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REINTERPRETATION OF THE HADITH ON COMMERCIAL PROFIT: A MA'ĀNI AL-HADITH APPROACH TOWARD CONTEMPORARY ISLAMIC BUSINESS ETHICS

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Abstract

Profit is an integral component of commercial transactions in Islam. Nevertheless, the hadith concerning commercial profit is frequently interpreted textually as legitimizing unlimited profit-taking, overlooking its ethical dimension and the objectives of Islamic law. This study aims to analyze the hadith on commercial profit using the Ma'āni al-Hadith approach and to examine its relevance to contemporary Islamic business practices. This research employed a qualitative library research method. The data were collected from primary hadith compilations concerning commercial profit, supported by classical hadith commentaries, Islamic commercial jurisprudence, Islamic economics literature, and relevant scholarly publications. The data was analyzed through takhrij al-hadith, sanad criticism, matn criticism, and contextual interpretation based on the Ma'āni al-Hadith approach. The findings reveal that Islam does not prescribe a fixed percentage of commercial profit; instead, it emphasizes that profit should be earned through honest, fair, transparent, and mutually *consensual (tarāḍin) transactions while avoiding fraud (ghash), uncertainty (gharar), and monopoly (iḥtikār). The study further demonstrates that the universal values embedded in the hadith remain relevant to contemporary business practices by integrating the Ma'āni al-Hadith approach with maqāṣid al-sharī'ah. This integration contributes to the development of contextual Islamic business ethics that promote justice, public welfare, and sustainable commercial practices.*

INTRODUCTION

Trading activity is one of the important instruments in the Islamic economic system that serves not only as a means of obtaining profits but also as a medium to realize justice, benefit, and the welfare of society. Islam views economic activity as a part of worship (mu'āmalah) which must be carried out in accordance with the principles of Shari'a, such as honesty (ṣidq), trustworthiness, justice (al-'adl), transparency, and the willingness of the parties (tarāḍin). These principles are the foundation for the creation of a trading system that is not only oriented to economic efficiency but also upholds moral values and social responsibility (Chapra, 2000; Al-Qaradawi, 1995).

The Qur'an gives legitimacy to trading activities as a lawful form of business, as Allah SWT says:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

"...Allah has made buying and selling lawful and forbidding usury." (QS. Al-Baqarah [2]: 275).

In addition, Allah SWT also emphasized that economic transactions must be carried out on the basis of the willingness of the parties.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ

"...Do not devour one another's wealth unjustly, except by trade made between you for mutual pleasure..." (QS. An-Nisa' [4]: 29).

Both verses show that Islam gives freedom to each individual to obtain profits through trading activities, but this freedom is limited by the principles of justice, honesty, and the prohibition of actions that harm others (Al-Zuhaili, 2002).

Contemporary economic practice continues to debate the issue of profit. Modern economic systems tend to place profit maximization as the main goal of the company, so the size of business success is often identified with the amount of profit obtained. This orientation encourages the emergence of various business practices that ignore ethical aspects, such as information manipulation, consumer exploitation, predatory pricing, digital monopolies, misuse of consumer data, and non-transparent marketing practices. The phenomenon shows that the achievement of profit is often separated from the moral dimension that should be an integral part in economic activity (Beekun, 1997; Chapra, 2000).

Digital transformation has also brought significant changes to the trading mechanism. The presence of e-commerce, marketplaces, trading through social media, and the use of artificial intelligence (AI) in pricing has created a more complex business model than conventional trading. Such developments increase transaction efficiency and expand market access. The emergence of various ethical issues, such as the manipulation of product reviews (fake reviews), dynamic pricing that is not transparent, algorithms that affect consumer behavior, and the dominance of digital platforms that have the potential to create monopolistic practices. This condition shows that the issue of profit in trade is no longer just related to the size of profit margins but also concerns aspects of justice, consumer protection, and the sustainability of the economic system (Sulaeman et al., 2025).

In the treasure of hadith, one of the narrations that is often used as a basis for discussion about the benefits of buying and selling is the hadith about the friend of ‘Urwah al-Bāriqi. The Prophet (peace and blessings of Allaah be upon him) gave a dinar to 'Urwah to buy a goat. With his trading skills, 'Urwa managed to get two goats, then sold one of them for one dinar, so he returned to the Prophet with a dinar and a goat. The prophet then prayed for blessings on the transaction (Al-Bukhari, 2002). This hadith is often understood as a legitimation that Islam allows the taking of large amounts of profit. But this kind of understanding has the potential to give birth to a less comprehensive interpretation if it is based only on textual readings without considering the historical context, the purpose of the Shari'a, and the entire Hadith that speaks of the ethics of trade.

Various previous studies have discussed the concept of profit in the perspective of Islamic economics, Fiqh muamalah, and Sharia business ethics. Chapra (2000) emphasizes that profit must be balanced with distributive justice and social welfare. Karim (2010) clarified that business actors have the right to profit as long as they acquire it through a healthy market mechanism. Beekun (1997) places honesty, trustworthiness, and responsibility as the foundations of Islamic business ethics. More recent research has also linked Islamic business ethics with maqāṣid al-syarī'ah in answering the challenges of digital commerce (Andriani et al., 2023; Sulaeman et al., 2025). Most of these studies are still focused on the normative aspects of Islamic economics and have not specifically examined the hadith about the benefits of buying and selling through the approach of Ma'āni al-Hadith.

Research on Hadith buying and selling benefits generally still focuses on the study of the authenticity of isnaad or legal aspects of jurisprudence without integrating contextual analysis of the dynamics of modern trade. The development of the digital economy demands an understanding of Hadith that is not only textual but also able to explain its relevance to contemporary phenomena such as electronic commerce, consumer protection, artificial intelligence, and equitable business governance. The gap shows that there is still open academic space to develop the study of economic Hadith through a more integrative approach.

This study lies in the absence of a study that comprehensively integrates the approach of Ma'āni al-Hadith with the perspective of maqāṣid al-sharī'ah and contemporary Islamic business ethics in understanding the hadith about the benefits of buying and selling. Some studies only emphasize the legality aspect of profit, while the moral dimension, the purpose of Sharia, and its relevance to modern business practices have not been analyzed in depth.

This study offers a reinterpretation of the hadith about the benefits of buying and selling through the integration of the approach of Ma'āni al-Hadith, maqāṣid al-sharī'ah, and contemporary Islamic business ethics. This research not only analyzes the authenticity of Hadith through criticism of isnaad and matan but also connects the content of Hadith with modern trade issues such as e-commerce, dynamic pricing, digital monopoly, consumer protection, and the use of artificial intelligence in business. This approach resulted in the understanding that the hadith about buying and selling profits was not intended to legitimize profit maximization but rather to build the principle of fair, blessed, and benefit-oriented trade.

This study aims to: (1) analyze the authenticity of the hadith about the benefits of buying and selling through criticism of isnaad and matan; (2) interpret the Hadith using the approach of Ma'āni al-Hadith; and (3) explain the relevance of the Hadith to contemporary Islamic business practices in the perspective of maqāṣid al-sharī'ah and Islamic business ethics. This research is expected to provide a theoretical contribution to the development of economic Hadith studies and become a practical reference for business actors in building a trading system in accordance with the principles of Shari'a.

LITERATURE REVIEW

1. The concept of profit in Islamic economics

Profit (*Al-ribḥ*) is one of the main goals in trading activities. In a conventional economic perspective, profit is understood as the difference between total receipts and total production costs, which is an indicator of the success of an enterprise. This orientation tends to prioritize profit as the main goal of business activities, following the principle of profit maximization. Islamic economics views profit not only as an indicator of economic success but also as part of the moral responsibility that must be obtained through mechanisms that are lawful, fair, and provide benefits for all parties (Chapra, 2000; Mannan, 1997).

Etymologically, the word *"al-ribḥ"* comes from the root word "**rabiḥa–yarbaḥu–ribḥan,**" which means to obtain additional money or profit from a trading activity. In the terminology of fiqh muamalah, profit is understood as the added value obtained from buying and selling transactions that are valid according to Sharia without containing elements of usury, gharar, fraud (*tadlīs*), and exploitation of other parties. The definition indicates that profit is not only assessed from the nominal aspect but also from the legality and ethics of the process of obtaining it (Al-Zuhaili, 2002).

Islam does not prohibit a trader from obtaining large amounts of profit as long as the transaction is carried out honestly, transparently, and based on the willingness of the parties. This principle is in line with the word of Allah SWT:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

"...God made the sale and the sale." (QS. Al-Baqarah [2]: 275).

The verse affirms that profit is a legitimate consequence of trading activity, in contrast to usury, which is obtaining an addition through a mechanism prohibited by Shari'a (Antonio, 2001).

According to Yusuf al-Qaradawi (1995), Islam does not set a specific limit on the amount of profit. However, this freedom is limited by the principles of justice (*al-'adl*), benefit (*maṣlaḥah*), and the prohibition of practices that harm society. Thus, the profit orientation in Islam emphasizes blessings (*barakah*) rather than simply the accumulation of wealth.

This view was reinforced by Ibn Khaldun, who explained that profits that are too low will weaken the motivation of trade, while profits that are too high can reduce people's purchasing power and thus inhibit overall economic activity (Ibn Khaldun, 2005). The balance between profit and justice is the main character of the Islamic economic system.

2. Quotes about the benefits of selling

One of the hadiths that became the main basis for discussion about the benefits of buying and selling is the hadith narrated by Imam Al-Bukhari from Sahaba ʻUrwah al-Bāriqi.

عَنْ عُرْوَةَ الْبَارِقِيِّ أَنَّ النَّبِيَّ ﷺ أَعْطَاهُ دِينَارًا لِيَشْتَرِيَ لَهُ شَاةً، فَاشْتَرَى لَهُ شَاتَيْنِ، فَبَاعَ إِحْدَاهُمَا بِدِينَارٍ، فَجَاءَهُ بِدِينَارٍ وَشَاةٍ، فَدَعَا لَهُ بِالْبَرَكَةِ فِي بَيْعِهِ.

"The Prophet (peace be upon him) gave me a dinar to buy a goat. I bought two goats, then sold one of them for one dinar. Then I came to the Prophet with a dinar and a goat. The Prophet (peace and blessings of Allaah be upon him) prayed for me." (Al-Bukhari, 2002).

The Hadith shows that the messenger of Allah did not denounce the benefits obtained by 'Urwah and even prayed for blessings on the transaction. However, the main focus of the Hadith is not the size of the profit margin but the success of transactions that are carried out honestly, professionally, and without harming other parties. Such an understanding is important because some people often understand this hadith as a legitimacy to obtain the greatest benefit without considering the ethical dimension.

In addition to these hadiths, there are several other hadiths that reinforce ethical principles in obtaining benefits.

The Prophet (peace be upon him) said:

التَّاجِرُ الصَّدُوقُ الأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

"The honest and trustworthy merchant will be with the prophets, the righteous, and the martyrs." (Al-Tirmidhi, 1998).

The Hadith shows that the measure of a trader's success according to Islam is determined not only by the magnitude of profit but also by the moral integrity that accompanies his business activity. The Prophet (peace and blessings of Allaah be upon him) said:

مَنْ غَشَّنَا فَلَيْسَ مِنَّا

"Whoever deceives us is not of us." (Muslim, 2006).

This hadith is the basis for the prohibition of obtaining profits through the practice of manipulation, fraud, and concealment of defects in goods. In addition, Rasulullah SAW also forbade the practice *of Iḥtikār* (hoarding of goods), which aims to create scarcity so that prices increase unreasonably. The prohibition shows that the benefits that are justified by sharia are those that do not sacrifice the interests of the wider community (Karim, 2010).

3. The approach *of Ma'āni al-Hadith*

The study of Hadith does not stop at the study of the authenticity of the Isnad and matan but also demands an understanding of the meaning contained in the Hadith according to the social and historical context and the purpose of the lecture. This approach is known as *Ma'āni al-Hadith*, which is a method of understanding the Hadith through the analysis of language, because wurud, social context, relationships with verses of the Qur'an, and their correlation with other hadiths of the same theme (Al-Qaradawi, 1995). Yusuf al-Qaradawi explained that there are several main principles in understanding the Hadith, namely the following:

1. Ensure the authenticity of the Hadith through the research of Isnad and matan.
2. To understand the meaning of the gospel;
3. Link the Hadith with the guidance of the Qur'an.
4. A collection of all the same items;
5. Understanding the historical background (*asbāb al-wurūd*);
6. Distinguish between the purpose of Shari'a and means that are temporal, and
7. Ensure that there is no contradiction with a stronger proposition (Al-Qaradawi, 1995). This approach is also known as one of the important methods in understanding legal hadiths contextually.

The approach *of Ma'āni al-Hadith* is different from the textual approach, which focuses only on the literal meaning of a hadith. This Hadith approach is part of the Islamic teaching system that aims to benefit the Ummah. The interpretation of Hadith must take into account changes in space, time, culture, and the dynamics of society without removing the normative substance contained in it.

In the context of the Hadith of buying and selling profits, the approach *of Ma'āni al-Hadith* allows understanding that the Prophet Muhammad was not setting profit percentage standards but rather giving appreciation to the ability to trade professionally and in accordance with Shari'a principles. Thus, the orientation of the Hadith shifts from the issue of the quantity of profit to the quality of business ethics.

4. Islamic business ethics in profit-making

Islamic business ethics is a set of moral values that govern the behavior of business actors so that economic activity not only produces financial benefits but also creates social justice and blessings. These values are derived from the Qur'an, Sunnah, ijma', and ijtihad of the scholars so that it has a normative dimension as well as an applicative one (Beekun, 1997).

According to Al-Qaradawi (1995), there are several main principles of Islamic business ethics that are directly related to the benefits of trade, namely honesty (*ṣidq*), trust, justice (*'adl*), transparency, willingness of the parties (*tarāḍin*), prohibition of usury, prohibition *of gharar*, prohibition of monopoly (*iḥtikār*), social responsibility.

The principles indicate that profit in Islam is not an end in itself, but rather a consequence of economic activity carried out in accordance with the Shari'a. Profits obtained through market manipulation, exploitation of consumers, or misuse of information are contrary to the purpose of Shari'a because they eliminate distributive justice in the market.

The concept is increasingly relevant in the era of digital commerce, which is characterized by the development *of e-commerce*, *marketplaces,* and information technology. New challenges such as information asymmetry, manipulation of product reviews, marketing algorithms, and dominance of digital platforms require strengthening Islamic business ethics in order to maintain the principle of fairness. The latest study also emphasizes the importance of applying the principles of maqāṣid al-syarīʻah in responding to digital business challenges.

RESEARCH METHODOLOGY

This study uses a qualitative approach to the type of library research (*library research*). Literature research was chosen because of the object of research in the form of Hadiths about the benefits of buying and selling along with various literature related to the study of Hadith, Fiqh muamalah, Islamic economics, and Islamic business ethics. According to Zed (2018), library research is research that utilizes various library sources as the main data to obtain information relevant to research problems.

1. Data Sources

The primary sources of data in this study are the Hadiths about the benefits of buying and selling narrated by Sahabah 'Urwah al-Bariqi, as contained in the books of primary Hadith (Kutub al-Tis'ah), namely, *Ṣaḥīḥ al-Bukhārī, Sunan Abū Dāwūd, Sunan al-Tirmiżī, Sunan Ibn Mājah,* and *Musnad Aḥmad ibn Ḥanbal*. The five books were chosen because they contain the main Hadith that are the object of research, namely the Hadith about buying and selling transactions that generate profits so that the Prophet Muhammad prayed for blessings for the perpetrators (Al-Bukhari, 2002).

Secondary data sources were obtained from various literature that supports research analysis, including the Sharah Hadith book, Fiqh muamalah book, Islamic economics book, Hadith study methodology book, and national and international journal articles, as well as the results of previous research relevant to the theme of profit in trade and Islamic business ethics. The main literature used includes works by Yusuf al-Qaradawi (1995), Wahbah al-Zuhaili (2002), Muhammad Syuhudi Ismail (1994), M. Umer Chapra (2000), Adiwarman A. Karim (2010), and Beekun (1997).

2. Data Collection Techniques

Data collection is done through documentation techniques. This technique is used by identifying, inventorying, classifying, and reviewing all sources related to the object of research. Stages of data collection are done as follows.

a. First, do takhrij Hadith to browse the entire history of Hadith related to the benefits of buying and selling in the books of primary hadith. This process aims to obtain the entire path of narration so that the quality of the sanad and matan of the Hadith can be known.
b. Second, collect various verses of the Qur'an, hadiths that have similar themes, the book of Sharia hadith, and the book of jurisprudence, as well as Islamic economic literature related to the concept of profit in trade.
c. Third, identify the results of previous research that discusses the advantages in the perspective of Hadith and Islamic economics as the basis for the preparation of a research gap and state-of-the-art research.

3. Data Analysis Techniques

Data analysis was conducted using the Ma'āni al-Hadith approach developed by Yusuf al-Qaradawi (1995). This approach was chosen because it is able to explain the meaning of Hadith comprehensively through textual and contextual analysis so as to produce an understanding that is in accordance with the goals of Shari'a and community development. The analysis phase is carried out through the following steps.

a. **Takhrij Hadith.** The first stage is done by tracing the existence of hadith about the benefits of buying and selling in the books of primary hadith. Takhrij aims to know the source of the hadith and the path of narration, as well as the editorial variations of the hadith that became the object of research (Al-Qaradawi, 1995).
b. **There is criticism.** The second stage is to critique the Isnad to determine the degree of authenticity of the Hadith. Sanad analysis is carried out by assessing the continuity of the chain of narration (*ittiṣāl al-sanad*), the integrity of the narrator (*ʻadālah*), memorization capacity (*ḍabṭ*), and ensuring that there are no hidden defects (*ʻillah*) or deviations (*shudhūdh*) in the narrative path (Syuhudi Ismail, 1994).

c. **Criticism From.** After the quality of the isnaad is declared acceptable, an analysis of the matn Hadith is carried out. Matan's criticism aims to determine the suitability of the contents of the Hadith with the Qur'an, other more powerful hadiths, historical facts, Arabic language rules, common sense, and the purpose of Shari'a (*maqāṣid al-sharī'ah*) (Al-Adlabi, 1983).

d. **Analysis of Ma'anii al-Hadith.** The last step is to interpret the Hadith using the approach *of Ma'āni al-Hadith*. The analysis is carried out by linking the Hadith with the verses of the Qur'an related to trade, collecting hadiths that have similar themes, reviewing the historical background (*asbāb al-wurūd*) of the Hadith, identifying the purpose of the Shari'a (*maqāṣid al-sharī'ah*) contained in the Hadith, and distinguishing between universal values and contextual aspects in the Hadith, as well as explaining the relevance of the Hadith to contemporary Islamic business practices.

RESULTS AND DISCUSSION

4.1. Thematic analysis of hadiths on the ethics of profit in buying and selling

The hadiths regarding the benefits of buying and selling narrated by 'Urwah al-Bāriqi are not partially understood. In the methodology *of Ma'āni al-Hadith*, a hadith must be understood by collecting all Hadith that have similar themes (*jam'u al-riwāyāt fī al-mawḍū'*) so that a complete understanding is obtained and does not contradict the general principles of Shari'a (Al-Qaradawi, 1995). Hadith about the benefits of buying and selling needs to be analyzed with other hadiths that regulate the ethics of trading in Islam.

4.1.1. Hadith about honest traders

One of the most important hadiths is the word of the messenger of Allah (PBUH):

التَّاجِرُ الصَّدُوقُ الأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

"The honest and trustworthy merchant will be with the prophets, the righteous, and the martyrs." (Al-Tirmidhi, 1998).

This hadith shows that the measure of a trader's success in Islam is not determined by the amount of profit, but rather by moral integrity in carrying out business activities. Honesty (*ṣidq*) and trustworthiness are placed as the main indicators of the quality of a business actor. Profit is a consequence of ethical business conduct, not an end that justifies all means.

This view is different from the economic paradigm, which only places profit as an indicator of a company's success. In the Islamic perspective, the benefits obtained through honesty will result in blessings (*barakah*), while the benefits obtained through manipulation actually eliminate the value of worship in economic activities (Beekun, 1997).

4.1.2. Hadith On The Prohibition Of Deception (*Ghash*)

The Prophet (peace be upon him) said:

مَنْ غَشَّنَا فَلَيْسَ مِنَّا

"Whoever deceives us is not of us." (Muslim, 2006).

This hadith became one of the main cornerstones of Islamic business ethics. The ban covers all forms of information manipulation, concealment of defective goods, falsification of product quality, scale engineering, or misleading marketing practices.

In the context of the digital economy, the practice of fake reviews, the use of inappropriate product photos, concealment of transaction terms, and the dissemination of misleading information through digital media are modern forms of *ghash* that are contrary to the principles of Shari'a. Through the approach *of Ma'āni al-Hadith*, the prohibition is not only understood as a ban on individual actions but also as a principle of consumer protection, which is one of the main objectives of Islamic Economic Law (Chapra, 2000).

4.1.3. Hadith Of The Prohibition Of Gharar

Profit in trade is also limited by the prohibition of conducting transactions containing *gharar*. The Prophet (peace be upon him) said:

نَهَى رَسُولُ اللَّهِ ﷺ عَنْ بَيْعِ الْغَرَرِ.

"The Prophet (peace and blessings of Allaah be upon him) forbade the sale of anything containing gharar." (Muslim, 2006).

Gharar is a condition when one party does not obtain adequate information about the object of the transaction, causing *uncertainty*. The ban is aimed at creating fairness and transparency in the market.

In modern commerce, the concept *of gharar* can be found in transactions that do not fully explain the specifications of the goods, the use of ambiguous contracts, or misleading promotions. Profits derived from transactions containing *gharar* cannot be justified even if they economically provide high profits.

4.1.4. Hadiths on the Prohibition of Zakat (Monopoly and hoarding)

The Prophet (peace be upon him) said:

لَا يَحْتَكِرُ إِلَّا خَاطِئٌ

"There is no hoarding except for the guilty." (Muslim, 2006).

The Prohibition of *iḥtikār* indicates that Islam does not justify profits earned through manipulation of market mechanisms. Hoarding goods to create scarcity and increase prices unreasonably exploits society.

In the context of contemporary economics, the concept *of iḥtikār is* not only limited to physical storage of goods but can also occur through market control by large companies, cartel practices, digital monopolies, and control algorithms that inhibit business competition. This hadith has a forceful relevance in answering the problem of business competition in the digital economy era.

4.1.5. Hadis tentang Kerelaan (*Tarāḍin*)

Allah SWT says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ

"...except by way of trade conducted on the basis of mutual pleasure between you..." (QS. An-Nisa' [4]: 29).

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This principle is confirmed by the Hadith:

إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ

"The sale is only valid when it is done on the basis of mutual pleasure." (Ibn Masjid, 2009).

The willingness of the parties is a fundamental condition in any transaction. Consent obtained through pressure, manipulation of information, or imbalance of bargaining position does not satisfy the *tarāḍin* principle. Thus, profits derived from such transactions lose their ethical legitimacy according to Islamic law.

4.1.6. Thematic Synthesis of Hadith

A unified analysis of all the Hadiths reveals that Islam does not impose a nominal limit on profit. In contrast, Shari'a establishes a set of ethical principles that become moral limits in obtaining profits, namely, profits must be obtained through lawful transactions; transactions are carried out honestly and amanah; do not contain fraud; do not contain *gharar*; are not carried out through monopoly or hoarding; are based on the willingness of the parties; and provide benefits for the community.

Thus, the Hadith of 'Urwah al-Bāriqi cannot be used as a basis for legitimizing the practice *of profit maximization* indefinitely. The Hadith should be understood as the Prophet's recognition of professionalism in trading, which remains within the corridors of Sharia ethics.

4.2. Comparison of the views of classical and contemporary scholars on the advantages of buying and selling

The understanding of profit in trade has developed as social and economic conditions change. The classical scholars discussed more about the advantages of the fiqh muamalah perspective, while contemporary scholars expanded the discussion by linking it to distributive justice, consumer protection, and global business ethics.

Chart 1. Comparison Of The Views Of Scholars

Figures	Views on Profit	Implications
of Imam al-Nawawi	There is no limit to profit as long as it does not contain tyranny (Al-Nawawi, 1996).	Sharia ethics restricts freedom of trade.
Ibn Hajar al-'Asqalani	Hadith Urwah shows the ability to gain profit through trading skills, not the legitimacy of exploitation (Ibn Hajar al-'Asqalani, 2001).	Professionalism is the basis of successful trading.
Ibn Khaldun	Profits that are too high can decrease purchasing power and disrupt economic stability (Ibn Khaldun, 2005).	Emphasizes the balance between profit and market sustainability.
Yusuf al-Qaradawi	There is no nominal limit of profit, but one must pay attention to justice, benefit, and the prohibition of harming the community (Al-Qaradawi, 1995).	Pendekatan kontekstual dan maqāṣid al-syarī'ah.
Wahbah al-Zuhaili	Profit is permissible as long as it does not contain usury, gharar, fraud, and monopoly (Al-Zuhaili, 2002).	The integration of business ethics.
M. Umer Chapra	Profit orientation must be balanced with social justice and community welfare (Chapra, 2000).	Reject profit maximization that ignores moral values.
Adiwarman A. Karim	Profit is a right of business actors, but limited by Sharia principles and healthy market mechanisms (Karim, 2010).	Emphasizes the balance between economic efficiency and ethics.

The comparison shows the continuity of thought between classical and contemporary scholars. Although using different approaches, all of these views have a common point: that Islam does not limit profits based on a certain percentage but based on the principles of justice, honesty, and benefit. Thus, the interpretation of the Hadith ‘Urwah al-Bāriqi must be placed within the broader framework of Islamic business ethics, not merely as a legitimation of the size of profit margins.

4.3. The relevance of Hadith on the benefits of buying and selling to contemporary Islamic business practices

The development of information technology has significantly changed people's trading patterns. Buying and selling activities that were previously carried out directly have now developed into electronic commerce (*e-commerce*), *marketplace*, social media-based trading, and the use of *artificial intelligence (AI*) in determining prices and marketing strategies. The transformation presents broad economic opportunities but also raises new challenges to the application of Islamic business ethics. The reinterpretation of the hadith about the advantages of buying and selling is important so that the normative values contained in the hadith remain relevant to modern economic dynamics (Chapra, 2000).

4.3.1. Hadith advantages of buying and selling and e-commerce practices

One of the main characteristics of digital commerce is the absence of physical encounters between sellers and buyers. This condition causes information about the goods to rely heavily on descriptions, photos, videos, and reviews provided by sellers and other users. In such a situation, the principle of honesty (*ṣidq*) becomes a decisive factor.

The Prophet (peace be upon him) said:

مَنْ غَشَّنَا فَلَيْسَ مِنَّا

"Whoever deceives us is not of us." (Muslim, 2006).

It has a forceful relevance to digital commerce. Forms of fraud in the digital age are no longer limited to physical manipulation of goods but develop in the form of misuse of product photos, concealment of specifications, fake reviews, and the provision of misleading information. Such practices are contrary to the purpose of Shari'a because they deprive consumers of the right to obtain correct information.

Through the approach *of Ma'āni al-Hadith*, the prohibition is not understood only as a ban on individual actions but as a universal principle that requires all business actors to build a transparent and accountable trading system. Thus, the profits obtained through digital commerce can only be justified if they are based on the honesty of information and the protection of consumer rights (Beekun, 1997).

4.3.2. Dynamic Pricing dalam Perspektif Hadis

Modern trade is familiar with the concept *of dynamic pricing*, which is a mechanism for adjusting prices based on market demand, time, location, and consumer behavior. This system is widely applied to online transportation services, hotel reservations, airline tickets, and electronic commerce platforms.

In the perspective of Islamic economics, price changes are basically part of the market mechanism that is allowed as long as it does not contain elements of manipulation or exploitation. Hadith 'Urwah al-Bāriqi shows that the messenger of Allah did not set a certain profit margin. This indicates that Islam provides flexibility in determining prices according to market conditions.

Freedom does not mean without limits. Pricing should still pay attention to the principles of fairness, transparency, and benefit. Therefore, dynamic pricing practices that cause unreasonable price discrimination or exploit consumer emergency conditions are not in line with Shari'a values (Al-Qaradawi, 1995).

4.3.3. Monopoli Digital dan Larangan Iḥtikār

Advances in technology have given rise to global-scale digital companies that dominate the market through mastery of data, algorithms, and user networks. This phenomenon raises concerns about the emergence of digital monopolies that can inhibit business competition.

In the name of Allah, Allah says,

لَا يَحْتَكِرُ إِلَّا خَاطِئٌ

"There is no hoarding except for the guilty." (Muslim, 2006).

Textually, the Hadith talks about hoarding goods needed by the community. However, through the approach *of Ma'āni al-Hadith*, the substance of the prohibition is to prevent market control that causes economic injustice. In the contemporary context, monopolistic practices are carried out not only through the control of stocks of goods but also through the dominance of algorithms, consumer data ownership, control of digital platforms, and unfair business competition practices. Therefore, the

Hadith on the prohibition *of iḥtikār* remains relevant as an ethical foundation for creating a competitive and equitable market.

4.3.4. Consumer protection as an implementation of Maqāṣid al-syarī'ah

One of the important contributions *of Ma'āni al-Hadith's* approach is his ability to link Hadith with the objectives of Shari'a (*maqāṣid al-sharī'ah*). In the context of trade, consumer protection is part of the effort to protect property (*ḥifẓ al-māl*) while maintaining human dignity (*ḥifẓ al-nafs* dan *ḥifẓ al-'ird*).

Profits obtained through manipulation of information, misuse of consumer data, and psychological exploitation of buyers are contrary to the objectives of the Shari'a because they produce injustice in the distribution of economic benefits. In contrast, the benefits obtained through transactions that are honest, transparent, and provide benefits to all parties is a form of implementation of maqāṣid al-syarī'ah in the field of economics (Auda, 2008).

4.3.5. Artificial Intelligence (AI) dalam Perdagangan

The development of artificial intelligence has changed the way companies determine prices, predict consumer behavior, manage stocks, and devise marketing strategies. Islam permits the use of AI as an innovation, as it falls within the realm of scientific advancement.

The use of AI must remain within the corridors of Sharia ethics. Algorithms used to manipulate consumer behavior, hide important information, or create price inequities are contrary to the principles of trust and honesty taught by the Prophet Muhammad. The hadith about the benefits of buying and selling provides the normative principle that technology is only a means (*wasīlah*), while the main goal remains to realize the benefit (*maṣlaḥah*) and justice (*al-'adl*).

Chart 2. The Relevance of Hadith to Contemporary Business Practice

Modern Business Practices	Hadith Principles	Sharia Values
E-Commerce	Prohibition of fraud (*man ghashshanā falaysa minnā*)	Information transparency
Marketplace	Honest and trustworthy trader	Market confidence

Dynamic Pricing	Hadith 'Urwah al-Bāriqi	Fair pricing flexibility
Digital Monopoly	Prohibition of *iḥtikār*	Healthy business competition
AI in Commerce	Trust and honesty	Use technology ethically.
Consumer Protection	*Tarāḍin*	Justice and welfare

4.4. Implications of research on the development of Islamic economics

This research contributes to the development of economic Hadith studies, both theoretically and practically. Theoretically, this study reinforces the application of the approach of Ma'āni al-Hadith in understanding the hadith about the benefits of buying and selling through integration with the perspective of maqāṣid al-syarī'ah. The results showed that the hadith about profit is not intended to set a nominal limit of profit or legitimize the practice of profit maximization but rather confirms the importance of the principles of honesty, justice, trustworthiness, and benefit as the foundation of trading activities. This finding expands the study of economic Hadith, which has been more widely understood through a textual approach to a more contextual interpretation according to modern social and economic developments.

The results of this study practically provide a foundation for business actors, Islamic financial institutions, and regulators in building business practices that are not only oriented to economic benefits but also pay attention to Islamic ethical values. Principles such as transparency, the will of the parties (tarāḍin), the prohibition of fraud (ghash), the prohibition of gharar, and the prevention of practices of iḥtikār serve as important guidelines in creating a fair, reliable, and sustainable trading system. In the context of the digital economy, these principles remain relevant as the basis of ethics in dealing with the development of e-commerce and marketplaces, the use of dynamic pricing, and the use of artificial intelligence in business activities.

The scientific contribution of this research lies in the integration of the approach of Ma'āni al-Hadith with the concept of maqāṣid al-syarī'ah to reinterpret the hadith about the advantages of buying and selling in the context of contemporary business.

In contrast to previous studies that emphasize the authenticity of Hadith or jurisprudence law, this study shows that the Hadith ʻUrwah al-Bāriqi not only explains the ability to obtain profits but also builds a paradigm of Islamic business ethics that balances profit orientation with social justice, consumer protection, and business blessings. Thus, this study enriches the treasury of economic Hadith studies while affirming that the universal values of the Sunnah remain relevant as guidelines in the face of modern trade dynamics.

CONCLUSION

This study concludes that the hadith about the benefits of buying and selling, especially the history of ʻUrwah al-Bāriqi, does not set a nominal limit of profit in trade transactions. Through the approach *of Ma'āni al-Hadith*, the Hadith is understood not only on the basis of textual meaning but also by taking into account the historical context, the objectives of the Shari'a (*maqāṣid al-sharī'ah*), as well as the principles of Islamic business ethics. The results showed that the ability to obtain benefits in Islam must be based on honesty (*ṣidq*), amanah, justice (*al-'adl*), the willingness of the parties (*tarāḍin*), and freedom from elements of fraud (*ghash*), *gharar*, monopoly (*iḥtikār*), and practices that harm the community.

This study also confirms that the universal values contained in the Hadith remain relevant in responding to the development of contemporary business practices, including digital commerce, e-commerce, marketplaces, dynamic pricing, and the use of artificial intelligence. The main contribution of this study lies in the integration of the approach *of Ma'āni al-Hadith* with the perspective *of maqāṣid al-syarī'ah* in reinterpreting the hadith about the benefits of buying and selling so as to produce a more contextual understanding. Thus, the Hadith is not only positioned as the legal basis for the permissibility of obtaining profits but also as the foundation of Islamic business ethics oriented to justice, benefit, and blessing in modern economic activity.

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