

The Economic Jargon

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3 THE USE OF ECONOMIC JARGON AS A METHOD OF QURANIC EDUCATION FOR BUSINESS PEOPLE

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Abstract: This study elaborates on the background of why the Quran uses economic jargons in conveying its meanings (*maqâshid*). The study was driven by the fact that the Quran is intended for all human beings with various social strata and professions, gender, age level, race, language, and so on; not just for business people. Another fact shows that the Quran in a not too long period of time has received significant acceptance from the wider community and gradually from the world community until now. This raises the suspicion that the jargons used by the Quran are indeed relevant to the culture of society when the Quran was revealed and even to human nature as *homo economicus*. This study uses a linguistic approach combined with a socio-cultural context (*al-adab al-ijtima'i*), and content analysis of relevant references, especially books of interpretation (*kutub at-tafsir*). The results of the study reveal that the community when the Quran was revealed, namely the Quraysh, was a business community which of course had its own *lingua franca*. In conveying its meanings, the Qur'an uses, among other things, economic jargons such as *tijârah* (commerce), *rabiha* (profit), and *khasira* (loss). This use is certainly relevant to the socio-cultural context of the community and brings them closer to understanding the Quran. It also reveals that from an educational point of view, the Quran has its own method of conveying its teachings, which is called the Quranic method (*al-uslûb al-Qur'ani*).

Keywords: economic jargon; lexical choices; method of Quranic education; Arabic; business people.

Abstrak: Studi ini mengelaborasi latar belakang mengapa Alquran menggunakan jargon-jargon ekonomi di dalam menyampaikan maksud-maksudnya (*maqâshid*). Studi tersebut didorong oleh kenyataan bahwa Alquran diperuntukkan bagi semua umat manusia dengan berbagai strata sosial dan profesinya, jenis kelamin, tingkatan usia, ras, bahasa, dan sebagainya; bukan untuk kalangan pelaku bisnis saja. Kenyataan lain menunjukkan bahwa Alquran dalam kurun waktu tidak terlalu lama telah mendapat penerimaan yang signifikan dari masyarakat luas dan secara berangsur dari masyarakat dunia sampai sekarang. Hal itu memunculkan dugaan bahwa jargon-jargon yang digunakan oleh Alquran memang relevan dengan kultur masyarakat ketika Alquran itu diturunkan dan bahkan dengan tabiat manusia sebagai *homo economicus*. Kajian ini menggunakan pendekatan kebahasaan dipadu dengan konteks sosio-kultural (*al-adab al-ijtima'i*), dan *content analysis* terhadap referensi yang relevan, terutama kitab-kitab tafsir. Hasil kajian mengungkapkan bahwa masyarakat ketika Alquran diturunkan, yaitu kaum Quraisy, adalah masyarakat bisnis yang tentunya memiliki *lingua franca* sendiri. Di dalam menyampaikan maksud-maksudnya, Alquran antara lain menggunakan jargon-jargon ekonomi seperti *tijârah* (pemiagaan), *rabiha* (untung), dan *khasira* (rugi). Penggunaan tersebut tentunya relevan dengan konteks socio-kultural masyarakat dan mendekatkan mereka kepada pemahaman Alquran. Hal itu sekaligus mengungkap bahwa dari sudut pandang kependidikan, Alquran mempunyai metode tersendiri di dalam menyampaikan ajarannya, yang disebut dengan metode Qurani (*al-uslûb al-Qur'ani*).

Kata kunci: jargon ekonomi; pilihan kata; metode pendidikan Qurani; bahasa Arab; pelaku bisnis

Introduction

The Quran in Arabic Quraish uses a lot of economic terms in conveying its treatise. In this case, Taufik Adnan Amal emphasized that when the Quran was revealed, the condition of Arab society

was becoming the center of global trade.¹ Taufik's statement was corroborated by Abu Husain who

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¹ Taufik Adnan Amal, *Rekonstruksi Sejarah Al-Quran*, (Ciputat Tangerang: Pustaka Alvabet, 2013).

stated that the Quran addressed many Arab communities in economic terms in accordance with the Arab community whose livelihood was trading.² The use of economic terms that Allah deliberately arranged in lowering his revelation will naturally be easier to understand because economic jargons have become entrenched for them.³

The Quran is a holy book in Arabic, the highest Quraysh dialect.⁴ However, orientalist such as Beatrice Gruendler and John Wansbrough allege that the Quran is not in Quranic Arabic, but comes from Phoenician and Mesopotamian spellings.⁵ Luxemburg also argues that the Quran comes from the Syro-Aramaic language, not from Arabic.⁶ The accusations of the orientalist are very weak, seen from various sides, both in terms of linguistics, history, and from the side of *asbabun nuzul* as As-Suyuti argues.⁷ The Islamic commentators on the Quran argue that what is meant by “language” in the verse of the Quran whose translation is “Indeed, We have sent it down as an Arabic Qur’ān that you might understand” is an Arabic language with a majority of the Quraysh dialect.⁸ Linguistically, the language of the Quran is Arabic in *fusha* which is the highest dialect of Arabic in Arab countries. The existence of foreign languages that are included in the Quran such as Hebrew as Maimun’s search is the flexibility of the Quran to adapt the languages that are often used by the local community. Such absorption of foreign languages occurs naturally in every language, including the language of the Quran.

² Yasir Mahmud Salih Abu Husain, “بمأسلا داصتقلا سسأ”، *IUG Journal of Islamic Studies*, vol. 27, no. 2 (2019), p. 25.

³ Muhammad Maimun, *Kosakata Asing Dalam Al-Qur’an*, MA Disertation, (Yogyakarta: Pascasarjana UIN Sunan Kalijaga Yogyakarta, 2010).

⁴ Amidu Olalekan Sanni, “Hussein Abdul-Raof. Arabic Rhetoric. A Pragmatic Analysis. Reviewed by Amidu Olalekan Sanni,” *Middle Eastern Literatures*, vol. 15, no. 1 (April 1, 2012), pp. 97–98, <https://doi.org/10.1080/1475262X.2012.657397>.

⁵ Achmad Zubairin, “UPAYA PEMBUKTIAN OTENTISITAS AL-QUR’AN. MELALUI PENDEKATAN SASTRA (TAFSIR ADAB)”, *Jurnal Asy-Syukriyyah*, vol. 21, no. 1 (June 9, 2020), pp. 34–48, <https://doi.org/10.36769/asy.v21i1.97>.

⁶ Muhammad Anshori, “Tren-Tren Wacana Studi Al-Qur’an dalam Pandangan Orientalis di Barat”, vol. 4, no. 1 (2018), p. 33.

⁷ Imam As-Suyuthi, *Asbabun Nuzul: Sebab-Sebab Turunnya Ayat Al-Qur’an*, vol. 1 (Pustaka Al-Kautsar, 2014).

⁸ Ali Abd al-Wāhid Al-Wāfi, *Ilm Al-Lughah* (Mesir: Martabat Nahdad Mishr bi al-Fujalah, 1962), p. 113.

It is undeniable that around Mecca there are always competitions for poetry, advice, advice, and sermons before Islam came. In the annual competition, the Quraysh Arabic dialect is always prioritized considering that the Arab tribes use their own dialect. Considering that the Quraish dialect is the highest language, the Quran was revealed in Quraish Arabic. Caliph Usman bin Affan established the Quraish dialect as the only dialect used in writing the Quran and also the dialect used to write hadith.⁹

With regard to this Quraysh language, an American Jewish researcher named C.C. Torrey questions why the Quran uses the term economics a lot in giving doctrine to the Arab community. In this case, there is a historical relationship between the Quraish language and the economic jargons used in the Quran. This is revealed by the Quran itself in surah al-Quraish (106) verses 1-6 which specifically describes the habits of the Quraysh tribe who like to trade to several countries. The trading activities of the Quraish tribe as described by the Quran are not only local, but have penetrated into exports and imports.¹⁰

Because the Quran is the main source of Islamic teachings, it is reasonable that the Quran is a book of education, including economic education. Therefore, the economic jargon used by the Quran in greeting His servants is the Quran’s way of educating them to carry out Islamic trading and business activities.¹¹ Muslim business people must know how Allah swt teaches a good economic life and benefits for everyone.

Method

This study was conducted with a qualitative approach in the type of literary research. Therefore, Silalahi revealed that literature research is a method that is often used in social, religious

⁹ Karim Hafid, “Relevansi Kaidah Bahasa Arab Dalam Memahami Al-Qur’an,” 2016, p. 194.

¹⁰ Hakim Muda Harahap, “Epistemologi Etika Perdagangan Internasional Dalam Konsep Alqur’an,” *AL QUDS : Jurnal Studi Alquran dan Hadis*, vol. 3, no. 2 (November 25, 2019), p. 221, <https://doi.org/10.29240/alquds.v3i2.1148>.

¹¹ Muh Mustakim et al., *Spiritualisasi Pendidikan Qur’ani: Telaah Terma Tilawah, Tazkiyah, Ta’lim, Dan Hikmah Dalam Perspektif Tujuh Kitab Tafsir*, (Cilacap Jawa Tengah: CV. Pasifik Press, 2020), p. 11.

and humanity studies.¹² Collecting data regarding economic jargons written in the Quran is traced through analysis of the opinions of commentators, fiqh scholars, and language experts. For this reason, this type of qualitative research is exploratory in nature which only describes findings in the form of thoughts and arguments of Islamic authoritative figures. This is different from quantitative research, which works by measuring and describing research data.¹³

The steps used in analyzing this study adopt the method developed by Darmalaksana. These steps are (1) tracing primary and secondary references, (2) classifying research data, (3) processing data and citing references, (4) displaying data, (5) abstracting data, (6) interpreting data, and (7) making a conclusion.¹⁴ This type of research scenario was created by Darmalaksana specifically for literary research.

Engagement of Quraish Trade Culture with Economic Jargon

Before Islam came, the Quraysh had held a very important religious position.¹⁵ They are neighbors of the Kaaba which is considered sacred by the ignorant Arabs.¹⁶ Arabs from all over the world came to the holy house for the pilgrimage, namely the jahiliyyah-style pilgrimage, they performed tawaf, visited the idols stored in the Kaaba, and offered sacrifices to idols. Quraish Shihab in *Tafsir Al-Misbah* said that the people of Quraish were admired and respected by other tribes because of their firmness in holding religious authority. They are admired and feared by the surrounding community because all parties glorify the Kaaba, while the Quraysh are the tribes who are responsible for maintaining the Kaaba. In addition to meeting their needs, the Quraysh also

fulfills the basic needs of their pilgrims. Hence, they gained a sense of security, both in the settlements around Makkah and on their way out of the city. The respect and admiration has increased since Allah swt destroyed the army of elephants who deliberately came to tear down the Kaaba as enshrined in the Quran surah *al-fil*.

Economic factors have an important influence on the greatness of the Quraysh tribe.¹⁷ This tribe dominates the economy because they are the most intelligent and diligent element of the Arab nation. They control most of the trade turnover of the Arabian Peninsula. They are master traders and reliable businessmen. By bringing merchandise, they moved from one area of the Arabian Peninsula to another, namely from north to south as narrated in the Quran, the letter Quraish. In this case, M. Quraish Shihab explained that the letter of Quraish explained that there was a significant relationship between the privileges of the Quraish tribe who were good at doing business with Mecca.¹⁸ This commentary expert who graduated from Al-Azhar with *suma cumlode predicate* said that the mention of the phrase “*the Lord of this House*” in the letter was deliberately chosen to remind them that the honor they received in the surrounding community as well as a sense of security and guarantee for a business trip was because they were inhabitants of the city where the house of God is. If Allah had not placed His house there, they would not have obtained these privileges and conveniences.

The Quraysh controlled religious and economic influences which directly had a political influence on other Arab regions during the *Jahiliyyah* period.¹⁹ Therefore, it is undeniable when their dialect beats other dialects. Therefore, there is a strong relationship between the language of the Quran and Quraish Arabic.

What is the connection between the Quraish tribe, Arabic, and the language of economics in the Quran? At least, to answer this question there are

¹² Ulber Silalahi, *Metode Penelitian Sosial* (Bandung: Unpar press, 2016).

¹³ Wahyudin Darmalaksana, “Menu Artikel Cepat Meskipun Tidak Suka Menulis,” *Kelas Menulis UIN Sunan Gunung Djati Bandung* 1 (2020).

¹⁴ Wahyudin Darmalaksana, *Cara Menulis Proposal Penelitian*, (Fakultas UIN Sunan Gunung Djati Bandung, 2020).

¹⁵ ‘Ali Abd al-Wāhid Al-Wāfi, *Fiqh Al-Lughah*, (Cairo: Dār al-Nahḍah, 1945), p. 108.

¹⁶ Abd al-Gaffār Hamīd Halāl, *‘Ilm al-Lughah Baina al-Qadīm Wa al-Hadīs*, (Masir: Dar al-Qalam, 1986), pp. 167–70.

¹⁷ Dr Parviz Kambin, *A History of the Iranian Plateau: Rise and Fall of an Empire*, (Universe, 2011), p. 20.

¹⁸ M. Quraish Shihab, *Wawasan Al-Quran: Tafsir Tematik Atas Pelbagai Persoalan Umat*, (Mizan Pustaka, 1996), p. 537.

¹⁹ Suaidi Suaidi, “DIALEK-DIALEK BAHASA ARAB,” *Academy: Jurnal Bahasa dan Sastra*, vol. 7, no. 1 (July 31, 2008), p. 79, <https://doi.org/10.14421/ajbs.2008.07105>.

instructions from the description above. Even if the description above is not enough to be an indication of the existence of an attachment between the three terms, the following is an explanation of the attachment between the three. The term of Quraysh comes from another name from Fihir which is the ancestor of the Prophet Muhammad. The name Fihir or Quraish was then passed down to Qushay bin Kilab. The complete genealogy is Muhammad bin Abdullah bin 'Abd al-Muthalib bin Hâsyim bin Qushay bin Kilab bin Murra bin Kaa'b bin Lu'ay bin Ghalib bin Quraish (Fihir) bin Malik bin Nazar bin Kinanah bin Khuzaymah bin Mudrikah bin Ilyas bin Mazar bin Nazar bin Ma'ad bin Adnan bin Ismail bin Ibrahim. Why is Fihir commonly called Quraish which later formed a tribe called the Quraysh tribe? The answer is because the Fihir was the one who controlled the trade among the other tribes. Fihir is an accomplished businessman who dominates Arab world trade.

In *Lisân al-Arab* Ibn Manzur explains that the word "Quraish" is taken from the word "qursy" which means money or currency exchange rates which are Indonesianized into rate of exchange. Hence, the word "qursy" is synonymous with "rate of exchange" which in KBBI means "the value of a country's currency expressed by the value of another country's currency". Ibn Manzur's description is expressed as follows.²⁰

وقيل سميت بذلك لتقرشها أي تجمعها إلى مكة من
حواليها بعد تفرقها في البلاد حين غلب عليها قصي
بن كلاب وبه سمي قصي مجمعا وقيل سميت بقريش
بن مخلد بن غالب بن فهر كان صاحب عيرهم فكانوا
يقولون قدمت عير قريش وخرجت عير قريش وقيل
سميت بذلك لتجرها وتكسبها وضربها في البلاد تبتغي
الرزق وقيل سميت بذلك لأنهم كانوا أهل تجارة ولم
يكونوا أصحاب ضرع وزرع

"It is said that it was called "Quraysh" because the tribe gathered (the merchandise) to Mecca after being scattered in the country after being

defeated by Qusay bin Kilâb. Therefore, Qusay is called the one who collects. It is also said that the name Quraish was associated with Ibn Mukhalid bin Gâlib bin Fihir who was a merchant who owned commercial goods. They said there had been imports and exports of Quraysh merchandise. Therefore, it was called Quraish because of its expertise in trading and making a living in the Arabian Peninsula. In addition, they are called Quraysh because they are experts in trade, not experts in livestock, and farming."

Taking into account some of the historical chronology of the Quraysh tribe and coupled with Ibn Manzur's opinion in the *Lisân al-'Arab* dictionary above, it seems difficult to refute if the name Quraysh appeared because of the role of the Arab Quraysh tribe in controlling trade in the Arab world. This was later strengthened by the content of the letter al-Quraish (106) verses 1-6 which specifically describes the trading habits of the Quraysh tribe, namely the habit of trading in winter and summer. Indirectly, the verse informs that they are familiar with the customs of exports (importing goods) and imports (sending goods). They have carried out international trade relations activities. In winter (*ash-syitâ*) they went to the territory of Yemen. In this place, they took merchandise in the form of silk cloth, glassware, spices, camphor, and others to then be sent to Sham (present-day Syria). Meanwhile, during the summer (*ash-sha'if*), they then export it. On the other hand, they took merchandise in the form of wheat for bread and fruit from Syria and then brought them to Yemen for sale.

The skills of the Quraysh tribe in doing business resulted in this tribe being superior, intelligent, and authoritative. Even in political matters, the Quraysh are the most worthy to lead. Mentioned in the history of Anas r.a, the Prophet Muhammad said the point is that the imams are from Quraish. If they rule, they are just, if they promise they will keep it, if they are asked for mercy they will easily do it. This is all due to the competence possessed by the Quraysh and their very strong faith in Allah swt.

However, before the *Fathu of Makkah*, the Quraysh were the first to reject Muhammad's prophetic message. Opponents to Muhammad PBUH were the tribes of his own family. The

²⁰ Ibn Manzur, "Lisân Al-'Arab," n.d., <http://www.lesanarab.com/kalima/%D9%82%D8%B1%D8%B4>.

rejection was carried out massively, expressively, and openly to the Prophet Muhammad. In that situation, the Quran was revealed as a guide for mankind, namely specifically, historically and geographically, providing guidance to the followers of the prophet in Mecca and Medina and providing instructions on how to stay on the right path.

Many Muslim scholars argue that the Quran was revealed in seven letters (*sab'ah ahruf*). This is based on the Sahih al-Bukhari hadith number 4705 which describes that the language of the Quran contains several Arabic tribal languages. The word seven letters contains many interpretations among scholars since ancient times. As-Suyuthi in his work, *al-Itqân fî 'Ulûm al-Qur'ân*, notes that what is meant by seven letters are some of the Arabic tribal languages that are considered the most fluent, while the word seven is only a sign of many.²¹ Manna al-Qaân has a different opinion with As-Suyuthi. According to al-Qaththân, what is meant by seven letters is one word that can be read in seven versions. Some scholars of hadith and commentary were then not in one agreement in understanding this *sab'ah ahruf*.

In the Arabian Peninsula there are several tribes, namely Huzail, Tamim, Yemen, tribes Thayyi', Uzdu, Rabi'ah, Hawazin, and Sa'ad bin Bakrin. Of these tribes, those who are most fluent in pronouncing Arabic, especially the Quran, are the Quraysh tribes, namely the tribes of the Prophet Muhammad's family. This has an impact on the Quran using the language of the Quraysh tribe more than other tribal languages. This is in accordance with the opinion of Usman bin Affan narrated by al-Bukhari (number: 4987) as quoted by Ibn al-Qayyim al-Jauziyyah as said "If you disagree with Zaid bin Sabit in the text of the Quran, then write it in the Quraishian language because most of the Quran was revealed in the Quraishian dialect."²²

Acuracy of Lexical choices in The Quran

The right lexical choices spoken by someone in communicating will show that the language used has quality expression because language users will

³⁹ Jalaluddin As-Suyûthi, *Al-Itqân Fi Ulûm al-Qur'ân*, (Bairut: Dar al-³⁴ 1996), p. 76.

²² Ibn Al Qayyim Al-Jauziyyah, *I'lâm Al Muwaqqi'in 'an Rabb al-Âlamin*, 5 (Bairut: Dar al Fikr, 1977), 65.

always choose a word to make it look right, careful, and appropriate.²³ Yuliawati's research concludes that the use of lexical choices is influenced by social and cultural contexts.

Keraf put forward three main conclusions ² regarding the word choices.²⁴ The first word includes understanding which words will be used to convey an idea, how to form the right groupings of words or use the right expressions, and which style is best used in the situation. Second, the choice of words or diction is the ability to correctly distinguish the nuances of the meaning of the idea to be conveyed, and the ability to find a form that is suitable (suitable) with the situation and sense of values owned by the listener community group. Third, the right and appropriate choice of words is only possible by mastering a large number of vocabulary or vocabulary of the language. Meanwhile, what is meant by the vocabulary or vocabulary of a language is all the words that are owned by a language.

Shihab revealed that not a single reading word like the Quran was studied by the muslim commentators, not only in terms of word-for-word placement, such as lexical choice, but also the meaning of its explicit, implied, even to the soul's impressions. readers, and written in hundreds of thousands of volumes of commentary by generation after generation until now and on.²⁵ There is not a single recitation like the Quran that has been studied, read, preserved by various narrations of how to read it, and delivered by so many people that it is impossible to lie.

The revelation written in the Quran contains a super perfect vocabulary that cannot be matched by any linguist since the revelation was sent down until the Day of Judgment.²⁶ The accuracy of his

⁹ Roza Permata Sari and Novia Juita, "ANALISIS PENGGUNAAN (DIKSI) PILIHAN KATA OLEH PEJABAT LEGISLATIF DAN TOKOH PARTAI TINGKAT PROVINSI DALAM MEDIA SOSIAL FACEBOOK," *Jurnal Bahasa dan Sastra*, vol. 6, no. 4 (June 25, 2019), ⁴⁴ 30, <https://doi.org/10.24036/81046050>.

²⁴ Dr Gorys Keraf, *Diksi Dan Gaya Bahasa*, (Gramedia Pustaka Utama, ¹⁹ 99), p. 24.

²⁵ M. Quraish Shihab, *Mukjizat Al-Quran: Ditinjau Dari Aspek Kebahasaan, Aspek Ilmiah, Dan Pemberitaan Gaib*, (Mizan Pustaka, 1997), p. ²⁷.

²⁶ Syahrul Rahman, "Pro Kontra I'jaz Adady Dalam Al-Qur'⁵³" *Jurnal Ushuluddin*, vol. 25, no. 1 (June 21, 2017), p. 37, <https://doi.org/10.24014/jush.v25i1.2175>.

choice of words, none of them misses and is very neatly arranged. If the Quran is like a building, vocabulary is like material arrangements that are super neat, precise, and precise; if one material is misplaced, the building will become fragile.

In the slightest there is no use of the word miss, wrong, let alone wrong. For example, Shihab mentions that Allah swt deliberately chose the word *murdhī'atun* (مرصعة) for nursing mothers in Surah al-Hajj: 2.²⁷ In Arabic, Shihab explained that the correct vocabulary for regnant women is امرأة حامل, a menstruating woman is امرأة حائض and breastfeeding woman is امرأة مرضع. The use of adjectives حامل, حائض, مرضع for women (*mu'annats*=feminine words) actually violates the general rule because the noun for *mu'annats* in general should use *ta marbūthah* (ة). However, the use of the words حاملة, حائصة, مرصعة for women is actually wrong because only women can get pregnant, menstruate, and breastfeed. Hence, why in the Quran letter al-Hajj: 2 Allah chose these words? According to Shihab, Allah is very thorough in all mistakes and the vocabularies used are the right lexical choice. The use of the word indicates that on the Day of Judgment the woman who is breastfeeding and is pregnant will forget herself because of a very terrible event that will destroy all living things. Because of that, the woman who was breastfeeding ran so fast that she forgot herself that she was breastfeeding or was pregnant.

When examined from various disciplines, it turns out that the Quran uses a very distinctive style of language and grammar, namely the right lexical choice of words, complete meaning, and perfect sentences. Al-Jurjani revealed that the style of the language of the Quran is a miracle in itself which is different from the style of language of the Arabs. According to him, the peculiarity of the style of the al-Quran language is because it has (1) *nazam*, namely the attachment between elements in a sentence, (2) every word that is arranged in the *nazam* follows the meaning, that is, a sentence can be composed because the meaning has been arranged beforehand. , (3) the placement of the word is in accordance with the rules of Arabic grammar so that it functions as a

whole and strong, (4) the letters have their own peculiarities so that they unite with precise and comprehensive meanings, and (5) all letters, words, and phrases in sentences function according to their respective portions and properly.

Economic Jargon in the Quran

The historical fact that the four tribes of Quraysh from the family of Abd al-Manaf—namely Hashim, al-Muttalib, Abd asy-Shams, and Naufal,—was a gift from Allah to obtain security guarantees from the rulers of Byzantium, Persia, Abyssinia, and Himyari.²⁸ It was noted that Hashim obtained security guarantees from the Byzantine empire; Al-Muttalib obtained the same guarantee from the Yemeni rulers; Abd ash-Shams got it from the ruler of Abyssinia, and Naufal got it from the Persian empire. Similar security guarantees were also obtained from the Arab tribes along the journey of the four brothers who were members of the Quraysh tribe.

Seeing from the historical background, what Yuliawati²⁹ concludes that the choice of words is influenced by historical factors that include social and cultural seems difficult to refute. The same thing was also expressed by Saputri et al. that the the lexical words must be in accordance with the situation and the place where the word is used³⁰. In addition, the lexical words not only have the accuracy of words, but must have an acceptable meaning based on the situation and societal norms.³¹

Vocabularies in the Quran are not a far-fetched coincidence. However, the vocabulary that makes up the composition of verses and letters in the

²⁸ Sharifah Nazneen Agha, "The Ethics of Asylum in Early Muslim Society," *Refugee Survey Quarterly*, vol. 27, no. 2 (January 1, 2008), pp. 30–37. <https://doi.org/10.1093/rsq/hdn031>.

²⁹ Susi Yuliawati, "PILIHAN KATA DAN KONSTRUKSI PEREMPUAN SUNDA DALAM MAJALAH MANGLÈ KAJIAN LINGUISTIK KORPUS DIAKRONIK," *Paradigma, Jurnal Kajian Budaya*, vol. 7, no. 2 (January 24, 2018): 138, <https://doi.org/10.17510/paradigma.v7i2.172>.

³⁰ Amelia Saputri, Mulyanto Widodo, and Sumarti Sumarti, "Diksi Dalam 10-ster Berbasis Elektronik Di Youtube Serta Implikasinya," *Jurnal Kata (Bahasa, Sastra, Dan Pembelajarannya)*, vol. 5, no. 1, Apr (2016) p. 2.

³¹ Chori Latifah, Muhammad Rohmadi, and Edy Suryanto, "PENGUNAAN DIKSI DALAM KARANGAN BERITA SISWA SEKOLAH MENENGAH PERTAMA" 4 (2016), p. 86.

²⁷ Shihab, *Mukjizat Al-Quran*, pp. 103–4.

Quran is a choice of words with high meaning and literature. The choice of words with economic nuances in the sheets of the verses of the Quran is absolutely vocabulary that is deliberately and neatly chosen by Allah swt. The form of the choice of words in the language of the Quran with economic nuances is classified based on certain themes which are very large in number. There is no agreement on the number of verses of the Quran that discuss economic issues. This is because the use of the term economics is used by the Quran not only to talk about worldly affairs, but also to the affairs of the hereafter.³² However, if what is being discussed is economic law, Abdul Wahab Khalaf describes that there are 10 verses of the Quran that talk about economic law.³³

Many researchers in the field studies of the Quran classify economic themes. Mahfudz,³⁴ for instance, classifies economic themes based on the following description.

Table 1. economic themes in the Quran according to Mahfudz'view

Classification of the economic themes in the Quran	Surah and Verses
characteristics of Islamic economics which contain divine principles	Al-An'am: 162
principle of freedom	ar-Ra'du: 11
concept of needs	Al-Qashash: 77; Al-Isra': 29; Al-Furqân: 67
concept of ownership	Al-Baqarah: 284; az-Zariyyât: 19
concept of production	al-Baqarah: 30, al-Jâtsiyah: 13; 'Ali 'Imran: 131; al-Fûshilât: 31, al-Fâthir:1; and al-Mulk: 15
Concept of distribution	al-Hasyr: 7, al-'An'am: 65, al-Fâthir: 2, Hud: 116, al-Isra: 16, az-Zâriyât: 19, and al-Baqarah: 219.
concept of consumption	Tâhâ: 81, al-'An'am: 141, an-Nisa: 29, al-Isrâ: 27, and al-'Arâf: 31.
principle of trading	al-Baqarah: 283

³² al, *Rekonstruksi Sejarah Al-Quran*, p. 7.

³³ Azhari Akmal Tarigan, *Tafsir Ayat-Ayat Ekonomi Al-Qur'an: Sebuah Eksplorasi Melalui Kata-Kata Kunci*, (Cita Pustaka Media, 2012), p. 2.

³⁴ Mahfudz, "Ayat-Ayat D¹³ Ekonomi Islam (Versi Lengkap)," *Blog Aang* (blog), 2019, <http://mahfudzirfan.blogspot.com/2019/03/ayat-dalam-ekonomi-islam-versi-lengkap.html>.

Classification of the economic themes in the Quran	Surah and Verses
price theory	an-Nisa: 29
concept of money	Yusuf: 20, al-Kahf: 19 and al-Baqarah: 279.
Islamic financial institutions	an-Nisa: 58, al-Muzammil: 20, al-Baqarah: 275, 282, 27; 245,
fiscal policy	at-Taubah: 60, al-Anfâl: 41, al-Hasyr: 7
monetary policy	al-Baqarah: 275

Majid also classifies the economic principles in the Quran into four things such as (1) essential property, (2) the law is allowed to seek property, (3) the obligation to manage property in a rightful way, and (4) the principle of balance, simplicity, and generosity in Islamic economics³⁵. Otherwisw, In this study, no related verses or descriptions of the economy as a whole are disclosed. However, in this study, only examples of the choice of economic language words in the Quran are presented which can be described as follows.

Jargon of *Tijârah*

In the Quran, commerce is expressed by the word *tijârah* with its derivation. This word became a central theme in the life of Arab society at that time. According to Taufik Adnan Amal, this word is mentioned on nine occasions in the Quran.³⁶ Furthermore, Amal also mentions that the use of the word *tijârah* is not only for business, but is a very basic doctrine as a believer, namely "commerce" seeking profit and reward which will later become his provision for salvation from the torment of hellfire as stated in *aş-Shaff*: 10 as follows.

⁴⁹ يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدْرَكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِنْ عَذَابِ أَلِيمٍ

¹ "O you who have believed, shall I guide you to a transaction that will save you from a painful punishment?"

³⁵ Za³²hsyari Abdul Majid, "Ekonomi dalam Perspektif Alquran," *AHKAM : Jurnal Ilmu Syariah*, vol. 16, no. 2 (December 11, 2016), pp. 251–60, <https://doi.org/10.15408/ajis.v16i2.4455>.

³⁶ Amal, *Rekonstruksi Sejarah Al-Quran*, p. 15.

The verse above was revealed when the Companions asked the Prophet Muhammad about the practice that was most favored by Allah. The concept of commerce was familiar to the people of Mecca, especially the Quraysh.³⁷ According to Quraish Shihab, the word *tijârah* in the letter aṣ-Ṣhaḥf: 10 is a figurative word and its meaning is pious deeds,³⁸ only Allah swt expresses it with the term *tijârah* so that they immediately understand and enjoy doing it as they also like to trade. Therefore, after verse 10 was revealed, the friends immediately asked what trade was most favored by Allah and after that the 11th verse came down as an answer to the friend's question that the commerce in question was "you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you only knew".

The word of *tijârah* in the Quran is expressed nine times and classified into two categories; trade with Allah and trade with fellow humans. Trading to Allah is aimed at humans so that they may believe and do good deeds, while trading with fellow humans is so that they do not eat property in a vanity way (not to do muamalah in vanity), but they are ordered to do *tijârah* or commerce (an-Nisâ: 29), they may not record if the practice of muamalah carried out is *tijârah*, but if the sale and purchase transaction is carried out by way of debt, the transaction must be recorded and witnessed by two people (al-Baqarah: 282).

Jargon of *isytarâ*

The use of the word buying, "*isytarâ*" (past form) or *yasytarî* (*mudhârî*'⁵² present form) in the Quran is almost intended to have a figurative meaning, not an essential meaning, namely selling merchandise or valuable objects that are concrete. These words, for instance, can be found in al-Baqarah: 16 such as:

56
 أُولَئِكَ الَّذِينَ اشْتَرَوُا الضَّلَالَةَ بِالْهُدَىٰ فَمَا رَبِحَت تِّجَارَتُهُمْ
 وَمَا كَانُوا مُهْتَدِينَ

³⁷ Jalaluddin As-Suyûthi, *Lubâb An-Nuqûl Fî Asbâb an-Nuzûl*, (Cairo: al-Fikr, 2002), pp. 570–71.

³⁸ M. Quraish Shihab, "Tafsir Al-Misbah," *Jakarta: Lentera Hati*, vol. 14, no. 2 (2002), pp. 31–32.

1
 "Those are the ones who have purchased error [in exchange] for guidance, so their transaction has brought no profit, nor were they guided"

The use of *yasytarawû* in the verse above is an expression of a negative perspective for hypocrites, namely that they do not want to seek guidance, instead exchanging it with misguidance. In this case, the Quran uses the term *yashtarû*, to buy, that is, with the heart and with bad intentions, hypocrites deliberately exchange or buy guidance (truth) with misguidance. Al-Qurtubi in his commentary says that what is meant by *yashtarû* is a hypocrite who deliberately buys kufr with faith and deliberately goes astray by leaving instructions.³⁹ In order for such a message to be clearly understood by Arabs who socio-historically have a trading habit, the use of the word *yasytarawû* is very catchy and easy to understand.

Moeflich Hasbullah concluded that from a number of verses of the Quran that use the word *isytarâ* or *yasytarû*, namely exchanging the verses of the Quran with cheap prices, it has indications of (1) providing the verse for wrong purposes, (2) explaining the verse vaguely, (3) conveying the truth in an unclear manner, (4) reluctant to study Islamic sciences.⁴⁰ Zaroni explained that the word *isytarâ* and its derivational forms are expressed in the Quran 25 times and contain the meaning of transactions between humans and God or transactions between humans.⁴¹ In a number of these verses, there is a transaction motivation that expects a reward because of Allah and a motivation for personal gain even though sacrificing and exchanging Allah's verses.

The chosen word of *isytarâ* and its derivatives is because Arabs are accustomed to using it in the business world. However, although the language used is the trade language that Arabs are used to, the vocabulary is flexible for all ages and all nations. In terms of *balagah*, Ar-Razi as stated

29
³⁹ Abu Abdillâh Muhammad Ibn Al-Qurtubi, *Tafsîr Al-Qurtubî/Al-Jâmi' Li Ahkâm al-Qur'an*, vol. 4 (Beirut: Dar al-Kutub al-Ilmiyyah, 1967), pp. 318–19.

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⁴⁰ Moeflich Hasbullah, "5 Indikasi Orang-orang yang 'Menjual Ayat dengan 11 Riga Murah' | UIN SGD Bandung," August 28, 2013, <https://uinsgd.ac.id/5-indikasi-orang-orang-yang-menjual-ayat-dengan-harga-murah/>.

41
⁴¹ Akhmad Nur Zaroni, "BISNIS DALAM PERSPEKTIF ISLAM," 2, IV (December 2007), p. 179.

by Mubaidilah, *isytarawû* in al-Baqarah: 16 it is a very high style of al-Quran language and in that verse *majaz isti'arah* is used.⁴² In that verse, the word *isytarâ* (buy) is borrowed to cover the word “replace” (*istabdala*); then associated with something appropriate, namely the profit of trade.

Jargon of *Hisâb*

The word *hisâb* with its derivatives in the Quran is expressed 59 times.⁴³ Amal revealed that this word is a term commonly used to calculate profit and loss in the world of commerce or a term used to calculate the circulation of the sun (Q.S. al-An'am: 96).⁴⁴ From the meaning of such a calculation, the Quran uses it for other meanings, namely the calculation of good deeds (Ali Imran: 99, al-Mujâdalah: 9), calculation of charity during life in the world (al-Hâqah: 20 & 26), the day of reckoning of deeds (Ibrâhîm: 41).

Because the word *hisâb* is already very familiar to Arabs, its use is also very targeted when used for calculating good deeds or days of reckoning. Because the good and bad deeds of humans are recorded in the book, the results of the records will later be counted; if man has many good deeds, then he will receive his notebook from the right hand; and the person who has many bad records, he will receive it from the left hand. Notice the use of the word *hisâb* in the verse (al-Insyiqâq: 7-11) as follows; that is, when the term economics is used to calculate human deeds.

²⁶
 فَأَمَّا مَنْ أُوتِيَ كِتَابَهُ بِيَمِينِهِ فَسَوْفَ يُحَاسَبُ حِسَابًا يَسِيرًا
 وَيُنْقَلِبُ إِلَىٰ أَهْلِهِ مَسْرُورًا وَأَمَّا مَنْ أُوتِيَ كِتَابَهُ وَرَاءَ
 ظَهْرِهِ فَسَوْفَ يَدْعُوا ثُبُورًا

¹
 “Then as for he who is given his record in his right hand. He will be judged with an easy account. And return to his people in happiness. But as for he who is given his record behind his back. He will cry out for destruction”

³⁰
⁴² Mubaidillah Mubaidillah, “Memahami Isti'arah Dalam Al-Quran,” *Nur El-Islam*, vol. 4, no. 2 (2017), pp. 130–41.

⁴³ Nurfadhilul Iqbal, Syam, Abd Haris Nasution, and Muhammad Chirzin, “Ma'Anil Quran: Haq, Hayat, Hubb, Hisab Dan Hidayah,” August 1, 2018, <https://doi.org/10.5281/ZENODO.1324990>.

⁴⁴ Amal, *Rekonstruksi Sejarah Al-Quran*, p. 16.

Ragib al-Asfahani describes the various meanings of *hisâb*.⁴⁵ According to him, according to the context, the word *hisâb* will change into various different meanings. The word *hisâb* can mean (1) calculation [al-Hâqah: 20, 26, al-An'am: 96], (2) infinite count [an-Nabâ: 36, al-Baqarah: 212, Gâfir: 40], (3) enough [al-Mujâdilah: 8, Ali 'Imrân: 173], (4) punishment [at-thalâq: 8, Ali Imrân: 19], and (5) suspicion [al-Ankabût: 2-4].

Jargon of *Mîzân* and *Kail*

In the trade field, there is a tool called a scale or measure. The tool is used to measure merchandise based on weight and light which has two cross sections on the right and left which weigh the same if not added a heavy load between one of them. The bad habit of traders is to put something on one side of the measure so that when the merchandise is weighed, the size of the weight will decrease.

Scales in Arabic are called *mîzan* or *wazan* and the measure is called a hook. These two vocabularies adorn many verses of the Quran. This scale or *mîzan* is objective because it will measure based on the weight of something. With this objectivity, the *mîzan* will be fair which in the Quran is called *qist* like the letter ash-Syu'ara: 182 which revealed “And weigh with an even [i.e., honest] balance”. In Surah al-Isra: 35, the words *kail* and *mîzân* are expressed in a series of verses: “And give full measure when you measure, and weigh with an even [i.e., honest] balance. That is the best [way] and best in result”

The habit of cheating traders who always reduce the scales is denounced in a letter of the Quran which specifically talks about fraudulent people called *al-Muthaffifin*. In verses 1-6 of Surah al-Muthaffifin, Allah strongly condemns those who act fraudulently in trading, namely reducing the doses and scales. Hence, Amal said that the practice of cheating in trade, especially in reducing the scales was so massive that it occurred in the people of Mecca and the Jewish community of Medina.⁴⁶ For this reason, the Quran condemns the

⁴⁵ Raghib Al-Isfahani, “Al-Mufradat Fi Gharib al-Qur'an,” Qom: Darolkotob Publication, 1961, p. 232.

⁴⁶ Amal, *Rekonstruksi Sejarah Al-Quran*, p. 16.

fraudulent practice of reducing the scales because it harms buyers and destroys the foundations of justice.

From an economic sense, the word *mīzan* is then used for the scales of good deeds in the hereafter. The Quran states that the word *hisāb* usually takes precedence over the word *mīzan*. This is because human deeds are counted (reckoned) first and then weighed to determine the reward for human actions while living in this world. Pay attention to the letter al-Mu'minūn: 102 the point is that if humans are heavy in scale (deeds), then they will be lucky (فمن ههلت موازينه فاولئك هم الفلحون). The next verse (103) states that if the scales are light then they will lose themselves and will enter the eternal Hell in it. In the Sahih Bukhari, hadith number 6406 stated that the word *mīzan* is specifically intended to weigh the good deeds of mankind. It is said that there are two sentences that are easy to pronounce by the tongue, but heavy in *mīzan*, and are preferred by the Most Merciful One, namely *subhānallāh al-`azhīm* and *subhānallāh wa bihamdih*. The word *mīzan* in this hadith explicitly refers to the scales of charity.

Jargon of Ajr and Jazā

The word of *ajr* which means reward, wages, reward, or recompense is used in the Quran 108 times which is spread in 39 letters. On balance, *ajr* is used 54 times in Makiyah verses and 54 times in Madaniyah verses.⁴⁷ The word *ajr* which is familiar to Arab society—which means wages for work in economic activities—is generally used in the Quran to mean reward or reward in the afterlife. However, there is also the word *ajr* which is used for replies in the world as in Q.S. Al-Ankabūt: 27; al-A'raf: 113; Joseph: 57; and an-Nahl: 41.

In labour aspect, wages are usually given according to their performance. The size of the wages is adjusted to the results of one's work although there are also, for instance, bonuses given for employee performance. However, in matters of the hereafter, the Quran mentions that the reward (*ajr*) given to those who do good deeds

⁴⁷ Abdul Rahman Rusli Tanjung, "STUDI TERHADAP KATA-KATA YANG SEMAKNA DENGAN MUSIBAH DALAM ALQURAN," *Analytica Islamica*, vol. 2, no. 2 (2013), p. 270.

is better (more) and may be multiplied. This can be seen on an-Nahl: 97.

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحَدِّثَهُ
حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ
"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do".

This verse emphasizes that men and women get the same reward and that good deeds must be based on faith. The word synonymous with *ajr* is the word *jazā*. This word also means a reward, reward, or recompense. In the Quran, the word *jaza* is repeated 118 times and is spread over 47 letters. According to Ibn Manzur, the meaning of the word *jaza* is a recompense.⁴⁸ That is, someone who does something will be rewarded according to that deed as stated in al-Mu'minun: 111 "Indeed, I have rewarded them this Day for their patient endurance - that they are the attainers (of success)".

Conclusion

The Quran is a book of guidance for all mankind with various backgrounds towards achieving happiness in this world and in the hereafter. Guidance, in broad outline, consists of three aspects including ethics, morals, and laws. In educating humans to achieve this goal, the Quran uses various methods consist of (1) inviting attention to and thinks about the kingdom of the heavens and the earth with all of God's creatures in it; (2) presenting the story of the previous people, both individuals and communities; (3) reviving inner feelings; and 4) conveying glad tidings and warnings or promises and threats. The last method is divided into two; to promise and threat in the life of this world that will be encountered in the hereafter; and to give motivation (*targhib*) by obtaining eternal pleasure and intimidating (*tarhib*) with eternal misery in the hereafter.

In the use of these methods there is the use of economic jargons such as *tijārah* (commerce), *mizān* (scales), reckoning (calculation), *jaza'*

⁴⁸ Ibn Manzur, "Lisān Al-'Arab."

(reward), *ajr* (wages/retribution), *rabiha* (profit), and *khasira* (make a loss). These jargons are very relevant to the socio-cultural context of the Quraish Arab community when the Quran was revealed, namely the business community, people who in their lives always think about profit and loss. Thus, the use of these jargons is in order to bring their understanding closer to the meanings of the Quran, so that it is effective in reviving their inner feelings and being motivated to carry out the teachings of the Quran. Hence, it can be concluded that the Quran uses these economic jargons as a method in order to educate humans as homo economicus.

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