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The Degree of Maintaining the Linguistic Variations of the Arabic Term ‘Riba’ (Usury) in the English Translations of the Quran

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ABSTRACT

Interpreting legal terms in Islamic jurisprudence has largely been derived from the Quran or the Prophet’s traditions. These terms consequently acquire a specific juridical significance in Islamic law. This study aims to examine the linguistic variations and semantic nuances of the Arabic term Riba (usury) as it appears in six selected Quranic verses, with a particular focus on its translation across different interpretive contexts. This term was chosen as a case study based on its English translations in nine different Translations of the Quran. A content analysis of the term and its contextual rendering was employed as the primary methodological approach. The analysis revealed that the term “Usury” is the most frequently used translation of riba, appearing 24 times. This is followed by riba and interest, each occurring 14 times. In addition, the term riba is further clarified in several instances: as interest (4 times), usury (5 times) and unlawful gain (3 times). The term increase also appears 6 times. These variations underscore the diversity in interpreting and translating riba across different contexts. Statistical analysis indicated a significant main effect across translation choices. Based on these findings, the study draws more attention to the linguistic nuances of translating religious texts.

Keywords: Quran; Translation; Linguistic Variation; Islamic Legal Terms; Business; Finance; Banking; Usury; Interests

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ARTICLE INFO

Received: 22 July 2025 | Revised: 25 September 2025 | Accepted: 26 September 2025 | Published Online: 18 November 2025

DOI: <https://doi.org/10.30564/fls.v7i12.11210>

CITATION

Alqahtani, S., Sahari, Y., Alaqlobi, O., et al., 2026. The Degree of Maintaining the Linguistic Variations of the Arabic Term ‘Riba’ (Usury) in the English Translations of the Quran. *Forum for Linguistic Studies*. 7(12): 1227–1235. DOI: <https://doi.org/10.30564/fls.v7i12.11210>

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1. Introduction

Translating religious terms involves more than surface-level equivalence. For instance, the term ‘Riba’ which is an Islamic term meaning usury, has been frequently mentioned in the Quran. Linguistically, *riba* in Arabic generally refers to an increase in a specific commodity ^[1]. Juridically, the term has two basic juridical concepts reflecting its main categories in Islamic law ^[2], and consequently, might be broader than its concept in the English language and accordingly in the Western judicial, finance, and banking systems of English-speaking countries. This broader categorization is also highlighted in the prophetic Hadith. For instance, in Sahih Al-Bukhari, Abu Sa‘id narrated: “We used to be given mixed dates (from the booty) and used to sell (barter) two sa‘a of those dates for one sa‘a of good dates. Prophet Muhammad (PBUH) said (to us), ‘No (bartering of) two sa‘a for one sa‘a nor two dirhams for one dirham is permissible,’ as that is a kind of *riba* (usury)” ^[3]. In other words, usury in English might be reflecting a partial aspect of its broader concepts in Arabic. The multiple meanings of the term in Arabic are significant for the juridical rulings of many business, finance and banking transactions in Islamic law. Cao ^[4] noted that certain aspects need to be considered when translating the term for legal usage, contextual variables, and communicative functions of the translated text in the target language ^[5,6]. For the purpose of this study, *riba*, which generally refers to any unjust or exploitative gain, is commonly understood as interest on loans and is strictly prohibited in Islamic law ^[5-7]. It is compared with *usury*, which traditionally refers to any interest, and now typically refers to excessively high or illegal interest rates. In this study, *usury* is used as an equivalent term for *riba* for consistency of the analysis.

1.1. Objectives and Research Question

This study aims to investigate the linguistic variations of the term usury in the Arabic language first. Then it delves into whether such linguistic variations are or are not maintained in the nine different versions of English translations of the Quran. The question that needs to be posed is this: Do English translations of the Quran maintain the same linguistic variations of the Arabic term ‘Riba’, and subsequently maintain similar determining juridical signif-

icance to the same rulings amongst the English-speaking Muslim communities?

1.2. Linguistic Variations of ‘Riba’ in Arabic

In the classical Islamic law, the term ‘Riba’ can be initially transliterated as *riba alnasiya* (usury via charging a postponed increase/profit) and *riba alfadhl* (usury via charging an immediate increase/profit) ^[2]. In the first category, according to Siddique and Siddique ^[8], *riba* includes two primary forms: (a) a loan given with a condition that the lender receives more than the principal amount, and (b) the second occurs when repayment is delayed in exchange for an additional amount. Both forms are unanimously considered *riba* by the four Sunni schools of thought.

The second category is the usury related to business transactions which can be further divided into two subcategories. *Riba alfadhl*, which is the first subcategory, can be defined as “usury via charging an immediate increase by concurrent exchanging of unequal quantities of certain kinds of similar commodities” ^[9]. The second is *riba alnasiya* which can be related to either loans or business transactions. If related to loans, it can be defined as usury via charging a postponed increase in profit for lending a loan and hence, is classically under the first category ^[10]. However, if related to business transactions, it is defined as usury via non-concurrent exchanging of equal quantities of certain kinds of similar commodities and is hence, under the second category in hand ^[8,11]. All the companions of Prophet Muhammad (PBUH), with no exception, and the subsequent prominent Muslim jurists have agreed on the prohibition of this category of usury ^[11].

Such a consensus is based on the explicit Quranic verses and Prophet Muhammad’s (PBUH) sayings establishing its prohibition.

Still, Muslim jurists differed regarding the criterion for classifying commodities. Their opinions can be summarized in several points. First, the jurists who restrict themselves to the literal wordings of Prophet Muhammad (PBUH), and thus limit this type of usury to the six commodities stated by him. Those few jurists (known as the literal jurists, including Ibn Hazem and Abu Dawood Dhahiri) hence proposed no criterion. Nonetheless, their opinion was belittled by most Muslim jurists based on other authentic narrations, including other examples of food

other than the six mentioned in the prior tradition. Second, the criterion adopted by the Hanbali and Hanafi jurists assumes that any commodity that is normally measured by weight or volume is subjected to the second category of usury if it is of the same kind. For instance, meat, fruit, cotton, wool, copper and iron are measured by weight, while milk, oil, rice, wheat, and corn are originally measured by volume, not weight. Third, the criterion embraced by the Maliki jurists assumes that any commodity that can be normally used as a meal is subjected to the second category of usury. The fourth point relates to the criterion chosen by the Shafiite jurists, assuming that any edible product is subjected to the second category of usury, whether such a product is normally used as a meal by itself or not.

Despite the extensive scholarly attention given to the concept of *riba* in Islamic jurisprudence and its general translation as usury or interest in English, little research has examined whether the nuanced linguistic and juridical distinctions of *riba*, particularly between *riba al-nasiyah* and *riba al-fadl*, are preserved in English translations of the Quran. Existing translations often reflect partial mean-

ings, potentially obscuring the broader legal implications embedded in the original Arabic. This study addresses this gap by systematically analyzing how these linguistic variations are rendered across nine prominent English translations of the Quran to assess the degree to which the semantic and juridical depth of the term *riba* is maintained.

2. Methodology

This study investigates the English translations of the term ‘Riba’ and its linguistic variations in selected Quran translations. Nine English translations of the Quran were examined to trace the rendering of Riba across the selected verses. These translations are Sahih International, Mufti Taqi Usmani, Yusuf Ali, Ghali, Arberry, Abdul Haleem, Muhsin Khan, Mustafa Khattab, and Pickthall. A quantitative design was performed, and a scale was constructed based on the emergence of the term Riba in six verses of the Holy Quran. These verses are Chapter 2: Verse No. 275, Chapter 2: Verse No. 276, Chapter 2: Verse No. 278, Chapter 3: Verse No. 130, Chapter 4: Verse No. 16, and Chapter 30: Verse No. 39 (Table 1).

Table 1. The term ‘Riba’ and its derivatives in the Holy Quran.

No.	Quranic Chapter & Verse No.	Translations of the Quranic Verse	Part of Speech
1.	Chapter 2: Verse No. 275 (2: 275)	Those who eat <i>Riba</i> will not stand (on the Day of Resurrection) except like the standing of a person beaten by Satan leading him to insanity.	Noun
2.	Chapter 2: Verse No. 276 (2: 276)	Allah demolishes <i>Riba</i> and gives increase for charities.	Noun
3.	Chapter 2: Verse No. 278 (2: 278)	O you who believe! Be afraid of Allah and give up what remains (due to you) from <i>Riba</i> , if you are believers.	Noun
4.	Chapter 3: Verse No. 130 (3: 130)	O you who have believed, do not consume <i>Riba</i> , doubled and multiplied, but fear Allah that you may be successful.	Noun
5.	Chapter 4: Verse No. 161 (4: 161)	And [for] their taking of <i>Riba</i> while they had been forbidden from it,	Noun
6.	Chapter 30: Verse No. 39 (30: 39)	And whatever you give for <i>Riba</i> to increase within the wealth of people will not <i>increase</i> with Allah.	Noun/Verb

Data Collection and Analysis

A group of professors was invited to participate in the study. They were first provided with a thorough explanation of the linguistic variations of the term *riba* in Arabic. Then, they were asked whether the English translations in the nine selected versions of the Quran maintained these linguistic variations. The questionnaire was sent to Arab faculty members teaching in English and Translation programs across different Arab countries. The participants

were asked to rate the degree to which the English translations preserved the linguistic variations of the Arabic term *riba* on a five-point scale: fully, partially, uncertain, hardly, and never.

The data were analyzed to determine the extent to which linguistic variations were maintained in the English translations of *riba* compared to its original usage in Arabic. The mean value for each translation category was calculated on a scale from 1 to 5, where 1 represents the least

and 5 the highest degree of linguistic variation maintained. In other words, the higher the mean value, the greater the linguistic consistency between the Arabic term *riba* and its English rendering. Based on these mean values, the rank order for each translation category was established, and a grand mean was calculated. Statistical analysis was conducted using a one-way ANOVA. Initially, the Arabic term *riba* and its possible derivatives were identified. Six nouns and one verb relevant to the juridical context of *riba* were traced across various chapters of the Quran, as shown in **Table 1**.

3. Results and Discussion

The nine different versions of the English translations of the Quran have been chosen for comparison, and the results are displayed and discussed in this section. The English translations of the term ‘Riba’ and its possible derivatives were traced in all nine translations of the Quran, and the results are outlined in **Table 2**. The table shows

diversity in translation choices, revealing both semantic preferences and interpretive tendencies among translators. While some translators, such as Arberry, Yusuf Ali, and Pickthall, consistently use the term usury, others like Sahih International and Mustafa Khattab favor interest. Translators such as Mufti Taqi Usmani, Ghali, and Muhsin Khan incorporate transliterations (*riba*) alongside explanatory terms, suggesting an awareness of the term’s complex juridical and linguistic dimensions. This variation underscores a key finding of the study: that English translations of Riba often reflect only partial aspects of its broader Arabic meaning. Notably, none of the translations explicitly addresses the linguistic distinctions between *riba al-nasiya* (postponed profit) and *riba al-fadl* (immediate profit), particularly in the context of business transactions. This omission may stem from differences in legal and financial systems between Arabic-speaking and English-speaking contexts, and it raises important questions about the adequacy of translation in conveying Islamic legal concepts.

Table 2. Tracing all English translations of the term ‘Riba’ and its derivatives in nine English translations of the Quran.

No	Translators	Verses	‘Riba’ Traced Translations
1.	Sahih International	2: 275	interest
		2: 276	interest
		2: 278	interest
		3: 130	usury
		4: 161	usury
2.	Mufti Taqi Usmani	30: 39	interest/increase
		2: 275	ribā (usury or interest)
		2: 276	ribā
		2: 278	ribā
		3: 130	ribā (interest)
3.	Ghali	4: 161	Ribā (increased amount)
		30: 39	ribā (usury or interest)/increase
		2: 275	riba (interest or other unlawful gain; usury)
		2: 276	rib’a
		2: 278	rib’a
4.	Arberry	3: 130	riba (interest or other unlawful gain; usury)
		4: 161	riba (usury and other types of unlawful)
		30: 39	riba (usury and other forms of unlawful gain)/augment
		2: 275	usury
		2: 276	usury
5.	Yusuf Ali	2: 278	usury
		3: 130	usury
		4: 161	usury
		30: 39	usury
			increase/increase

Table 2. Cont.

No	Translators	Verses	'Riba' Traced Translations
6.	Abdul Haleem	2: 275	usury
		2: 276	usury
		2: 278	usury
		3: 130	usurious interest
		4: 161	usury
		30: 39	usury/increase
7.	Muhsin Khan	2: 275	Riba (usury)
		2: 276	Riba (usury)
		2: 278	Riba (usury)
		3: 130	Riba (usury)
		4: 161	Riba (usury)
		30: 39	interest/increase
8.	Mustafa Khattab	2: 275	interest
		2: 276	interest
		2: 278	interest
		3: 130	interest
		4: 161	interest
		30: 39	interest/increase
9.	Pickthall	2: 275	usury
		2: 276	usury
		2: 278	usury
		3: 130	usury
		4: 161	usury
		30: 39	usury/increase

Figure 1 illustrates the average scores assigned to each of the nine English translations of the term Riba based on their ability to maintain the linguistic variations found in the original Arabic. Higher scores indicate greater fidelity to the semantic and juridical nuances of the source term, as evaluated by expert respondents. These scores were derived from participant evaluations using a five-point scale, where higher scores indicate greater fidelity to the linguistic nuances of the source term. As shown in

the figure, translation 6 received the highest average score, followed by Translations 5 and 4, suggesting that these versions more effectively preserved the semantic depth of Riba. In contrast, Translation 1 scored the lowest, indicating a more limited reflection of the term's linguistic and juridical complexity. These findings support the study's hypothesis that the degree of linguistic variation maintained in English translations of Riba varies significantly across different versions.

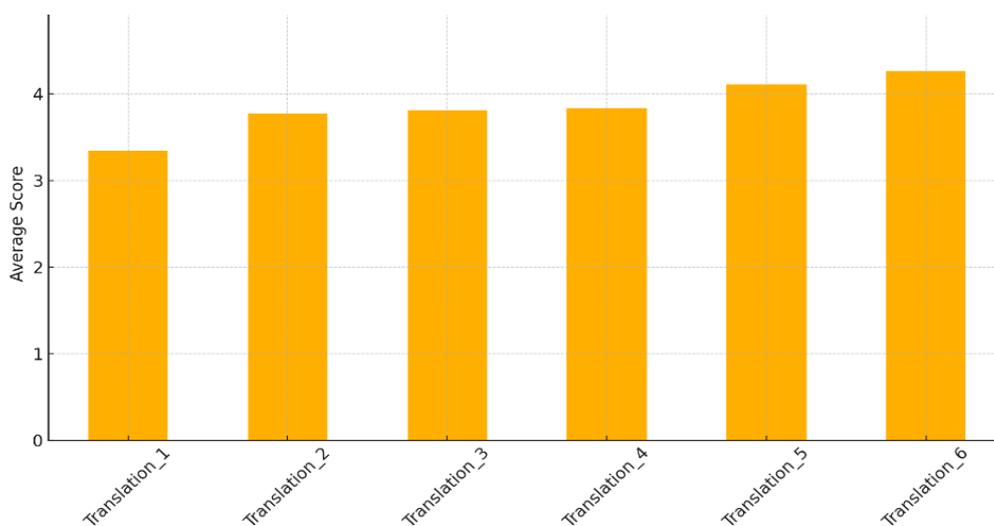


Figure 1. Mean scores of the transliteration of 'Riba'.

Table 3 compares various translations of Quranic verses referencing the term “riba”. Nine different translations are presented, each interpreting “riba” in distinct ways revealing varying interpretations. “Usury” is the most frequent translation with 24 occurrences, followed by “riba” and “interest” each with 14 occurrences. Additionally, “riba” is further specified as “interest” in 4 instances, as “usury” in 5 instances, and as “unlawful gain” in 3 instances. The term “increase” is also used in 6 occurrences. These frequencies highlight the diversity in understanding and translating the concept of “riba”.

Though resorting to paraphrase translation in such a case is justified, the phrase he has used (other forms/types of unlawful gain) is so broad since it can include many other unlawful transactions in the Islamic law, such as cheating, bribery, embezzlement, monopoly, laundering, etc. Newmark ^[12] comments that “paraphrase translation is an extended synonym and inevitably an expansion and a diffusion of the original text. It is only justified when an item of terminology (technical, institutional, cultural, ecological, scientific) cannot be handled in any other way” (130). McGuire ^[13] concludes that “paraphrase translation is only justified if there are not any equivalents for the source lexical items in the target language; paraphrase translation is the translator’s last resort” (p. 55).

Other translations, Ghali, Khan and Usmani’s, have resorted to transliteration of the Arabic term ‘Riba’ beside its English translations, which might suggest the translators’ awareness of such a deficiency in conveying the linguistic variations of the source Arabic term. Tellenbach ^[14] emphasized that one of the most critical challenges in legal translation, particularly when dealing with culturally and religiously bound terms such as those in Islamic law ^[2], is the translator’s deep understanding of both the source

and target legal systems. She argues that achieving equivalence requires not only linguistic accuracy but also a nuanced grasp of the legal and cultural context in which the term operates, especially when no direct counterpart exists in the target language. This has echoes in Abdul-Raof ^[15], who maintained that the semantic depth of Qur’anic terms like riba demands a discourse-aware translation strategy. The author argued that texture and exegesis are central to preserving meaning across languages.

Likewise, Palmer ^[16] asserted that intratextual analysis can reveal unconscious patterns within texts, a perspective that supports the argument that translations of riba may unconsciously reflect cultural or doctrinal biases. Semantically speaking, transliteration of an Arabic term into English can generally result in new forms with parallel, broadening or narrowing linguistic equivalence. As far as this study is concerned, the term ‘Riba’ used by some translators has fallen under one of these forms.

Therefore, transliteration is acceptable for Arabic words that already exist in the well-known English dictionaries, such as the term ‘Hajj’, which can be easily conceptualized by English readers as the pilgrimage of Muslims. As for broadening, it is the transition from a specific concept that the Arabic term has to a broader concept after being transliterated ^[17]. For instance, the word ‘Mecca’ originally stands in the Quran for the Holy City where Islam started. However, after being transliterated into English, it could stand for any place regarded as a centre for a specified group, activity, or interest. Many English speakers and writers have figuratively broadened the synonyms of this transliterated word to the extent that the intended meaning cannot be figured out without providing the context in which it was used and the relationship between the speakers ^[17,18].

Table 3. Virions of the term riba rendering into English.

	Translation	Frequencies
ربا (Riba)	Riba	14
	Usury	24
	Interest	14
	Riba (interest)	4
	Riba (usury)	5
	Riba (unlawful gain)	3
	Increase	6

In contrast, narrowing is the transition from a broader concept that the Arabic word has to a more specific concept after being transliterated. In other words, the number of synonyms becomes fewer, or the domain of usage becomes narrower^[17]. The term ‘Riba’ is a vivid case for this form of transliteration. Hence, once this term is uttered, the minds of many English speakers will usually limit the concept of the ‘Riba’ term to the partial concepts of the English terms: usury and interest. Therefore, the problem with transliteration arises when used with Arabic terms having no existing equivalence or existing with partial linguistic equivalence. As Abdul-Raof^[15] emphasized, the translation of Qur’anic discourse requires not only linguistic accuracy but also sensitivity to exegetical and contextual dimensions, which are often lost in simplified renderings such as “usury” or “interest. According to Zaky^[19], the linguistic meaning of a word is the type of meaning which can be mainly deduced in isolation from any other linguistic or even non-linguistic context, whereas the other types of meaning are broadly speaking derived from context.

In summary, some individuals or institutions involved in Islamic transactions might be dominated by the partial linguistic equivalence of the Arabic term ‘Riba’ and diverted from the other linguistic equivalences due to translation. In some cases, this can be of paramount juridical significance for certain rulings related to finance, banking and many other business transactions in Islamic law. In fact, translation of such a term and its alike should not constitute any confusion, not only to Muslim individuals, but also to lawyers or Judges in English-speaking countries^[20–22].

3.1. Statistical Evidence on Translation Accuracy Variation

To examine whether the six selected categories of English translations of the term ‘Riba’ differed significantly regarding the perceived accuracy of each translation, it was assumed that the degree of linguistic variation maintained in the English translations of the term ‘Riba’ varies when compared to its original linguistic variations in the Arabic language. A one-way Analysis of Variance (ANOVA) was performed on the ratings given by respondents. Results showed a significant main effect across translations, $F(5, N-6)$, $p = 0.000079$. The low p -value ($p <$

0.001) indicates that the difference in scores was not likely due to random chance; probe the data into some other scale, and what you find is, in fact, meaningful differences in how accurately or appropriately each translation is managed to convey the concept of ‘Riba’. These findings lend support for the interpretation that some of the translations were better than others at reflecting the nuances of that term as it was understood in the source language.

3.2. Statistical Signatures of Variance in Translation Fidelity

A one-way Analysis of Variance (ANOVA) was conducted on participant ratings to investigate if the six categories of selected English translations of the Arabic term ‘Riba’ differed significantly in perceived accuracy. The analysis revealed a statistically significant test statistic: $F(5, N-6) = 5.46$, $p = 0.000079$. The p -value is extremely small ($p < 0.001$), which indicates that there is a very small probability that the observed differences in scores among the translations are the result of random variation. The results underscore the importance of linguistic and contextual nuance in translating religious and culturally loaded terms and lend support to the conclusion that some translations did a better job of preserving the intended meaning than others^[23–25]. The unconscious dimensions of textual interpretation highlight the importance of data-driven approaches to understanding how terms like *riba* are rendered across translations^[16]. Hence, the results validate the research hypothesis that the degree of linguistic variation maintained in the English translations for the term ‘Riba’ varies when compared to its original linguistic variations in the Arabic language.

4. Conclusions

This study traced the term *Riba* in the Quran and examined its semantic variations in Arabic, which fall into two main categories: loans and business transactions. The comparative analysis of nine English translations of the Quran revealed that the renderings of *Riba* are largely dominated by the first category—usury associated with loans—while the second category, pertaining to business transactions, has received little attention. This partial interpretation risks narrowing the understanding of *Riba* in

English and may carry significant juridical implications for rulings related to finance, business, and banking in Islamic law. The findings underscore the importance of careful attention to the multiple dimensions of *Riba* when translating religious texts. Overlooking these dimensions may contribute to the misrepresentation of Islamic legal principles in international and interfaith contexts. Future research could extend this study by analyzing a wider range of translations, including contemporary reinterpretations, and by exploring how these linguistic choices shape both scholarly discourse and practical applications in Islamic finance.

Author Contributions

Conceptualization, S.A., Y.S., J.K.M.A. and O.A.; methodology, Y.S. and J.K.M.A.; software, S.A.; validation, S.A., O.A. and J.K.M.A.; formal analysis, S.A.; investigation, S.A.; resources, Y.S. and J.K.M.A.; data curation, S.A.; writing—original draft preparation, S.A. and O.A.; writing—review and editing, Y.S, O.A. and J.K.M.A.; visualization, S.A.; supervision, S.A.; project administration, S.A.; funding acquisition, S.A., Y.S., J.K.M.A. and O.A. All authors have read and agreed to the published version of the manuscript.

Funding

The authors extend their appreciation to the Dean-ship of Graduate Studies and Scientific Research at University of Bisha for funding this research through the promising program under grant number (UB- Promising - 43 -1445).

Institutional Review Board Statement

Not applicable.

Informed Consent Statement

Not applicable.

Data Availability Statement

The data are available upon request.

Conflicts of Interest

The authors declare no conflict of interest.

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