

SEMANTIC STUDY OF RIBA GHARAR AND TADLIS IN
DIGITAL TRANSACTIONS

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Abstract

This article examines the Arabic semantic construction of the terms riba, gharar, and tadlis/ghishsh in prophetic traditions and connects their meanings to contemporary digital transactions. The study is motivated by a gap between the rapid development of financial technology, pay-later schemes, online lending, algorithmic marketing, and marketplace promotion, and the limited linguistic reading of hadith terms that function as ethical controls in Islamic economics. Using a qualitative descriptive design based on library research and thematic semantic analysis, the article analyzes selected hadith texts from Sahih Muslim, Sunan Ibn Majah, and Jami' al-Tirmidhi, supported by classical lexical references and contemporary Islamic finance literature. The findings indicate that riba does not merely denote additional payment, but a harmful structure of gain detached from fairness and real exchange; gharar refers to ambiguity that produces contractual vulnerability; and tadlis/ghishsh signifies concealment or manipulation of material information. In digital transactions, these meanings provide a normative framework for assessing online credit, price disclosure, product representation, promotional claims, and platform-based uncertainty. The article concludes that semantic analysis of hadith language can strengthen Sharia compliance by translating classical Arabic meanings into practical ethical indicators for digital economic behavior.

INTRODUCTION

The digital economy has changed the form, speed, and visibility of commercial exchange (Voskresenskaya et al., 2020). Transactions that were previously conducted face to face are now mediated by platforms, digital wallets, mobile banking, online lending applications, and e-commerce algorithms (Khan & Sun, 2026). This transformation provides convenience, but it also creates new areas of risk: hidden charges, unclear ownership, delayed delivery, manipulative promotion, uncertain product quality, and debt-based consumption. In Islamic economic studies, these risks are commonly discussed through the concepts of riba, gharar, and tadlis. However, the discussion is often legal-formal and less attentive to the Arabic semantic structure of the hadith vocabulary itself.

The urgency of this study lies in the need to reconnect contemporary Sharia economic discourse with the linguistic depth of hadith. Arabic terms in prophetic traditions are not merely technical labels; they carry moral, legal, and social meanings. The word *riba* is rooted in the idea of increase, growth, or excess, but in the hadith discourse it becomes a marker of exploitative economic gain (Jackson, 2011). *Gharar* conveys exposure to danger, deception, or uncertainty, while *tadlis* and *ghishsh* refer to concealment and fraud. When these terms are read semantically, their relevance extends beyond classical market practices into digital contracts and platform economies (He et al., 2025).

Digital financial products are often promoted as modern, efficient, and inclusive. Yet inclusion without ethical clarity can expose users to new forms of economic vulnerability. Buy-now-pay-later facilities may normalize debt and additional charges; online lending can hide effective cost structures; and marketplaces may display product information through algorithmic persuasion rather than transparent disclosure. The Islamic Financial Services Board reported that the Islamic financial services industry continued to grow in 2024, which makes Sharia governance and ethical adaptation increasingly significant for contemporary markets. In this context, semantic study of hadith terms becomes a scholarly bridge between text, meaning, and current economic practice (Georgeson et al., 2017).

Previous studies on Islamic fintech, e-commerce, and Sharia compliance have generally focused on *fiqh* validation, regulatory alignment, consumer protection, and *maqasid al-shariah*. Such studies are valuable, but a semantic approach is needed to clarify how the Arabic *lafaz* in hadith establishes ethical indicators. This article does not attempt to issue a fatwa on every digital product. Instead, it explores how the meanings of *riba*, *gharar*, and *tadlis/ghishsh* may guide the evaluation of digital transactions in terms of transparency, fairness, consent, and protection of wealth (“RETRACTION: Nature of Property Rights and Motivation for Blue Growth: An Empirical Evidence From the Fisheries Industry,” 2026).

The objective of this research is to analyze the semantic meaning of selected Arabic economic terms in hadith and to interpret their relevance to digital transactions. The main question is: how do the *lafaz riba*, *gharar*, and *tadlis/ghishsh* in hadith construct an ethical framework for contemporary digital economic practices? The significance of the study is theoretical and practical. Theoretically, it contributes to Arabic semantic studies in hadith economics. Practically, it provides conceptual indicators for students, lecturers, Islamic finance practitioners, and digital consumers to identify Sharia-sensitive risks in online transactions (Laili et al., 2026).

LITERATURE REVIEW

Hadith studies in Islamic economics are built on the assumption that prophetic traditions contain normative guidance for economic behavior. The hadith on *riba* in *Sahih Muslim* describes not only the receiver of *riba* but also the payer, recorder, and witnesses as involved in the same moral structure. This wording shows that *riba* is not an isolated act of taking excess; it is a transactional system supported by documentation and participation. The hadith therefore opens a wider ethical reading of economic infrastructure, including modern platforms that record, process, and facilitate digital credit (Ooi et al., 2026).

The concept of gharar is among the most important principles in the law of transactions. Sahih Muslim records the prohibition of bay' al-hasah and bay' al-gharar. The chapter title explicitly connects gharar with invalidity caused by ambiguity. Classical jurists developed this principle into discussions of object, price, delivery, ownership, and risk. In semantic terms, gharar is not any uncertainty at all, because ordinary commercial activity always contains a degree of risk. Rather, the prohibited gharar is uncertainty that damages consent, creates dispute, or produces unjust gain (Ojekemi, 2026).

The term tadlis is closely related to ghishsh. While tadlis literally conveys concealment or obscuring the true state of something, ghishsh refers to cheating or fraudulent conduct. Jami' al-Tirmidhi narrates the report in which the Prophet passed by a pile of food, found wetness hidden inside it, and instructed that the wet part should have been placed visibly for buyers. The moral meaning of this narration is highly relevant to digital marketplaces, where buyers depend on images, descriptions, ratings, and seller claims. A hidden defect in a physical market may now take the form of edited pictures, misleading specifications, fake reviews, or unclear return policies (Fang et al., 2025).

Contemporary Islamic finance literature emphasizes the avoidance of riba, excessive gharar, and unethical practices as core features of Sharia-compliant transactions. AAOIFI standards and IFSB reports show that Sharia governance increasingly faces complex financial instruments and digital innovations. The World Bank report on Islamic fintech also highlights the role of technology in expanding access to Islamic financial services. These developments strengthen the need for a linguistic and normative framework that can translate hadith concepts into digital indicators (Ojekemi, 2026).

Semantic analysis in Arabic is useful because it examines the relationship between lafaz, lexical roots, textual context, and practical meaning. In hadith economics, semantic analysis prevents a narrow reading of terms. Riba cannot be reduced to banking interest alone; gharar cannot be limited to traditional uncertainty; and tadlis cannot be restricted to face-to-face cheating. By tracing the meaning of the lafaz, researchers can identify the ethical logic that underlies the prohibition: protection from exploitation, protection from ignorance in consent, and protection from deception (Xu & Elahi, 2026).

In addition to legal theory, digital transaction studies increasingly discuss interface design, consumer psychology, and automated decision systems. These issues are relevant because deception and uncertainty are no longer created only by individual sellers. They may also be produced by platform architecture, ranking systems, urgency notifications, hidden service fees, and automatic renewal mechanisms. A semantic reading of hadith terms can therefore expand the object of Sharia analysis from the contract document to the entire transaction environment (Akça & Tosun, 2026).

The concept of informed consent is especially important. In classical markets, a buyer could inspect the object, bargain with the seller, and directly observe defects. In digital markets, inspection is mediated by information. The buyer's knowledge depends on the accuracy of images, the reliability of descriptions, the clarity of fees, and the honesty of reviews. Therefore, the prohibition of gharar and ghishsh can be read as a prophetic foundation for transparency in digital information architecture (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative descriptive approach based on library research. The object of the study is the semantic meaning of Arabic economic terms in selected hadiths related to riba, gharar, and tadlis/ghishsh. The primary data consist of canonical hadith texts: Sahih Muslim no. 1598 on riba, Sahih Muslim no. 1513 on gharar, Sahih Muslim no. 102 and Jami' al-Tirmidhi no. 1315 on cheating in sales. These texts were chosen because they contain key lafaz that are directly connected to Islamic economic ethics and remain relevant to digital transaction issues (Waemustafa et al., 2016).

Secondary data are obtained from Arabic lexical explanations, classical fiqh muamalah discussions, Sharia standard references, and contemporary studies on Islamic fintech, e-commerce, and digital financial ethics. The data collection technique is document analysis. The researcher identified the Arabic lafaz, read the hadith context, classified the semantic field, and connected the meaning with selected cases in digital transactions such as pay-later schemes, online lending, e-commerce promotion, product description, and platform-based uncertainty.

The analysis technique is thematic semantic interpretation. First, each lafaz is examined through its basic lexical meaning and hadith context. Second, the meaning is interpreted in relation to Islamic economic principles such as fairness, transparency, consent, and protection of wealth. Third, the semantic indicators are applied to digital transaction phenomena. The study does not conduct empirical interviews or consumer surveys; therefore, its findings are conceptual and normative. Nevertheless, the conceptual results can be used as a basis for further empirical research on Muslim consumer behavior and Sharia compliance in digital platforms (Putri et al., 2026).

RESULTS AND DISCUSSION

The lafaz riba comes from a root that conveys increase, elevation, or growth. In ordinary Arabic usage, increase is not always negative. The hadith context transforms this lexical meaning into a moral-legal prohibition when the increase is attached to unjust gain. Sahih Muslim no. 1598 states: *لَعَنَ رَسُولُ اللَّهِ ﷺ أَكَلَ الرَّبَا وَمُوكَلَّهُ وَكَاتِبَهُ وَشَاهِدِيهِ وَقَالَ هُمْ سَوَاءٌ*. The narration shows that riba is a networked transaction. The receiver, payer, writer, and witnesses are mentioned together, indicating that the prohibition reaches the structure that legitimizes and records the transaction.

In digital transactions, this semantic insight is important. Riba may appear not only as a visible interest label but also as penalty charges, late fees, platform fees tied to debt, or automatic cost escalation. A pay-later product, for example, may be promoted as convenience, but if the financing structure creates an additional debt-based gain without Sharia justification, the semantic warning of riba becomes relevant. The lafaz riba therefore functions as an ethical indicator against exploitative digital credit.

The lafaz gharar expresses uncertainty, risk, or ambiguity. The hadith in Sahih Muslim no. 1513 states: *نَهَى رَسُولُ اللَّهِ ﷺ عَنْ بَيْعِ الْخَصَاةِ وَعَنْ بَيْعِ الْغَرَرِ*. The wording connects gharar with a sale whose outcome or object is unclear. Semantically, gharar is related to exposure to risk that is not properly disclosed or controlled. In digital commerce, gharar can arise when the object, price, delivery time, warranty, refund mechanism, or seller

responsibility is unclear. Pre-order products, dropshipping, digital subscriptions, and mystery boxes may contain different levels of uncertainty and therefore require careful contract structuring (Hamdi, 2025).

The term tadlis is not always used directly in the cited hadith, but its meaning is represented by ghishsh. The hadith *عَشَّنَا فَلَيْسَ مِنَّا* places deception outside the ethical identity of the Muslim community. The market case in Jami' al-Tirmidhi no. 1315 illustrates concealment of defective goods. When the wet food was hidden underneath, the buyer could not make informed consent. In digital transactions, tadlis may appear in edited product images, misleading discount claims, fake testimonials, hidden defects, unclear halal claims, and non-transparent affiliate promotion.

The semantic relationship among riba, gharar, and tadlis indicates an integrated ethical framework. Riba protects the transaction from unjust financial increase; gharar protects the transaction from harmful uncertainty; and tadlis protects the transaction from concealed information. These three concepts converge in the principle that consent must be informed, transparent, and fair. Consent in the digital economy cannot be reduced to clicking a button. It requires understandable terms, visible costs, reliable information, and genuine choice.

The following table summarizes the core lafaz, hadith source, and digital implication.

Riba also has a linguistic implication for the culture of consumption. The root meaning of growth can be morally ambivalent: growth may be legitimate when connected to trade, labor, risk-sharing, and real economic value, but it becomes prohibited when it grows from debt exploitation. Digital credit products often blur this distinction because they appear as lifestyle facilities rather than financial obligations. Semantic analysis helps expose the meaning behind the interface: an attractive installment button may still represent a debt structure that produces unjust increase.

Gharar in digital settings must also be differentiated from ordinary operational uncertainty. A delivery service may experience delay due to weather or logistics, but the contract becomes ethically problematic when the seller never explains delivery risk, hides stock uncertainty, or sells goods that cannot reasonably be supplied. Therefore, the semantic field of gharar requires proportional analysis: the higher the uncertainty and the weaker the disclosure, the stronger the Sharia concern.

Tadlis and ghishsh are increasingly relevant to algorithmic commerce. Sellers can use artificial scarcity, fake countdown timers, manipulated ratings, sponsored placement without clear disclosure, and selective reviews to influence buyer decisions. These practices do not always look like classical fraud, but semantically they share the same moral problem: the buyer is led to act based on information that is incomplete, distorted, or intentionally arranged to conceal the real situation.

Key Arabic hadith expressions

لَعَنَ رَسُولُ اللَّهِ ﷺ أَكِلَ الرِّبَا وَمُوكِلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ
نَهَى رَسُولُ اللَّهِ ﷺ عَنْ بَيْعِ الْحَصَاةِ وَعَنْ بَيْعِ الْغَرَرِ
مَنْ عَشَّنَا فَلَيْسَ مِنَّا

Table 1. Semantic Mapping of Hadith Lafaz and Digital Transaction Implications

Lafaz	Core Meaning	Hadith Source	Digital/E-Commerce Implication
الرِّبَا / ar-riba	Unjust increase or exploitative addition in a transaction.	Sahih Muslim, Kitab al-Musaqah, no. 1598.	Online lending, pay-later charges, hidden debt cost, and penalty escalation.
الْغَرَر / al-gharar	Harmful uncertainty, ambiguity, or risk that damages consent.	Sahih Muslim, Kitab al-Buyu', no. 1513.	Unclear object, delivery, refund, warranty, digital subscription, or stock status.
التَّدْلِيسُ / الغش / tadlis-ghishsh	Concealment, misleading display, or cheating in product information.	Sahih Muslim, Kitab al-Iman, no. 102; Jami' al-Tirmidhi, no. 1315.	Edited product images, fake reviews, hidden defects, and misleading promotions.

Source: Author analysis based on canonical hadith references, 2026.

The table shows that hadith semantics can be translated into practical indicators for Sharia digital literacy. A platform may be technologically advanced but ethically weak if its contract language hides debt costs, its product display creates ambiguity, or its promotion manipulates consumer perception. The semantic approach helps identify the moral substance behind the legal forms. It also prevents superficial compliance in which Arabic terminology is used in branding while the transaction structure still contains prohibited elements.

From the perspective of maqasid al-shariah, the protection of wealth (hifz al-mal) is central. However, wealth protection is inseparable from protection of intellect (hifz al-'aql), because consumers must understand what they are entering into, and from protection of religion (hifz al-din), because transactions should embody obedience and ethical responsibility. The hadith vocabulary creates a moral language for these protections. Riba warns against exploitation, gharar warns against harmful ignorance, and tadlis warns against deception.

The study also implies that Arabic language learning in Islamic economics should not only teach vocabulary memorization. Students need to analyze roots, semantic shifts, hadith context, and contemporary relevance. When the lafaz الرِّبَا, الْغَرَر, and الْغِش are studied through digital cases, Arabic becomes an instrument of ethical reasoning. This approach can enrich courses on Hadith Studies, Arabic for Islamic Economics, Fiqh Muamalah, and Sharia Fintech.

For Islamic finance education, these findings may be operationalized into a diagnostic checklist. First, the riba indicator asks whether any increase is generated from debt, delay, or penalty in a way that burdens the weaker party. Second, the gharar indicator asks whether essential elements of the transaction are clear and deliverable. Third, the tadlis indicator asks whether information is truthful, visible, and not

manipulated. This checklist can be used in classroom analysis of pay-later advertisements, online loan contracts, marketplace pages, and digital financial application terms.

The semantic approach also supports Sharia governance. A Sharia supervisory body assessing a digital product should not only review the formal contract but also the user journey. The order page, promotional banner, fee disclosure, complaint mechanism, and notification design can all affect the validity of consent. If consumers are repeatedly pushed toward debt by persuasive design while costs remain difficult to understand, the transaction environment may contradict the ethical meanings of the hadith even if the written contract appears compliant.

Another implication concerns public literacy. Many Muslim consumers recognize the word *riba* but are less familiar with *gharar* and *tadlis*. As a result, they may avoid explicit interest but remain vulnerable to unclear products and misleading promotions. Hadith-based semantic literacy can help consumers ask practical questions before transacting: Is the total cost clear? Is the object clearly specified? Does the seller have the ability to deliver? Are the claims verifiable? Are the reviews and promotions honest? These questions translate Arabic meanings into everyday digital caution.

The research further indicates that Islamic economic ethics is preventive rather than merely corrective. The Prophet's prohibitions are not only responses after harm occurs; they guide the design of fair transactions before disputes arise. In digital environments, prevention means building transparent platforms, simple terms, fair cancellation policies, visible risk information, and accountable sellers. Such prevention is consistent with the *maqasid* orientation of reducing harm and preserving wealth.

Finally, the three terms demonstrate the interdependence of law and morality. *Riba* is a legal prohibition, *gharar* affects validity, and *tadlis* reflects moral dishonesty, yet all three aim at justice. Digital transactions often separate legality from user experience; a term may be legally disclosed but hidden in complex language. Hadith semantics reminds researchers that the moral purpose of disclosure is understanding, not merely formal availability.

CONCLUSION

This article concludes that the *lafaz* *riba*, *gharar*, and *tadlis/ghishsh* in hadith form a coherent semantic framework for evaluating digital transactions. *Riba* signifies unjust increase embedded in economic structures; *gharar* signifies harmful ambiguity that weakens valid consent; and *tadlis/ghishsh* signifies concealment or manipulation of information. In the digital economy, these meanings are relevant to online lending, pay-later schemes, e-commerce product representation, promotional transparency, and platform accountability.

The implication of the study is that Sharia compliance in digital transactions should not be limited to contract naming. It must include clear cost disclosure, transparent product information, verifiable ownership and delivery, and protection from manipulative design. The limitation of this study is its conceptual nature; it does not empirically test consumer perceptions or platform practices. Future research may conduct field studies on Muslim users of pay-later facilities, marketplace sellers, or Sharia fintech platforms to examine how these semantic indicators operate in real digital behavior.

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