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## ***At-Tijārah al-Mubīqah (Destructive Business and Trade): Qur'ān, Ḥadīth, Qawā'id al-Fiqhiyyah and Maqāṣid al-Sharī'ah Perspective***



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### **Abstract**

*This study aims to analyse and formulate a conceptual framework of at-tijārah al-mubīqah based on the perspectives of the Qur'ān, ḥadīth al-sab'u al-mubīqāt, qawā'id al-fiqhiyyah, and maqāṣid al-sharī'ah. Three research questions are addressed: (1) what is the conceptual definition of at-tijārah al-mubīqah, and how does it differ from ideal business and trade when viewed through the Qur'ān, ḥadīth, qawā'id al-fiqhiyyah, and maqāṣid al-sharī'ah, with ḥadīth al-sab'u al-mubīqāt as the main normative framework; (2) how can the manifestations of ḥadīth al-sab'u al-mubīqāt be identified and explained as forms of at-tijārah al-mubīqah in the modern context through the analysis of qawā'id al-fiqhiyyah and the assessment of their impact on maqāṣid al-sharī'ah; and (3) how can an integrated conceptual framework of at-tijārah al-mubīqah be constructed and function as a normative reference for contemporary business practice. This study employs a qualitative approach through library research, using a normative-descriptive and analytical-conceptual design. Data are collected from primary sources and reinforced by secondary sources, and analysed using content analysis combined with tafsīr maudū'i, qawā'id al-fiqhiyyah, and maqāṣid al-sharī'ah as analytical tools. The study shows that at-tijārah al-mubīqah encompasses all tijārah activities that contain one or more elements of ḥadīth al-sab'u al-mubīqāt, identified through qawā'id al-fiqhiyyah as ḍarar that must be eliminated, and that substantially damage maqāṣid al-sharī'ah at a significant, widespread, and sustained level. Seven main manifestations are identified in the modern business ecosystem: shirk, magic (siḥr), structural soul murder, ribā, consuming the wealth of orphans, betrayal of trust (amānah), and fitnah against the honour of Muslim women. To the best of*

*the author's knowledge, this is the first study to systematically construct at-tijārah al-mubīqah as a formal academic taxonomy in Islamic business ethics explicitly derived from ḥadīth al-sab'u al-mubīqāt, while simultaneously integrating qawā'id al-fiqhiyyah and maqāṣid al-sharī'ah into a single four-layer conceptual framework. The study offers a novel reading, particularly of three categories of al-mubīqāt in the landscape of modern business: the ḥadīth phrase "killing a soul is forbidden by Allah Subḥānahu Wa Ta'ālā, except with ḥaq" is positioned as structural soul murder; the prohibition of "fleeing from the battlefield" is read as betrayal of trust (amānah); and "accusing a chaste Muslim woman of adultery (qadẓaf)" is interpreted as fitnah against the honour of Muslim women. Accordingly, this study not only broadens the conceptual discourse but also enriches the ethical-empirical mapping of destructive patterns within contemporary business ecosystems.*

**Keywords:** *at-tijārah al-mubīqah, Destructive Business and Trade, ḥadīth al-sab'u al-mubīqāt, qawā'id al-fiqhiyyah, maqāṣid al-sharī'ah, Islamic Business Ethics.*

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## INTRODUCTION

Business and trade activities in Muslim life are situated within a very serious and profound paradox. Many actual business models are often tempted by instant profit and exploitation (Gilman et al., 2011; Kara, 2017; Mackenzie, 2020). This clearly contradicts the ideal Islamic conception of business and trade, whose emphasis is not merely the accumulation of material profit, but also the pursuit of Allah pleasure (ridā Allah Subhanahu Wa Ta'ala) through responsible conduct that avoids fraud or injustice (*zulm*), as stated in Qur'ān Al-Baqarah: 282 & Al-Nisā': 29. In addition, the Ḥadīth of the Prophet Sallallahu 'Alaihi Wa Sallam praises the honest and trustworthy trader (HR. Tirmidzi no. 1130 In Kahf, 2022), while strictly forbidding traders who deceive buyers, give short measure, or manipulate product quality, because such conduct is a major sin that damages society (HR. Ahmad no. 9230; HR. Bukhari no. 2479; HR. Ibnu Majah no. 221; In Kahf, 2022). Furthermore, from the perspective of maqāṣid al-sharī'ah, business and trade should function to preserve and strengthen the five essential needs: *ḥifẓ al din* (protection of religion), *ḥifẓ al-nafs* (protection of the soul), *ḥifẓ al 'Aql* (protection of the mind), *ḥifẓ al nasl* (protection of descendants), *ḥifẓ al māl* (protection of assets) (Sulaeman et al, 2025). Thus, genuine business should not only generate material profit, but also bring about worldly and otherworldly benefit (*maṣlahah duniawiyah wa ukhrawiyah*) for both the entrepreneur and the wider community.

This tension between normative ideals and empirical reality becomes increasingly apparent

when we relate the sahih *ḥadīth* about *al-sabʿu al-mubīqāt* (seven destructive things) to modern business practices. The hadith narrated by Abu Hurairah Radhiyallahu 'Anhu mentions *al-sabʿu al-mubīqāt*: shirk, magic (*sīhr*), killing a soul is forbidden by Allah Subhanahu Wa Ta'ala, except with *ḥaq*, consuming ribā, consuming the wealth of orphans, fleeing from the battlefield, accusing a chaste Muslim woman of adultery (HR. Bukhari no. 2560 in Khaf, 2022). These seven matters are most often read in the context of worship and general morals, but now have concrete manifestations in the contemporary business ecosystem. Ribā, for example, is clearly visible in the conventional banking system, high-interest online loans, and investment schemes that are not sharia-compliant. Likewise, other cases also appear to be based on various economic practices that are "legal on the surface" but contain elements of destruction in them (Chapra, 2008; Hudaefi et al., 2026; Ishak & Asni, 2020). Thus, the *ḥadīth al-sabʿu al-mubīqāt* is not only an individual moral doctrine, but also a normative theological compass for recognizing and classifying destructive business practices in the modern era.

Based on this *ḥadīth*, this study proposes the term *at-tijārah al-mubīqah* (destructive business and trade) as a label for any economic activity that contains one or more of the *al-sabʿu al-mubīqāt*. It should be emphasized that this term is not a translation of the hadith, but rather a scientific construct of the researcher to categorize destructive business practices based on the framework of the *ḥadīth al-sabʿu al-mubīqāt*. The term *at-tijārah al-mubīqah* will be used consistently throughout this paper.

On the other hand, the development of the literature shows three trends and gaps that remain unfilled. First, the substantive of *al sabʿu al mubīqāt* has not been widely read systematically as a form of *at-tijārah al-mubīqah*, only analyzed separately at the normative, conceptual, and empirical levels (Dabarako, & Salama, 2025; Haikal & Hasibuan, 2025; Hudaefi et al., 2026; Wahyudi et al., 2025). Although, Qadri (2018) Qadri in his work in one chapter has analyzed destructive businesses based on the framework of *ḥadīth al sabʿu al mubīqāt*, however, his approach is limited and has not explicitly included *maqāṣid al shariʿah* and at the same time *qawāʿid al-fiqhiyyah* (slamic legal maxims) as formal analytical instruments (Qadri, 2018). Second, from a methodological perspective, *maqāṣid al-shariʿah* tends more towards the development and justification of Islamic banking products and non-bank Islamic financial institutions, rather than to systematically map destructive business models (Ishak & Asni, 2020; Sukardi et al, 2019). Third, *qawāʿid al-fiqhiyyah* as an analytical

instrument that bridges the text of the text with the phenomenon of *at-tijārah al-mubīqah* in the modern context, is almost completely absent from the existing literary discourse (Mustafa et al, 2016). Even though *qawā'id al-fiqhiyyah* has a very strong normative role and capacity to classify it as a form of *at-tijārah al-mubīqah* (Agus, 2021; Zuhdi, 2016). Therefore, a study is needed that builds conceptual *at-tijārah al-mubīqah* based on the substance of hadith, by integrating the Qur'ān, *ḥadīth al-sab'u al-mubīqāt*, *qawā'id al-fiqhiyyah*, and *maqāṣid al-shari'ah* into one integrated framework.

This study offers novelty in three directions. First, this study introduces and constructs the concept of *at-tijārah al-mubīqah* as a taxonomy that expands and operationalizes Qadri (2018), but with a more systematic basis and closely connected to *ḥadīth al-sab'u al-mubīqāt* and the verses of the Qur'ān. Second, this study also uses *qawā'id al-fiqhiyyah* as a methodological pillar that connects the text with contemporary business phenomena analytically and operationally (Hermanto, 2021; Mustafa et al, 2016; Zuhdi, 2016). Third, the study also utilizes *maqāṣid al-shari'ah* not only for product development, but as a matrix for assessing the holistic impact of each category of *at-tijārah al-mubīqah* on *ḥifẓ al-dīn*, *ḥifẓ al-naḥs*, *ḥifẓ al-'Aql*, *ḥifẓ al-nasl*, and *ḥifẓ al-māl* (Sulaeman et al, 2025), as well as a special addition related to *ḥifẓ al-'ird* (protection of honor) (Nur & Puspitasari, 2023; Supriadi, 2020) and *ḥifẓ al-br'ah* (protection of environmental) (Mursal et al, 2025).

This study aims to analyze and formulate a conceptual framework of *at-tijārah al-mubīqah* based on the perspective of the Qur'ān, *ḥadīth al-sab'u al-mubīqāt*, *qawā'id al-fiqhiyyah*, and *maqāṣid al-shari'ah*, thereby producing definitions, manifestation mapping and normative conceptualization that can be used to read contemporary business practices. Specifically, this study answers three questions: first, what is the conceptual definition of *at-tijārah al-mubīqah*, as well as how it differs from ideal business and trade based on the perspective of the Qur'ān, *ḥadīth*, *qawā'id al-fiqhiyyah* and *maqāṣid al-shari'ah*, with *ḥadīth al-sab'u al-mubīqāt* as main normative framework?. Second, how can the manifestation of *ḥadīth al-sab'u al-mubīqāt* be identified and explained as a form of *at-tijārah al-mubīqah* in a modern context through analysis of *qawā'id al-fiqhiyyah* and assessment of the impact on *maqāṣid al-shari'ah*? Third, how can the integrated conceptual framework of *at-tijārah al-mubīqah* be structured and function as a normative conceptual reference in contemporary business practices?

This study is a qualitative research, with the data search method being library research, by

reading the texts of the Qur'ān, *ḥadīth al-sab'u al-mubīqāt*, *qawā'id al-fiqhiyyah*, and the literature of *maqāṣid al-sharī'ah*, as well as scientific literature on Islamic economics and Islamic business ethics as primary sources. The approach used is normative-descriptive and analytical-conceptual: normative because it makes the Qur'ān, *ḥadīth al-sab'u al-mubīqāt*, *qawā'id al-fiqhiyyah*, and *maqāṣid al-sharī'ah* as the basis for assessing business practices; descriptive-analytical because it systematically explains, classifies, and interprets texts and literature; and conceptual because it culminates in the formulation of the theoretical framework of *at-tijārah al-mubīqah* as an analytical concept in Islamic business ethics.

This study utilizes two types of sources: primary and secondary sources. Primary sources include Qur'ān verses related to the focus of this study; *ḥadīth al-sab'u al-mubīqāt*; and texts on the *qawā'id al-fiqhiyyah* and *maqāṣid al-sharī'ah* (both classical and contemporary). Secondary sources serve as supporting sources, including books, journal articles, theses, research reports, and other sources relevant to the focus of this study. Technically, data analysis was conducted using content analysis on three main groups of sources (Krippendorff, 2018), namely: first, Qur'ānic verses and hadith related to *tijārah* and *al-sab'u al-mubīqāt*. Second, *qawā'id al-fiqhiyyah* texts. Third, literature on *maqāṣid al-sharī'ah* and Islamic economics. In the first stage, content analysis was combined with a thematic interpretation approach (*tafsīr maudū'i*) to read verses and hadith thematically based on the topics of *tijārah* and *al-mubīqāt*, identify units of meaning, group them into normative themes, and compile a basic mapping of ideal business and *at-tijārah al-mubīqah*. In the second stage, content analysis is applied to the *qawā'id al-fiqhiyyah* corpus to extract relevant rule patterns and make them normative classification instruments for contemporary business phenomena. In the third stage, content analysis is used on the literature of *maqāṣid al-sharī'ah* to formulate *Maqāṣid* (*ḥifẓ al-dīn*, *al-nafs*, *al-'aql*, *al-nasl*, *al-māl*, additional *al-'ird* and *ḥifẓ al-bī'ah*) as an impact evaluation matrix, so that each category of *at-tijārah al-mubīqah* can be measured for its level of damage to the structure of sharia protection.

## RESULTS AND DISCUSSIONS

## 1. Conceptual Definition of *At-Tijārah al-Mubīqah* and Distinction from Ideal Business and Trade

Before explaining the conceptual definition of *at-tijārah al-mubīqah*, it is first explained how Islam defines the terms business and trade in Islam (or in other words, ideal business and trade). In Islam, the term used to refer to business and trade activities is *at-tijārah*. Ar-Raghib Al-Asfahani in Riyanti & Anjar Reski (2023) stated that the word *at-tijārah* means managing assets to seek profit. Still in Riyanti & Anjar Reski (2023) who stated that Ibn Farabi defined it as a person's ability to know the direction and goals pursued in his efforts.

The use of the term *tijārah*, which when traced in the Qur'ān appears in two layers of meaning, namely material (worldly) and spiritual (afterlife). In the material sense, *tijārah* refers to buying and selling transactions and muamalah between humans that are regulated by the principles of justice, recording, and willingness. QS. Al-Baqarah: 282 lays down the procedures for worldly *tijārah* recording debts fairly, transparently, and free from injustice. Furthermore, QS. Al-Nisā': 29 emphasizes that wealth can only be obtained through legitimate means and based on willingness (*tarāḍin minkum*), not through false means.

Meanwhile, in the spiritual sense, *tijārah* means righteous deeds, faith, and jihad which are positioned as "trade" with Allah to achieve salvation from punishment and obtain paradise. QS. At-Taubah: 111, uses the diction *isytarā* (buying) and *bay'* (selling) to describe the "great transaction": a believer surrenders his life and wealth in the way of Allah to attain paradise. QS. Ash-Shaff: 10–11, also mentions *tijārah* which saves from painful punishment in the form of faith in Allah and His Prophet and jihad with wealth and life. With this construction, the Qur'ān positions business as a space of worship that bridges the dimensions of this world and the hereafter, where the success of an ideal business is not only measured by material profit, but also by its role in maintaining faith, realizing social justice, and providing public welfare.

The *hadīth* of the Prophet Shallallahu 'Alaihi Wa Sallam complements this perspective with two complementary emphases. On the one hand, praising honest and trustworthy traders as a group who will one day be with the prophets, shiddiqin and martyrs (HR. Tirmidzi no. 1130 In Kahf, 2022). On the other hand, giving a strong warning to traders who cheat, reduce scales, or manipulate the quality of goods (HR. Ahmad no. 9230; HR. Bukhari no. 2479; HR. Ibnu Majah no. 221; In Kahf, 2022). Furthermore, it is included in the *al-sab'u al-mubīqāt* group which is very closely related to economic practices. The *al-sab'u al-mubīqāt* includes: shirk, magic (*sibr*), killing a

soul is forbidden by Allah Subhanahu Wa Ta'ala, except with *ḥaq*, consuming *ribā*, consuming the wealth of orphans, fleeing from the battlefield, accusing a chaste Muslim woman of adultery (HR. Bukhari no. 2560 in Khaf, 2022). Two of the *ḥadīth* are explicitly related directly to the muamalah of wealth (taking usury and the wealth of orphans), while others have strong implications when projected into modern business structures

Based on the corpus of verses and hadiths above, this study defines ideal business in Islam as an economic activity that meets three main criteria. First, adherence to the boundaries of halal (permissible) and the principle of justice, such as the prohibition of consuming wealth unlawfully (QS. Al-Nisā': 29), the obligation of transparency and record-keeping (QS. Al-Baqarah: 282), and the guidance of honesty and trustworthiness in the hadith as the main references. Second, the integration of worldly and hereafter orientations, where businesses pursue material profit without neglecting the obligations of worship, social responsibility, and concern for vulnerable groups, so that *tijārah* becomes a means of achieving blessings and not merely capital accumulation. Third, alignment with *maqāṣid al-sharī'ah*, especially *ḥifẓ al-dīn*, *ḥifẓ al-nafs*, *ḥifẓ al-'Aql*, *ḥifẓ al-nasl*, *ḥifẓ al-māl*, *ḥifẓ al-'ird* and *ḥifẓ al-bī'ah* (Sulaeman et al, 2025; Nur & Puspitasari, 2023; Hamim & Supriadi, 2020); where the ideal business is not only “not damaging” but actively strengthening these six elements.

To connect normative texts with contemporary business phenomena, this study integrates the *qawā'id al-fiqhiyyah* as a normative classification instrument. *Qawā'id al-fiqhiyyah* is a general rule that summarizes many partial *fiqh* laws into universal principles that can be applied across cases and across eras, making it relevant to reading modern business practices that are not explicitly mentioned in the texts (Hermanto, 2021; Mustafa et al, 2016; Zuhdi, 2016). This is in line with what was expressed by Mustafa et al (2016) that *qawā'id al-fiqhiyyah* makes a significant contribution to the understanding of Islamic economics as a discipline in Islamic higher education. These principles help understand certain economic theories from an Islamic ethical perspective. Therefore, attention and commitment are needed, so that it will facilitate a better understanding of economic theories from an Islamic perspective.

In this study, several main *qā'idah* become the basis for analysis of at *tijārah al mubīqat*. First, *al-umūr bi maqāṣidihā* (all matters are judged by their aims/intentions), which ensures that the assessment of a business practice does not stop at the formal form of the contract, but includes its real aims and impacts. If the goals and consequences conflict with *maqāṣid al-sharī'ah*, it is still

categorized as *at-tijārah al-mubīqah* (Hermanto, 2021; Zuhdi, 2016). Second, *al-ḍarar yuzāl* (harm must be eliminated), which directly supports all matters in the hadith of *al-sabʿu al-mubīqāt* in the modern business world, which must be eliminated (Hermanto, 2021; Zuhdi, 2016). Third, *lā ḍarar wa lā ḍirār* (harm shall not be inflicted nor reciprocated), where this principle comes from a hadith with almost the same wording "*lā ḍarar wa lā ḍirār fī al-Islām*" (meaning: "harm may neither be inflicted nor reciprocated in Islam"; Ibn Mājah, *Sunnan*, ḥadīth no. 2340 and 3107 in Mustafa et al, 2016), with this principle also confirms that the prohibition of *at-tijārah al-mubīqah* is not only based on text, but also based on violations of the principle of universal protection in muamalah. Fourth, *dar' al-mafāsīd muqaddam 'alā jalb al-maṣāliḥ* (repelling harm takes precedence over achieving benefit), which is the normative justification for prioritizing the prohibition of *at-tijārah al-mubīqah* over considerations of short-term economic benefits (Azhari, 2015).

By integrating these four foundations, an operational definition can be drawn that "*at-tijārah al-mubīqah* (destructive business and trade) encompasses all forms of *tijārah* activity that contain one or more elements from the *ḥadīth al-sabʿu al-mubīqāt*, which can be identified through the instrument of *qawā'id al-fiqhiyyah* as *ḍarar* (harm) that must be prevented or eliminated, and which tangibly damages one or more *maqāṣid al-sharī'ah* at a significant, widespread, and sustained level".

**Table 1. Conceptual Definition of Ideal Business and Trade vs *At-Tijārah al-Mubīqah***

Aspect	Ideal Business and Trade ( <i>Tijārah</i> ) in Islam	At-Tijārah al-Mubīqah (Destructive Business and Trade)
Scriptural foundation	Verses of the Qur'ān (Al-Baqarah: 282; Al-Nisā': 29) and <i>ḥadīths</i> on honest and trustworthy traders	<i>Ḥadīth al-sabʿu al-mubīqāt</i> as the theological source of major-sin categories in economic activity
Worldly–hereafter orientation	Seeks material profit together with Allah pleasure, worship, social justice, and public welfare	Pursues profit while sacrificing <i>tawḥīd</i> , justice, social responsibility, and long-term public welfare
Justice and <i>halāl</i> principles	Transactions are valid, transparent, free from fraud, <i>ribā</i> , and exploitation	Contains elements of <i>ẓulm</i> , manipulation, exploitation, ambiguity, and violation of others' rights
Relation to <i>maqāṣid</i>	Preserves <i>ḥifẓ al-dīn, al-nafs, al-'aql, al-nasl, al-māl, al-'ird, and al-bi'ah</i>	Damages one or more <i>maqāṣid</i> dimensions at a significant, widespread, and sustained level

Role of <i>qawā'id al-fiqhiyyah</i>	Helps formulate flexible, adaptive, and maslaḥah-oriented ethical and legal boundaries	Serves as a normative classification tool to determine when a practice must be categorised as <i>mubīqah</i>
Operational definition	Economic activity that is ḥalāl, just, and oriented toward barakah	Tijārah activity that contains one or more elements of <i>ḥadīth al-sab'u al-mubīqāt</i> and <i>ḍarar</i>

## 2. Manifestation of *At-Tijārah al-Mubīqah* in Modern Context

This section will present the manifestations of *at-tijārah al-mubīqah* based on the framework of *ḥadīth al-sab'u al-mubīqāt* one by one, complete with the basis of the text, contextual meaning, analysis through relevant *qawā'id al-fiqhiyyah*, impact on *maqāṣid al-shari'ah*. This approach ensures that each classification does not stop at the text level, but reaches the operational and empirical level.

### 2.1 First Category: *Shirk in modern business and trade*

Shirk to Allah Subhanahu Wa Ta'ala is the first category mentioned in *ḥadīth al-sab'u al-mubīqāt*. The Qur'ān emphasizes that shirk is the most fatal sin and the only sin that Allah Subhanahu Wa Ta'ala will not forgive, if the perpetrator does not repent (QS. An-Nisa': 48). The Qur'ān also describes people who are rivals to Allah Subhanahu Wa Ta'ala, whom they love as they love Him. However, not for believers, because their love is very strong for Allah Subhanahu Wa Ta'ala (QS. Al Baqarah: 165).

Imam Az-Zahabi explained that shirk includes every belief, word or action that makes someone other than Allah Subhanahu Wa Ta'ala an object of worship (*ibādah*) and submission, and is also the biggest sin that cannot be forgiven without repentance before death, as explained in the QS. An-Nisa': 48 (Az-Zahabi, n.d).

Within the framework of *at-tijārah al-mubīqah*, shirk demonstrates that business failure does not always begin with improper transactions, but rather with a deviant monotheistic (tawhid) orientation. Once a business actor's monotheism is damaged, the underlying structure of business ethics and justice also becomes fragile, paving the way for the next category of *al-mubīqāt* within the economic ecosystem.

Shirk manifests itself in various forms in the modern business and trade context. First, the phenomenon of “*pesugihan*”, namely handing over the source of business success to supernatural beings or jinns as “sustenance partners” (Sani, 2014; Yanto, 2018). Second, the use of amulets intended to attract customers through powers other than Allah Subhanahu Wa Ta’ala (Thu’at, 2008). Third, the use of psychics and shamans as primary references in business decision-making, believing their guidance to be more decisive (Haryanto, 2021; Dean, 2018; Betsch et al, 2021). Fourth, the glorification of wealth, brands, and market power can be a form of hidden shirk when they become primary goals that override obedience to Allah Subhanahu Wa Ta’ala. In a capitalist economic context, this glorification arises when individuals or societies view material wealth, well-known brands, and corporate power as the ultimate measure of success (Bowles, 2023).

Several *qā'idah* work in layers and complement each other in matters of syrik. First, the principle of *al-umūr bi maqāṣidihā* is the main instrument here. A business that appears outwardly legal but inwardly aims to rely on a power other than Allah Subhanahu Wa Ta’ala for its success is considered to contain shirk in terms of its purpose, not its formal form (Hermanto, 2021; Zuhdi, 2016). Second, the principle of *dar' al-mafāsīd muqaddam 'alā jalb al-maṣāliḥ* reinforces this prohibition, where even though the perpetrator of *pesugihan* claims to receive the “benefit” of business profits, the mafsadat in the form of the destruction of tawhid far outweighs the material benefits obtained (Azhari, 2015). Third, at the systemic level, business shirk also contradicts the principle of *al-ḍarar yuzāl*, the damage to the faith and the value orientation of business actors is *ḍarar*, which will ultimately trigger other damage (Hermanto, 2021; Zuhdi, 2016).

From the perspective of *maqāṣid al-sharī'ah*, various forms of these phenomena directly threaten *ḥifẓ al-dīn* because they replace tawhid with shirk. Shirk also violates *ḥifẓ al-māl* because wealth obtained through shirk loses its blessings and sharia validity. The normalization of shirk also weakens *ḥifẓ al-'aql* because it leads the mind astray from rational reasoning based on tawhid (Sulaeman et al, 2025).

## **2.2 Second Category: Magic (Sihr) in modern business and trade**

In the *ḥadīth al-sab'ū al-mubīqāt*, magic is placed as the second category of destruction after shirk, which shows how dangerous and close these two sins are in one cluster of destruction. Ibn Qudamah defines magic as a knot, spell, or utterance that is read and written, which is used to harm or influence a person's body, heart, and mind in an unnatural way (Saleh, 2017). In line with this,

Humaeni (2014) stated that magic, certainly relies on the power of supernatural beings as the authority to intervene in human life outside the provisions of Allah Subhanahu Wa Ta'ala, which is able to change the situation directly (Humaeni, 2014). The Qur'ān emphasizes that the supernatural is entirely within the knowledge and power of Allah Subhanahu Wa Ta'ala (QS. Al An'am: 59).

The Qur'ān clearly describes the essence and dangers of magic through various stories. The story of magic during the time of Prophet Sulaiman emphasizes that magicians learned something that only caused harm and no benefit (QS. Al Baqarah: 102). The story of the magic of Pharaoh's experts is described as just a trick of the eye, while the miracles of the Prophet Moses canceled and surpassed this magic (QS. Yunus: 77–82 and QS. Taha: 67–69). Shows that magic ultimately leads to the defeat and destruction of the perpetrator (QS. Al A'raf: 117-122). Explicitly orders protection from the evil of female sorcerers who blow on the knots (QS. Al Falaq: 1–5).

In the contemporary business ecosystem, the manifestation of magic is present in two spectrums including: literal magic (which is still practiced by some business actors), and analogical magic (modern will manipulation). In literal terms, magic refers to phenomena that explicitly involve elements of supernatural powers, such as the use of incantations or spells aimed at magically controlling consumer purchasing decisions; and magical rituals to "lock" customer loyalty so that they do not move to competitors; and the use of shamans or spiritual consultants to bring down competitors' businesses through occultism (Bakti et al, 2018; Heath & Heath, 2016; Humaeni, 2014; Romberg, 2003; Malbrough, 1986).

Meanwhile, analogical magic refers to a modern, non-magic form of will manipulation that operates through symbols, language, imagery, psychology, and digital architecture that persuasively direct consumer behavior. For example, this practice can be present in advertising as a magical system, as advertising can transform ordinary products into seemingly extraordinary objects through symbols and representations (Moeran, 2014). When the persuasive power of advertising turns into false or exaggerated claims, consumers can be harmed economically and ethically (Jeeva, 2016). While not dependent on literal magic, the similarities are clear in the forced manipulation of free will: literal magic involves supernatural elements, while analogical magic relies on non-magic persuasive strategies, consumer psychology, and digital engineering to direct consumer behavior. Both of them violate the principle of *tarāḍin* (true willingness), an absolute requirement for legal trading in Islam.

Three *qā'idah* operate in layers in analyzing this category. First, *al-darar yuzāl* asserts that the harm caused by business magic is dual and must be eliminated from the business system: the harm to the victim (the defeated competitor, the manipulated consumer) and the harm to the perpetrator himself (the destruction of tawhid, dependence on Satan, and legal implications in the afterlife) (Hermanto, 2021; Zuhdi, 2016). Second, *al-umūr bi maqāṣidihā* is highly relevant to the analogical spectrum: marketing strategies that formally appear “creative” and “legal” but aim to exploit the psychological weaknesses of consumers to force freely unwanted decisions, assessed in terms of their goals and impacts, are close to the essence of will manipulation which is the core of the prohibition of magic (Hermanto, 2021; Zuhdi, 2016). Third, *dar' al-mafāsid muqaddam 'alā jalb al-maṣāliḥ*, which justifies prioritizing this prohibition even though business actors claim to achieve significant profits. The harm in the form of the destruction of tawhid, the destruction of market trust, and the systemic violation of consumer free will far outweigh the benefits of short-term revenue growth (Azhari, 2015).

From the perspective of *maqāṣid al-sharī'ah*, it causes multidimensional harm. First, *ḥijz al-dīn*: literal magic involves alliance with demons and jinn and the rejection of tawhid; analogical magic weakens reason's submission to divine values and replaces them with the logic of exploitation. Second, *ḥijz al-naḥs*: in the literal spectrum, victims of business magic can experience physical, mental, and social disorders; while in the analogical spectrum, manipulation and compulsive consumption systematically damage consumers' mental health. Third, *ḥijz al-'aql*: magic—both literal and analogical—fundamentally targets reason and free will; planned cognitive manipulation undermines consumers' capacity for rational thought and independent choice. Fourth, *ḥijz al-māl*: wealth obtained through magic has no blessings and is not valid according to shar'ī, because it is obtained without true *tarādīn* (Sulaeman et al, 2025).

### ***2.3 Third Category: Structural soul murder in modern business and trade***

In the *ḥadīth al-sab'u al-mubīqāt*, the third category is "killing a soul is forbidden by Allah Subhanahu Wa Ta'ala, except with *ḥaqq*". The Qur'ān states that killing one soul without right is equivalent to killing all of humanity (QS. Al Mā'idah: 32). It further explicitly forbids killing a soul that is forbidden by Allah Subhanahu Wa Ta'ala except for the right reason (*bi al ḥaqq*), and emphasizes that the victim's guardian has the right to demand justice (QS. Al Isrā': 33).

Capturing the literal essence (*nash*) refers to direct physical murder (*real*). However, in the

framework of *at-tijarah al-mubiqah*, it means structural soul-murder: “business actions or systems that are planned, systematic, or at least predictably threaten human lives, health, and sustainability for economic gain.” Its manifestations include:

First, *Ihtikār* (hoarding) and monopoly of staple goods represent the classic form of structural soul murder, evolving into digital platform monopolies on food distribution, multinational pharmaceutical control over drug licenses, and energy cartels (Rudi Margono, 2026; Lu et al, 2021; Chen et al, 2022; Muis, 2019). Second, hazardous labor exploitation includes fatal mine/factory accidents, migrant worker modern slavery, and overwork deaths (*karoshi*) (Strzalkowski, 2019; Kara, 2017; Kanai, 2009). Third, production of harmful products like counterfeit drugs and contaminated food (Esimbekova et al, 2023; Bolla et al, 2020 ; Oplatowska-Stachowiak, & Elliott, 2017; Kobylewski, 2012). Fourth, vital ecosystem damage via deforestation, water/air pollution, and sea exploitation (Lehmann et al, 2019; Sternberg, 1987). Fifth, illegal arms, drugs, and human trafficking businesses form the black market economy (Hoyle & Harry, 2025; Squires, 2021; Mackenzie, 2020; Karjaya, 2018; Gilman et al, 2011).

Three *qā'idah* operate in layers, complementing each other in this category. First, *lā ḍarar wa lā ḍirār* applies most directly as an absolute prohibition: no form of *ḍarar* is justified, whether to oneself or others, individual or collective. In business, it forms the foundation for consumer protection regulations, K3, and Islamic CSR (Mustafa et al, 2016). Second, *al-ḍarar yuzāl* not only prohibits creating new *ḍarar* but also mandates removing existing *ḍarar*; authorities must actively shut down dangerous factories, seize toxic products, and restore ecosystems. Regulatory inaction constitutes prohibited *ḍirār* (Hermanto, 2021; Zuhdi, 2016). Third, *dar' al-mafāsīd muqaddam 'alā jalb al-maṣāliḥ* prioritizes preventing *mafsadat* (loss of lives) over economic *maslahat* from arms business, hoarding, or hazardous substances (Azhari, 2015).

Several elements of *maqāṣid al-sharī'ah* are also affected by destructive business practices. First, the most severe damage occurs to *ḥifẓ al-nafs*, because such practices threaten lives, health, and personal safety, which constitutes a fundamental violation of Shariah. Second, *ḥifẓ al-māl* is harmed when monopolies and *ihtikār* concentrate wealth in the hands of a few, reduce society's purchasing power, and distort wealth as a trust that should circulate and generate benefit. Third, *ḥifẓ al-nasl* is disrupted through environmental degradation that places future generations at risk. Fourth, *ḥifẓ al-'aql* is undermined by drugs, addictive substances, forced labor, and degrading

working conditions that obstruct education and rational development. Fifth, *ḥijz al-dīn* is narrowed by economic pressure created through monopolistic and exploitative practices, which can restrict worship, spirituality, and the vitality of religious communities, even when the harm is not immediately visible (Sulaeman et al, 2025). In addition, *ḥijz al-bi'ah* is relevant as an extension of maqāṣid-based concern for environmental protection, since environmental degradation ultimately harms *ḥijz al-naḥs*, *ḥijz al-māl*, *ḥijz al-nasl*, and *ḥijz al-'aql* (Mursal et al, 2025).

#### **2.4 Fourth Category: Consuming Ribā in modern business and trade**

In the ḥadīth al-sab'ū al-mubīqāt, consuming *ribā* occupies the fourth category and becomes one of the most central prohibitions in the Islamic economic-business discourse. Another hadith further emphasizes the gravity of the sin of *ribā*. One dirham of *ribā* consumed knowingly is described as more grave than committing adultery thirty times (HR Ahmad no. 20951 in Kahf). And curses the eater (consumer) and the giver, as well as the two witnesses and its secretary (HR. Ahmad no. 4099 In Kahf).

The Qur'ān affirms that those who consume *Ribā* stand like one possessed by Satan, because they say that selling is the same as *Ribā*, whereas Allah has permitted selling and forbidden *Ribā* (QS. Al-Baqarah: 275). The Qur'ān also describes a threat that, throughout the entire corpus of Qur'ān verses, is directed only at the perpetrators of *Ribā*, not at other major sins, where “O you who believe, fear Allah and abandon the remnants of *Ribā*; if you do not, then know that there will be war (fierce) from Allah and His Messenger (QS. Al-Baqarah: 278–279).

*Ribā* is classified into two main clusters: first, *ribā* of debt-loans (*ribā al-qarḍ/duyūn*) and *ribā jahiliyyah*; second, *ribā* of sale and purchase (*ribā buyū'*), which includes *ribā al-faḍl* and *ribā al-nasī'ah* (Kurniawan et al, 2024; Hasan, 2018). Some scholars divide it into *ribā al-faḍl*, *ribā al-yad*, *ribā al-nasī'ah*, and *ribā al-qarḍ*—all of which are prohibited by consensus (ijma') based on textual evidence (*naṣṣ*) (Hasan, 2018). Some views state that *ribā al-qarḍ* and *ribā jahiliyyah* part of *ribā al-nasī'ah* (Hasan, 2018), while practical classification reduces it only to *ribā al-faḍl* and *ribā al-nasī'ah* (Chapra, 2008). Regardless of this division of types of *Ribā*, their essence is actually the same. This is evident from the definition that *ribā* linguistically means addition, growth, or increase; however, not every growth is prohibited in Islam; what is prohibited is illegitimate addition. Technically, *ribā* refers to the “premium” required from the borrower above the principal debt as a condition of the loan or extension of maturity (Chapra, 2008).

In modern business, the manifestation of *ribā* appears in a wide spectrum, as Chapra (2008) divides it into two main categories: *ribā al-faḍl* and *ribā al-nasī'ah*, which have equivalents in modern instruments.

*Ribā al-faḍl*: occurs when exchanging two *ribawī* commodities of the same type, but the exchange is not equal in measure or amount (Hasan, 2018). Six types of *ribawī* commodities, affirmed in the *ḥadīth* of the Prophet Shallallahu 'Alaihi Wasallam, namely: gold, silver, wheat, barley, dates, and salt—emphasizing that if one adds or demands an addition, then he has committed *Ribā* (HR. Muslim in Hasan, 2018). *Ulamā* agree that these six commodities can be traded, with the condition that the transaction is conducted on the spot (cash) and equal in measure at the time of the contract. Further, contemporary *ulamā* analogize fiat money as *ribawī* wealth due to its *ṣamāniyyah* function (Madinah, 2016). As a manifestation, it can be seen in the phenomenon of exchanging old money for new ahead of Eid al-Fitr through informal services that take a nominal difference, without a clear *mu'āmalah* contract (for example, handing over Rp1,000,000 in old money and only receiving Rp950,000 in new money; difference of Rp50,000) (Tazkia, n.d; Sahal, 2023).

On the other hand, *ribā al-nasī'ah*: occurs due to the deferment of delivery or receipt of exchanged *ribawī* goods with the same type of *ribawī* goods, where the additional value arises from the difference between the current giving and the obligation to be fulfilled at a later time (Hasan, 2018). Or in a more practical definition that can be grasped, *ribā al-nasī'ah* is the additional value (interest) stipulated due to the delay in payment of the principal debt, where there is an extension of the payment term (maturity), so that the obligation that must be settled at a certain time is further burdened with an addition of value not related to a real transaction, but solely due to the payment delay. Its practical form appears in conventional bank credit (example: loan of Rp50,000,000 for 24 months at 5% interest per year), credit cards, and online loans, all of which apply additional interest or fines due to delayed settlement, thus classified as *ribā al-nasī'ah* (Fauzi & Kurniawan, 2023; Agustiar & Fauzi, 2021).

In the category of *ribā*, three main *qā'idah* apply clearly. First, *al-ḍarar yuzāl*, because *ribā faḍl* and *nasī'ah* cause *ḍarar* such as unjust wealth transfer, debt entrapment cycles, and economic instability, thus demanding the total elimination of *Ribā* through education, alternative products, and strict regulation (Zuhdi, 2016). Second, *lā ḍarar wa lā ḍirār*, which is violated by interest-based

credit, credit cards, online loans, and ribawī exchanges that harm the weak party (Mustafa et al, 2016). Third, *al-umūr bi maqāṣidihā*, which evaluates the substance of financial products based on their design that guarantees fixed addition to the principal due to time, without business risk, then in terms of maqāṣid it remains *ribā*, even if the label is changed (Hermanto, 2021).

In the framework of *maqāṣid al-sharī'ah*, *ribā* violates *ḥifẓ al-māl* because it transfers wealth from the borrower (often the weaker party) to the lender without any contribution of real capital or productive effort. The cycle of interest-bearing debt, such as online loans and credit cards, erodes family assets and undermines the role of wealth as a means of public interest and welfare. Furthermore, *ribā* violates *ḥifẓ al-nafs* through psychosocial pressure that threatens physical and mental health up to extreme actions, and it creates structural poverty that restricts the fulfillment of basic needs. Ultimately, *ribā* violates *ḥifẓ al-dīn* as a major sin threatened with war by Allah and His Messenger, and simultaneously normalizes the unlawful in business culture until the boundary between *halāl* and *harām* becomes blurred (Sulaeman et al, 2025).

### ***2.5 Fifth Category: Consuming the wealth of orphans in modern business and trade***

The fifth category in the ḥadīth al-sab'ū al-mubīqāt is consuming the wealth of orphans. The Qur'ān emphasizes that whoever consumes the property of an orphan unjustly is in fact swallowing fire into his belly and will be cast into a blazing Fire (Q.S. An-Nisā': 10). The phrase “consuming the wealth of orphans” is not limited to direct consumption. Imam Fakhr al-Dīn al-Rāzī affirms that what is meant in Q.S. An-Nisā': 10 includes all forms of damage, waste, diminution, or diversion of the orphan's wealth from its rightful ownership and benefit, whether through personal use, negligent management, or administrative manipulation (NU Online, 2023). In other words, any unjust act that reduces the value of an orphan's property or obstructs its utilization for their benefit falls under this warning. When this concept is applied to the domain of modern business and trade, the spectrum of “consuming the wealth of orphans” is no longer confined to guardian-family relations, but extends to cover social institutions, foundations, business entities, and other organizations that manage orphan funds, zakāh, waqf, or donations in the name of social interest.

Manifestations of consuming the wealth of orphans appear widely outside non-business, for example the embezzlement or excessive use of an orphan's inheritance by the guardian, which is a classic yet still frequently occurring form in various social contexts (Arnita, 2021; Amiruddin, 2003;

Khairuddin & Safrida, 2019). Nonetheless, such manifestations are not confined to non-business spheres; in the business world they appear, for instance, when orphan funds are used for investment or business capital without a clear and fair contract, which constitutes another form of this violation (Amiruddin, 2003). Furthermore, the non-transparent management of donations for orphans by institutions or foundations that claim to operate in social and religious fields also falls into this category (Arnita, 2021). From a broader perspective, these phenomena often appear as an abuse of trust (misuse of *amanah*), conflict of interest, and unclear institutional structures. Therefore, governance mechanisms based on good-governance design are needed, including placing the guardian of the orphan within a supervisory structure, applying independent financial audits, and regularly publishing reports on fund usage (Wahyudi et al., 2025). Without such safeguards, institutions managing orphan funds risk becoming arenas for gathering “fire of Hell” as warned in Q.S. An-Nisā’: 10.

Three *qā’idab* can be used to interpret the prohibition of consuming the wealth of orphans. First, *lā ḍarar wa lā ḍirār* applies directly: when a guardian uses the orphan’s wealth for personal consumption, lifestyle expenses, or to cover his own debts, without a valid contract and without the capacity to repay, he clearly inflicts *ḍarar* on the most vulnerable party, who is unable to defend his own rights (Mustafa et al, 2016). Second, *al-ḍarar yuzā’al* emphasizes that this damage must be removed by returning the property, compensating the loss, and—where necessary—by intervention from judicial or religious institutions to revoke guardianship from the untrustworthy party (Hermanto, 2021). Third, when the orphan’s wealth is introduced into business activities, *al-umūr bi maqāṣidihā* becomes highly significant. Using orphan funds as business capital is, in principle, permissible if the objective is to preserve the value of the wealth against inflation and if it is carried out through a valid, transparent, and highly cautious contract (Zuhdi, 2016). However, once the underlying intent and the design of the practice shift—there is no separation of capital, profits are not returned to the orphan’s account, losses are borne one-sidedly by the orphan, or the institutional structure is deliberately made opaque—then, in terms of *maqāṣid*, it turns into an instrument for consuming the wealth of orphans, even though on the surface it appears as “business” or “investment.”

From the perspective of *maqāṣid al-sharī’ah*, this phenomenon directly damages *ḥifẓ al-māl*, because, at the business level, unethical business designs—lacking transparency, clear contracts,

and riddled with conflicts of interest—erode the value of the orphan's wealth through unnecessary losses and inequitable profit distribution. It also damages *ḥijz al-nafs*: the loss of wealth due to betrayal by guardians and institutions affects the orphan's ability to meet basic needs. In this context, it pushes orphans into vulnerable conditions, increasing the risk of hunger, exploitation, and even involvement in crime, so that *ḥijz al-nafs* is threatened not only at the individual level but also at the community level (Sulaeman et al, 2025).

Moreover, it damages *ḥijz al-nasl*: an orphan who grows up in conditions of deprivation due to the misappropriation of his wealth tends to repeat the cycle of poverty when he himself starts a family, because he lacks the economic and social capital to build the next generation. It further damages *ḥijz al-dīn*: when a guardian, family member, or religious-labelled institution betrays the amanah of the orphan's wealth, it can shake the orphan's trust in religion and religious institutions. Fundraising "for orphans" without accompanying transparency may instead foster cynicism toward religious practice, so that consuming the wealth of orphans becomes not only an economic injustice but also a violation of the victim's dimension of faith (Sulaeman et al, 2025).

## **2.6 Sixth Category: Betrayal of trust (amānah) in modern business and trade**

The sixth category in the *ḥadīth al-sab' u al-mubīqāt* is "fleeing from the battlefield." Believers who retreat during battle against the disbelievers—whoever does so (except for strategic withdraw or to join another group)—will return bearing the wrath of Allah. *Jahannam* (Hellfire) is the worst place to return to (Quran, Al-Anfāl: 15-16).

In broad terms, fleeing from the battlefield is closely related to the betrayal of trust (amānah). Amānah is a form of trust given to someone deemed worthy, while betrayal constitutes a violation of that trust (Darulfunun Institute, 2025). Betraying amānah not only harms interpersonal relationships but also damages one's relationship with Allah Subhanahu Wa Ta'ala and His Messenger (QS. Al-Anfāl: 27). It is even emphasized that amānah is no trivial matter; the heavens, earth, and mountains—as vast and strong creations—"refused it" out of fear of failing to fulfill it properly. Yet, humanity eagerly accepted it, though many neglect and betray it (Qs.Al-Ahzāb: 72).

From the explanation above, the essence of the prohibition against fleeing from the battlefield is not merely about physical warfare, but about the betrayal of *amānah*. In this context, it provides a foundation for reading its manifestations in the modern world of business and trade, where the betrayal of *amānah* occurs when business actors evade shared responsibilities and save

themselves at the expense of others.

Its manifestations can be seen in phenomena such as investment fraud disguised as legitimate schemes and engineered bankruptcy. Investment fraud comes in many forms, for example, exit scams where perpetrators abscond with investor or consumer funds. An exit scam refers to a fraudulent practice in which business actors in applicative ventures—such as projects or platforms in the crypto world—deliberately build a promising project image, collect funds from investors, then abruptly halt operations and disappear with all or most of the accumulated funds, causing significant losses to investors (Indodax, 2024). Meanwhile, engineered bankruptcy occurs when a company that is actually solvent deliberately declares bankruptcy to evade obligations to creditors, suppliers, or employees. This practice includes covert asset transfers, manipulative debt restructuring that harms small creditors, and the formation of new entities under different names by the same perpetrators after fleeing responsibilities from the old company (phoenix company) (Tical & Cojocar, 2025).

Three *qā'idah* operate in layers and complement each other in this category. First, *al-umūr bi maqāṣidihā* serves as the most precise analytical instrument. A business scheme designed from the outset to collect funds and then be abandoned—even if backed by contracts, prospectuses, and formal permits—is judged as premeditated fraud based on its purpose and design, not merely as a business failure. The concealed intent to flee, masked by professionalism, forms the essence of the ruling, not its external form (Hermanto, 2021;). Second, *al-ḍarar yuzāl* obligates an active regulatory system to restore victims' losses. Hidden assets must be tracked and seized, ill-gotten profits returned to victims, and perpetrators held accountable through legal measures proportional to the harm (*ḍarar*) caused (Zuhdi, 2016). Third, *lā ḍarar wa lā ḍirār* affirms that harm caused by business—whether material (loss of investments, unpaid wages) or psychological (trauma, loss of trust, mental distress from losing life savings)—all constitute prohibited *ḍarar* that must be absolutely prevented through systemic measures (Mustafa et al, 2016).

From the perspective of *maqāṣid al-shari'ah*, these phenomena damage *ḥifẓ al-māl*, as investment fraud and engineered bankruptcy cause the loss of all or most of the wealth entrusted to them, distorting wealth distribution unjustly from victims to fleeing perpetrators. They also damage *ḥifẓ al-nafs*, as the stress from investment scams triggers extreme psychological pressure. They damage *ḥifẓ al-dīn*, since betraying *amānah* means neglecting the demands of faith and

opening the door to spiritual ruin (Sulaeman et al, 2025). They damage *ḥijz al-ʿird*, as victims inevitably bear social stigma; their honor and social dignity are tarnished despite being the wronged party (Nur & Puspitasari, 2023; Supriadi, 2020). They damage *ḥijz al-nasl*, as business fraud directly impacts the continuity and quality of victims' future generations; this is intergenerational harm. Finally, they damage *ḥijz al-ʿaql*, as trauma from business fraud leads to long-term cognitive impairments: victims struggle with financial decision-making, lose future planning capacity, and in extreme cases suffer intellectual dysfunction requiring professional intervention (Sulaeman et al, 2025).

### ***2.7 Seventh Category: Fitnah against the honor of muslim women in business and trade***

The final category in the *ḥadīth al-sabʿu al-mubīqāt* is accusing a chaste Muslim woman of adultery. In Islamic criminal law literature (fiqh jinayah), this act is known as qadzaf, namely an accusation of adultery without valid evidence. Terminologically, qadzaf can apply to both men and women (Abdurahman, 2023). However, textually, the Qurʾān refers to Muslim women (QS. An-Nur: 4 & 23). This is because, in social reality, they are the most frequent victims (Abdurahman, 2023).

The Qurʾān stipulates that perpetrators of qadzaf are subject to a punishment of eighty lashes and are declared fāsiq (QS. An-Nur: 4). They are cursed in this world and the hereafter, and they will receive a great punishment (QS. An-Nur: 4 & 23). From this, it can be understood how grave the sin is for those who commit qadzaf, as they face not only worldly punishment but also punishment in the hereafter.

In the business context, the primary concern of qadzaf is all forms of fitnah against the honor of Muslim women, whether as business actors, professionals, workers, or public figures in the economic sector. Its manifestations appear in phenomena of defamation and character assassination against Muslim female workers or entrepreneurs, through direct statements, insinuations, or digital media (Ma'nunah, 2024; Zalsabila & Haddade, 2023). For example, claims that a Muslim female employee or entrepreneur "rose in position due to an improper relationship" or "secured a project through special closeness with superiors," without any evidence. If the accusation targets adultery, even in the form of insinuation, it falls under the category of qadzaf (NU Online, 2025). For Muslim women, the resulting damage is multilayered: besides economic harm (loss of jobs, contracts, or clients), such accusations strike personal honor, family, and social

standing in the community. In the digital era, the effects multiply, as traces of slander are recorded, shared, and difficult to erase, intensifying social and psychological pressure.

Another manifestation appears in the phenomenon of sexual harassment accompanied by threats of fitnah in the workplace. Many female workers face situations where superiors or male colleagues perpetrate harassment, then threaten to spread accusations of adultery or "affair rumors" if the victim refuses or dares to report it (Hutomo et al, 2025; Costa, 2021). From the perspective of Sharia, such perpetrators combine two major sins: physical violation of honor and verbal threats of qadzaf (Sudarti & Najib 2021).

Several *qā'idah* operate in layers and complement each other. First, *al-darar yuzāl* serves as the central axis, since damage to honor constitutes permanent and irreparable harm (*dārar*), making its prevention more urgent than material harm. This principle obligates legal systems and business regulations to provide proactive protection for honor, not merely reactive restoration after damage occurs (Zuhdi, 2016). Second, *lā dārar wa lā dīrār* absolutely prohibits any action that damages others' honor, whether directly or through social media (Mustafa et al, 2016). Third, *al-umūr bi maqāṣidihā* affirms that actions packaged in any form on social media, but designed with the purpose of destroying a specific party's reputation for competitive gain, are judged by their objectives and intent as prohibited, not as protected expressions. (Hermanto, 2021) Fourth, *dar' al-mafāsīd muqaddam 'alā jalb al-maṣāliḥ* emphasizes that competitive advantages gained cannot justify actions that damage honor. The harms (*mafāsīd*)—reputational destruction, victims' psychological trauma, and erosion of business trust ecosystems—far outweigh any material benefits gained by the perpetrator (Azhari, 2015).

On the other hand, several elements of *maqāṣid al-sharī'ah* are also impacted. First, it fundamentally damages *ḥifẓ al-'ird*, as the core of qadzaf is the destruction of honor and reputation, particularly against chaste Muslim women (Nur & Puspitasari, 2023; Supriadi, 2020). Second, it damages *ḥifẓ al-nafs*, since severe slander against honor can cause trauma, depression, and even drive victims to extreme actions when social pressure becomes unbearable. Third, it damages *ḥifẓ al-māl*, as a ruined reputation often leads to career collapse, loss of business opportunities, and the breakdown of victims' livelihoods. Fourth, it damages *ḥifẓ al-dīn*, because qadzaf undermines the foundation of trust essential for healthy mu'āmalah; when slander becomes a common competitive weapon, the entire business community loses mutual trust, making it impossible to uphold the

principle of *tarāḍin* (mutual consent and honesty) required for valid Islamic transactions. Fifth, it damages *ḥijz al-‘aql*, as victims suffer serious cognitive and psychological impairments. Sixth, it damages *ḥijz al-nasl*, as the destruction of parents' reputation and business directly affects family continuity and future generations (Sulaeman et al, 2025).

**Table 2. Summary of Manifestations of the At-Tijārah al-Mubīqah Category in modern business and trade**

<i>Al-Mubīqāt</i> Category ( <i>Ḥadīth</i> Text)	Term/Concept in This Study	Examples of Modern Business Practices (Brief)	Most Affected Maqāṣid al-Sharī‘ah
Shirk	Shirk in business and trade	Occult wealth-seeking (pesugihan), use of talismans, reliance on spiritualists as “partners of sustenance”, idolisation of capital/brands	<i>Ḥijz al-dīn</i> , <i>ḥijz al-māl</i> , <i>ḥijz al-‘aql</i>
Sihr (magic)	Literal magic & analogical magic (will manipulation)	Sorcery to bind customers, hyper-manipulative advertising, dark patterns in apps/digital marketing	<i>Ḥijz al-dīn</i> , <i>ḥijz al-nafs</i> , <i>ḥijz al-‘aql</i> , <i>ḥijz al-māl</i>
Killing a soul... except with ḥaq	Structural soul murder in business and trade	Ḥtikār and monopoly of staple goods, hazardous labour exploitation, toxic products, environmental damage, arms and narcotics businesses	<i>Ḥijz al-nafs</i> , <i>ḥijz al-māl</i> , <i>ḥijz al-nasl</i> , <i>ḥijz al-‘aql</i> , <i>ḥijz al-dīn</i> , <i>ḥijz al-bī‘ah</i>
Consuming Ribā	Ribā in modern financial instruments	Interest-based credit, credit cards, online loans with interest or penalties, practices of ribā al-faḍl and ribā al-nasī‘ah	<i>Ḥijz al-māl</i> , <i>ḥijz al-nafs</i> , <i>ḥijz al-dīn</i>
Consuming the wealth of orphans	Consuming the wealth of orphans in business/organisations	Misuse of orphan, zakāt, and donation funds; non-transparent and	<i>Ḥijz al-māl</i> , <i>ḥijz al-nafs</i> , <i>ḥijz al-nasl</i> , <i>ḥijz al-dīn</i>

		conflict-ridden social/religious institutions	
Fleeing from the battlefield	Betrayal of trust ( <i>amānah</i> ) in business	Exit scams, engineered bankruptcy, phoenix companies, systematic evasion of obligations to investors, creditors, and employees	<i>Hijz al-māl, hijz al-nafs,</i> <i>hijz al-dīn, hijz al-`ird,</i> <i>hijz al-nasl</i>
Accusing a chaste Muslim woman of adultery ( <i>qadzaf</i> )	Fitnah against the honour of Muslim women	Moral slander in the workplace, sexualised gossip destroying reputation, digital campaigns containing <i>qadhif</i> -type accusations	<i>Hijz al-`ird, hijz</i> <i>al-nafs, hijz al-māl, hijz</i> <i>al-dīn, hijz al-`aql, hijz</i> <i>al-nasl</i>

### 3. Integrated Conceptual Framework of *At-Tijārah al-Mubīqah*

The final section formulates the integrated conceptual framework produced by the study to understand and classify *at-tijārah al-mubīqah* in the contemporary context. This framework consists of four interconnected layers.

The first layer positions the *ḥadīth al-sab`u al-mubīqāt* as the theological axis that maps the primary sources of corruption in human life, including in the economic and business sectors. Two of them, such as *shirk* and magic (*siḥr*), represent corruption in human relations with Allah (*tanḥīd* and *tawakkal*), while the other five represent corruption in human relations with others (justice, protection of life, property, and honor). By using the *ḥadīth al-sab`u al-mubīqāt* as the starting point, *at-tijārah al-mubīqah* is understood not merely as "unethical business," but as business that falls into the category of major sins, because it substantively contains one or more of these seven axes of corruption. This layer provides a firm value foundation: there is a red line for business behavior that, if crossed, not only violates ethics but also threatens the salvation of the actors and the system in this world and the hereafter.

The second layer functions the *qawā`id al-fiqḥiyyah* as a bridge between the textual naṣṣ and contemporary business realities. Four main principles—*al-umūr bi maqāṣidihā, al-ḍarar yuzāl, lā ḍarar*

*wa lā dīrār, dar‘ al-mafāsīd muqaddam ‘alā jalb al-maṣāḥh*—serve as instruments to identify whether a business model causes individual or systemic *ḍarar*; evaluate the objectives and substantive design behind the formal structure of contracts; and close structural gaps that systematically lead to the seven *al-mubīqāt*. Through these *qawā‘id*, phenomena not explicitly mentioned in the texts, such as exchanging new currency at a premium, credit cards, online loan schemes, exit scams, and slander against Muslim women via digital means, can be analogized (*qiyās*) into the category of *al-mubīqāt* methodologically. The *qawā‘id al-fiqhiyyah* become a "normative filter" that examines both formal dimensions and dimensions of intent and impact..

The third layer employs *maqāṣid al-shari‘ah* as a matrix for evaluating the impact of corruption caused by *at-tijārah al-mubīqah*. The six *maqāṣid*—*ḥifẓ al-dīn, al-naḥs, al-‘aql, al-nasl, al-māl, al-‘ird, al-bi‘ah*—serve as indicators to assess the extent to which a business practice corrupts or, conversely, protects the actor's religion; the extent to which it threatens life, health, and safety; the extent to which it disrupts reason (rationality, freedom from manipulation); the extent to which it harms or preserves generational continuity and the environment; the extent to which it erodes or safeguards wealth; and the extent to which it pollutes or upholds the honor of individuals and groups. The more *maqāṣid* elements that are seriously damaged by a business model, the stronger its degree as *mubīqah*. Systems approach emphasizes that this corruption is almost always interconnected: *riba* not only strikes wealth but also life, progeny, and religion; consuming orphans' property not only damages wealth but also life, generations, honor, and religious trust.

The fourth layer connects the previous three layers with concrete phenomena in the field. Through literature review and critical reading of contemporary economic and business (trade) practices, this study has mapped various forms of practices outlined in the findings of "Part 2" as *at-tijārah al-mubīqah* based on their *‘illah* (legal cause) and impacts. This stage ensures that *at-tijārah al-mubīqah* does not remain an abstract concept but functions as an analytical lens that can be used to empirically read and evaluate contemporary businesses. Thus, the framework encourages more applied follow-up studies, such as Shariah audits of fintech products or *maqāṣid* assessments of startup business models.

**Table 3. The Four-Layer Conceptual Framework of *At-Tijārah al-Mubīqah***

Layer-Main Component	Role within the <i>At-Tijārah al-Mubīqah</i> Framework	Primary Analytical Focus

<i>Ḥadīth al-sab‘u al-mubīqāt</i> (theological axis)	Provides the seven axes of destruction ( <i>al-mubīqāt</i> ) as the theological starting point for identifying destructive business	Determining the core categories of major sins (shirk, sihr, killing a soul, ribā, consuming orphans' wealth, betrayal, qadhf) as the basis for classifying <i>at-tijārah al-mubīqah</i>
<i>Qawā‘id al-fiqhiyyah</i> (normative bridge)	Connects the revealed texts with contemporary business realities and tests the intention, form, and consequences of a business model	Applying principles such as <i>al-umūr bi maqāṣidihā</i> , <i>al-ḍarar yuzāl</i> , <i>lā ḍarar wa lā ḍirār</i> , and <i>dar’ al-mafāsīd muqaddam ‘alā jalb al-maṣāliḥ</i> to determine whether a practice falls into the category of <i>mubīqah</i>
<i>Maqāṣid al-sharī‘ah</i> (impact-evaluation matrix)	Assesses the degree of harm or benefit produced by a business practice for the overall structure of Sharī‘ah protection	Measuring the impact of business practices on <i>ḥifẓ al-dīn</i> , <i>al-nafs</i> , <i>al-‘aql</i> , <i>al-nasl</i> , <i>al-māl</i> , and <i>al-‘ird</i> , <i>al-bi‘ah</i> ; determining whether the harm is partial or reaches the level of <i>fasād kullī</i> (total corruption)
Contemporary business phenomena (empirical field)	Serves as the object of applying the three previous layers so that the concept of <i>at-tijārah al-mubīqah</i> does not remain purely theoretical	Applying the framework to real cases (fintech, banking, corporations, digital platforms, social institutions, etc.) and mapping which practices qualify as <i>at-tijārah al-mubīqah</i> and at what degree of severity

The integration of these four layers produces a conceptual taxonomy of *at-tijārah al-mubīqah* that can be formulated as follows:

*at-tijārah al-mubīqah* (destructive business and trade) encompasses all forms of *tijārah* activity that contain one or more elements from the *ḥadīth al-sab‘u al-mubīqāt*, which can be identified through the instrument of *qawā‘id al-fiqhiyyah* as *ḍarar* (harm) that

must be prevented or eliminated, and which tangibly damages one or more *maqāṣid al-sharī'ah* at a significant, widespread, and sustained level.

In practice, harm rarely exists in isolation. A single business model can simultaneously encompass several categories of *al-mubīqāt*. For example, a fraudulent investment scheme involving interest-bearing *riba* (category 4), betrayal of trust (*amānah*) (category 6), and the exploitation of orphans' property (category 5) simultaneously. If the scheme targets a religious study community by exploiting religious beliefs as a marketing tool, it also falls into category 1 (*shirk khafiyy* in the form of commercializing *tawhid*). And if accompanied, for example, by a slander campaign against whistleblowers or former customers who try to warn the public, it reaches category 7. A single business model can thus encompass four to five categories of *al-mubīqāt* simultaneously—a condition that, in *maqāṣid* terminology, can be referred to as *fasād kullī* (total harm).

With this four-layer framework and taxonomy, *at-tijārah al-mubīqah* emerges not merely as a historical *fiqh* term, but as a living analytical instrument for evaluating modern business ecosystems. It binds texts (Qur'ān and *Ḥadīth*), *fiqh* methods (*qawā'id*), Shariah objectives (*maqāṣid*), and field realities into a single model, enabling academics, regulators, and practitioners to use it as a tool for reading and measuring the degree of corruption in a business practice from a Shariah perspective.

The integrated nature of this framework can be further summarised in terms of four key elements text, *fiqh* methodology, *maqāṣid*, and business reality—as presented in table:

**Table 4. Integrated Framework Elements and Their Roles in *At-Tijārah al-Mubīqah***

Integrated Framework Element	Role in Relation to <i>At-Tijārah al-Mubīqah</i>
Text (Qur'ān & <i>Ḥadīth</i> )	Provides the foundational values and normative categories, particularly through <i>ḥadīth al-sab'u al-mubīqāt</i> as the primary source of major-sin classification in <i>tijārah</i> activities
<i>Fiqh</i> Methodology ( <i>Qawā'id</i> )	Supplies the tools for classification and legal reasoning ( <i>istinbāt</i> ) for new phenomena, enabling contemporary business practices to be assessed in terms of substance rather than mere formal labels
<i>Maqāṣid al-Sharī'ah</i>	Provides criteria for evaluating the degree of harm or benefit by measuring the

	impact of business practices on <i>ḥijz al-dīn, al-nafs, al-‘aql, al-nasl, al-māl, and al-‘ird, al-bi’ah</i>
Business Reality	Serves as the field of application for the framework, where the concept of <i>at-tijārah al-mubīqah</i> is used for Shariah audit, regulatory design, and the formulation of operational Islamic business ethics

As such, the proposed framework does not stand merely at the level of abstract theorisation. It articulates a coherent pathway from scriptural sources to methodological tools, objective-based evaluation, and empirical application, thereby positioning *at-tijārah al-mubīqah* as a practical analytical lens for re-reading and restructuring contemporary business practices in line with *maqāṣid al-sharī‘ah*.

## CONCLUSIONS

This study has successfully formulated a conceptual framework of *at-tijārah al-mubīqah* by integrating four core pillars: the Qur’ān, *ḥadīth al-sab‘u al-mubīqāt*, *qawā‘id al-fiqhiyyah*, and *maqāṣid al-sharī‘ah*. The study defines ideal business in Islam as *tijārah* activity that complies with the boundaries of *halāl* and the principle of justice, integrates both worldly and hereafter orientations, and aligns with the key elements of *maqāṣid al-sharī‘ah*. In contrast, *at-tijārah al-mubīqah* is defined as all forms of *tijārah* activity that contain one or more elements of *ḥadīth al-sab‘u al-mubīqāt*, which can be identified through *qawā‘id al-fiqhiyyah* as *ḍarar* that must be prevented or eliminated, and which tangibly damage one or more dimensions of *maqāṣid al-sharī‘ah* at a significant, widespread, and sustained level. This definition establishes a clear conceptual boundary between legitimate Islamic business and destructive business, grounded in a strong theological and juristic foundation.

The study also identifies and explains seven manifestations of *ḥadīth al-sab‘u al-mubīqāt* as forms of *at-tijārah al-mubīqah* in the modern context, while proposing an extended reading of several key *ḥadīth* phrases. *Shirk* is manifested in practices of occult wealth-seeking (*pesugihan*) and the idolisation of capital and brands. *Siḥr* appears both literally in occult business practices and analogically in will-manipulation through deceptive advertising and engineered persuasion. In particular, the *ḥadīth* phrase “killing a soul is forbidden by Allah Subḥānahu Wa Ta‘ālā, except with

ḥaq” is recontextualised as structural soul murder in modern business and trade, encompassing iḥtikār and monopoly of essential goods, hazardous labour exploitation, production of toxic products, ecological destruction, and arms and narcotics businesses that systemically threaten human life. The prohibition of “fleeing from the battlefield” is interpreted as betrayal of trust (amānah) in modern business and trade, as reflected in investment fraud (exit scams), engineered bankruptcy, and systematic evasion of obligations towards investors, creditors, and employees. Meanwhile, “accusing a chaste Muslim woman of adultery (qadhf)” is read as fitnah against the honour of Muslim women in modern business and trade, especially through smear campaigns, sexualised workplace gossip, and qadhf-based threats in digital media. In addition, ribā, consuming the wealth of orphans, and other forms of betrayal of amānah are mapped as integral components of the *at-tijārah al-mubīqah* landscape. All these categories are analysed through four key qawā‘id—*al-umūr bi maqāṣidihā*, *al-ḍarar yuzāl*, *lā ḍarar wa lā ḍirār*, and *dar’ al-mafāsīd muqaddam ‘alā jalb al-maṣāliḥ*—and their impacts are evaluated against *maqāṣid al-sharī‘ah*.

Furthermore, the study constructs an integrated four-layer conceptual framework: *ḥadīth al-sab‘u al-mubīqāt* as the theological axis, *qawā‘id al-fiqhiyyah* as the normative bridge, *maqāṣid al-sharī‘ah* as the impact-evaluation matrix, and contemporary business phenomena as the empirical field. This framework demonstrates that a single business model may simultaneously embody several categories of *al-mubīqāt*— a condition termed *fasād kullī* (total corruption) in *maqāṣid* terminology—thus serving as a comprehensive analytical tool for Sharī‘ah-based business evaluation.

To the best of our knowledge, this is the first study to introduce and systematically construct the term *at-tijārah al-mubīqah* as a formal academic taxonomy in Islamic business ethics explicitly derived from *ḥadīth al-sab‘u al-mubīqāt*, while simultaneously integrating *qawā‘id al-fiqhiyyah* and *maqāṣid al-sharī‘ah* as co-equal analytical instruments within a single four-layer conceptual framework applicable to *Sharī‘ah*-based business evaluation. Moreover, the study offers a novel interpretive reading of three categories of *al-mubīqāt* in the landscape of modern business— structural soul murder, betrayal of trust, and fitnah against the honour of Muslim women—thereby not only expanding the conceptual discourse but also enriching the ethical-empirical mapping of destructive patterns in contemporary business ecosystems. Nonetheless, as a qualitative library-based study, this framework has yet to be empirically tested. Future research is therefore

recommended to develop Shari'ah audit instruments based on this framework, to measure the impact of *at-tijarah al-mubiqah* on *maqasid al-shari'ah* indicators across sectors, and to conduct comparative studies across *madhāhib* regarding the classification of destructive business practices.

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