



# Eight Concepts and Practices: Buying and Selling in Islam

Prifty Indah Sari<sup>1</sup>, Emalia Intara Tita<sup>2</sup>, Albizar<sup>3</sup>

<sup>1</sup>Institut Ilmu Al-Quran Jakarta, Indonesia

<sup>2</sup>STAI Pengembangan Ilmu Al-Qur'an Sumatera Barat, Indonesia

<sup>3</sup>Universitas PTIQ Jakarta, Indonesia

✉ [intaratita@gmail.com](mailto:intaratita@gmail.com) \*

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## Abstract

The practice of buying and selling in Islam is one of the important aspects of *muamalah* which is regulated in detail to ensure fairness, honesty, and blessings in every transaction. Islam establishes basic principles such as the halalness of the goods being traded, the willingness of both parties, and the prohibition of usury, fraud, and *gharar* (uncertainty) practices. This article aims to analyze how the concept and practice of buying and selling in Islam should be. This research uses a qualitative method with the type of living Quran and hadith research with data sources taken from the arguments of the Quran and hadith, the results of *ijtihad*, the opinions of experts. The selection of this living Quran method refers to Engkizar's theory which is based on the needs and objectives of the topic under study. The research findings show the concept and eight practices of buying and selling in Islam. i) divinity, ii) willingness, iii) benefit, iv) justice, v) honesty, vi) freedom, vii) morals or ethics, viii) *shahib*. Overall, this journal describes how the concept of buying and selling in Islamic law, the basic legal concepts in the Qur'an and Hadith, as well as the pillars and conditions that must be met when making buying and selling transactions. Research can be used as a source of reference or knowledge about the principles of buying and selling and can help Muslims in buying and selling according to religious demands and obtaining blessings in the economic activities of the community.

## INTRODUCTION

Buying and selling (transactions) in society is a daily activity that everyone does all the time (Suhadi & Fadilah, 2021). However, not all Muslims make buying and selling correctly according to Islamic law. There are also people who do not know the provisions of Islamic law regarding buying and selling (business) (A'yun et al., 2021). Buying and selling is a social association between humans who exchange property for other people's property and similar goods according to the provisions between the two parties (Rahmadiny et al., 2023). In the essence of sales is an agreement to exchange goods that are beneficial to the user (Romli et al., 2024). Buying and selling transactions have a very important position in human life. With

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the existence of buying and selling, it makes it easier for humans to meet each other's needs. The existence of buying and selling activities is also proof that humans are social creatures who must interact and need the help of others to meet their needs (Ulum, 2020).

With buying and selling transactions, a person can fulfill their needs more easily and efficiently (Karin & Ula, 2023). In addition, this buying and selling transaction also allows a person to obtain additional benefits or profits, which contribute to improving the standard and quality of life (Abidin & Fatawi, 2024). In principle, buying and selling is an activity that depends on the supply and demand mechanism, where the buyer benefits from the purchased product by paying a certain price, while the seller makes a profit from the price agreement, creating a mutually beneficial relationship between the two parties (Subhani et al., 2021).

According to the Islamic view, buying and selling activities have a very important attention. Islam establishes clear and strict rules in the implementation of trade. In practice, Islam emphasizes the principle of the willingness of both parties and prohibits usury' as mentioned in QS. Al-Baqarah verse 275:

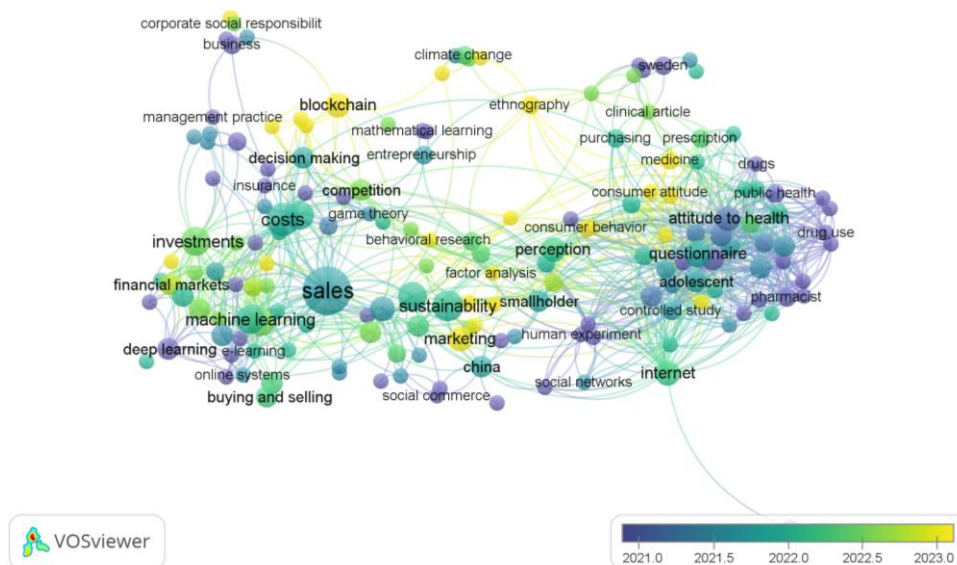
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning: *Whereas Allah has justified buying and selling and forbidden usury* (QS. Al-Baqarah: 275)

Islam does not prohibit buying and selling in everyday life. However, nowadays with the sophistication of technology, many humans make online and digital transactions. So that its implementation is needed with technical rules that must be maintained to ensure good *muamalah* in accordance with Islamic law. Because buying and selling will not be perfect if the *ijab* and *qabul* are not fulfilled between the seller and the buyer (Harris, 2024). The religion of Islam regulates all aspects of the lives of its people. Including a person's relationship with God, which is called *muamallah min Allah*, and the relationship between humans is the basis for the emergence of a branch of science in Islam known as *fiqh muamalah* (Khusna et al., 2021).

Some of the expert findings above and the emergence of new phenomena that are felt to have not been studied by previous researchers are the background for the author to conduct research with the title concept and eight practices of buying and selling in Islam. The concepts and practices of many previous researchers analyzed online buying and selling such as ShopeePayLater, especially in today's modern era (Salsabella, 2020).

That way, the above explains that buying and selling is something that is needed by humans in the life of the world. Humans are social creatures, creatures that cannot live alone, which of course need mutual help between fellow humans (Zabidi, 2020). The environment is a means of interaction to socialize which is mutually beneficial to one another (Rianti & Zakiyah, 2024). However, in the reality of life in socializing there is something that is not expected by humans themselves, such as in economic activities, namely there are elements, *gharar*, and usury (Areba, 2024). Therefore, the researcher analyzes the practice of buying and selling so that as a guide for mankind to know more about buying and selling according to the law that has been established by Allah SWT taught by the Prophet Muhammad.



**Fig 1. Keyword analysis results of buying and selling in Islam**

Based on the results of the analysis that the author conducted using VOSviewer software on Monday, January 13, 2024, 21:17 WIB. VOSviewer is a data analysis tool to create visualization and bibliometric analysis of articles or literature by referring to keywords used from highly reputable Scopus journals around the world to create the concept and practice of buying and selling in Islam. The figure above explains that the concept of buying and selling carried out by previous researchers has been developed a lot such as “sales”, “investment”, “marketing”, and “consumer behavior”. For the latest research that the author encounters from this analysis is “sales strategy in general” while the buying and selling strategy recommended by Islam has not been done, for this reason this research is worth doing as a novelty of this research, because no one has examined how the concept and practice of buying and selling in Islam in accordance with the recommendations of the Quran and hadith.

## METSSHODS

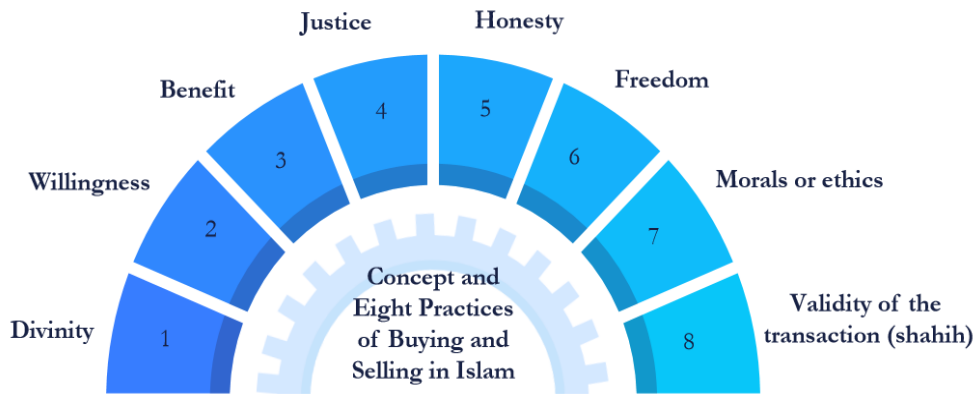
This research was carried out using a qualitative method with a type of phenomenology based on the practice of living Quran and Hadith in the daily lives of Muslim communities. According to [Aji et al., \(2021\)](#); [Nabiel, \(2021\)](#) researchers use qualitative design methods in carrying out living Quran and Hadith studies, choosing these three methods based on the needs and objectives of the topic under study. While [Engkizar et al., \(2025\)](#) specifically and in detail explain that there are five stages if a researcher conducts living Quran and Hadith research practices, the five stages are i) determining research topics based on theory or collecting data through surveys related to phenomena that are happening in the community, ii) conducting theoretical analyses based on the truth of Quran and Hadith related to the topic being studied, iii) conduct a comparative analysis between the survey results related to the phenomena that are happening in the community with the provisions that have been regulated by the Quran and Hadith, iv) conduct analysis and discussion as the output of the research results, v) take preventive, curative and educative actions, the selection of these three actions is in accordance with the needs and objectives of the research that has been determined. In order for this

research to run well and correctly, the author refers to the procedure of living Quran and Hadith research as the procedure set by the experts above.

According to [Engkizar et al., \(2022, 2023, 2024\)](#); [Mortelmans, \(2019\)](#); [Welsh, \(2002\)](#) thematic analysis is one of the more flexible ways of identifying, analyzing and reporting data in qualitative methods analyzed using Nvivo software ([Engkizar et al., 2022](#); [Maher et al., 2018](#); [Swain, 2018](#)). After the interview findings were classified, the next step was to determine the themes that were appropriate and related to the established research topics and objectives.

## RESULT AND DISCUSSION

Based on the research findings, researchers identified eight concepts and practices of buying and selling in Islam that refer to the Quran and hadith, the results of ijtihad, and expert opinions. The research findings show that there are (i) divinity, (ii) willingness, (iii) benefit, (iv) justice, (v) honesty, (vi) freedom, (vii) morals or ethics, and (viii) validity of transactions (*shahih*).



**Fig 2. Eight concepts and practices buying and selling in Islam**

The first theme is divinity. Ethics and business inspired by the teachings of the Godhead prohibit businesses from taking actions that harm others ([Nurafifah, 2024](#)). This is due to the fact that such actions ultimately lead to the law of boomerang, resulting in behavior that not only harms others, but also makes the businessman suffer from insecurity after committing actions that harm others. If business behavior and ethics are in accordance with religious teachings or God's commandments, the perpetrators feel calm and peaceful because they are not overshadowed by a sense of wrongdoing towards others. Because the economy is a support for meeting human food, primary, secondary and additional needs. Therefore, buying and selling must be based on divine principles ([Alfarez, 2023](#)). As Allah says in surah Al-An'am verse 152:

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْكَيْلِ وَالْمِيزَانَ بِالْقِسْطِ لَا تَكْلِفُ نَفْسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ذَٰلِكُمْ وَصَلَّيْكُمْ بِهِ لَعَلَّكُمْ تَذَكَّرُونَ

Meaning: *Do not approach an orphan's property except in the most beneficial way, until he reaches the age of majority. Perfect the measure and the balance with justice. We do not burden anyone except according to his ability. When you speak, do so justly even if he is your relative. Also fulfill the covenant of Allah. Thus He has commanded you that you may learn (QS. Al-An'am: 152)*

Abu Ja'far explained in the verse Al-An'am verse 152 this shows that the vision of tawhid in it is to protect the property of orphans. Orphans' property

should not be used for personal gain or misused, unless it is done for their benefit, such as cultivating it well and developing. Then emphasizes buying and selling to be honest in economic activities. Cheating in scales or measures is a form of violation of the rights of others which is strictly prohibited. And Allah does not burden a person more than his ability shows that honesty must be sought and justice, trustworthiness must be upheld even though fellow relatives so that humans always remember Allah and live life with the right principles (Ath-Thabari, 2008).

The second theme is Willingness. As we know and understand, that willingness is an inner aspect that is difficult to see or measure directly (Sonjaya, 2024). Therefore, signs are needed that show the willingness of both parties. These signs are usually seen from the consent of both parties when conducting a sale and purchase transaction. This agreement can be reflected through *ijab* and *qabul*, which is the mutual provision of goods and prices. *Ijab* is an offer statement submitted by one party, while *Qabul* is a statement of acceptance from the other party (Sudjana & Rizkison, 2020).

According to the view of some scholars, especially from the Syafi'i and Hambali circles, a contract is not valid unless there is a clear *sighat* or *lafadz* from both parties, namely *ijab* and *qabul*. However, if both parties are able to pronounce it, then *ijab* and *qabul* can be done through writing or understood gestures (Lamanda, 2024). The Hanafiah and Malikiah are of the opinion that a transaction is considered valid even if there is only direct delivery of goods, without the need for a specific *sighat*. They state that the contract is valid if there is clear evidence of the purpose of the contract, without relying on a specific *lafadz* (Sanjaya, 2022). According to Imam Qurthubi in surah An-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ بَيْعَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ  
اللَّهَ كَانَ بِكُمْ رَحِيمًا

Meaning: O you who have believed, do not eat of each other's wealth by unlawful means, except by way of a mutually agreeable trade between you. And do not kill yourselves; surely Allah is Merciful to you (QS. An-Nisa': 29)

The meaning of *تراض* in Q.S an-Nisa verse 29 shows the importance of the principle of deliberation in trade, in that it means the transaction must be carried out with the willingness of both parties. In Qurtubhi's interpretation, he gives the view that the principle of willingness is the main basis for every transaction. This opinion is also followed by several figures such as Imam Syafi'i, Imam ats-Tsauri, and Imam al-Auza'i who emphasized that in buying and selling, agreement and willingness between the parties involved must occur before the contract is made (Deny, 2025).

However, Abdul Halim Hasan Binjai argues that, because the issue of *ridha* is a very abstract action, it is necessary to hang it on a signal that can indicate willingness, namely *ijab* and *qabul*. Burhanuddin S also agrees that signs of willingness cannot be seen directly, but can be seen through the *ijab* and *qabul* made by the parties during the transaction until just before they part ways. Although there are many ways to express *ijab* and *qabul*, the most common way is by speaking. It will be lethal if in certain situations oral statements can be replaced with actions if this is not possible (Bandiyah, 2021). In their interpretation of the dispute text, the scholars of tafsir al-Misbah state that although the real willingness is hidden in the heart, the attitude of mutual consent is very much needed in the context of buying and selling. This is indicated by the handover, or goods, which shows willingness,

and the forms used indicate (Shihab, 2004).

Third Theme Benefit. Buying and selling activities should have a positive impact and benefit for all parties involved in the transaction, this benefit can be in the form of added value obtained from the goods or objects being traded, as well as the results of the overall buying and selling activities carried out. In other words, the goods being traded not only fulfill needs but must also provide real benefits that support the overall human good, without causing harm or damaging negative impacts (Zainuddin & Nuryadin, 2024).

The benefits in the concept and practice of buying and selling in Islam (Agustin et al., 2022). Islam regulates buying and selling so that it is not only an ordinary economic activity, but also brings benefits in the world hereafter (Hampara, 2021). Here are some of the perceived benefits, Benefits for Individuals: halal and blessed wealth. Buying and selling according to Islamic rules ensures that the wealth obtained is halal and blessed, thus providing peace of mind (Lubis, 2025), Fulfilling the needs of life, by buying and selling, the needs of daily life are met fairly without harming other parties (Arifin et al., 2021). Improving noble morals, Islam teaches that in buying and selling, a person is honest, fair, and trustworthy, this helps form a better personality (Mualif, 2022). Benefits for society, fairness in the economy, Islamic rules prevent fraudulent acts such as monopoly or fraud, so that the economy of society runs more fairly.

Harmonious relationships, sharia-compliant buying and selling brings the relationship between sellers and buyers closer because it is based on goodwill and trust (Umuri & Ibrahim, 2020). Social Balance, Islam ensures that all parties get their rights in transactions, so that social inequality can be minimized. Benefits for the economy, a blessed economy, halal buying and selling and away from usury' creates a stable and blessed economy (Dewi & Ulum, 2023). Increasing productivity, Islam encourages its people to work hard, be innovative, and provide benefits to many people. Fair distribution of wealth, through rules such as zakat and the prohibition of monopoly, Islam ensures that wealth is spread evenly and does not accumulate to a few people (Andriano et al., 2025). Spiritual and moral benefits, increasing obedience to Allah, buying and selling according to sharia is a form of worship and obedience to Allah, which brings rewards, prevents loss and damage, the prohibition of selling haram goods such as alcohol or stolen goods helps protect the community from its bad effects, encourages charity and goodness, as profits from halal buying and selling can be used for charity, such as alms or waqaf, which provides benefits to the wider community (Sudjana & Rizkison, 2020).

Fourth theme honesty. Honest in Arabic comes from the word *shiddiq*, which means true and trustworthy (Yani, 2023). In other words, honesty is when someone says or does something in accordance with the truth. Honest is the opposite of *kidzib*, which means lying or deceit. Therefore, honesty refers to the harmony between the news and the actual situation. News is considered true or honest if it corresponds to the current state of affairs, but if not, it is considered a lie. Prophets and messengers were sent by Allah SWT with a light for His people in their time. These traits are known as honest traits. Prophets and messengers came with different methods (sharia), but they all upheld the values of honesty. Allah asks people to act honestly and fairly when trading. In surah Al-An'am verse 152, Allah explains this business procedure, namely:

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْكَيْلِ وَالْمِيزَانَ بِالْقِسْطِ لَا تَكْلِفُ نَفْسًا إِلَّا

وَسِعَهَا وَإِذَا قُلْتُمْ فَأَعْدِلُوا وَلَا كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ذُلُّكُمْ وَصَلِّكُمْ بِهِ لَعَلَّكُمْ تَتَّقُونَ

Meaning: *Do not approach an orphan's property except in the most beneficial way, until he reaches the age of majority. Perfect the measure and the balance with justice. We do not burden anyone except according to his ability. When you speak, do so justly even if he is your relative. Also fulfill the covenant of Allah. Thus He has commanded you that you may learn (QS. Al-An'am: 152)*

The Quran teaches that in order for your transactions with others to be blessed by Allah, as a good Muslim, you must do so honestly. Giving an explanation to the buyer about the defects of the merchandise is an example of this. Through the Quran, Allah has commanded his servants to act honestly and sincerely in every aspect of their lives. Honesty is something that every Muslim should practice, while deception and cheating is something that is forbidden and frowned upon by Allah. In carrying out the mandate, an honest person will be reflected in every action. Dishonest people always try to commit various kinds of fraud against others. This is the worst kind of cheating (Qanita et al., 2024). In this section, the author will discuss one aspect of the Prophet Muhammad's life, namely as a trader. Prophet Muhammad set a good example in all his businesses. He was fair and honest in his dealings and never disappointed his customers. He was always punctual and delivered his merchandise with good quality according to the customer's request. Since he was young, his reputation as an honest trader had been embedded. More than that, Prophet Muhammad also built the foundations of fair trade transactions (Riska, 2023).

Fifth Theme Justice. Justice is a very important concept in Islamic teachings, as evidenced by its repetition more than a thousand times in the Quran (Yuniar et al., 2021). This shows that justice has a central role in human life. In the context of buying and selling, the application of the principle of fairness is not only based on the commands of the Quran and hadith, but also on the harmony of natural law based on balance and justice. Production, Islam prohibits its people from committing unfair or unjust acts in the search for wealth. Islam also emphasizes the importance of equality for all humans in obtaining opportunities to work and acquire wealth, regardless of race, creed, or skin color. This principle supports the creation of equal opportunities for every individual in obtaining property regardless of one's social status (Zulfikar, 2021). Consumption, the principle of justice in consumption teaches wealth wisely, simply, and in accordance with halal provisions. Islam prohibits wasteful or arbitrary management of wealth. According to Abdul Al-A'la Al-Maidudi, there are three ways to spend assets, namely meeting needs, helping others, and utilizing excess for the good of society. Distribution, the existence of the principle of justice aims to regulate so that wealth does not accumulate and rotate in a small group of certain people (Ulum, 2020). Circulation, the implementation of the principle of justice prohibits the practice of carrying out economic activities that contain deception, the prohibition of hoarding foodstuffs, and monopolizing prices in society (Zuwardi & Sari, 2023).

Sixth theme freedom. Freedom has many meanings, and everyone may have a different definition of what freedom is. According to the author, freedom can mean having the ability to do what you want or having privileges, which are granted rights. According to the sharia perspective, economic freedom involves social responsibility and business ethics in addition to the individual's right to own and manage wealth (Sahputra, 2022). In every aspect of economic activity, Islamic principles emphasize fairness, transparency, and sustainability. Individuals have the

freedom to do business and acquire wealth, but they must abide by Islamic rules that prohibit usury, fraud, and exploitation. In sharia economics, the ability of humans to give zakat and *infaq*, which are social obligations to maintain general welfare, is evidence of human freedom. Economic freedom in Islam also includes the principle of fair ownership and equitable distribution of wealth. The concept of ownership in Islamic economics is not only for the benefit of certain individuals or groups, but also to achieve the goal of collective welfare. Individuals not only have the right to manage property, but also have the obligation to use the wealth responsibly for the public interest. Therefore, human freedom in Islamic economics is not unfettered freedom in pursuit of individual interests, but freedom (Theresa et al., 2024).

This freedom is the basis for creating a fair and sustainable economy that is oriented towards the welfare of society as a whole. Economic activity in Islamic teachings is part of *muamalah*. By paying attention to certain criteria, the *Muammarah* area is classified into a group of “Amma services” whose implementation provisions are more general in nature. Ulama summarize the general rule in the Ushr principle which states: “The Basic Law of *Muamalah* is allowed unless there is evidence against it” (Rahmawati et al., 2019). According to this principle, the various types and forms of muamala that develop in modern conditions and are the result of creativity and development are recognised as legitimate economic activities. In the context of *Muamalah*, the focus is on the essence of the meaning involved in the practice and the objectives to be achieved (Meliala et al., 2024). This type of *muamalah* can be accepted if the *muamalah* implemented and developed contains things that are required by sharia, in accordance with the principles and rules set out in sharia, and has the aim of providing benefits to mankind and preventing evil. This concept is based on several verses of Allah SWT, namely. Surah Al-An'am (6:141) in the Quran:

﴿وَهُوَ الَّذِي أَنشَأَ جَنَّاتٍ مَّعْرُوشَاتٍ وَعَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكْثَرَهُمُ وَالزَّيْتُونَ وَالرُّمَانَ مُتَشَابِهًا وَعَيْرَ مُتَشَابِهٍ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَعَآثُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

Meaning: *And it is He who has made gardens with and without trees, date palms, crops of various fruits, olives and pomegranates, similar in shape and colour, but different in flavour. Eat of its fruit when it yields, and fulfil its due on the day it is harvested, and do not overdo it. Verily, Allah dislikes those who are excessive* (QS. Al-An'am: 141)

This verse teaches the principles of justice and balance in economics. People are reminded to enjoy the fruits of the gardens and crops that Allah has created with various kinds of fruits, but are also reminded not to be excessive in their use. The rights mentioned, such as the rights of the crops on the day of harvest, indicate a system of distribution and economic justice. The link to the meaning of economic freedom can be seen from the principles of justice and balance taught in this verse. In Islam, economic freedom does not mean freedom without limits or without responsibility. There are rights that must be respected, including the rights of crops and harvests, and there is also the principle of moderation or excess in consumption. These principles reflect a balanced and just approach to economics in the Islamic view (Theresa et al., 2024).

In the interpretation of Ibn Katsir provides a more in-depth explanation of this verse. Here are some important points conveyed by Ibn Katsir, the prohibition of excessive (*israf*) in using sustenance, Allah reminds humanity not to be excessive (*israf*) in consuming or using sustenance (Alaiyah, 2021). Excessive in this case can

refer to waste or using the sustenance given by Allah unwisely, such as wasting food or using assets for things that are not useful (Satira, 2022). The context of a balanced economy in the interpretation of Ibn Katsir also emphasizes the importance of maintaining balance in the economic aspect. Enjoying the crops and sustenance given by Allah does not mean that it must be done excessively or consumptively. Instead, we must be wise and balance between personal needs, family, and obligations to others (Magta & Lestari, 2022).

Seventh Theme: Morals or Ethics. Islam with all its advantages apart from being a spiritual religion, Islam is also a social religious concept that is applied in all aspects of human life, the social concept of Islam provides limits and the ability of humans themselves to experiment and innovate that does not come out of moral ethical norms known as *akhlak karimah* which in it also relates to the social system, which is often called *muamalah* (Fasriansah, 2023). The ethics exemplified by the Prophet Muhammad SAW when doing business at a young age by emulating the attitude of honesty, trust, sincerity and hospitality. Then followed by the principle of applying business with the value of *shidiq*, *amanah*, *fatamah*, *tabliq*, as well as the value of norms and justice (Ismail & Aisyah, 2024).

Below are some ethical or moral matters that must be considered in the practice of buying and selling. Honesty, the scope of honesty is very broad, such as not committing fraud, not hiding defective goods in merchandise, weighing goods on the right scales (Ista et al., 2023). Not swearing falsely, oaths are not justified in Islam, especially with the intention of buying and selling goods quickly and quickly run out, this is not favored work in Islam (Zaerina, 2023). Amanah, amanah is a masdar form of *amuna*, *ya'manu* which means trustworthy. In the context of fiqh, amanah means trust given to someone regarding property (Nasution et al., 2024). Measuring objects, measuring must be in accordance with what is considered not taking the rights of others, because the value of the scales must really be prioritized, this is an order from the Quran found in surah al-Mutaffifin (Kurniawan & Purnama, 2023).

*Gharar*, *gharar* according to the language means *al-kebatar*, which is something that is not known to be true or not, or commonly called uncertain which can harm the parties to the transaction (Rizki et al., 2022). Not doing gambling in buying and selling, such as by throwing an item to be purchased if it hits the purchase, if not, the purchase does not occur but the cost of the price has been paid to the seller (Kurniawan & Purnama, 2023). Not doing *al-Ghab* (fraud) and *tadlis* hiding the full condition of the goods both in quality and quantity (Sari, 2022). Avoiding *ikhtikar* or hoarding of goods, hoarding of these goods is not allowed because it will cause harm to the community because the goods needed are not on the market, the purpose of hoarding is carried out deliberately until the time limit to wait for the high price of these goods is mutually beneficial (Efendi, 2020). This principle teaches that in business the parties must feel profitable and satisfied. Prohibition of selling haram goods, Islam prohibits selling goods that are because they are haram in substance, this can lead to no blessing on the sale and purchase or even harmful to the human being (Padillah et al., 2022).

The prohibition of usury, usury with all its types that take excess and profit is not valid (Ista et al., 2024). The prohibition of bidding that is being bid by others is when an item that has been agreed upon by the seller and the first buyer suddenly comes the second buyer bidding at a higher price, then the delivery of goods given to the second buyer. The prohibition of selling when the call to prayer is announced

on Friday, this is based on the Quran in surah Al-Jumu'ah verse 9, which provides restrictions when the call to prayer for Friday must be stopped to respect the entry of Friday worship (Khasanah, 2020). From the points above, it can be seen that Islam is so complete in regulating the ethical system in buying and selling (transactions) in Islam, what are the obligations of a seller and buyer that have been regulated by Islam in order to protect the rights and obligations on the basis of an agreement to sell and buy between one another.

Eighth theme the validity of transactions. In buying and selling, there must be validity in buying and selling (transactions), namely a valid contract, a valid contract is a contract that fulfils all the elements of the pillars and conditions. The fulfilment of the pillars and conditions of the contract has consequences for the seller and the buyer, which binds them to continue the contract or terminate the contract (Harisman & Harahap, 2023). The researcher found that Abu Ar-Rahman said that there are six pillars in trade: *sighat*, *aqid*, and *makbdo-alai* (object). He can understand the number six because each pillar actually consists of two. For example, the word *sighat* has two forms: *ijab* and *qabul*. In the same way, the person making the contract (buyer and seller) and the trade of goods (give and take) have two meanings: give and take (Rasdiany et al., 2024). *Sighat (ijab qabul)*, there are three opinions from the jurists on this issue. First, the term surrender is the core of the contract of sale, rent, subsidy, and marriage. The word *ijab* comes from “*aujabab*” which means to declare, and *qabul* refers to the party who accepts the statement, so its meaning includes giving property rights to another party (Ghazali, 2023).

Secondly, a contract can be realized through action, especially when it involves a specific performance. For example, giving an order to a tailor, connecting the construction of a mosque, or other implementation in the form of concrete actions. Thirdly, contracts that involve anything that has a meaning either through oral statements or real actions are considered valid as long as the intent is clear. Therefore, each contract has a different method and expression according to different contexts. The subject (the contracting party), consists of *bai'* (the seller) and *mustari* (the buyer).

It is also stated that the person who signs the sale and purchase contract, *aqid*, cannot live without the person who does it, and the person who does it must be. Being Muslim, As a condition in a sale and purchase transaction, one of the conditions that must be fulfilled is being Muslim (Nida & Zafi, 2020). This provision applies especially in certain situations, such as the prohibition of selling Muslim slaves. This prohibition aims to prevent Muslims from inappropriate situations. On the other hand, Allah forbids believers to allow disbelievers to insult or harm believers, as explained in His word:

وَلَنْ يَجْعَلَ اللَّهُ لِلْكَافِرِينَ عَلَى الْمُؤْمِنِينَ سَبِيلًا

Meaning: *And Allah will never allow the disbelievers to destroy those who believe* (QS. An-Nisa: 141).

Reasonable, people who are considered wise are those who are able to discriminate and choose the best things for themselves. Meanwhile, individuals who do not have good sense, such as the insane or stupid, are not allowed to make buying and selling transactions, even though the goods in question belong to them. As Allah says in Surah An-Nisa: 5. Meaning: ‘*Do not give your property (that you care for) to ignorant orphans, the property that Allah created for you to live on. Give them food and property. give them clothes and speak kind words to them*’ (QS. An-Nisa: 5). With his own will, meaning his own will is to do a thing or act of buying and selling not by force. Sabda

prophet Muhammad. It means: ‘From his father, Daud bin Salih al-Madhani, said he: “When I asked Abu Sa’id al-Khudri, I told him that the Rasullah Saw said,” yes, buying and selling must be based on agreement (between buyers and sellers)’. *Baligh*, *Baligh* is a person who has matured or *baligh* in Islamic thought, for men it is measured by wet dreams or 15 years, while for women it is menstruation (menstruation) (Heryuliana, 2022). *Ma’qud ‘alaib* (something that is dealt with), Existing and real, which means that the goods being sold must exist and actually exist. The seller must state his ability to procure or present the goods, even if the goods are not on the spot. Therefore, a sale and purchase contract cannot be made on goods that do not exist (Romli et al., 2024), holy, which means that the goods sold must be pure or not haram according to Islamic law (Arifin et al., 2021).

Beneficial, which means that the goods sold must provide benefits rather than only providing harm (Dayanti, 2024). Owned, which means that the goods sold must be owned or at least have power of attorney over the goods. A person is considered the owner if the legal owner has permission to sell something (Wulandari et al., 2023). Transferability means that the goods used as the object of the contract can be transferred at the time of the contract. Because it contains an element of *gharar*, the imams of the madhhab agree that buying goods that cannot be handed over is invalid. Or in other words, *Ba’i ma’juz al-Taslim* is another term for the practice of buying and selling goods that cannot be handed over (Romli, 2021). The existence of exchange value as a substitute, the price for goods to replace these three conditions must be met. The value can be stored (store of value), the value can be stored or the value of the goods (unit of account), and also used as a means of exchange. *Al-Ghairah* (the party involved), *al-Ghairah* refers to the party involved in the sale and purchase transaction, namely the buyer and seller. Both parties must have sufficient legal capacity to carry out the transaction and must have a free will to transact. *Al-Mufawadhat* (permission and freedom), *al-Mufawadat* emphasizes mutual agreement and freedom in sales transactions. The transaction must be voluntary without being forced or pressurized from a party.

## CONCLUSION

This research has successfully revealed the concept and eight principles of buying and selling in Islam. That transaction activities must be carried out based on principles that prioritize the values of Godhead, willingness, justice, honesty, usefulness, and freedom, *shahih*. The practice of buying and selling in Islam is oriented towards the common good and away from all forms of ugliness that can harm one party. By applying these principles, transactions in Islam not only fulfill the aspects of sharia but also create harmonious and equitable relationships between parties. At least this research can be used as a foundation and reference for future researchers to examine this problem in different contexts and issues.

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## DECLARATIONS

### Author contribution

**Prifty Indah Sari:** data curation, writing-original draft preparation, **Emalia Intara Tita:** conceptualization, methodology, visualization, **Albizar:** editing, analysis.

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