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Legal and Psychological Aspects of Bank Interest from the *Maqashid Sharia* Perspective

Literature Review

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Abstract

Bank interest, due to its similarity to usury, is prohibited in Islamic law, and its increasing burden often triggers financial stress, anxiety, and depressive symptoms among debtors. The rise of digital loans with quick access but high interest rates trap borrowers in long-term debt cycles, as many overlook the lasting financial obligations. This study analyzes the legal and psychological aspects of bank interest from the perspective of *maqashid sharia*. It uses qualitative library research, focusing on literature review as the main source of analysis. The findings highlight a close interconnection between the legal and psychological dimensions of bank interest within the *maqasid sharia* framework. Legally, bank interest is classified as *riba nasi'ah*, undermining *hifz al-mal* (preservation of wealth) by fostering injustice, financial exploitation, and weakening social solidarity. Fatwas from the Indonesian Ulema Council (MUI) and the majority of scholars affirm its prohibition, with Nahdlatul Ulama (NU) imposing an absolute ban and Muhammadiyah emphasizing injustice as the underlying cause. Psychologically, interest-bearing debt generates stress, anxiety, and depressive symptoms that threaten *hifz al-nafs* (preservation of life) and *hifz al-'aql* (preservation of intellect), creating cycles of helplessness and emotional instability affecting individuals and families. This interplay shows that the prohibition of bank interest in Islam is not merely normative but functions as a socio-psychological protection mechanism, establishing a financial system that is fair on both legal and psychological grounds.

Keywords: Bank Interest, Burden, Legal Aspect, *Maqashid Sharia*, Psychological Aspect.

1. Introduction

Bank interest, as an additional charge on the principal of a loan, has long been debated in Islamic legal discourse because of its fundamental similarity to usury, which is explicitly prohibited. Interest is considered capable of causing economic injustice and psychological pressure for customers who bear it. The prohibition of practices resembling usury is not merely normative but also functions as a Shariah protection mechanism for mental, moral, and societal welfare. In the midst of modern economic demands, a consumptive lifestyle, and increasing financial needs, understanding both the legal and psychological impacts of bank interest becomes increasingly relevant for in-depth study (Rahmah et al., 2024).

The development of financial technology has made digital banking and credit services more accessible, including financing schemes with fixed and floating interest rates. These conveniences are often accompanied by additional fees, penalties, and hidden terms that are not fully understood by the public. Such conditions create new financial pressures, especially for vulnerable economic groups seeking quick solutions for urgent needs such as education, healthcare, or living expenses. In this modern context, bank interest shows patterns similar to usury, placing borrowers in a weak position and limiting their ability to control their economic situation (Putri & Lutfianti, 2024).

The steadily increasing burden of interest can trigger stress, anxiety, and depressive symptoms among individuals struggling to meet their obligations. Concerns about default, pressure from collection mechanisms, and the loss of financial security generate emotional instability that affects social life and productivity. In many cases, this pressure hampers clear thinking and leads to impulsive decisions, showing that discussions about bank interest are not only relevant in a legal context but also closely tied to mental health (Alam, 2023). From the perspective of *Maqashid Sharia*, economic practices that cause severe and prolonged pressure clearly contradict the objectives of protecting life (*hifz al-nafs*) and safeguarding wealth (*hifz al-mal*). The continuous erosion of income due to interest burdens creates imbalance in life and threatens peace of mind. When individuals fail to maintain economic stability under such pressures, the Shariah goal of preserving human welfare is not fully achieved (Tambunan, 2024).

The integration of interest into digital banking services also poses new challenges for consumer protection. Many customers receive insufficient information regarding interest calculations, default risks, and administrative consequences (Nisa & Azzahra, 2022). This lack of transparency makes it difficult for people to recognize the dangers of financial burdens, including psychological and spiritual impacts resembling usury. Without adequate financial literacy and legal awareness, individuals are easily trapped in detrimental financing schemes (Sulaiman, 2024).

The situation is further exacerbated by the rise of digital loans offering quick processes but imposing high interest rates. Many borrowers make decisions without considering long-term obligations, trapping themselves in cycles of endless payments. Lower-income groups are the most vulnerable, as limited access to formal financial institutions forces them to accept burdensome terms. Over time, this pressure creates significant mental burdens within society (Alam, 2023). The inability to escape high interest traps also generates social inequality and perpetuates poverty. Most of a debtor's income is allocated to paying interest and fines, reducing opportunities to save, invest, or improve quality of life. This condition undermines financial independence and fosters patterns consistent with learned helplessness, ultimately affecting mental health and family well-being (Alam, 2023). Within the framework of *Maqashid Sharia*, human well-being is measured not only materially but also through mental balance and social functioning. Bank interest that imposes burdens and causes psychological stress violates the principles of protecting life and property. When financial pressures disrupt productivity, social relationships, and decision-making, the impact extends to spiritual and moral dimensions that are central to Shariah (Syihab, 2022).

The lack of legal and financial literacy in society further amplifies the psychological impact of interest burdens. Many people view interest as a normal aspect of economic transactions, without realizing that the financial pressure it creates can disrupt emotional and spiritual balance. This ignorance leaves customers unaware of the risks associated with interest obligations, making them more vulnerable to prolonged financial difficulties (Sulaiman, 2024). Previous studies have largely focused on the legal prohibition of interest in Islamic law (Al-Masri, 2004) or on the economic implications of interest-based systems (Anjum, 2022). Meanwhile, other research has highlighted the psychological consequences of financial burdens (Jung et al., 2024). However, there is still limited integration between these two perspectives which are the legal framework of *Maqashid Sharia* and the psychological impact of interest obligations. This gap indicates the need for a holistic study that combines

Islamic legal analysis with Islamic psychology to better understand how interest-based financial systems affect both economic behavior and mental stability.

The research aims to analyze the legal aspect results on bank interest from the Perspective of *Maqashid Sharia*, and psychological aspect results on bank interest from the Perspective of *Maqashid Sharia*. This research providing insights for regulators and policymakers to design financial regulations that align with Shariah objectives while protecting consumers from exploitative practices.

2. Literature Review

2.1. The Legal Aspects of Bank Interest in *Maqashid Sharia*

Bank interest is widely considered to share the same principle as usury because it involves an additional charge on the principal loan without a balanced exchange according to Shariah. Scholars argue that this additional amount creates injustice, as it provides unilateral benefits for the lending institution while the borrower bears a burden greater than the economic benefit received. This perspective forms the basis for the view that conventional bank interest has the potential to exceed reasonable transactional limits and undermine the principle of justice that underpins *muamalah* (Alam, 2023).

The prohibition of practices resembling usury is emphasized in the Qur'an, particularly in QS. Al-Baqarah 275-279, which explains that oppressive additions cannot be equated with legitimate sale and purchase transactions. The Prophet's hadith further reinforces this by declaring that all parties involved in usury are blameworthy. These textual foundations serve as references for contemporary scholars in assessing that conventional bank interest especially those imposing fixed additional charges on loans shares characteristics with usury and therefore contradicts the principles of justice and public welfare in Islamic law (Abidin, 2022).

Maqashid Sharia, as the overarching purpose of Islamic law, emphasizes safeguarding human welfare through the protection of five main aspects, including property and life. In the case of bank interest, *maqashid* functions as an analytical tool to evaluate whether a financial mechanism brings benefit or harm. When an economic practice contains elements of exploitation, inequality, or potential harm, it is deemed inconsistent with Shariah's objectives of balance and social justice (Syihab, 2022).

2.2. Psychological Aspects in *Maqashid Sharia*

Islamic psychology views mental health as a harmonious condition between the spiritual, emotional, and behavioral aspects of human life. It is not merely understood as the absence of disorders but also as an individual's ability to self-regulate, fulfill responsibilities, and build healthy and productive social relationships. From this perspective, psychological well-being is closely tied to adherence to Shariah values, which maintain order in life, inner peace, and the capacity to face pressures proportionally. Mental health is thus seen as a comprehensive condition requiring harmony between faith, intention, and action (Hafizallah, 2019). Economic pressures, including debt burdens and financial instability, can significantly affect psychological conditions by triggering anxiety, prolonged stress, fear of failure, and concentration disturbances. Islamic psychology interprets these pressures as factors that cloud the clarity of the heart, reduce spiritual strength, and weaken mental resilience. When economic instability persists, an individual's ability to think clearly, maintain motivation, and fulfill religious obligations may be disrupted. This condition highlights the crucial role of economic stability in maintaining mental health and spiritual balance from a religious perspective (Maulana, 2024).

Maqashid Sharia places the protection of life (*hifz al-nafs*) and intellect (*hifz al-'aql*) as fundamental goals for human welfare. Psychological aspects are embedded within these objectives because mental health determines a person's ability to think rationally, control emotions, and sustain motivation. When life pressures threaten psychological stability, *maqashid* provides a value framework that helps individuals make considered decisions, avoid destructive behavior, and protect themselves from broader mental deterioration. In this sense, *maqashid* ensures that humans remain in a healthy mental state. The psychological balance targeted in *maqashid* is understood as a condition in which reason, emotions, and spirituality work in harmony, enabling individuals to face life's challenges in a healthy, proportional, and conscious manner. Stressful situations, such as financial pressure or debt burdens, have the potential to disrupt this harmony and trigger cognitive or emotional dysfunction. This understanding demonstrates that mental health is an integral part of Shariah's objectives to safeguard human welfare comprehensively. Therefore, maintaining mental health is not only an individual necessity but also part of fulfilling Shariah guidelines that seek balance and tranquility in life (Huda et al., 2023).

3. Methods

3.1. Type and Research Approaches

The study uses qualitative research with a library research approach, focusing on literature review as the main source of analysis. This approach is chosen to gain an in-depth understanding of the concepts of usury, mental health, and *Maqashid Sharia* through the examination of texts, theories, and the views of scholars and intellectuals. Library-based qualitative research allows researchers to explore meanings, values, and relationships between concepts without conducting field data collection. The qualitative library-based research approach in Islamic studies is an effective method for exploring meanings, values, and relationships among concepts through the analysis of texts and scholarly perspectives. This method emphasizes the integration of normative-theological and contextual-sociological aspects, resulting in a more comprehensive understanding. Library research allows scholars to examine classical texts such as the Qur'an and Hadith, study the thoughts of intellectual figures, and analyze modern literature to connect traditional concepts with contemporary challenges. In this way, research does not stop at normative comprehension but also addresses social, economic, and mental health issues related to usury and *Maqashid Sharia*.

Inclusion criteria emphasized peer-reviewed articles, classical texts, and contemporary scholarly works identified via Google Scholar, works published between 2015-2026, while exclusion criteria eliminated non-academic sources, opinion pieces, and texts lacking direct relevance to Islamic legal or psychological discourse. The coding scheme followed a thematic content-analysis approach: texts were categorized into normative-theological dimensions (legal prohibitions, *maqashid* principles) and contextual-sociological dimensions (economic pressures, mental health impacts). Codes were then clustered into higher-order themes such as "usury and injustice," "psychological burden of interest," and "*maqashid* protection of wealth and life." This structured approach ensures that the library-based qualitative research does not merely compile references but systematically integrates normative and contextual insights. As Azizah et al. (2026) explain, such integration allows researchers to connect classical Islamic concepts with contemporary challenges, producing a comprehensive understanding that addresses both theological foundations and socio-psychological realities.

The explanation above is in line with the concept presented by Azizah et al. (2026), who argued that Islamic studies employ multiple paradigms and methodological orientations such as normative-theological, historical, sociological, and philosophical approaches that collectively contribute to constructing a comprehensive understanding of Islam. Similarly, Malintang et al. (2026) emphasized that systematic literature reviews in Islamic education research require transparent search strategies across databases such as Scopus and Google Scholar, accompanied by explicit inclusion and exclusion criteria. In accordance with these perspectives, Tamam et al. (2025) asserted that Islamic studies can no longer rely on a single methodological lens; instead, they necessitate the integration of normative, historical, and philosophical dimensions to achieve a holistic comprehension of Islam, both as a doctrinal tradition and as a socio-intellectual phenomenon.

3.2. Data Collection and Analysis

The data sources for this study comprise both primary and secondary data. Primary data were obtained from contemporary books, journal articles, and publications addressing *riba* (usury), Islamic psychology, mental health, and digital finance; selection was based on relevance, currency, and credibility. Secondary data consisted of classical texts and bibliometric analyses, providing historical and theoretical depth. This approach aligns with Muhaimin (2020) and Sahir (2021), who emphasize the importance of methodological rigor in Islamic research. Yunus (2023) highlights the integration of the Qur'an, Hadith, and the works of scholars in the analysis of Islamic fintech, while Akbar and Zaki (2026) demonstrate how bibliometric analysis regarding the prohibition of *riba* strengthens socio-economic insights.

To ensure transparency and representativeness, the literature search was conducted systematically using a PRISMA-style approach. Searches were performed across Scopus, Google Scholar, DOAJ, and Garuda (Indonesian Journal Database), as well as national repositories and collections of classical manuscripts. Keywords included "*riba*," "bank interest," "Islamic psychology," "mental health," "digital finance," and "*Maqashid Sharia*." The review covered publications from 2015 to 2026 for contemporary sources, while classical texts were not subject to time constraints. From an initial pool of approximately 120 identified sources, a screening process was applied based on inclusion criteria, which are peer-reviewed status, relevance to the themes of *riba*, mental health, and *maqashid*, and authorship by credible academics or religious scholars. However, exclusion criteria include popular opinions lacking an academic basis, publications outside the thematic scope, and content duplication.

Following the selection process, 15 key sources were utilized in the analysis. Data collection was conducted using the documentation method, involving the searching, reading, identification, and recording of relevant literature. This process encompassed the collection of classical manuscripts as well as national and international journals, as described by Adiyono et al. (2024) and Taufiqurrahman et al. (2025). Each source was systematically reviewed to identify key themes supporting the analysis. According to Agrawal et al. (2024), PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) checklist is a methodological guideline that has achieved broad recognition within the research community.

Data analysis employed the content analysis method as described by Assarroudi et al. (2018), comprising the stages of data reduction, categorization, interpretation, and conclusion drawing. The data were grouped into themes concerning the legal ruling on *riba* (usury), the psychological aspects of *riba*, and its relevance to *Maqashid Sharia* (the objectives of Sharia). The interpretation process involved exploring the interconnections between concepts, thereby yielding a comprehensive understanding of the relationship between *riba* and mental health from the perspective of Islamic psychology.

4. Results and Discussion

4.1. Research Results

4.1.1. Legal Aspect Results on Bank Interest from the Perspective of *Maqashid Sharia*

Bank interest is considered contrary to the principle of *hifz al-mal* because it causes an unjust transfer of wealth from vulnerable debtors to powerful creditors. The accumulation of interest places debtors in a difficult position when their income is insufficient to meet their obligations (Alam, 2023). A study by Latif and Malik (2026) confirms that interest-based mechanisms undermine asset protection and create systemic risk within digital finance. However, interest reflects financial exploitation because risks are not shared proportionately. Banks earn a fixed profit, while borrowers bear the uncertainty of economic conditions and the risk of default. This imbalance conflicts with the principle of justice in Islamic economic law (Hanif & Mawardi, 2025). Umar (2025) also identifies a violation of *hifz al-mal* (preservation of wealth) in financing practices that resemble *riba* (usury).

Furthermore, interest-based mechanisms undermine social solidarity by fostering a materialistic culture and the exploitation of others' needs for the sake of immediate gain. Borrowers forced to accept onerous terms lose their economic autonomy, thereby fueling social tension and inequality (Wahid & Ridwan, 2023). Jasmiko et al. (2024) support the claim that bank interest weakens asset protection and results in an unfair transfer of wealth. In a modern context, interest operates through digital loans, consumer installment plans, and rapid credit schemes that appear convenient but actually undermine household stability. The escalating burden of interest diminishes individuals' ability to manage their income responsibly. Literature emphasizes that *Maqashid Sharia* requires transactions to be free from exploitation to achieve economic justice (Hanif & Mawardi, 2025).

However, there is also bank interest that is contractual-consensual in nature, specifically, interest determined and mutually agreed upon voluntarily by the bank and the customer within a written agreement (contract). This characteristic generally applies to conventional bank interest, covering both deposit products (such as time deposit interest) and loan products (such as credit or loan interest). Contractual-consensual interest is typically utilized by conventional banks. Baihaqi et al. (2022) stated that the Indonesian Ulema Council (MUI) has firmly issued an opinion in the form of a fatwa, as set forth in MUI Fatwa Decision Number 1 of 2004. Interest (*fa'idah*) refers to an additional charge imposed in loan transactions (*al-qardh*), calculated from the principal amount without considering the utilization or productivity of that principal. It is determined based on the passage of time, fixed in advance, and generally expressed as a percentage.

Riba, on the other hand, is defined as an increment (*ziyādah*) without any equivalent compensation (*bilā 'iwad*) that arises due to deferment in payment (*ziyādat al-ajal*) agreed upon beforehand. This form of increment is known as *riba nasi'ah*. However, the practice of charging interest on money today fulfills the criteria of *riba* as it was known during the time of the Prophet Muhammad (peace be upon him), specifically *riba nasi'ah*. Accordingly, the practice of interest-bearing transactions is considered a form of *riba*, and *riba* is prohibited in Islamic law. The ruling of prohibition applies universally, whether the practice is carried out by banks, insurance companies, capital markets, pawnshops, cooperatives, and other financial institutions, or even by individuals.

Meanwhile, there is a difference of opinion among Islamic scholars. Some regarded bank interest as *riba* (usury), while others view it as a consensual contract that is valid under positive law. Yusuf al-Qaradawi firmly maintained that the prohibition of bank interest has attained the status of *ijmāʿ* (consensus). He argued that Islamic legal and economic institutions across the Muslim world have collectively agreed that bank interest constitutes *ribā* and is therefore impermissible. While many prominent scholars have written extensively on the prohibition of interest, their works generally stop short of declaring an *ijmāʿ* (consensus). For instance, Wahbah al-Zuḥaylī explains that contemporary bank interest constitutes *ribā al-nasīʾah*, the harmful consequences of which are evident, and therefore carries the same legal ruling and sin as *ribā*. Similarly, Abū Zahrah affirms that the *ribā* condemned in the Qurʾān is identical to the interest commonly practiced in banks and society today, and that its prohibition is beyond dispute. Comparable positions are found across other scholarly writings. However, it appears that al-Qaradawi stands alone in explicitly asserting that an *ijmāʿ* has been reached regarding the prohibition of bank interest (Aziz et al., 2026).

Moreover, Indonesia's two largest Islamic organizations, Nahdlatul Ulama (NU) and Muhammadiyah, have both undertaken efforts to determine the legal ruling on bank interest. NU, through *ijtihād jamāʿī* and reliance on *Shāfiʿī* scholarship, rules that all forms of bank interest, large or small, compounded or not, are categorically forbidden, regardless of whether the bank is state-owned or private, and even for depositors. Muhammadiyah, by contrast, uses *qiyās* (analogy), identifying injustice (*al-ẓulm*) as the cause (*ʿillah*) of prohibition. If injustice is present, bank interest is equated with *ribā* and prohibited; if absent, it is not. While Muhammadiyah generally concludes that injustice does exist in bank interest, it allows exceptions in cases of necessity, drawing on Mustafa al-Zarqānī's opinion (Jami'an, 2018).

4.1.2. Psychological Aspect Results on Bank Interest from the Perspective of *Maqashid Sharia*

Bank interest creates ongoing financial pressure as repayment burdens continue to rise. This situation forces individuals to live amidst economic uncertainty that drains mental and emotional energy, disrupts inner peace, and erodes self-confidence. Persistent stress diminishes psychological resilience and impairs clarity of thought, trapping individuals in a cycle of worry (Rahmah et al., 2024). The psychological impact of bank interest also manifests as "patterns consistent with learned helplessness", symptoms or behavioral patterns resembling the condition of learned helplessness, but not classified as a definitive clinical diagnosis. From the perspective of *maqashid*, bank interest threatens *hifz al-nafs* (the preservation of life) by generating psychological stress that undermines one's sense of security and quality of life. Impairment of *hifz al-'aql* (the preservation of the intellect) is also evident, as debt-related stress affects decision-making, concentration, and emotional control. Prolonged anxiety is another consequence of interest-bearing debt. The threat of collection efforts, fines, and demands for immediate payment creates mental strain that disrupts sleep, emotional stability, concentration, and the ability to handle daily responsibilities. This condition can escalate into depressive symptoms when the debt burden feels insurmountable, characterized by a loss of hope and motivation, as well as feelings of worthlessness (Fatmawati et al., 2025).

However, several studies support these findings. Yuli and Rofik (2026) explain that global uncertainty and interest-bearing debt increase credit risk and financial pressure on debtors. Kustiwa et al. (2026) highlight that the capitalization of unpaid interest exacerbates the debt spiral, hinders debtor rehabilitation, and increases systemic risk. The accumulation of interest creates persistent pressure, trapping debtors in increasingly burdensome obligations. Itang and Baihaqi (2025) argue that the psychological effects of *riba* manifest in harmful traits such as a desire for excess, sadness, greed, stinginess, arrogance, constant worry, moral weakness, harshness, selfishness, and exploitative behavior. Within the household, bank interest triggers internal conflicts regarding financial management, payment delays, and unmet basic needs. Such conditions disrupt family emotional stability and the mental development of children (Wahid & Ridwan, 2023). In line with that, Rahmah et al. (2024) also stated that there is a clear link between debt based on *riba* (usury) and mental health challenges.

4.2. Discussion

The relationship between the legal aspects of bank interest and psychological impact reveals a strong link between the Sharia prohibition and the human need for mental stability. Bank interest, as a form of modern *riba* (usury), is prohibited because it undermines socio-economic structures while generating emotional stress that disrupts inner peace. The escalating burden of interest traps individuals in a cycle of financial anxiety. Thus, the Sharia prohibition serves as a mechanism for mental protection and social balance. The principles of *hifz al-mal* (preservation of wealth) and *hifz al-nafs* (preservation of the self) within *Maqashid Sharia* (the objectives of Sharia) affirm that the regulation of economic transactions aims to maintain psychological stability (Rohmati et al., 2025).

The intersection of law and psychology becomes increasingly evident when bank interest rates are linked to modern phenomena such as online loans, credit cards, and consumer credit services. High-interest mechanisms exacerbate mental distress by creating payment uncertainty and the threat of aggressive debt collection; consequently, Sharia prohibitions remain relevant in addressing the challenges of the digital economy (Hanif & Mawardi, 2025). The emotional strain resulting from financial obligations that exceed one's means triggers fear, anxiety, and despair, thereby impairing clarity of thought and peace of mind. Digital credit practices generate collective impacts ranging from stress and intimidation to the misuse of personal data that culminate in social tension and a diminished quality of life (Rohmati et al., 2025).

Furthermore, from an Islamic economic perspective, bank interest places borrowers in a vulnerable position subject to disadvantageous terms. This structural injustice undermines confidence and rational decision-making. Thus, the prohibition of *riba* (usury) aims to eliminate social mechanisms that inflict psychological impact. The psychological impact of bank interest is particularly significant for low-income communities vulnerable to high-interest credit. Economic instability creates compounded pressures, ranging from feelings of guilt to anxiety regarding family well-being, as explained by Sweet et al. (2018). In this context, *Maqashid* serve to protect vulnerable groups from losses that exacerbate their living conditions.

Ultimately, the relationship between the legal aspects of bank interest and mental health underscores that Sharia is not merely a set of normative rules but a mechanism for socio-psychological protection. Understanding the emotional, mental, and social perils associated with bank interest positions this prohibition as an effective preventive strategy for building a financial system that is fairer, healthier, and aligned with human psychological needs, thereby fostering a life of harmony and dignity.

5. Conclusion

From the perspective of *Maqasid Sharia* (the objectives of Sharia), bank interest reveals a close interconnection between legal and psychological aspects. Legally, bank interest is viewed as a form of *riba nasi'ah* (usury involving a delay in payment) that undermines the principle of *hifz al-mal* (preservation of wealth) by fostering injustice and financial exploitation, while weakening the protection of assets and social solidarity. Fatwas from the

Indonesian Ulema Council (MUI) and the views of the majority of scholars affirm its prohibition, Nahdlatul Ulama (NU) imposes an absolute ban, while Muhammadiyah emphasizes the element of injustice as the underlying reason for the prohibition. Psychologically, bank interest generates psychological impact/burden, manifesting as stress, anxiety, and depressive symptoms among debtors, that threatens *hifz al-nafs* (preservation of life/self) and *hifz al-'aql* (preservation of the intellect). The burden of interest-bearing debt creates a cycle of powerlessness and emotional instability that impacts both individuals and families. Thus, the interplay between legal and psychological aspects underscores that the Islamic prohibition of bank interest is not merely a normative rule but a mechanism for socio-psychological protection. The principles of *Maqasid Sharia* serve to safeguard wealth, life, and the intellect. Consequently, the prohibition of *riba* acts as a preventive strategy to establish a financial system that is fair in both legal and psychological aspects.

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