

INTEGRATION OF MUAMALAH HADITHS IN ARABIC LANGUAGE LEARNING TO STRENGTHEN STUDENTS' ISLAMIC ECONOMIC LITERACY

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Abstract

This article examines the integration of muamalah hadiths into Arabic language learning as an effort to strengthen students' Islamic economic literacy. The study is motivated by the need to connect Arabic vocabulary, prophetic texts, and contemporary sharia-based transactional practices. Using a qualitative library research approach with thematic semantic analysis, this study analyzes selected hadiths related to *bai'*, *gharar*, *riba*, *khiyar*, *amanah*, and honest trade. The findings show that hadith-based Arabic learning can transform vocabulary instruction into conceptual and normative literacy. Students are not only trained to understand Arabic terms linguistically, but also to interpret their ethical and legal meanings in sale, contract, risk, trust, and market behavior. The integration of muamalah hadiths also encourages interdisciplinary learning between Arabic education and Islamic economics. Therefore, this model is relevant for developing students' Arabic competence, sharia economic reasoning, and ethical awareness in contemporary economic practices.

INTRODUCTION

Arabic language learning in Islamic higher education is often positioned as a foundational subject that supports students' ability to understand Islamic texts (Khan & Sun, 2026). In many learning practices, Arabic instruction still tends to focus on grammar, vocabulary mastery, reading comprehension, and translation skills (Georgeson et al., 2017). Although these aspects are important, Arabic learning for students of Islamic Economics requires a more contextual and interdisciplinary orientation (Ooi et al., 2026). Arabic is not merely a linguistic tool, but also a medium for understanding the normative concepts of Islamic law, particularly in the field of muamalah and sharia-based economic transactions (Parawansah & Sofa, 2024).

Islamic economics is strongly rooted in Arabic terminology found in the Qur'an, hadith, and classical fiqh literature. Concepts such as *bai'* (sale), *riba* (usury or exploitative gain), *gharar* (uncertainty), *khiyar* (option or right of choice), *amanah* (trustworthiness), and *tijarah* (trade) cannot be fully understood through literal translation alone. Each term carries linguistic, legal, ethical, and contextual meanings. Therefore,



students need to engage directly with Arabic source texts in order to understand how these concepts are constructed and applied in Islamic economic thought.

The integration of muamalah hadiths into Arabic language learning offers an important pedagogical approach. Hadiths related to buying and selling, prohibition of uncertainty, avoidance of *riba*, honesty in trade, and fulfillment of trust provide authentic Arabic materials as well as moral and legal substance. Through these texts, students can learn Arabic vocabulary and sentence structure while simultaneously developing an understanding of sharia economic principles. This model makes Arabic learning more meaningful because it connects language competence with real economic issues (Ramadani & Sofa, 2025).

In many cases, students understand Islamic economic principles through translated materials. Translation may help basic comprehension, but it often reduces the depth of meaning contained in the original Arabic expressions. For example, the term *al-bay'* is commonly translated as sale, but in hadith discourse it is related to consent, transparency, clarity of object, and fairness between parties. Likewise, *al-gharar* is often translated as uncertainty, whereas its meaning also includes ambiguity, risk, deception, and information imbalance in transactions (NURUL, 2024).

Based on this background, this article argues that Arabic language learning for Islamic Economics students should be developed through the integration of muamalah hadiths. Such integration can strengthen both Arabic competence and Islamic economic literacy. By reading, analyzing, and contextualizing selected hadiths, students are expected to understand Arabic economic terminology not only as vocabulary, but also as concepts that guide ethical and sharia-compliant economic behavior (U. Hasanah & Sofa, 2025b).

This study focuses on how selected muamalah hadiths can be used as Arabic learning materials to strengthen students' Islamic economic literacy. The discussion is directed toward the semantic meaning of key Arabic terms in hadith and their relevance to contemporary economic practices, especially in relation to sale, contract, risk, trust, and market ethics (Laili et al., 2026).

LITERATURE REVIEW

The integration of Arabic language learning and Islamic economics is grounded in the understanding that Arabic is the primary language of Islamic normative sources. In Islamic higher education, Arabic is not only taught as a language of communication, but also as a language of knowledge, law, ethics, and religious interpretation. Many concepts in Islamic economics are derived from Arabic expressions found in the Qur'an, hadith, and classical fiqh literature. Therefore, Arabic learning needs to be connected with the disciplinary needs of students, especially those studying Islamic Economics (Firdausiyah & Sofa, 2025).

In the context of muamalah, hadith plays an important role in explaining ethical and legal principles of economic activities. Prophetic traditions provide guidance on sale, contract, trust, market behavior, prohibition of *riba*, avoidance of *gharar*, and honesty in trade. These hadiths do not only contain legal norms, but also linguistic structures and key Arabic terms that are essential for students to understand. By studying muamalah hadiths, students are able to connect Arabic vocabulary with sharia economic principles (Shalawati & Sofa, 2025).

Integrative learning in Islamic studies emphasizes the relationship between language, text, meaning, and social practice. Arabic learning that is separated from its disciplinary context may result in students memorizing vocabulary without understanding its conceptual relevance. Conversely, when Arabic learning is integrated with hadith texts, students can understand how a word functions within a legal and ethical discourse. This approach supports the development of Arabic for Specific Purposes, particularly Arabic for Islamic Economics (Sofa et al., 2021).

Semantic analysis is also important in understanding muamalah hadiths. A single Arabic term may contain lexical, contextual, and normative meanings. For example, the term *al-bay'* refers to sale or exchange, but in the context of hadith it is closely related to consent, clarity, transparency, and contractual responsibility. The term *al-gharar* refers to uncertainty or ambiguity, yet in economic practice it also includes unclear objects, speculative risk, deception, and information imbalance. Likewise, *amanah* is not limited to honesty, but includes responsibility, reliability, fulfillment of rights, and protection from betrayal (Habibah et al., 2025).

Previous discussions in Islamic economics show that literacy in sharia transactions cannot be built only through theoretical knowledge. Students need the ability to understand the original terminology used in Islamic sources. Islamic economic literacy includes the ability to identify valid contracts, evaluate transactional risks, understand ethical market behavior, and distinguish between permissible and prohibited economic practices. Such literacy becomes stronger when students are trained to read and interpret Arabic source texts directly (Sukandarman et al., 2024).

Muamalah hadiths provide authentic teaching materials for Arabic language learning. Hadiths such as *al-bayyi'ani bil-khiyar ma lam yatafarraqa* introduce the vocabulary of sale, option, and separation in contract. Hadiths prohibiting gharar introduce students to the ethical problem of uncertainty in transactions. Hadiths concerning riba show the seriousness of exploitative financial practices. Meanwhile, hadiths about the truthful and trustworthy merchant demonstrate that economic activity in Islam is inseparable from moral responsibility (Zakiyullah & Sofa, 2025).

The use of hadith-based materials also supports contextual learning. Students can relate classical Arabic texts to contemporary economic practices such as e-commerce, online marketplaces, digital wallets, fintech services, pre-order systems, and promotional advertisements (L. Hasanah & Sofa, 2025). Through this process, Arabic learning becomes more meaningful because students are not only learning linguistic forms, but also applying Islamic economic concepts to real social and financial contexts (Arifin & Sofa, 2025).

Based on this theoretical foundation, the integration of muamalah hadiths into Arabic language learning is relevant for strengthening students' interdisciplinary competence (Sofa, 2025). It enables students to develop language skills, textual understanding, semantic awareness, and sharia economic reasoning at the same time (Sita & Sofa, 2025). This literature review indicates that Arabic learning for Islamic Economics students should move beyond grammatical instruction toward contextual, textual, and conceptual literacy (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative descriptive approach based on library research. This approach was chosen because the research aims to describe and interpret the integration of muamalah hadiths into Arabic language learning for strengthening students' Islamic economic literacy (Voskresenskaya et al., 2020). The study does not seek to measure statistical relationships, but to examine the meaning, relevance, and pedagogical implications of selected hadith texts in the context of Arabic learning and Islamic economics (Hanafi & Sofa, 2024).

The primary data of this study consist of selected muamalah hadiths related to sale, contract, uncertainty, usury, option rights, trustworthiness, and honest trade. The hadiths discussed include themes of *bai'*, *gharar*, *riba*, *khiyar*, *amanah*, and market ethics. These hadiths were selected because they contain important Arabic terms that are closely related to sharia economic concepts and contemporary transactional practices (Sholeha & Sofa, 2025).

The data sources were taken from canonical hadith collections, including *Sahih al-Bukhari*, *Sahih Muslim*, *Sunan Abi Dawud*, *Sunan Ibn Majah*, *Jami' at-Tirmidhi*, and *Musnad Ahmad* (Nafila & Sofa, 2025). Secondary data were obtained from Arabic dictionaries, fiqh muamalah literature, Islamic economics references, and academic studies on Arabic language education. These sources were used to strengthen the interpretation of key Arabic terms and their relevance to Islamic economic literacy (Ramadhani & Sofa, 2025).

The data collection technique used in this study was document analysis (Sudaryanto & Sofa, 2025). The researcher identified, collected, and classified Arabic hadith texts, transliterations, translations, source references, and key economic terms (Lathifah & Shofa, 2025). The collected data were then organized according to thematic categories, namely sale and contract, uncertainty and risk, *riba* and exploitation, trust and responsibility, and honesty in trade (Saifullah & Sofa, 2025).

The data were analyzed using thematic semantic interpretation. The analysis began by identifying key Arabic terms contained in each hadith (Ilahi et al., 2025). The next stage was examining the lexical meaning, contextual meaning, and normative implication of each term (Astutik & Sofa, 2025). After that, the meanings were connected to Arabic language learning objectives and Islamic economic concepts (Bulqiyah & Sofa, 2025). This process enabled the researcher to explain how muamalah hadiths can function as authentic Arabic learning materials as well as conceptual instruments for strengthening students' understanding of sharia economic principles (Amelia & Sofa, 2025).

Figure 1. Research Methods Flow



The diagram illustrates the research method used in this study. This research applies a qualitative descriptive approach based on library research. The focus of the study is the integration of muamalah hadiths in Arabic language learning to strengthen students' Islamic economic literacy.

The research process begins with the determination of the research approach, namely qualitative descriptive research. This approach is used to describe and interpret the meaning, relevance, and pedagogical implications of selected muamalah hadiths. The primary data consist of hadiths related to *bai'*, *gharar*, *riba*, *khiyar*, *amanah*, and market ethics. These hadiths are selected because they contain important Arabic terms that are closely related to sharia economic concepts (Parawansah & Sofa, 2025).

The data sources are taken from canonical hadith collections and supported by secondary academic references, such as Arabic dictionaries, fiqh muamalah literature, Islamic economics books, and studies on Arabic language education. Data collection is conducted through document analysis by identifying, collecting, and classifying Arabic hadith texts, translations, references, and key economic terms .

The collected data are then analyzed using thematic semantic interpretation. This analysis examines the lexical, contextual, and normative meanings of each Arabic term contained in the hadiths. The final stage is pedagogical interpretation, in which the findings are formulated into learning implications for Arabic classes, especially for students of Islamic Economics. Through this process, muamalah hadiths function not only as religious texts, but also as authentic Arabic learning materials and conceptual instruments for strengthening Islamic economic literacy

The final stage of analysis was pedagogical interpretation. At this stage, the findings were formulated into learning implications for Arabic classes, especially for students of Islamic Economics. The analysis focused on how hadith-based Arabic learning can improve vocabulary mastery, semantic awareness, textual understanding, and the ability to apply sharia economic concepts to contemporary economic practices (Putri et al., 2026).

RESULTS AND DISCUSSION

The first finding is that hadith muamalah provides authentic and relevant Arabic teaching material. The hadith *الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا* introduces the vocabulary al-bayyi'an, al-khiyar, and yatafarraqa. These words can be used to teach ism fa'il, verbal patterns, and sentence meaning. At the same time, the hadith teaches the ethics of consent and transparency in sale (Helmi & Sofa, 2025).

The second finding is that semantic analysis of economic lafaz strengthens conceptual literacy. Students who analyze the word al-gharar understand that Islamic economics prohibits not only gambling-like transactions but also misleading information, unknown objects, and unbalanced risk. This meaning is relevant to online shopping, pre-order systems, digital investment, and marketplace advertising (Nadia & Sofa, 2025).

The third finding is that hadith-based learning connects language competence with moral formation. The hadith *التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ* introduces the terms al-tajir, al-saduq, and al-amin. These terms teach students that a trader is not evaluated only by profit, but also by truthfulness and trustworthiness (U. Hasanah & Sofa, 2025a).

The integration model can be arranged in three stages. The first stage is textual reading, where students read the Arabic hadith and identify vocabulary. The second stage is semantic interpretation, where students explain the meaning of each lafaz. The third stage is contextual application, where students relate the hadith to contemporary economic practices such as e-commerce, fintech, banking, and consumer protection (Ilahi & Sofa, 2025).

This model changes the role of Arabic learning. Arabic is no longer only a supporting course but becomes a methodological entrance to Islamic economics. Students learn that Sharia economic concepts are not abstract slogans. They are rooted in specific Arabic expressions that require careful understanding (Mardiyah & Sofa, 2025).

Table 1. The following table summarizes the semantic mapping of selected hadith lafaz and their pedagogical implications for Arabic learning in Islamic Economics.

Lafaz	Core Meaning	Hadith Source	Learning/Economic Implication
الْبَيْعُ / al-bay'	sale, exchange, contractual consent	Sahih al-Bukhari, Kitab al-Buyu', no. 2079; Ibn Majah, no. 2185	clarity of price, object, payment, and consent
الْغَرَرُ / al-gharar	uncertainty, ambiguity, unknown risk	Sahih Muslim, Kitab al-Buyu', no. 1513	avoid vague product description and speculative sales
الرِّبَا / al-riba	illegitimate increase or exploitative addition	Sahih Muslim, Kitab al-Musaqah, no. 1597	avoid interest-based and exploitative financial gain
الْأَمَانَةُ / al-amanah	trustworthiness and responsibility	Sahih al-Bukhari, no. 6095; Musnad Ahmad, no. 12383	honesty, data protection, and fulfillment of promise

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

The table shows that hadith lafaz can be positioned as both linguistic material and conceptual instrument. In Arabic learning, the student identifies the form and meaning of the lafaz. In Islamic Economics, the same lafaz becomes the basis for evaluating consent, uncertainty, exploitation, trust, and ethical responsibility (Khofifah & Sofa, 2025).

This interdisciplinary position is important because Islamic Economics students need more than translated definitions. They need the ability to trace the original terminology and understand how the Arabic expression produces normative meaning. Therefore, hadith-based Arabic learning can support academic literacy, research ability, and ethical economic reasoning (Sofa & Febrianti, 2025).

From a curricular perspective, the use of economic hadith supports the idea of Arabic for Specific Purposes. The target of learning is not merely general communication but the capacity to read, interpret, and discuss source texts related to Islamic economic studies. This orientation is particularly relevant for students who will write theses, journal articles, policy analysis, or Sharia compliance reviews (Sakinah & Sofa, 2025).

The learning process may begin with micro-analysis of lafaz. Students identify root letters, word patterns, singular and plural forms, active and passive constructions, and syntactic relations. For example, the expression لا تبع ما ليس عندك can be examined through the prohibition particle لا, the imperfect verb تبع, the relative particle ما, and the phrase ليس عندك. This grammatical reading strengthens precise understanding before legal interpretation is introduced (Sofa, 2024).

After grammatical reading, students proceed to semantic interpretation. The teacher guides them to distinguish dictionary meaning, contextual meaning, and applied meaning. The term gharar, for instance, is not treated only as uncertainty in a dictionary sense. It is interpreted as a form of transactional ambiguity that may damage consent, create dispute, or enable deception. This step trains students to avoid simplistic translation (Fitria & Sofa, 2025).

The next stage is normative interpretation. Students connect each lafaz with principles of fiqh muamalah such as validity of contract, mutual consent, lawful object, avoidance of riba, avoidance of gharar, and fulfillment of amanah. In this stage, hadith becomes a bridge between language learning and Sharia economic reasoning. The classroom discussion moves from reading text to evaluating economic behavior (Asror & Sofa, 2025).

The final stage is contextual application. Students may be asked to analyze contemporary cases such as marketplace transactions, paylater facilities, pre-order products, dropshipping, online investment offers, digital wallets, and promotional claims. Each case is evaluated using key Arabic terms from the hadith. This activity encourages students to use Arabic concepts as analytical tools, not merely as memorized vocabulary (Arifin & Sofa, 2024).

Hadith-based Arabic learning also supports character education. The repeated encounter with lafaz such as al-saduq, al-amin, bayyana, katama, and khana forms an ethical awareness that economic activity is accountable before God and society. Students learn that market success in Islam is not separated from truthfulness, transparency, and responsibility (Yunus & Sofa, 2025).

For lecturers, this model requires collaboration between Arabic lecturers, hadith lecturers, and Islamic Economics lecturers. Arabic lecturers ensure linguistic accuracy; hadith lecturers ensure proper textual understanding; and Islamic Economics lecturers connect the meanings with contemporary economic practice. Such collaboration can produce richer materials and prevent fragmented learning (Agustini & Sofa, 2025).

For assessment, lecturers can design tasks that combine translation and analysis. A student may translate a hadith, identify three economic lafaz, explain their meanings, and apply them to a transaction case. This type of assessment is more comprehensive than vocabulary memorization because it measures language skill, conceptual understanding, and analytical ability (Salsabela & Sofa, 2025).

The model is also relevant for research training. Students who are familiar with hadith lafaz can develop research topics on Sharia e-commerce, Islamic fintech, market ethics, consumer protection, and contract literacy. They can use Arabic source analysis as a distinctive methodological contribution in Islamic Economics research (Maulidya & Sofa, 2025).

Nevertheless, the implementation of this model requires careful selection of hadith. Lecturers should choose texts that are authentic, thematically relevant, linguistically accessible, and pedagogically useful. The source reference should include the name of the collection, kitab or chapter, and hadith number so that students learn proper academic citation (Hidayatingsih & Sofa, 2025).

Overall, the discussion indicates that economic hadith can renew Arabic learning and strengthen Islamic Economics education. When Arabic texts are connected to real economic questions, students become more motivated and more capable of understanding Sharia economic concepts from their original linguistic sources.

CONCLUSION

This article concludes that the integration of muamalah hadiths into Arabic language learning is an important strategy for strengthening students' Islamic economic literacy. Muamalah hadiths provide authentic Arabic texts that contain linguistic, ethical, legal, and economic meanings. Through these texts, students are not only introduced to Arabic vocabulary, but also guided to understand the normative concepts of sharia transactions.

The study shows that hadiths related to *bai'*, *gharar*, *riba*, *khiyar*, *amanah*, and honest trade can be used as contextual learning materials in Arabic classes. The analysis of key Arabic terms helps students understand the relationship between language, meaning, and Islamic economic principles. This process enables students to move beyond literal translation toward deeper conceptual and semantic understanding.

The integration model can be implemented through textual reading, semantic interpretation, and contextual application. These stages allow students to identify Arabic terms, interpret their lexical and normative meanings, and apply them to contemporary economic practices such as e-commerce, fintech, online transactions, digital investment, and consumer protection. Therefore, Arabic learning becomes more relevant to the academic needs of Islamic Economics students.

Overall, hadith-based Arabic learning strengthens interdisciplinary competence by connecting Arabic language education, hadith studies, and Islamic economics. This model supports students' vocabulary mastery, textual understanding, ethical awareness, and sharia economic reasoning. Future research may develop this model through classroom action research, curriculum development, or empirical studies on its effectiveness in improving students' Islamic economic literacy.

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