

ANALYSIS OF ECONOMIC LAFAZ IN PROPHETIC HADITH AS
ARABIC TEACHING MATERIAL FOR ISLAMIC ECONOMICS
STUDENTS

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Abstract

This article analyzes economic lafaz in prophetic hadith as Arabic teaching material for students of Islamic Economics. The study is motivated by the need to connect Arabic language learning with the disciplinary vocabulary of fiqh muamalah and sharia economics. Using qualitative library research and semantic content analysis, this study examines selected hadiths containing key economic terms, including al-bay', al-riba, al-gharar, al-khiyar, al-amanah, al-tijarah, and al-tajir al-saduq al-amin. The analysis focuses on three dimensions: linguistic form, hadith meaning, and pedagogical function. The findings show that economic lafaz in prophetic hadith can be developed into contextual Arabic teaching materials covering vocabulary mastery, grammatical analysis, reading comprehension, translation practice, semantic interpretation, and case-based discussion. These lafaz also help students understand the ethical and normative foundations of sharia economic transactions, such as contractual consent, avoidance of uncertainty, prohibition of exploitation, trustworthiness, and honesty in trade. This article concludes that hadith-based Arabic teaching materials are relevant for strengthening students' linguistic competence, Islamic economic literacy, and ethical awareness. Future development may formulate a complete Arabic for Sharia Economics module based on muamalah hadiths.

INTRODUCTION

Arabic language learning for Islamic Economics students requires teaching materials that are relevant to their academic field and professional needs. In many Islamic higher education institutions, Arabic is often taught through general materials that emphasize daily vocabulary, grammatical rules, reading comprehension, and translation practice. Although these aspects are important, they may not fully respond to the specific needs of Islamic Economics students who are required to understand technical terms in fiqh muamalah, sharia finance, trade ethics, and Islamic economic literature (Agustini & Sofa, 2024).

Prophetic hadith contains many economic lafaz that are highly relevant for Arabic language learning. Terms such as *al-bay'*, *al-riba*, *al-gharar*, *al-khiyar*, *al-amanah*, *al-*



tijarah, *al-kasb*, and *al-suq* frequently appear in hadiths discussing sale, contract, market behavior, financial justice, business ethics, and trustworthiness. These terms are not only linguistic expressions, but also conceptual foundations of Islamic economic thought. Therefore, analyzing economic lafaz in hadith can help students understand Arabic vocabulary together with its normative and ethical meanings (Rosida & Sofa, 2025).

The main problem addressed in this article is the gap between Arabic language teaching and the disciplinary vocabulary needed by Islamic Economics students. When Arabic is taught without an economic context, students may find it difficult to understand hadith texts, fiqh muamalah books, Islamic finance references, and sharia economic discourse. On the other hand, when Islamic Economics is studied only through translation, students may lose the depth of meaning contained in the original Arabic expressions. This situation indicates the need for Arabic teaching materials that are based on authentic Islamic economic texts (Sofa et al., 2025).

Economic lafaz in prophetic hadith can serve as an effective bridge between Arabic language learning and Islamic Economics. A hadith text can be used not only for reading and translation exercises, but also for vocabulary development, grammatical analysis, semantic interpretation, and contextual discussion. For example, the term *al-bay'* can introduce students to the concept of sale and contractual consent, while the term *al-gharar* can help them understand uncertainty, ambiguity, and risk in transactions. Similarly, the term *al-riba* introduces the ethical problem of exploitative financial gain, and *al-amanah* emphasizes responsibility and trust in economic activity (Wijaya & Sofa, 2025).

This article aims to analyze selected economic lafaz in prophetic hadith and formulate their relevance as Arabic teaching material for Islamic Economics students. The discussion focuses on the linguistic form, semantic meaning, hadith context, and pedagogical function of each lafaz. By doing so, this study seeks to contribute to the development of Arabic for Specific Purposes in Islamic higher education, particularly Arabic for Sharia Economics (Zaini & Sofa, 2024).

The significance of this study lies in its effort to integrate language competence, textual understanding, and Islamic economic literacy. Through hadith-based Arabic teaching materials, students are expected to develop the ability to read Arabic source texts, understand key concepts of sharia transactions, and apply Islamic economic values in contemporary contexts. Thus, Arabic learning becomes more contextual, interdisciplinary, and relevant to the academic identity of Islamic Economics students (Laili et al., 2026).

LITERATURE REVIEW

Arabic for Specific Purposes emphasizes the importance of selecting teaching materials that are suitable for learners' academic and professional needs. In the context of Islamic Economics students, Arabic learning should not only focus on general vocabulary and grammar, but also on the specific register used in fiqh muamalah, sharia finance, business ethics, and Islamic economic literature. This orientation enables students to understand Arabic as a language of Islamic legal reasoning and economic discourse (Sofa & Sugianto, 2024).

Prophetic hadith is one of the most important sources for developing Arabic teaching materials in Islamic Economics. Hadith texts contain concise Arabic expressions

that carry strong linguistic, legal, ethical, and economic meanings. Terms such as *al-bay'*, *al-riba*, *al-gharar*, *al-khiyar*, *al-amanah*, and *al-tijarah* appear in various hadiths related to sale, contract, market behavior, financial justice, and business morality. These terms are relevant because they represent the conceptual foundation of sharia economic transactions (Sholeha & Sofa, 2025).

The lafaz *al-bay'* is central in Islamic economic discourse. Linguistically, it refers to sale, exchange, and transactional activity. In hadith and fiqh muamalah, however, *al-bay'* is not merely understood as a commercial exchange, but also as a contract that requires clarity, consent, honesty, and fairness between the parties. Therefore, this lafaz can be used in Arabic learning to introduce vocabulary, grammatical structure, and the ethical principles of sale transactions (Zummah & Sofa, 2025).

The lafaz *al-riba* is also a key term in Islamic economics. It refers to an unlawful increase or exploitative addition that violates the principle of justice in financial relations. In Arabic learning, the discussion of *al-riba* allows students to analyze word meaning, sentence structure, and moral emphasis in prophetic texts. At the same time, students are introduced to the sharia principle that prohibits exploitative financial practices (Muzdalifah & Sofa, 2025).

Another important term is *al-gharar*, which refers to uncertainty, ambiguity, or unknown risk in transactions. In hadith discourse, the prohibition of *gharar* is closely related to the protection of parties from deception, dispute, and information imbalance. This lafaz is pedagogically useful because it helps students connect Arabic semantic analysis with contemporary economic issues such as online transactions, pre-order systems, digital investment, and product information transparency (Studies et al., 2026).

The lafaz *al-amanah* reflects trustworthiness, responsibility, and protection from betrayal. In Islamic economic ethics, *amanah* is a fundamental value that governs business conduct, financial management, consumer protection, and fulfillment of contractual obligations. For Arabic teaching, this term provides an opportunity to introduce moral vocabulary, passive and active verbal forms, and contextual meaning in hadith texts (Zuhriyah et al., 2026).

Teaching material development based on economic lafaz requires more than collecting hadith texts. A hadith can be transformed into several learning activities, including vocabulary identification, grammatical analysis, translation practice, semantic interpretation, and contextual case discussion. Through this process, students learn Arabic not only as a linguistic system, but also as a tool for understanding sharia economic principles (Efendi et al., 2026).

Previous discussions on Islamic economics often use hadith primarily as legal evidence, while Arabic learning frequently uses hadith only as reading material. This study connects both functions by positioning economic lafaz in hadith as linguistic data and conceptual content. Thus, prophetic hadith can serve as an authentic source for developing Arabic teaching materials that strengthen students' language competence, Islamic economic literacy, and ethical awareness (Sofa & Qomariah, 2026).

Based on this theoretical foundation, the analysis of economic lafaz in prophetic hadith is relevant for Arabic learning among Islamic Economics students. It supports the development of Arabic for Sharia Economics, where students are trained to read original

texts, understand key economic concepts, and apply Islamic values in contemporary transactional practices (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative library research approach. This approach was chosen because the research focuses on analyzing economic lafaz in prophetic hadith and formulating their relevance as Arabic teaching material for Islamic Economics students. The study does not aim to measure statistical influence, but to interpret the linguistic, semantic, and pedagogical dimensions of selected Arabic terms in hadith texts (Miles et al., 2014).

The primary data of this study consist of selected prophetic hadiths that contain economic lafaz related to muamalah and sharia transactions. The selected terms include al-bay', al-riba, al-gharar, al-khiyar, al-amanah, al-tijarah, and al-tajir al-saduq al-amin. These lafaz were selected because they represent key concepts in Islamic economics and frequently appear in discussions of sale, contract, market ethics, financial justice, trustworthiness, and business morality (Bukhori et al., 2026).

The data sources were taken from canonical hadith collections, especially hadiths related to the right of option in sale, the prohibition of gharar, the prohibition of riba, the instruction not to sell what one does not possess, and the virtue of the truthful and trustworthy merchant. Secondary sources were obtained from Arabic dictionaries, fiqh muamalah literature, Islamic economics references, and studies on Arabic language teaching. These sources were used to support the interpretation of lexical meanings, contextual meanings, and instructional functions (Qumariyah et al., 2026).

The data collection technique used in this study was documentation. The researcher identified relevant hadith texts, selected key economic lafaz, collected their transliterations and translations, and classified them according to thematic categories. These categories include transaction vocabulary, prohibition vocabulary, ethical character vocabulary, and contract structure vocabulary. This classification was intended to make the selected lafaz easier to organize as Arabic teaching materials (Laili et al., 2026).

The data were analyzed using semantic content analysis. Each lafaz was examined through three main dimensions: linguistic form, hadith meaning, and pedagogical function. The linguistic form analysis focused on word structure, grammatical pattern, and sentence position. The hadith meaning analysis examined the contextual and normative meaning of each lafaz within prophetic discourse. Meanwhile, the pedagogical function analysis explored how each lafaz could be developed into vocabulary exercises, grammatical analysis, reading comprehension, translation practice, semantic explanation, and contextual discussion (Khoiroh & Sofa, 2026).

The final stage of the research was the formulation of a teaching material map. At this stage, the analyzed lafaz were organized into learning units that can be applied in Arabic courses for Islamic Economics students. The proposed learning units are expected to help students understand Arabic texts, master economic vocabulary, interpret sharia economic concepts, and connect hadith-based meanings with contemporary economic practices (Putri et al., 2026).

RESULTS AND DISCUSSION

The first key lafaz is al-bay'. In the hadith *الْبَيْعَانِ بِالْخِيَارِ*, the form al-bayyi'an refers to two parties in a sale. It can be used to teach dual form, ism fa'il, and the concept of contractual parties. Pedagogically, the term helps students understand that a transaction involves rights and responsibilities of both seller and buyer (Analytical & Study, 2025).

The second key lafaz is al-gharar. The hadith *نَهَى رَسُولُ اللَّهِ عَنْ بَيْعِ الْغَرَرِ* contains a clear prohibition. In Arabic learning, this text introduces the verb naha, the preposition 'an, and the phrase bai' al-gharar. Conceptually, it teaches students to identify uncertainty, hidden defects, and unclear objects in transactions (2023, الطالب).

The third key lafaz is al-riba. The hadith *لَعَنَ رَسُولُ اللَّهِ أَكْلَ الرِّبَا وَمُؤْكَلَهُ* uses strong moral language through the word la'ana. This provides an opportunity to teach patterns of active participles such as akil and mu'kil. It also introduces the ethical seriousness of riba in Islamic economics (مجدوب & عباسي, n.d.).

The fourth key lafaz is amanah. The hadith *وَإِذَا أُؤْتِمِنَ حَانَ* shows the contrast between being entrusted and betraying trust. This is useful for teaching passive verb forms and moral vocabulary. For Islamic Economics students, amanah relates to honest reporting, responsible management of funds, and protection of consumer rights (الشامخ & سليمان, 2023).

The fifth key lafaz is al-tajir al-saduq al-amin. This expression can be used to develop vocabulary on profession and character. It teaches that business identity in Islam is inseparable from moral quality. A trader is ideal when economic skill is supported by truthfulness and trustworthiness (Mukti, 2026).

Based on the analysis, economic lafaz in hadith can be organized into teaching units: transaction vocabulary, prohibition vocabulary, ethical character vocabulary, and contract structure vocabulary. Each unit may include reading, translation, grammar, semantic explanation, and contextual case discussion.

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.

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.

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.

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 تتبع ما ليس عندك can be examined through the prohibition particle لا, the imperfect verb تتبع, the relative particle ما, and the phrase ليس عندك. This grammatical reading strengthens precise understanding before legal interpretation is introduced.

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.

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.

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.

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.

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.

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.

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.

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.

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 economic lafaz in prophetic hadith is highly relevant as Arabic teaching material for Islamic Economics students. Terms such as *al-bay'*, *al-gharar*, *al-riba*, *al-khiyar*, *al-amanah*, *al-tijarah*, and *al-tajir al-saduq al-amin* contain linguistic structures as well as essential concepts in sharia economic transactions. These lafaz are not merely vocabulary items, but also conceptual instruments that connect Arabic language learning with Islamic economic ethics.

The study shows that the analysis of economic lafaz can strengthen students' vocabulary mastery, grammatical understanding, reading comprehension, translation ability, and semantic awareness. Through hadith-based learning materials, students are trained to understand the relationship between Arabic expressions and normative meanings related to sale, contract, uncertainty, *riba*, trustworthiness, and honest trade.

The findings also indicate that prophetic hadith can be developed into contextual Arabic teaching units. Each hadith may be used for vocabulary identification, grammatical analysis, semantic interpretation, and case-based discussion. This approach enables students to understand Arabic texts while also applying sharia economic concepts to contemporary practices such as e-commerce, digital transactions, market ethics, and consumer protection.

Overall, the use of economic lafaz in prophetic hadith supports the development of Arabic for Sharia Economics. It makes Arabic learning more contextual, interdisciplinary, and relevant to the academic needs of Islamic Economics students. Future development may focus on preparing a complete Arabic learning module based on muamalah hadiths and testing its effectiveness in classroom practice.

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