

CONTEXTUALIZING MUAMALAH HADITHS IN HADITH STUDIES LEARNING AMONG ISLAMIC ECONOMICS STUDENTS AT UNZAH

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Abstract

This article examines the contextualization of muamalah hadiths in the Hadith Studies course for students of the Islamic Economics Study Program at Universitas Islam Zainul Hasan Genggong (UNZAH). The study is motivated by the need to connect hadith texts on trade, usury, pledge, debt, wages, trust, and market ethics with contemporary Islamic economic practices. Many students understand hadith normatively, yet they still need a learning model that helps them relate prophetic traditions to banking, digital transactions, entrepreneurship, and ethical financial behavior. This research uses a qualitative descriptive design based on library research and document analysis. Primary data consist of selected muamalah hadiths from canonical collections and course-oriented materials, while secondary data include Islamic economics literature and previous studies on Qur’anic and hadith-based economic concepts. The data were analyzed through thematic interpretation involving textual reading, contextual mapping, pedagogical adaptation, and relevance analysis. The findings show that contextualizing muamalah hadiths can be organized into five learning themes: ethical trade, prohibition of riba and gharar, trust-based contracts, social justice in transactions, and accountability in wealth management. The study also finds that contextual learning strengthens students’ hadith literacy, transaction ethics, and sensitivity to Islamic economic problems. The article contributes a learning-oriented framework for integrating muamalah hadiths into Islamic economics education at UNZAH.

INTRODUCTION

Hadith Studies occupies an important position in Islamic higher education because it introduces students to the Prophetic sources that guide religious understanding and social conduct. In the Islamic Economics Study Program, the course is not only expected to explain the science of hadith transmission and classification, but also to help students understand how hadith functions as a normative and ethical foundation for economic behavior. Students of Islamic economics encounter concepts such as bay', riba, rahn, mudarabah, amanah, gharar, market justice, and social responsibility. These concepts cannot be separated from the Qur'an and the Sunnah as the two primary sources of Islamic law and morality (SITI, 2024). Therefore, learning Hadith Studies in Islamic Economics

requires a contextual approach that connects prophetic texts with the realities of contemporary economic life (Ramadani & Sofa, 2025).

The development of Islamic economics in Indonesia has created a growing need for graduates who understand not only technical economic theories but also the scriptural values that underlie Islamic financial practice. The expansion of Islamic banking, halal industry, Islamic microfinance, zakat management, waqf development, and digital sharia transactions requires human resources with strong textual literacy and ethical sensitivity. Previous research on buying and selling, riba, and pledge from the perspective of the Qur'an and Hadith emphasizes that Islamic economic practices must be grounded in scriptural norms, especially in matters of honesty, justice, and prohibition of exploitative transactions (NURUL, 2024). However, most studies remain conceptual and have not sufficiently discussed how such hadiths should be transformed into learning material for Islamic economics students (Hasanah & Sofa, 2025).

In many classroom contexts, muamalah hadiths are often taught as separate legal texts. Students may memorize the translation of hadiths on trade, riba, or pledge, but they may not automatically connect these texts with actual economic practices. For example, the hadith on honest traders is not merely a moral message; it can be used to analyze business transparency, consumer protection, contract fairness, and the ethics of entrepreneurship. The hadith on riba is not only a prohibition of additional debt payments; it is also a basis for discussing justice, risk-sharing, financial exploitation, and the distinction between productive profit and unjust gain. The hadith on rahn may be connected with collateral, Islamic pawnshops, and asset-based financing. Such connections require contextualization (Firdausiyah & Sofa, 2025).

Contextualization in this article refers to the process of interpreting hadith texts by considering their linguistic meaning, legal substance, moral purpose, and relevance to the learning needs of Islamic economics students. This does not mean altering the authority of hadith, but rather presenting it in a way that helps students understand its application in contemporary social and economic settings. Contextual learning is important because Islamic economics students are expected to become practitioners, educators, researchers, entrepreneurs, and policy actors who can translate Islamic values into professional practice. Hadith learning that remains purely textual may produce formal knowledge, whereas contextualized learning can build ethical reasoning and professional responsibility (Shalawati & Sofa, 2025).

The urgency of this study becomes stronger in the context of UNZAH, an Islamic university rooted in pesantren values and community-oriented education. The Islamic Economics Study Program at UNZAH needs a learning pattern that harmonizes classical Islamic sources with contemporary economic challenges. The Hadith Studies course can become a strategic space for strengthening students' understanding of muamalah ethics and Islamic economic identity. Through contextualization, hadiths are not only studied as textual heritage but also as living guidance for building honest, fair, accountable, and socially responsible economic behavior (Sofa et al., 2021).

Based on this background, this article aims to analyze how muamalah hadiths can be contextualized in the Hadith Studies course for Islamic Economics students at UNZAH. The study focuses on three questions: first, what muamalah themes are relevant to Islamic economics learning; second, how these hadiths can be connected with contemporary economic issues; and third, what learning implications can be drawn for

strengthening students' ethical and professional competence. The novelty of this article lies in its pedagogical orientation: it does not merely describe the concepts of sale, riba, and pledge in hadith, but develops them as contextual learning materials for Islamic economics education (Laili et al., 2026).

LITERATURE REVIEW

Muamalah is generally understood as the field of Islamic teachings that regulates human interactions, including economic transactions, property relations, contracts, exchange, debt, partnership, and social welfare. In Islamic economics, muamalah is not limited to legal permissibility; it also contains moral values such as honesty, mutual consent, fairness, transparency, and protection from harm. Chapra (2000) argues that Islamic economics is inseparable from moral purpose because economic activity must serve human welfare and social justice. This orientation is consistent with *maqasid al-sharia*, which seeks to protect religion, life, intellect, lineage, and wealth. In the context of learning, muamalah hadiths should therefore be read as sources of both legal norms and ethical formation (Habibah et al., 2025).

Hadiths on trade emphasize honesty, clarity, and consent between contracting parties. The well-known prophetic instruction that the seller and buyer have the right of option as long as they have not separated is often discussed in relation to *khiyar* and contractual freedom. Another hadith describes the truthful and trustworthy merchant as being with the prophets, the truthful, and the martyrs. These narrations show that trade in Islam is not morally neutral; it is a field in which faith, trust, and accountability are tested. For Islamic Economics students, this theme can be connected with business ethics, consumer rights, information symmetry, product quality, digital marketplace transparency, and responsible entrepreneurship (Sukandarman et al., 2024).

Hadiths on *riba* are central to Islamic economic studies because they distinguish legitimate trade from exploitative gain. The Qur'an explicitly permits trade and prohibits *riba*, while hadith literature explains forms of *ribawi* exchange and the importance of immediate and equal exchange in certain commodities. Classifies *riba* into several categories, such as *riba fadl*, *riba nasi'ah*, and *riba jahiliyyah*, each of which has implications for understanding debt, exchange, and financial injustice. For students, the contextual issue is not only the legal definition of *riba*, but also how the prohibition promotes fairness, risk sharing, and protection of vulnerable parties in modern finance (Arifin & Sofa, 2025).

The concept of *rahn* or pledge is also significant in Islamic economics. Hadith narrations report that the Prophet Muhammad once pledged his armor when purchasing food. This narration is often used as evidence for the permissibility of pledge when it is conducted with trust and without injustice. Contemporary discussions of *rahn* include Islamic pawnshops, collateralized financing, microfinance, and asset security. However, pedagogical contextualization should also highlight the ethical limits of pledge: the collateral must not be exploited unfairly, the debtor must not be oppressed, and the transaction must preserve trust. In learning, *rahn* can be analyzed through both *fiqh* rules and social protection perspectives (Hanafi & Sofa, 2024).

The contextual learning approach supports the integration of textual knowledge and lived reality. Learning becomes meaningful when students are able to connect concepts with real situations, analyze problems, and propose ethical solutions. In Islamic education, contextualization should not reduce religious teachings into pragmatic

applications; rather, it should help learners understand the wisdom and objectives behind Islamic norms. Muamalah hadiths provide rich material for this approach because they combine legal guidance, moral instruction, and social responsibility. The teacher's role is to guide students from text comprehension to ethical reasoning and professional application (Zakiyullah & Sofa, 2025).

Several previous studies have discussed economic concepts in the Qur'an and Hadith, including sale, riba, and pledge. conclude that these three themes are regulated by scriptural sources and are closely related to honesty, prohibition of fraud, prohibition of usury, and permissibility of pledge under Islamic rules. Other works in Islamic economics also emphasize that the normative sources of Islam are essential for shaping financial ethics and transaction governance (Sholeha & Sofa, 2025). Nevertheless, there remains a need to transform these conceptual discussions into classroom-based learning frameworks, particularly for students of Islamic economics. This article addresses that gap by proposing contextualization as a bridge between hadith texts and Islamic economics learning (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative descriptive design based on library research and document analysis. The object of the study is the contextualization of muamalah hadiths in the Hadith Studies course for students of the Islamic Economics Study Program at Universitas Islam Zainul Hasan Genggong (UNZAH). The study does not measure statistical effects; instead, it interprets the relevance of selected hadith themes to Islamic economics learning and formulates a pedagogical framework that can be used in classroom practice (Ramadhani & Sofa, 2025).

The primary data consist of selected hadiths related to muamalah, especially hadiths on sale and purchase, riba, pledge, debt, wage payment, trust, honesty, and market ethics. These hadiths were selected because they directly correspond to the basic themes of Islamic economics and are frequently discussed in fiqh muamalah. Secondary data include academic literature on Islamic economics, Islamic business ethics, maqasid al-sharia, hadith studies, and the article by Hidayatulloh, which discusses the concepts of buying and selling, riba, and pledge from the perspective of the Qur'an and Hadith (Amelia & Sofa, 2025).

Data collection was conducted through documentation. The researcher identified relevant muamalah hadiths, grouped them according to economic themes, and compared their normative meanings with the learning needs of Islamic Economics students. The data were then organized into several categories: ethical trade, prohibition of riba and gharar, pledge and collateral, debt and trust, wage justice, and market accountability. Each category was interpreted in relation to contemporary economic issues that may be discussed in the Hadith Studies course (Saifullah & Sofa, 2025).

The data analysis used thematic interpretation. First, the selected hadiths were read textually to identify their basic meaning. Second, the moral and legal values contained in the hadiths were identified. Third, the values were connected with Islamic economic concepts such as contract validity, market ethics, financial justice, and social responsibility. Fourth, the findings were translated into learning implications for the Hadith Studies course at UNZAH. This analysis allows the study to move from textual explanation toward contextual learning design (Ilahi et al., 2025).

To maintain the trustworthiness of the analysis, the study applied source triangulation by comparing hadith-based discussion with Islamic economics literature and prior scholarly works. Interpretive caution was also applied by avoiding claims that exceed the available textual and academic data. The article therefore presents its results as a conceptual and pedagogical framework, not as a statistical generalization about all students or all teaching practices at UNZAH (Putri et al., 2026).



Diagram 1. Methodological Framework for Contextualizing Muamalah Hadiths in Hadith Studies Learning

This diagram illustrates the research method flow used in the article. This study employs a descriptive qualitative design using library research and document analysis approaches. The object of the study is directed toward the contextualization of muamalah hadiths in the Hadith Studies course for students of the Islamic Economics Study Program at UNZAH.

The research flow begins with determining the object of study, namely muamalah hadiths that are relevant to Islamic economics learning. The study then focuses on interpreting the relevance of hadith themes to students' learning needs. The primary data consist of hadiths related to sale and purchase, riba, pledge, debt, wages, trust, honesty, and market ethics, while the secondary data are drawn from literature on Islamic

economics, Islamic business ethics, maqasid al-sharia, hadith studies, and related scientific articles.

Data collection was conducted through documentation by identifying, classifying, and comparing the normative meanings of the hadiths with the learning needs of Islamic Economics students. The data were then classified into several categories, namely trade ethics, the prohibition of riba and gharar, pledge and collateral, debt and trust, wage justice, and market accountability.

Data analysis was carried out through thematic interpretation in four stages: reading the hadiths textually, identifying their moral and legal values, connecting them with Islamic economic concepts, and translating the findings into learning implications. Thus, this method produces a contextual learning design for the Hadith Studies course in the Islamic Economics Study Program at UNZAH

RESULTS AND DISCUSSION

Muamalah hadith themes relevant to Islamic economics learning

The first finding shows that muamalah hadiths relevant to the Hadith Studies course in Islamic Economics can be grouped into several major themes. These themes include honest trade, prohibition of riba, avoidance of gharar, pledge and collateral, payment of wages, fulfilment of contracts, and market ethics. Such themes are not isolated legal materials; they form an integrated ethical framework for Islamic economic behavior. Students who study Islamic economics need to understand that every transaction is connected with responsibility before God and accountability to other human beings.

The theme of honest trade can be used to introduce students to the moral basis of business. The prophetic emphasis on truthfulness and trustworthiness provides a foundation for discussing fair marketing, product transparency, consumer protection, and professional integrity. In classroom practice, this theme can be contextualized through case studies of online selling, misleading advertisements, hidden product defects, and asymmetric information between seller and buyer. Students can be asked to identify which prophetic values are violated and how Islamic economic ethics would respond to the problem.

The theme of riba is highly relevant because it lies at the heart of Islamic finance. Hadiths concerning ribawi commodities help students understand that the prohibition of riba is not merely a formal legal rule but a moral protection against exploitation. In modern learning, this theme can be connected with consumer loans, debt traps, informal moneylending, credit card interest, and financial products that may resemble or avoid riba. The learning objective is not only to make students memorize the definition of riba, but to train them to analyze financial structures and identify whether a transaction contains injustice, guaranteed gain without risk, or exploitation of need.

The theme of rahn or pledge offers a useful bridge between hadith texts and Islamic financial institutions. Students can examine the narration of the Prophet's pledge and connect it with Islamic pawnshops and collateralized financing. The discussion should not stop at permissibility; it must include the ethical governance of collateral, the rights of the debtor, the obligation to protect the pledged object, and the prohibition of unjust benefit from another person's hardship. Such contextualization helps students understand rahn as both a contract and a social trust.

The theme of wages and labor ethics is also important. Hadiths that instruct payment of wages before the worker's sweat dries can be contextualized into discussions of employee rights, fair compensation, delayed payment, gig economy work, and exploitation in informal labor. Islamic Economics students should understand that muamalah is not only about trade and finance but also about justice in production, labor relations, and distribution of wealth. This widens the scope of Hadith Studies beyond narrow legal categories.

Table 1. Contextual Mapping of Muamalah Hadiths in Islamic Economics Learning

Muamalah theme	Hadith value	Contemporary issue	Learning output
Trade and sale	Honesty, consent, transparency	Online marketplace, product quality, advertising ethics	Students analyze business ethics based on hadith values
Riba	Justice and prohibition of exploitation	Loans, interest, debt traps, financial contracts	Students distinguish lawful profit from exploitative gain
Rahn	Trust and protection of collateral	Islamic pawnshops, collateralized financing	Students evaluate pledge contracts ethically
Wages	Justice for workers	Delayed payment, informal labor, gig work	Students relate hadith to labor rights
Debt and trust	Fulfilment of obligations	Consumer financing, repayment ethics	Students understand accountability in debt relations
Market ethics	Fairness and public welfare	Fraud, hoarding, price manipulation	Students identify market behavior contrary to prophetic ethics

Source: Data processed from thematic interpretation, 2026

Contextualization as a bridge between hadith text and economic reality

The second finding indicates that contextualization functions as a bridge between hadith texts and economic reality. Without contextualization, students may treat hadiths as abstract religious statements unrelated to modern economic practice. Through contextual learning, however, each hadith becomes a source for analyzing real problems. For instance, the hadith on khiyar in sale can be related to return policies, product complaints, warranty systems, and consumer rights. The hadith on riba can be connected with debt justice, financial inclusion, and the moral critique of exploitative lending. The hadith on wages can be discussed in relation to employment contracts and timely payment.

This contextualization process requires several pedagogical steps. First, students identify the text and translation of the hadith. Second, they examine the key concept contained in the hadith, such as honesty, trust, fairness, prohibition, or obligation. Third, they connect the concept with Islamic economic theory. Fourth, they analyze a contemporary case. Fifth, they formulate an ethical response based on the hadith. This sequence allows students to move from memorization to comprehension, from comprehension to analysis, and from analysis to value-based decision making.

In the context of UNZAH, this approach is compatible with pesantren-based academic culture. Pesantren values emphasize adab, honesty, discipline, and responsibility. These values can strengthen the interpretation of muamalah hadiths in the Islamic Economics classroom. A hadith on trade is not only a legal proof; it is also a moral lesson about trust. A hadith on *riba* is not only a prohibition; it is also a critique of greed and injustice. A hadith on debt is not only a contract rule; it is a reminder of accountability. By linking hadith with pesantren values, the learning process can produce students who are textually literate and ethically grounded.

Contextualization also helps students respond to the digital transformation of economic activity. Contemporary transactions increasingly occur through applications, platforms, electronic wallets, online marketplaces, and digital financing. These forms of transaction were not present in the early Islamic period, but the values contained in muamalah hadiths remain relevant. Honesty, consent, transparency, protection from harm, and avoidance of exploitation are still applicable. The task of learning is to help students understand how these values operate in new economic forms.

Learning implications for Hadith Studies in Islamic Economics at UNZAH

The third finding concerns learning implications. The Hadith Studies course for Islamic Economics students should be designed not only as an introduction to hadith sciences but also as a value-based economic literacy course. This does not mean reducing Hadith Studies into economics; rather, it means placing selected muamalah hadiths within the professional needs of Islamic Economics students. Students still need to learn basic concepts such as *sanad*, *matn*, authenticity, and the position of hadith as a source of Islamic law. However, they also need to see how hadith guides economic behavior.

The learning design can use a thematic model. Instead of presenting hadiths randomly, lecturers can organize the course into themes such as trade ethics, *riba* and financial justice, pledge and collateral, debt responsibility, wage justice, and social welfare. Each theme begins with selected hadiths, followed by vocabulary explanation, historical context, legal meaning, ethical message, and contemporary case analysis. This model helps students understand the internal coherence of hadith teachings on muamalah.

The course can also use case-based learning. Students may be given cases such as online fraud, delayed wage payment, misuse of collateral, unclear product specification, hidden interest in financing, or unethical marketing. They are then asked to identify relevant hadiths and formulate an Islamic economic response. This method trains students to use hadith as an analytical tool, not merely as a quotation. It also develops critical thinking, ethical judgment, and communication skills.

Assessment should be aligned with contextual objectives. If the course aims to build contextual hadith literacy, assessment should not rely only on memorization. It

should include reflective essays, case analysis, thematic presentations, and short research papers on hadith and economic practice. Rubrics may assess textual accuracy, contextual relevance, ethical reasoning, use of references, and originality of argument. This assessment pattern supports the formation of Islamic Economics graduates who can read texts responsibly and apply them wisely.

The lecturer's role is central in this process. Contextualization must be guided so that students do not interpret hadith arbitrarily. The lecturer must ensure that the meaning of hadith is not separated from the broader framework of Islamic law, maqasid al-sharia, and scholarly interpretation. At the same time, the lecturer should open space for students to discuss contemporary issues. This balance between textual authority and contextual relevance is the key to meaningful Hadith Studies learning.

Table 2. Proposed Learning Framework for Contextual Muamalah Hadith Studies

Learning stage	Lecturer activity	Student activity	Expected competence
Textual introduction	Presents hadith text, translation, and basic meaning	Reads and identifies key terms	Basic hadith literacy
Conceptual explanation	Explains muamalah concept and ethical value	Maps the legal and moral message	Conceptual understanding
Contextual mapping	Connects hadith to economic cases	Analyzes current transaction problems	Contextual reasoning
Critical discussion	Facilitates debate and comparison	Argues using hadith and literature	Academic communication
Reflective assessment	Provides rubric and feedback	Writes case-based reflection	Ethical and professional competence

Source: Author formulation, 2026

Strengthening student competence through contextual muamalah hadith learning

The contextualization of muamalah hadiths can strengthen at least three student competencies. The first is textual-religious competence. Students learn to recognize that Islamic economics has strong roots in the Qur'an and Sunnah. They also learn that hadith must be approached responsibly through attention to authenticity, meaning, and scholarly interpretation. This competence is important because Islamic Economics graduates may later become practitioners or educators who use religious references in public settings.

The second competence is ethical-economic competence. Students learn that economic behavior is not measured only by profit, efficiency, or market success. It must also be evaluated through honesty, justice, trust, consent, and social benefit. Muamalah hadiths provide a moral vocabulary for criticizing fraud, exploitation, manipulation, and negligence. This competence is essential in preparing students to work in Islamic financial institutions, halal businesses, zakat and waqf institutions, or entrepreneurship sectors.

The third competence is contextual-analytical competence. Students are trained to connect classical texts with contemporary problems. They learn to ask whether a transaction is transparent, whether the parties consent freely, whether one party is harmed, whether wealth circulates justly, and whether a financial product reflects the spirit of Islamic law. This competence helps students move beyond literal memorization toward responsible application. It also supports the development of research skills because students can transform real economic problems into academic questions grounded in Islamic sources.

The findings also show that contextualization can prevent two extremes in learning. The first extreme is textual formalism, in which students quote hadiths without understanding their social and economic implications. The second extreme is pragmatic reductionism, in which economic issues are discussed without sufficient grounding in religious sources. Contextual learning offers a middle path: it respects the authority of hadith while making it meaningful for contemporary economic education.

Discussion

The results of this study confirm that muamalah hadiths have significant pedagogical value for Islamic Economics education. They are not only legal proofs but also moral resources for building transaction ethics. This finding extends previous discussions that focus on the concepts of sale, riba, and pledge in the Qur'an and Hadith (Sudaryanto & Sofa, 2025). While previous conceptual studies explain the normative status of these transactions, this article emphasizes how those concepts can be transformed into classroom learning at UNZAH.

The proposed framework also aligns with the broader aim of Islamic economics, namely the realization of justice, welfare, and moral order in economic life. Notes that Islamic economics cannot be separated from moral and social objectives. In this sense, muamalah hadiths should be taught not merely as fragmented narrations but as part of a coherent ethical system. The prohibition of riba, the command of honesty, the obligation to pay wages, and the protection of collateral all point to the same moral direction: economic activity must preserve human dignity and prevent harm (Bulqiyah & Sofa, 2025).

From a curriculum perspective, contextualization supports the relevance of the Hadith Studies course within the Islamic Economics Study Program. Students often ask how religious texts relate to professional economic fields. A contextual approach answers this question by making hadith function as a lens for analyzing market behavior, financial contracts, business ethics, and social responsibility. This can increase student engagement because they see the connection between course material and their future roles (Helmi & Sofa, 2025).

However, contextualization must be conducted carefully. Not every contemporary case can be directly equated with a hadith narration without proper analysis. Lecturers need to distinguish between the fixed value of a hadith and its changing applications. They must also encourage students to consult fiqh, *usul al-fiqh*, *maqasid al-sharia*, and contemporary Islamic economics literature. In this way, contextualization becomes academically responsible and avoids superficial use of religious texts (Nadia & Sofa, 2025).

CONCLUSION

This article concludes that the contextualization of muamalah hadiths in the Hadith Studies course is highly relevant for students of the Islamic Economics Study Program at UNZAH. The selected hadith themes, including trade ethics, prohibition of riba, pledge, debt responsibility, wage justice, and market accountability, can be transformed into learning materials that connect prophetic guidance with contemporary economic practice. Through contextualization, students are not only introduced to hadith texts but also trained to analyze economic problems using Islamic ethical reasoning.

The study finds that contextual learning can be organized through textual introduction, conceptual explanation, contextual mapping, critical discussion, and reflective assessment. This model strengthens students' textual-religious competence, ethical-economic competence, and contextual-analytical competence. The implication is that Hadith Studies in Islamic Economics should not be taught merely as a general religious course, but as a strategic course for forming Muslim economists who are honest, fair, trustworthy, and socially responsible.

The limitation of this study is that it is conceptual and based on library research and document analysis. It does not yet measure student learning outcomes empirically. Future research may conduct classroom action research, interviews with lecturers and students, or experimental studies to examine the effectiveness of contextual muamalah hadith learning in improving students' understanding, ethical sensitivity, and professional readiness.

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