facilitation of *zakat* payments is a commendable innovation, particularly in an era where physical constraints, such as time and mobility, can hinder the traditional

<sup>43</sup> Ade Yunita Mafruhah et al., “Analysis of the Impact of Covid-19 on Poverty in Bandung-Indonesia: Sociology-Religion-Islamic Perspective Concept Approach,” *Jurnal Ilmiah Islam Futura* 25, no. 1 (February 4, 2025): 26–43, <https://doi.org/10.22373/jiif.v25i1.15282>.

<sup>44</sup> Dia Purnama Sari et al., “Harnessing Fintech for ZIS Payment in Indonesia: A Millennial Perspective,” *Share: Jurnal Ekonomi Dan Keuangan Islam* 12, no. 2 (November 30, 2023): 334–66, <https://doi.org/10.22373/share.v12i2.15792>; Nur Aisyah Indarningsih, Muhammad Agus Futuhul Ma’wa, and Muh Noval Waliyuddinsyah, “Zakat, Infaq, Shadaqah, and Waqf Using Financial Technology: Millennial Generation Perspective,” *Review of Islamic Social Finance and Entrepreneurship*, March 28, 2023, 13–28, <https://doi.org/10.20885/RISFE.vol2.iss1.art2>.

means of charitable giving. BRImo thus enhances Islamic philanthropic practices by providing a modern solution that remains rooted in classical Islamic principles.<sup>45</sup>

Similarly, *infaq*—a voluntary act of charity beyond *zakat*—has also been embedded into the BRImo platform. This feature enables users to donate to various charitable causes with ease, promoting a culture of generosity and reinforcing the communal values that lie at the heart of Islamic economic ethics. *Infaq* plays a vital role in alleviating social inequalities and fostering solidarity, and BRImo’s digital tools allow this practice to become an integrated part of daily financial behavior.<sup>46</sup>

Table 3. contributions and limitations of BRImo’s approach:

Aspect	Positive Contribution	Ethical Limitation
<b>Zakat Payments</b>	Facilitates religious obligation digitally	Coexists with interest-based operations
<b>Infaq Donations</b>	Encourages voluntary charity and social solidarity	Not structurally connected to broader ethical reform
<b>Accessibility</b>	Increases user participation in charitable acts	Does not address the systemic issue of <i>riba</i>
<b>Islamic Alignment</b>	Reflects partial application of Islamic ethics	Falls short of comprehensive Shari’ah compliance

Source: Author Interpretation

While these features are valuable in promoting Islamic social values, they remain overshadowed by BRImo’s continued engagement in interest-based financial

products. From an Islamic perspective, *riba* is not merely a technical or legal issue, but a serious moral violation that compromises economic justice and exploits the financially vulnerable.

The inclusion of *zakat* and *infaq* functionalities, though commendable, cannot offset the underlying contradiction of profiting from interest. This reflects a selective application of Islamic principles, where visible acts of charity are emphasized, but deeper structural issues such as *riba* remain unaddressed.

To truly reflect Islamic economic principles, BRImo must move beyond this partial integration and commit to a holistic application of Shari’ah. This involves restructuring its core financial products, especially in the areas of lending and savings, to align with interest-free, profit-sharing models such as *mudarabah* (partnership-based financing) and *musharakah* (joint ventures). These models offer ethical, Shari’ah-compliant alternatives that uphold justice and equity while maintaining the efficiency expected of digital platforms.

Such a transformation would not only enhance BRImo’s credibility among its Muslim user base but also position the platform as a pioneer in ethical Islamic fintech. A fully Shari’ah-compliant system would strengthen public trust and contribute to the development of a just and inclusive digital financial ecosystem.<sup>47</sup>

BRImo’s implementation of charitable features like *zakat* and *infaq* demonstrates the

<sup>45</sup> Fuad Hasyim, Ririn Tri Ratnasari, and Arroyan Ramly, “Financial Technology Adoption and Digitization of Zakat Payment Behavior,” *Ziswaf: Jurnal Zakat Dan Wakaf* 10, no. 2 (March 22, 2024): 247–70, <https://doi.org/10.21043/ziswaf.v10i2.24602>.

<sup>46</sup> Frank Aligarh, Falikhatun Falikhatun, and Arif Nugroho, “Zakat, Infaq and Shadaqah (ZIS) Digitalization: A Case Study Using Technology Organization Environment Framework,” *EL DINAR: Jurnal Keuangan Dan Perbankan Syariah* 11, no. 1 (April 17, 2023): 78–95, <https://doi.org/10.18860/ed.v11i1.18916>.

<sup>47</sup> Hadi Sucipto et al., “Transformation of Public Trust in Restorative Justice by the Prosecutor’s Office: An Islamic and Social Law Approach in the Contemporary Era,” *MILRev: Metro Islamic Law Review* 3, no. 2 (December 30, 2024): 364–87, <https://doi.org/10.32332/milrev.v3i2.9938>.

potential of digital banking to support Islamic values. However, for these values to be fully realized, they must be embedded into the core financial logic of the platform—not merely added as supplementary features. By addressing the fundamental issue of *riba*, BRImo can take a significant step toward ethical consistency and lead the advancement of Islamic finance in the digital age.

### Towards an Islamic Banking Model Free of Riba

This study underscores the need for digital banking platforms like BRImo to adopt a more integrative and comprehensive approach to Islamic finance. Such a shift requires a fundamental move away from interest-based financial instruments toward Shari'ah-compliant alternatives that uphold the core values of Islamic economics—namely justice, equity, transparency, and risk-sharing. Continued reliance on *riba*-based mechanisms not only contradicts Islamic legal and ethical standards but also prevents the development of a truly just and inclusive financial system.<sup>48</sup>

To realize this transformation, BRImo must embrace established Islamic financial models that have long provided interest-free alternatives. Among the most widely practiced and theoretically sound are *mudarabah* (profit-sharing) and *murabaha* (cost-plus financing). These models offer ethical and operationally viable alternatives to conventional banking structures, while aligning with the moral imperatives of Islamic law.

**Mudarabah** is a partnership-based contract in which one party provides the capital while the other contributes labor or

expertise. Profits are distributed based on a pre-agreed ratio, whereas financial losses are borne solely by the capital provider. This structure promotes mutual benefit, prevents exploitation, and aligns both parties' interests with the success of the venture. Importantly, it removes the asymmetry of risk present in *riba*-based lending, ensuring that financial reward is tied to actual economic productivity.

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Through the integration of *mudarabah*, BRImo can offer financing products that build equitable relationships with its users. These partnerships would shift the platform's role from a lender to a co-investor, fostering a shared commitment to financial success and ethical responsibility.

**Murabaha**, on the other hand, is a cost-plus sale model wherein a bank purchases an item and sells it to the customer at a markup, agreed upon in advance. The markup represents the profit, not interest, and the transaction is transparent and fixed. This model eliminates the ambiguity and exploitation often associated with interest, ensuring that both parties are fully informed and mutually consenting.<sup>50</sup>

BRImo could apply *murabaha* to offer Shari'ah-compliant financing for homes, vehicles, or business assets. Unlike conventional loans, *murabaha* contracts clearly define ownership and price, enhancing

<sup>48</sup> Abdul Manan et al., "Latent Conflict Possibilities of Minorities Under the Sharia Law," *Jurnal Ilmiah Islam Futura* 25, no. 1 (February 4, 2025): 1–25, <https://doi.org/10.22373/jiif.v25i1.15895>.

<sup>49</sup> Mubasyaroh Mubasyaroh, Nuril Maghfirah, and Nevy Rusmarina Dewi, "Sacred Sites, Sustainable Futures: Community Responses to the Development of Sustainable Religious Tourism in Mount Muria Area," *QJIS (Qudus International Journal of Islamic Studies)* 12, no. 2 (March 13, 2025): 287–332, <https://doi.org/10.21043/qjiss.v12i2.26023>.

<sup>50</sup> Sulastrri Caniago et al., "Gender Integration in Islamic Politics: Fiqh Siyasah on Women's Political Rights since Classical to Contemporary Interpretations," *MILRev: Metro Islamic Law Review* 3, no. 2 (December 30, 2024): 411–31, <https://doi.org/10.32332/milrev.v3i2.9962>.

financial clarity and fostering trust between the platform and its users.

Table 4. key features and benefits of both models

Model	Key Features	Benefits	Islamic Compliance
<b>Mudarabah</b>	Profit-sharing partnership; losses borne by capital provider	Promotes shared risk and mutual responsibility	Fully compliant; avoids riba
<b>Murabaha</b>	Cost-plus sale with agreed markup	Transparent, fixed profit; enables ethical lending	Compliant; profit replaces interest

Source: Author Interpretation

By adopting these models, BRImo can provide interest-free services that still meet users' everyday financial needs, while adhering to Shari'ah principles. Such a shift would help resolve the ethical contradictions currently embedded in the platform's operations and foster a more equitable digital financial ecosystem.

Transitioning to an interest-free model will also require BRImo to restructure its product offerings, establish Shari'ah supervisory boards, and potentially collaborate with Islamic financial institutions to ensure full legal and theological compliance. Though this transition poses operational challenges, it also presents a strategic opportunity for innovation and market leadership.

In countries with large Muslim populations like Indonesia, there is increasing demand for financial services that align with Islamic principles. Platforms offering interest-free products not only meet religious expectations but also appeal to consumers seeking ethical, transparent, and socially responsible financial solutions. This growing demand positions BRImo to gain long-term customer trust and loyalty by emphasizing its

ethical foundation.

The shift toward a fully Shari'ah-compliant model represents more than a regulatory requirement—it is an opportunity to redefine digital banking through the lens of Islamic ethics. By internalizing the values of equity, justice, and mutual benefit, BRImo can serve as a model for ethical digital finance in the Muslim world and beyond.

Ultimately, embedding Islamic financial principles into the core of BRImo's operations—beyond surface-level compliance—can help foster a sustainable and morally grounded financial ecosystem.<sup>51</sup> Through the adoption of *mudarabah*, *murabaha*, and other Shari'ah-compliant models, BRImo can provide innovative financial services that reflect both Islamic teachings and the evolving needs of modern society.

### The Role of Digital Platforms in Facilitating Zakat and Social Responsibility

Digital banking platforms such as BRImo play a vital role in advancing the goals of Islamic social welfare by facilitating the payment of *zakat* and *infaq*. These features not only promote equitable wealth distribution but also fulfill key Islamic obligations related to social justice and community responsibility.<sup>52</sup> As one of the five pillars of Islam, *zakat* serves as a fundamental

<sup>51</sup> Sundus Serhan Ahmed, "The Evolving Role of Sustainable Development in Shaping Political Progress: A Contemporary Islamic Perspective on Human Rights and Civil Institution," *MILRev: Metro Islamic Law Review* 4, no. 1 (March 27, 2025): 1–30, <https://doi.org/10.32332/milrev.v4i1.10128>.

<sup>52</sup> Zainab Akmal and Sheikh Adnan Ahmed Usmani, "Digital Rights and Women's Empowerment in Pakistan: An Analysis of Contemporary Islamic Legal Perspectives in the Age of Social Media," *MILRev: Metro Islamic Law Review* 3, no. 1 (April 11, 2024): 95–118, <https://doi.org/10.32332/milrev.v3i1.8642>.

mechanism for redistributing wealth and addressing economic disparities. By providing a simple and efficient means to fulfill this religious obligation, BRImo enhances financial inclusion and contributes to a more just and compassionate society.<sup>53</sup>

In a digital age characterized by increasingly busy lifestyles, traditional methods of charitable giving can present logistical challenges.<sup>54</sup> BRImo’s mobile platform removes many of these barriers by offering quick, user-friendly access to *zakat* and *infaq* services. This digital integration allows users to incorporate charity into their everyday financial activities, fostering a culture of consistent and accessible giving.<sup>55</sup>

The platform’s ability to facilitate these transactions represents a notable

advancement in the use of financial technology to support Islamic ethical principles. By embedding acts of worship such as *zakat* into a widely used financial app, BRImo exemplifies how fintech can serve both practical and spiritual needs.

However, these commendable efforts must be viewed in the broader ethical context of the platform’s overall financial operations. While BRImo encourages charitable giving, its continued reliance on interest-based products—such as personal loans and credit services—raises critical ethical concerns. These products, based on the principle of *riba* (usury), directly contradict the values underpinning Islamic finance, which emphasize fairness, justice, and the protection of the economically vulnerable.

The facilitation of *zakat* and *infaq*, though beneficial, cannot fully offset the moral issues arising from practices that perpetuate financial exploitation. Interest-based services may increase the financial burden on low-income users, contributing to the very economic inequality that *zakat* is designed to alleviate. This tension between social responsibility and financial practice presents a significant contradiction within the platform’s model.

<sup>53</sup> Mohamed Cherif EL Amri, Mustafa Omar Mohammed, and Mohammed M. S. AlKhalili, “Fintech Adoption and Its Investment Impact in Islamic Social Finance: The Case of Zakat,” *QJIS (Qudus International Journal of Islamic Studies)* 12, no. 2 (March 13, 2025): 213–54, <https://doi.org/10.21043/qjiss.v12i2.17069>.

<sup>54</sup> Firas Meshhal Abduljabbar et al., “Securitization of Immigration and Refugee Policy in Contemporary Islamic Politics and International Law,” *MILRev: Metro Islamic Law Review* 4, no. 1 (April 4, 2025): 64–98, <https://doi.org/10.32332/milrev.v4i1.10266>.

<sup>55</sup> Zahra Ayubi, “De-Universalising Male Normativity: Feminist Methodologies for Studying Masculinity in Premodern Islamic Ethics Texts,” *Journal of Islamic Ethics* 4, no. 1–2 (December 15, 2020): 66–97, <https://doi.org/10.1163/24685542-12340044>; Muhammad Syauqi Bin-Armi and Ardelia Vidya Riana, “Pseudo-Environmental Values Versus Ethical Spirituality: A Study on Indonesian Green Sukuk,” *Petita: Jurnal Kajian Ilmu Hukum Dan Syariah* 8, no. 2 (November 1, 2023): 110–30, <https://doi.org/10.22373/petita.v8i2.225>; Abdessamad Belhaj, “Political Loyalty in Contemporary Islamic Ethics: Sunni and Shii Perspectives,” *Teosofi: Jurnal Tasawuf Dan Pemikiran Islam* 14, no. 1 (June 1, 2024): 52–72, <https://doi.org/10.15642/teosofi.2024.14.1.52-72>; Sholihan Sholihan, Komarudin Komarudin, and Misbah Zulfa Elizabeth, “Implementing Global Ethics in Local Context: A Study of Religious Leaders’ Perspectives in Central Java Indonesia,” *QJIS (Qudus International Journal of Islamic Studies)* 12, no. 2 (March 13, 2025): 255–86, <https://doi.org/10.21043/qjiss.v12i2.22766>.

Table 5. Ethical paradox

Aspec	Positive Contribution	Ethical Concern
<b>Zakat Integration</b>	Promotes social justice and wealth redistribution	Limited impact if not paired with ethical lending practices
<b>Infaq Feature</b>	Encourages voluntary charity and social cohesion	Contradicted by ongoing <i>riba</i> -based transactions
<b>Digital Access</b>	Enhances convenience and financial inclusion	Risks normalizing unethical financial norms
<b>Overall Platform</b>	Embeds Islamic philanthropy in fintech	Lacks comprehensive Shari’ah compliance

Source: Author Interpretation

Given this contradiction, a more holistic approach to Islamic finance is essential. Digital platforms like BRImo must extend their ethical commitment beyond charity features by eliminating *riba* from their financial products and embracing alternative models rooted in Islamic jurisprudence. Frameworks such as *mudarabah* (profit-sharing) and *murabaha* (cost-plus sales) offer Shari'ah-compliant alternatives that promote ethical financing, risk-sharing, and transparency.<sup>56</sup>

Prioritizing these interest-free models would not only address the ethical inconsistencies in BRImo's offerings but also reinforce its role as a leader in Islamic digital finance. By aligning its financial infrastructure with Islamic values, the platform could provide users with a fully compliant and morally consistent banking experience.

As digital banking becomes increasingly influential in shaping financial behavior, it is imperative for these platforms to uphold both innovation and integrity. The integration of ethical finance with technological advancement presents a significant opportunity to meet the evolving needs of Muslim communities while maintaining fidelity to Islamic economic principles.

Adopting a Shari'ah-compliant model across all financial services—not just charitable features—would enable BRImo to serve as a blueprint for ethical fintech. This transformation is not only necessary for theological alignment but also for the platform's long-term credibility and relevance in the global Islamic finance landscape.

## Conclusion

In conclusion, this study underscores the persistent tension between modern financial systems and traditional Islamic economic principles, particularly in the context of digital banking platforms like BRImo. While BRImo provides valuable convenience and aligns with Islamic values in certain areas—such as enabling zakat payments—its ongoing reliance on *riba* raises significant concerns about its full compliance with Shari'ah law. This duality of embracing some aspects of Islamic finance while perpetuating interest-based practices highlights a critical gap in the platform's approach to Islamic financial ethics.

The findings of this study call for a more comprehensive and holistic development of Islamic financial products in the digital age. It is imperative that platforms like BRImo move beyond partial compliance and fully embrace Shari'ah-compliant models, particularly by transitioning away from interest-based financial services. The integration of *mudarabah*, *murabaha*, and other risk-sharing models could serve as a foundational shift in providing ethical and equitable alternatives to conventional banking systems. This transition not only addresses economic justice but also aligns with the broader ethical and moral teachings of Islamic finance.

Moreover, the study highlights the critical role of digital transformation in Islamic finance. As technological advancements continue to reshape the financial sector, it is essential that future innovations prioritize not only financial efficiency but also social responsibility and economic justice. The development of Shari'ah-compliant digital banking systems should focus on fostering a system that truly reflects the core values of Islam, ensuring that both economic practices and digital platforms contribute to a more

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<sup>56</sup> Abdul Rahim Hakimi et al., "Legal Policy for Women Workers in Indonesia: A Review of Contemporary Islamic Law," *MILRev: Metro Islamic Law Review* 3, no. 1 (April 4, 2024): 66–94, <https://doi.org/10.32332/milrev.v3i1.9023>.

just, equitable, and ethical financial landscape.

Ultimately, this research advocates for an evolution in the way Islamic finance is practiced in the digital age. It encourages further exploration and innovation in Islamic banking that bridges the gap between classical Islamic teachings—such as those articulated by Imam Al-Qurthubi—and the dynamic needs of modern economies. By aligning digital financial platforms with Islamic principles, we can create a financial ecosystem that is not only efficient and innovative but also rooted in the timeless values of Islamic ethics.

#### Credit Authorship Contribution

**Muharir:** Conceptualisation, Legal Hermeneutics Framework, Writing – Original Draft, Editing and Final Approval.

**Irfan Kuncoro:** Literature Review, Source Analysis, Critical Engagement with Classical Tafsir.

**Agus Yosep Abduloh:** Legal Analysis of Riba, Contemporary Application in Digital Banking, Manuscript Structuring.

**Ulumudin:** Theoretical Insights on Contextual Islamic Law, Historical Background of Qur'anic Interpretation.

**Hisam Ahyani:** Technical Editing, Proofreading, Coordination of Research Team, Final Review and Approval.

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The authors declare no competing interests related to this study. There are no financial or personal relationships that could have appeared to influence the work reported in this paper.

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