

DEVELOPING ARABIC LANGUAGE MATERIALS BASED ON MUAMALAH HADITHS TO SUPPORT THE ACADEMIC COMPETENCE OF ISLAMIC ECONOMICS STUDENTS

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Abstract

This study aims to develop Arabic language learning materials based on muamalah hadiths to support the academic competence of Islamic Economics students. Arabic learning in Islamic higher education is often taught in a general linguistic framework and has not been fully connected to the scientific needs of students in specific study programs, particularly Islamic Economics. Therefore, integrating muamalah hadiths into Arabic language materials is considered important because these hadiths contain economic, ethical, and legal concepts that are directly relevant to Islamic economic studies. This research uses a qualitative descriptive approach based on library research and document analysis. The primary data consist of selected hadiths related to muamalah themes, such as sale and purchase, usury, debt, trust, honesty, wages, and market ethics. The data were analyzed by identifying linguistic elements, semantic meanings, and their relevance to the academic needs of Islamic Economics students. The findings indicate that muamalah hadiths can be developed into contextual Arabic learning materials through vocabulary enrichment, text comprehension, semantic analysis, translation practice, and thematic discussion. The integration of these materials not only strengthens students' Arabic language competence but also enhances their understanding of Islamic economic concepts. Thus, Arabic learning based on muamalah hadiths can serve as an interdisciplinary learning model that connects language mastery, hadith studies, and Islamic economics.

INTRODUCTION

Arabic language learning has a strategic position in Islamic higher education because Arabic is the main language of Islamic sources, including the Qur'an, hadith, classical Islamic texts, and contemporary Islamic scholarship. For students of Islamic Economics, Arabic competence is not only needed for linguistic mastery, but also for understanding fundamental concepts in Islamic economic law, such as *bai'* or sale and purchase, *riba* or usury, *amanah* or trust, *gharar* or uncertainty, *dayn* or debt, and *ujrah* or wages (Chamid et al., 2026). These terms are rooted in Arabic texts and carry specific

semantic meanings that cannot always be fully understood through translation alone (Ichsan, 2026).

However, Arabic language learning in Islamic Economics study programs is often still presented in a general and structural manner. Learning materials tend to focus on grammar, vocabulary, and reading skills without sufficient connection to the academic discipline of the students. As a result, students may be able to identify Arabic sentence structures, but they often find it difficult to relate Arabic texts to the concepts of Islamic economics and sharia muamalah. This condition shows the need for Arabic learning materials that are more contextual, integrative, and relevant to the scientific identity of Islamic Economics students (Rinaldo et al., 2026).

One important source that can be used to develop contextual Arabic materials is muamalah hadiths. Muamalah hadiths contain prophetic teachings related to economic transactions, business ethics, justice, honesty, prohibition of usury, fair trade, market behavior, and social responsibility in economic life. These themes are closely related to the academic substance of Islamic Economics. Therefore, muamalah hadiths can function not only as religious texts, but also as authentic Arabic texts that provide linguistic, semantic, and conceptual learning experiences for students (Fansuri & Sofa, 2026).

The development of Arabic language materials based on muamalah hadiths is expected to bridge the gap between Arabic language learning and the academic needs of Islamic Economics students. Through selected hadith texts, students can learn Arabic vocabulary, sentence patterns, translation skills, and text interpretation while simultaneously deepening their understanding of Islamic economic principles. This approach supports contextual learning because the language materials are directly connected to the students' field of study (Zahroh & Fattah, 2026).

In addition, this development is relevant to the demand for interdisciplinary learning in Islamic higher education. Arabic learning should not be separated from Islamic studies and professional competence (Abdullah et al., 2026). For Islamic Economics students, Arabic learning should contribute to their ability to read, understand, and analyze Islamic economic texts. Therefore, the integration of muamalah hadiths into Arabic learning materials can strengthen students' academic competence, particularly in understanding primary Islamic sources related to economic practices (Chamid et al., 2026).

Based on this background, this study focuses on the development of Arabic language materials based on muamalah hadiths to support the academic competence of Islamic Economics students. The study seeks to identify relevant muamalah hadith themes, analyze their linguistic and semantic aspects, and formulate them into contextual Arabic learning materials. The results of this study are expected to contribute to the improvement of Arabic language learning models in Islamic Economics study programs and to provide an alternative framework for integrating Arabic language learning with Islamic economic studies (Laili et al., 2026).

LITERATURE REVIEW

Arabic language learning in Islamic higher education is closely related to the ability of students to access, understand, and interpret Islamic sources. Arabic is not merely positioned as a foreign language subject, but also as an academic instrument for studying the Qur'an, hadith, fiqh, Islamic legal thought, and other classical and

contemporary Islamic texts. In this context, Arabic learning needs to be designed according to the scientific background and academic needs of students. For Islamic Economics students, Arabic competence is important because many fundamental concepts in Islamic economics originate from Arabic terms and Islamic legal texts (Khassawneh & Wasfi, 2026).

The concept of contextual Arabic language learning emphasizes the importance of connecting learning materials with students' real academic environment and field of study. Contextual learning enables students to understand language not only as a set of grammatical rules, but also as a medium for constructing meaning. In Arabic learning, contextual materials can help students understand vocabulary, expressions, sentence patterns, and discourse according to the themes they encounter in their academic disciplines. Therefore, Arabic materials for Islamic Economics students should include themes related to economic transactions, Islamic business ethics, market behavior, justice, trust, and sharia principles in muamalah (Muttaqin et al., 2026).

Learning materials have a central role in determining the direction and effectiveness of the learning process. Good learning materials should be relevant to learning objectives, appropriate to students' competence levels, systematically arranged, and connected to students' academic needs. In Arabic language learning, materials may include vocabulary lists, reading texts, grammar patterns, translation exercises, semantic analysis, and discussion activities. When the materials are developed based on Islamic economic themes, students are encouraged to learn Arabic while simultaneously strengthening their understanding of Islamic economics (Tan & Abbas, 2026).

Hadiths related to muamalah are highly relevant as sources for developing Arabic language materials. Muamalah hadiths discuss human interaction in social and economic life, including sale and purchase, usury, debt, wages, trust, honesty, prohibition of fraud, and ethics in trade. These hadiths contain concise Arabic expressions, strong moral messages, and important legal meanings. Therefore, muamalah hadiths can be used as authentic texts in Arabic learning. Through hadith texts, students can study vocabulary, sentence structure, meaning, translation, and contextual interpretation (Asyari et al., 2026).

The use of muamalah hadiths in Arabic learning also supports the integration of language competence and Islamic economic literacy. Students do not only memorize Arabic vocabulary, but also understand how Arabic terms represent specific legal and economic concepts. For example, terms such as *bai'*, *riba*, *gharar*, *amanah*, *ujrah*, and *dayn* have meanings that are deeply rooted in Islamic legal discourse. Understanding these terms requires linguistic, semantic, and contextual analysis. Therefore, Arabic learning based on muamalah hadiths can help students connect language mastery with their academic competence in Islamic Economics (Fatmawati et al., 2026).

Academic competence refers to students' ability to master knowledge, concepts, methods, and analytical skills related to their field of study. For Islamic Economics students, academic competence includes understanding Islamic economic principles, sharia financial transactions, business ethics, and the normative foundations of economic activities in Islam. Arabic language learning can support this competence when it provides students with access to primary Islamic sources. By studying muamalah hadiths in Arabic, students are trained to read and interpret original texts that form the basis of Islamic economic thought (Priyono, 2026).

Previous studies on Arabic language learning have shown the importance of material development that is relevant to students' needs. Arabic for specific purposes has become an important approach in Islamic higher education because students from different study programs require different language materials. Students of Islamic Economics, for example, need Arabic texts and vocabulary related to transactions, finance, trade, contracts, and Islamic business ethics. This approach differs from general Arabic learning because it emphasizes functional and academic relevance.

In addition, studies on hadith-based learning indicate that hadith texts can be used not only for religious instruction, but also for developing language skills and character education. Hadith texts contain linguistic richness, ethical values, and contextual meanings that can be explored in learning activities. In the context of Islamic Economics, muamalah hadiths provide both linguistic input and conceptual content. This dual function makes hadith-based Arabic materials relevant for interdisciplinary learning.

Based on the literature above, the development of Arabic language materials based on muamalah hadiths is theoretically grounded in three main ideas: contextual Arabic learning, Arabic for specific academic purposes, and integration between Islamic sources and disciplinary competence. These three ideas show that Arabic learning for Islamic Economics students should not be limited to grammar and translation, but should also support students' ability to understand Islamic economic concepts from authentic Arabic texts. Thus, muamalah hadiths can serve as a meaningful foundation for designing Arabic materials that are relevant, integrative, and academically useful (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative descriptive approach based on library research and document analysis. This approach was chosen because the study focuses on developing Arabic language materials through the interpretation of muamalah hadiths and their relevance to the academic competence of Islamic Economics students. The research does not aim to measure statistical influence, but to describe, analyze, and formulate contextual Arabic learning materials derived from selected hadith texts (Leach et al., 2026).

The object of this study is the development of Arabic language materials based on hadiths related to muamalah. The materials are directed to support the academic needs of Islamic Economics students, especially in understanding Arabic vocabulary, sentence structures, semantic meanings, and Islamic economic concepts found in hadith texts. The selected themes include sale and purchase, usury, debt, wages, trust, honesty, prohibition of fraud, and market ethics (Syafei et al., 2026).

The primary data of this study consist of selected prophetic hadiths related to muamalah themes. These hadiths are used as authentic Arabic texts that contain linguistic, ethical, and economic meanings. The secondary data include books, journal articles, and relevant academic literature on Arabic language learning, Arabic for specific purposes, Islamic economics, muamalah fiqh, and hadith studies. These sources are used to strengthen the theoretical basis and to support the analysis of the selected materials (Ramadan et al., 2026).

Data collection was conducted through documentation. The researcher identified, selected, and classified hadiths related to economic and muamalah themes. The selected

hadiths were then examined based on their relevance to Arabic language learning and Islamic Economics studies. The documentation process included collecting Arabic texts, identifying key vocabulary, observing sentence patterns, analyzing semantic meanings, and connecting the hadith content with Islamic economic concepts (Sun, 2026).

The data analysis technique used in this study is descriptive content analysis. The analysis was carried out through several stages. First, the selected muamalah hadiths were identified according to their thematic relevance. Second, the linguistic elements of the hadiths were analyzed, including vocabulary, sentence structure, and key Arabic expressions. Third, the semantic meanings of important terms were interpreted in relation to Islamic economic concepts. Fourth, the results of the analysis were formulated into Arabic learning materials consisting of reading texts, vocabulary enrichment, translation exercises, semantic discussion, and contextual reflection (Bolio et al., 2026).

The validity of the data was strengthened through source triangulation by comparing hadith texts, Islamic economic literature, and Arabic language learning references. This step was conducted to ensure that the developed materials are linguistically appropriate, conceptually relevant, and academically useful for Islamic Economics students. Through this method, the study is expected to produce Arabic language materials that are contextual, integrative, and suitable for supporting students' academic competence (Putri et al., 2026).

RESULTS AND DISCUSSION

The first result is the identification of core material themes. The proposed material consists of five units: al-bay' and consent, al-khiyar and consumer rights, al-gharar and transactional clarity, al-riba and financial justice, and al-amanah in business ethics. Each unit uses one or two hadiths as the main text (Murti et al., 2026).

The second result is the structure of each unit. A unit should contain learning objectives, Arabic hadith text, vocabulary list, grammar notes, translation exercise, semantic explanation, contextual economic case, reflective questions, and formative assessment. This structure ensures that students learn language and concept together.

The third result is vocabulary development. Students learn key terms such as al-bay', al-khiyar, al-gharar, al-riba, al-amanah, al-saduq, al-tajir, al-katib, al-shahid, and al-barakah. These terms are frequently used in Islamic economic discourse and therefore support academic reading.

The fourth result is the development of case-based exercises. For example, after studying the hadith on gharar, students analyze an online sale with unclear specifications. After studying the hadith on riba, students compare interest-based lending and Sharia financing. After studying the hadith on amanah, students evaluate the ethics of data protection and product review manipulation.

The fifth result is assessment design. Assessment may include vocabulary tests, translation tasks, short essays, oral presentations, and case analysis. The assessment should measure not only linguistic accuracy but also conceptual understanding. Students should be able to explain why a particular transaction reflects or violates the meaning of a hadith lafaz.

The material development model supports academic competence because it prepares students to read primary sources, understand terminology, and apply Sharia

economic reasoning. It also encourages collaboration between lecturers of Arabic, Hadith, and Islamic Economics.

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

Lafadz	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 (Midisen et al., 2026).

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 (Sofa, 2024).

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 (Fitria & Sofa, 2025). 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 (Hasanah & Sofa, 2025).

Hadith-based Arabic learning also supports character education (Asror & Sofa, 2025). 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 (Arifin & Sofa, 2024). Students learn that market success in Islam is not separated from truthfulness, transparency, and responsibility (Helmi & Sofa, 2025).

For lecturers, this model requires collaboration between Arabic lecturers, hadith lecturers, and Islamic Economics lecturers (Yunus & Sofa, 2025). 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 (Bulqiyah & 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 (Nadia & 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 (Ilahi & 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 (Mardiyah & 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 (Khofifah & Sofa, 2025).

CONCLUSION

This study concludes that the development of Arabic language materials based on muamalah hadiths is highly relevant for supporting the academic competence of Islamic Economics students. The integration of selected hadiths into Arabic learning provides students with authentic Islamic texts that contain both linguistic structures and economic meanings. Through this model, Arabic is not only learned as a language subject, but also as an academic tool for understanding Islamic economic concepts from their primary sources.

The proposed material development consists of five main thematic units: *al-bay'* and contractual consent, *al-khiyar* and consumer rights, *al-gharar* and transactional clarity, *al-riba* and financial justice, and *al-amanah* in business ethics. Each unit is designed by combining Arabic hadith texts, vocabulary enrichment, grammar notes, translation exercises, semantic explanation, contextual economic cases, reflective questions, and formative assessment. This structure enables students to understand Arabic expressions while relating them to practical issues in Islamic economics.

The findings show that key hadith terms such as *al-bay'*, *al-khiyar*, *al-gharar*, *al-riba*, *al-amanah*, *al-saduq*, *al-tajir*, *al-katib*, *al-shahid*, and *al-barakah* can function as both linguistic materials and conceptual instruments. These terms help students develop academic literacy, strengthen their understanding of sharia transaction principles, and improve their ability to analyze contemporary economic practices using Islamic normative sources.

This model also emphasizes the importance of interdisciplinary collaboration among Arabic lecturers, hadith lecturers, and Islamic Economics lecturers. Such collaboration is needed to ensure that the materials are linguistically accurate, textually appropriate, and economically relevant. In addition, assessment should not only measure vocabulary memorization or translation accuracy, but also students' ability to interpret hadith meanings and apply them to real economic cases.

Overall, Arabic language materials based on muamalah hadiths can renew Arabic learning in Islamic Economics study programs by making it more contextual, integrative, and academically meaningful. Future research is recommended to develop a complete teaching module, apply it in classroom learning, and test its effectiveness in improving students' Arabic competence, Islamic economic literacy, and sharia-based analytical skills.

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