

## LEGALITY AND INTEREST IN THE MAJOR WORLD RELIGIONS

**Adrian Sorin I. MARIAN**

*Ph.D., Lecturer, “Bogdan Vodă” University, Faculty of Law, Cluj-Napoca, Romania*

*amarian08@yahoo.com*

### ABSTRACT

*Recent National Regulatory Framework from Law 216 of November 22, 2011, on the Prohibition of Usury in Business. Morality and the legality of the issue of usury are, however, deeply rooted in ancient times, with prohibitions against usury established in all major religions. Historical contexts and regional geography of principal economic forces have led religion and long-standing lending practices to coexist. Figures from ancient world cultures have taken stances against these practices, which, among other things, later influenced the attitudes of certain religious leaders. The three Abrahamic religions, in chronological order, Judaism, Christianity, and Islam, have numerous references of practical interest. Christianity has opposed these practices from the beginning, although some dogmas have been reinterpreted over time. In Islam, there is strong opposition to interest, and an economic phenomenon attracting more attention is the alternative to the current international banking system—Islamic banks.*

**KEYWORDS:** *abrahamic religions, islamic banks, regulatory framework, usury*

**JEL CLASIFICATION:** N1, N15, N35

### 1. INTRODUCTION

The deficiencies of the current normative framework and the problems created by its instability are expressed somewhat euphemistically by one of our renowned law professors, Ion Turcu: “Most of those who make our laws do not possess legal studies and probably believe they don’t need them, as they are not mentioned in their job description...” (Turcu I. 2011, p. 11).

It is said, however, that Christian morality could successfully replace the gaps in legal norms. Which of the major religions does not aim to establish morality as the cornerstone of the community?

It took 21 years after '89 for various justice and criminal investigation structures to attempt, usually unsuccessfully, to categorize such actions as fraud, tax evasion, or unauthorized practice of a profession. This social plague led to the creation of one of the most succinct normative acts, Law 216 of November 22, 2011, which prohibits usury. Judicial authorities can apply

"imprisonment from 6 months to 5 years" and will confiscate the sums of money obtained through the commission of the crime, i.e., the interest collected by the usurer.

The activity of "usury" is defined by the normative act as "the lending of money with interest, as a profession, by an unauthorized person." We should nuance that, contrary to popular perception, the difference between a usurer and a banker is not just that the former lacks "authorization."

A multitude of complaints, property seizures, and the temptation of very large, albeit controversial, gains have necessitated defining usury as "a new crime" in our country, even though its existence as a social phenomenon dates back to ancient times.

Vedic writings from ancient India mention usury from 2000 years ago, and it was systematically addressed by the ancient Greeks, who referred to the first banking institutions. The distinction between usury and interest arises from the exaggerated added value in the former category versus the regulated and legal value in the latter. Dictionaries further specify that the etymology of the term "interest" comes from the verb to acquire, to obtain something honestly, meaning "to gain something through work, effort, perseverance; to earn, to achieve; to find, to procure" in contrast to usury, which implies unjust profit.

## **2. MAJOR RELIGIONS AND INTEREST**

From the outset, the practice of lending with interest has been intertwined with religion. The social importance of temples was also due to their role as the earliest places for depositing significant amounts of money. The oldest known banking building is located in Mesopotamia, where archaeologists discovered accounting tablets with cuneiform writing beneath the ruins of the Uruk temple (this "red" temple dates back to around 3400-3200 BCE). By lending money, early religious leaders achieved dual objectives: they obtained profit and gained gratitude/influence, with money becoming a source and symbol of power.

Both this type of profit and influence, more so than theological ideals, have been sought and contested throughout history. Not infrequently, and not randomly, some state leaders were also religious leaders.

The relationship between the practice of lending with interest and the institutions that represented them, and the state, was bidirectional and intense from the beginning. On one hand, the state was interested in developing and maintaining credit structures as they represented sources of financing and influence. On the other hand, the institutions and individuals providing loans were interested in the existence of a relatively strong state to protect them and ensure their normal functioning through state-specific instruments (army, justice, police, finance, etc.).

For example, in the Hellenistic region, around six centuries BCE, city-states and temples issued their own currency, and in Athens, Solon's laws legalized interest, while priests from the Temple of Delos conducted banking operations with cash or goods.

To evade usury and the dominance exerted by Athens and Delos, some Greek city-states established the first public banks managed or controlled by officials. Arguing the state's interest, we note that one of the earliest regulatory acts in the ancient Orient, the Code of Hammurabi, highlights the authorities' interest in controlling interest-bearing loans, stipulating that all loan contracts must be approved by royal officials. The metaphysics of history reveals many elements of the state's interest in controlling interest up to the present day.

The practice of lending with interest, particularly usury, not only produces profit and influence but also generates and maintains resentment. These resentments and social tensions, motivated by a certain exploitation that, at different historical periods, encompassed large segments of the population, are also sources of ethnic divisions and subsequent persecutions. A famous Shakespearean saying applies through time: if you want to lose a friend, lend them money.

### **2.1. Congruence and Adjacency in the Abrahamic Religions' Approach to Interest-Based Lending**

The ancient temples of antiquity were notable not only for storing large amounts of money but also for excelling in the practice of lending money with interest. In Rome, popular movements and political parties gained support by implementing measures to control usury. Among the great figures of antiquity who condemned usury were Cicero, Seneca, Plutarch, Aristophanes (in his "Moralia"), Plato (in his "Laws"), and especially Aristotle, who, in his "Nicomachean Ethics," argued that it is immoral and unacceptable for money to generate more money on its own. Aristotle discussed wealth in two categories: natural wealth—related to land products or domestic animals—and unnatural, distorted wealth, which is wealth in money, where money increases its own value. It is very plausible that these teachings contributed to the strong opposition that early Christian leaders (who were educated in ancient teachings) had against the practices of interest-based lending.

### **2.2. Christianity**

At the Council of Nicaea in 325, which set guidelines for Christianity and demonstrated a complete break from ancient religions, Christian priests were prohibited from lending money with interest. This directive was applied differently depending on the political situation in Europe and the relationships among centers of power.

In Western Europe during these centuries, the region was fragmented into small states, a mosaic of internal struggles among noble factions, between the nobility and the clergy, or between monarchs and the nobility. The only well-structured social institution that remained was the Catholic Church, which from the beginning found its role as a state within a state (a tendency that persisted even in communist Catholic states) and often subordinated or even replaced state power. In Eastern Europe, however, the Byzantine state remained strong, with Justinian's era attempting to recreate a Great Mediterranean as an internal sea (as in the height of Roman glory) and continued the Greek banking traditions. The emperor's power, and implicitly the state's power, managed to subordinate the Orthodox Church to state authority, a tendency that persisted even after the fall of the Byzantine state under the blows of the Crusaders and later the Ottomans.

The different position of Catholicism meant that the prohibitions of the Council of Nicaea extended throughout the Western Christian community, prohibiting all Christians from engaging in usury. Eight more religious councils after Nicaea and several monarchs, culminating with Charles Martel, sought to reinforce the prohibitions against interest.

Several biblical texts underpin this view, for example, in Exodus (22:25): "If you lend money to any of my people who are poor among you, you shall not be like a moneylender to him; you shall not exact interest from him," and Leviticus (25:35-37): "If your brother becomes poor and cannot maintain himself with you, you shall support him as though he were a stranger and a sojourner, and he shall live with you. Take no interest from him or profit, but fear your God, that your brother may live beside you. You shall not lend him your money at interest, nor give him your food for profit."

The nuance regarding the prohibition among members of one's own people has been exploited over time, remains a topic of debate to this day, and is present in various evangelical chapters. In Deuteronomy (23:19-21): "You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. You may charge a foreigner interest, but you may not charge your brother interest, that the Lord your God may bless you in all that you undertake in the land that you are entering to take possession of it," and Ezra II (5): "He does not give his money at interest or take any increase; but he keeps his hands from any injustice and executes true justice between man and man," or Ezekiel (22:12): "In you they take bribes to shed blood; you take interest and profit and make gain of unjust gain from your neighbors; and you have forgotten me, declares the Lord God."

In the New Testament, a passage reiterates the prohibition on the practice of lending: "But love your enemies, do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High, for he is kind to the ungrateful and the wicked" (Luke 6:35).

In addition to the evangelical texts, the Church Fathers and major Christian theologians contributed to this view. For example, St. Basil the Great said: "Are you rich? Do not borrow! Are you poor? Do not borrow! If you are rich, you do not need to borrow, and if you have nothing, you will have nothing to repay your loan."

"When you wish to give to the poor for the Lord, giving is both a gift and a loan; it is a gift because you do not expect it to be returned; it is a loan because of the great generosity of the Lord, who will repay the debt in place of the poor."

In Western Europe, with the flourishing of maritime commercial areas, there was a reinvention/revitalization of banking activities in the major cities of Northern Italy (Venice, Genoa, Milan, Florence), the Iberian regions, driven by the immense amounts of gold and silver brought from American colonies, as well as the Hanseatic League's northern European commercial centers and the nations that excelled in navigation (English, Dutch). The practice of interest-based lending was revitalized, and ethical debates on interest intensified, as the Reformation began.

Its founder, Luther, extolled poverty—true faith—and the clergy no longer needed wealth. The feudal lords in most German states discovered great merit in such faith, which, importantly, allowed them to appropriate ecclesiastical properties. In England, Henry VIII, after the Pope refused to grant him a divorce, also discovered doctrinal pretexts, broke away from Rome's hegemony, and enriched himself through similar operations.

“Rulers who were frequently reproached by the Pope could generally only view favorably a doctrine that added religious powers to their political power and made each of them a pope. Far from diminishing the absolutism of rulers, the Reformation only exaggerated it” (Gustave Le Bon, p.121, 2010).

The confiscation of wealth under doctrinal pretexts reached its peak under King Philip IV of France, unmatched except by 20th-century totalitarian regimes, Nazi or communist. In 1321, he dismantled the Knights Templar, who, from an exclusive group of knights sworn to poverty, created the largest financial-banking corporation of their time, accumulating fabulous wealth that still excites the imagination today.

The Templars devised and implemented early forms of bills of exchange, debit cards, and a banking network. When merchants traveled on commercial missions, they would deposit their money in a Templar castle out of fear of robbers and receive a valuable note based on which they could recover the sum from another location, a Templar branch, for a commission. The tragic history of the Templars still fuels myths about the origins of Freemasonry, the Universal Government, World Conspiracy, the Holy Grail, etc.

In the staged trial by royalty, among other more or less fanciful accusations, there were references to violations of evangelical precepts regarding interest, although over time, the financial mechanisms invented by the Templars were adopted by almost all civilizations.

In the 16th century, another titan of the Protestant Reformation, the theologian and pastor John Calvin, proposed in Switzerland, in Geneva, a reinterpretation of the Old Testament commandments concerning monetary loans, showing that a distinction should be made between usury, with very high interest rates, and loans with low interest rates, which should be accepted. This interpretation is understandable, according to some economic historians, given that the story took place in the Swiss banking context.

However, it was not only Christianity that opposed the idea of usury and, in general, the practice of interest-based lending. All major religions, in promoting humanitarian ideals and social justice, criticize usury, with Islam being particularly vocal in this regard.

### **2.3. Islam**

Theological debates, comparisons, and potential controversies are best left to specialists. However, it is common sense to expect a religion that provides detailed and precise rules of conduct to also have a clear stance on interest and usury.

The Quran states: "Allah has permitted trade and forbidden interest" (2:275). Additionally: "But if you repent, you may have your principal—thus you do no wrong, nor are you wronged" (2:278). Muslims interpret this prohibition as a complete ban on charging any form of interest or obtaining any profit through it. Moreover, the Quran specifies: "If you are on a journey and cannot find a scribe, then a pledge with possession [shall suffice]" (2:282), indicating that all transactions should be clear and free from ambiguity and speculation.

Not only is interest prohibited, but any exchange that could result in unfair benefits to one party at the expense of others is also forbidden. Those who consume usury are warned of severe consequences in the Hereafter: "Those who eat usury will not stand except as stand one whom the Devil has driven to madness [or] insanity from [his] touch" (Isidro Esnaola, p.30.2013).

As noted by Le Bon, "If religious revolutions were judged solely by the dark story of the Reformation, we would be forced to consider them extraordinarily disastrous. However, not all were like that, with the civilizing influence of certain religious revolutions being considerable. By giving people moral unity, it greatly increased their material power. This is particularly evident when a new faith, brought by Muhammad, transformed the small and powerless tribes of Arabia into a formidable nation" (Le Bon, p.26, 2010).

Muslim theologians have provided explanations for the prohibition of usury. They argue that reliance on usury prevents people from working to earn a living. If a moneylender finds they can gain more money through usurious contracts, they will be less inclined to work and endure the hardships associated with labor, trade, and difficult tasks. This leads to a halt in productive activities and a situation where the weak are exploited for the benefit of the strong. The end result is that the wealthy increase their riches at the expense of the worsening poverty of the weak, which in turn fosters envy, class conflict, extremist revolts, and destructive principles. Recent history has confirmed the dangers of usury and moneylenders to politics, governance, and both national and international security (Yusuf Al Qaradawi, p.248, 2010).

## **2.4. Judaism**

Why is there such a significant presence of Jews in the banking world? Firstly, if the realities of economic life and the possibilities of those who deposited money led to the invention of interest-bearing loans in the Christian world, it was precisely Christians who were prohibited from lending money with interest.

Someone had to lend to others!

Similarly, in the Islamic world, while Muslims were prohibited from charging interest, they tolerated non-Muslim populations who addressed this issue of monetary resources and loans. This effectively allowed Jews to play a prominent role.

Jewish civilization flourished alongside the brilliant Arab community in medieval Spain. The disappearance of the Spanish emirates was a severe blow to the Jews, leading to endless pogroms, Inquisition tortures, and exile. It is hard for someone outside the region to understand

such animosity between the two related Semitic peoples, especially now, in the most advanced century of civilization, given their historical collaboration.

One explanation for the massive presence of Jews in the banking world is that the very prohibitions imposed by Christians and Muslims provided Jews with an opportunity to monopolize these practices.

Another explanation comes from sociologist Max Weber in "The Protestant Ethic and the Spirit of Capitalism." He states that "national or religious minorities that are in a subordinate position to a ruling group are prone, due to their voluntary or involuntary exclusion from positions of political influence, to be attracted with particular force to economic activity. Their most capable members seek to satisfy their desire for recognition of their abilities in this field, as they have no other opportunity in state service."

This was certainly true for Poles in Russia and East Prussia, who advanced economically more rapidly than those in Galicia, where they held a superior position. Similarly, this was earlier proven for Huguenots in France during the time of Louis XIV, and for dissenters and Quakers in England (Weber M., p.129, 2007).

We might add a similar example from the Balkan space with the economic success of the Aromanians, almost regardless of the base population they were minorities against. Their center, Moscopole, with 60,000 inhabitants in 1760, was then six times larger than Athens and the second-largest city in the Balkans after Istanbul.

The reversals, risks, and sometimes tragedies of a wealthier and more influential minority have been observed in very different regions and eras. For example, the Tutsi minority in Rwanda in the 1990s, the Alawite community in contemporary Syria, Armenians in Turkey in 1918, and Sunnis in Iraq, etc.

The high proportion of Jews in business, and especially in the banking system, is not a recent phenomenon. For example, Weber notes in the same work that in 1895 in Baden, the capital available for profit tax was: for 1,000 Protestants - 954,000 marks; for 1,000 Catholics - 589,000 marks; and for Jews, with over four million marks per thousand persons, was far ahead of others. The level of education was also different. In 1895, the population of Baden was composed of: Protestants - 37.0%; Catholics - 61.3%; Jews - 1.5%. Students in higher education institutions were distributed on average as follows: Protestants 48, Catholics 42, Jews 10. It is noteworthy that this work was aimed at deciphering the mechanism of Protestantism's influence on the socio-economic development of the community.

We believe that there is an exaggeration and sometimes fabrication of a particular ethnic presence in important financial and banking sectors, and the explanations are at the hand of common sense. Simply put, Jews were given a monopoly because they initially did not excel in this field.

"Although Jews have a reputation for being among the most skilled businessmen, ancient Jewish civilization did not know currency, but one can speak of banking commerce conducted by

temples with banking functions, which received sums on deposit without making loans with interest" (Gheorghe C.A., p.176, 2009).

We previously mentioned several evangelical texts from the Old Testament that refer to prohibitions regarding interest and usury. Could the social mechanism that destroyed the Knights Templar—resentments, envy, and the desire to seize their wealth—have functioned historically against Jews as well? Aside from the fact that "Jews themselves bear a large part of the responsibility for the hatred surrounding them" (Michnik A., p.169, 2009), referring especially to the significant proportion of Jews in leftist movements, which, however, can bear a rational historical explanation.

It is certain that in both the Christian and Islamic worlds, the need for credit was largely met by the privileges of Jews (Weber M., p.217, 1998).

### **3. ADAPTATION OF DOGMAS AND ORGANIZATIONS TO ECONOMIC REALITIES**

Real life, the twists and turns of the concrete, and the synergy of actions, as a Romanian politician once put it, present humanity with an unresolved psychological problem: "how to maintain a belief that is both strong and tolerant" (Le Bon, p.27, 2010).

The issue at hand is one of adaptation that no longer adheres strictly to the uncompromising tone of the Nazarene and the clarity of evangelical principles: "Let your yes be yes, and your no be no" (Matthew 5:37).

Where wealth has increased, the essence of religion has diminished in the same proportion. "Therefore, I do not see how it is possible, in the nature of things, for any revival of true religion to last for a long time. For religion must necessarily produce both diligence and economy, and these can only create wealth. But as wealth increases, so will pride, passion, and love of the world in all its forms. Thus, while the form of religion remains, its spirit disappears rapidly.

Is there no way to prevent this continuous decline of pure religion? Should we not stop people from being diligent and economical?" (Weber M., p.143, 2007).

Christianity initially promoted disinterest or even contempt for material values, which attracted large masses of people of modest social standing. However, it became evident that diligence, temperance, and overall societal development produced wealth. So what happens to the prohibitions on interest?

Historian Zoe Petre's interpretation seems to fit several religious currents: "Adjustments to doctrine are made because it is clear that the economy had its own rules and ultimately leads to wealth as an expression of God's favor towards those who have it. The prohibition (on practicing interest) comes from the horizon of a non-monetary economy, which was the economy of the



ancient world. In antiquity, there was money, but the overall mentality considered money as an inferior and sometimes degrading form of wealth. True wealth was land. Land was the good wealth, bringing virtue... and this is not only for Christians... this expresses a very general point of view. So, when Jesus enters the temple and overturns the tables of the money changers, he is in tune with all popular ways of seeing the rich man as someone who has obtained his wealth through unclean means and who lives by unclean ways” (Păcuraru B., 2013).

This raises the question: how might human greed be tempered by its own means without divine intervention? To what extent can religious beliefs still have a major impact on politics and economic management, or which traditional religious precepts and prohibitions seem obsolete or anachronistic today?

Certainly, those involved propagate the idea of obsolescence. Adrian Vasilescu, advisor to the governor of the National Bank of Romania, has a decisive position: “Christian religion no longer looks to the past. It no longer condemns loans and interest. Especially today, when interest is the engine of prosperity. Hundreds of millions of people have achieved prosperity through loans and interest.”

In a declarative manner or to attract clientele in competitive struggles, there are plans to reform monetary and banking systems to serve humanity rather than the other way around.

Notable proposals include Ethical Banking, Time Banks (using hours or units of time as payment), and Interest-Free Money, as the monetary system should be considered a public utility service available to citizens/taxpayers who should no longer pay taxes/interest/fees for the use of money/public goods. Recent theories from the Austrian School of Economics advocate restoring a physical correspondent for money to prevent or counteract collapses caused by unreal sums produced and circulated by a banking system that loses touch with reality. This physical correspondent refers to precious metals and, intriguingly and interestingly, to energy, which increasingly asserts its value as a standard and an essential factor of social life and has been used as a strong argument in many politico-economic negotiations.

Islamic theologians have also made an effort to interpret (ijtihad) to harmonize Sharia with local customs (urf), necessity (darura), and the common good (maslaha). The expansion of Islam and various local customs have complicated this work, but, on the other hand, the price of oil and the rise of the “Asian Tigers” have necessitated a pragmatic interpretation (Isidro Esnaola, 2013).

### **Islamic Banks**

A pragmatic interpretation that is gaining increasing interest under the auspices of a global economic and financial crisis that has plagued all systems is Islamic banking.

Human conduct in Islam is defined in more detail than in other religions, as previously stated, and in the financial realm, Quranic rules specify two main guidelines: firstly, the prohibition of usury (riba), and secondly, charitable acts, where generosity is not just recommended but mandatory, specifying the proportion of income that must be given in donations.

In this context, the concept of Islamic banks might seem unrealistic to people/clients from other regions accustomed to paying onerous installments and providing extraordinary risk guarantees. However, not only is it real, but this type of bank has also demonstrated success, especially during the recent crisis.

An Islamic bank participates directly and assumes potential losses in partnership with the client. For example, if a client seeks a loan to start a business, a rate is set together with the bank. If the profit is higher, the surplus automatically goes to the client, and if it is lower, the bank accepts reduced payments.

When purchasing a home, the bank establishes a contract with the person and buys the property in partnership. The client makes payments over time, and the bank's share in the property decreases while the client's share increases until, at the end of the period, the client becomes the full owner.

Another type of Islamic loan involves a partnership between the bank and a client. "The bank provides financing while the client contributes labor, management, and expertise in a specific field. Profits are shared between the bank and the client in a predetermined ratio, and if there are losses, they are entirely covered by the bank."

Generally, the vast majority of clients of Islamic banks are ordinary people and small to medium-sized enterprises. Countries with the strictest Islamic banking purity conditions are Iran and Pakistan, where there is a real obsession with avoiding the sin of usury (Gavrila C., 2013).

Islamic banks pay more attention to the type of investment proposed rather than the person proposing it, as a "collective enterprise" is created, and no guarantees are required from the client. Moreover, they are more involved in production activities since they are denied purely financial operations. Banks make money but also create social wealth. Islamic banks are more equitable and responsible because they are involved in the management and success of the businesses they promote (Isidro Esnaola, 2013).

However, as the saying goes, "no one is a prophet, not even in their own country," there are still enough critics, particularly among some Muslims, who argue that Islamic banks are merely subterfuges and that banking and Islam remain incompatible notions.

#### **4. CONCLUSIONS**

Examining the statements from the involved parties reveals a state of apparent insolubility between real-world economic practices and religious precepts. The effort of the faithful to harmonize their daily existence with the teachings they wish to follow is at least commendable.

To use a term from the pervasive media, the supreme teaching has neither lost its significance nor its importance or relevance; it has perhaps lost some of its audience. However, it is said that Sacred Tradition does not aim to gain ratings, regardless of faith. It is simply Sacred Faith! Just as Sacred was the love that gave rise to humanity, the greatest perversion of Genesis is

when hatred is invoked in connection with Abrahamic beliefs. These beliefs share many common elements because they stem from the same source, as one professor explained.

In Judaism, Christianity, and Islam—the three Abrahamic religions—there is a summum of congruence that too many overlook. The belief in a single Creator God, to whom humans are entrusted with the world borrowed from their descendants, is remarkably similar.

In contemporary times, many church institutions are structured according to management principles analogous to modern organizations and measure audience, public, circulation, revenue, and profit.

Some view this as a deviation from true faith, while others welcome the renovationist mentality and adaptability.

Church leaders (not yet termed managers) are members of bank boards, and opening bank accounts has become a routine practice even for monks of renowned monasteries. Is it still permissible for us laypeople to remember that accepting donations from people outside the Church is not allowed?

Ethics is an open discipline, and we are still searching for a business ethics that aligns not only with economic profitability principles but also with religious ideals and precepts.

Until then, the interference between interest-bearing loans and faith reminds us of an anecdote from antiquity. It is said that Alexander the Great, educated in a cult for great teachers, visited Diogenes and asked how he could help him. The scholar replied, “Yes, you can help me—by moving a little to the side so I can enjoy the sun.”

## REFERENCES

- Gavrila, C.** (2013). Conturi reglate islamic. December 11, 2013, 22:00. Retrieved from [Eve News](#)
- Gheorghe, C. A.** (2009). *Drept Bancar*. Ed. C.H. Beck, Bucharest.
- Isidro, E.** (2013). *Banca Islamica, un alt fel de a face bani*. December 10, 2013, 23:00. Retrieved from [CRIP](#)
- Le Bon, G.** (2010). *Psihologia mulțimilor*. Ed. Antet, Ploiesti.
- Marseille, J., et al.** (1995). *Histoire*. Ed. Nathan, Paris.
- Michnik, A.** (2009). *Mărturiile unui disident convertit*. Ed. Polirom, Bucharest.
- Păcuraru, B.** (2013). *Băncile au câștigat bisericile de partea lor: dobanda nu mai e păcat*. December 11, 2013, 20:00. Retrieved from [Income Magazine](#)
- Postolache, R.** (2012). *Drept bancar*. Ed. C.H. Beck, Bucharest.
- Radu, L., Iuga, A., & Frunză, S.** (2013). *Etică în administrația publică*. Ed. Tritonic, Bucharest.
- Turcu, I.** (2011). *Noul Cod civil, Legea nr. 287/2009, Cartea V, Despre obligații*. Ed. C. H. Beck, Bucharest.
- Weber, M.** (1998). *Sociologia religiei*. Ed. Teora, Bucharest.
- Weber, M.** (2007). *Etica protestantă și spiritul capitalismului*. Ed. Humanitas, Bucharest.
- Visser, W. A. M., & McIntosh, A.** (1998). "A Short Review of the Historical Critique of Usury". Retrieved from [Alistair McIntosh](#)
- Yahya bin Sharaf-ud-Din An-Nawawi.** (1999). *Ryad As-Salihin (Grădinile credincioșilor)*. Ed. Islam, 1st edition, Bucharest.
- Yusuf Al Qaradawi.** (2003). *Permis și interzis în Islam*. Ed. Islam, 2nd edition, Bucharest