

The Principle of Honesty in Buying and Selling Transactions from the Perspective of the Quran and Hadith

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Abstract: Honesty is a fundamental moral principle in the Islamic economic system that serves as the foundation of trust among business actors, consumers, and society. In the context of buying and selling transactions, honesty functions not only as an ethical value but also as a legal and spiritual basis that ensures justice and blessings in economic dealings (muamalah). This study aims to analyze the principle of honesty in trade transactions based on the perspectives of the Qur'an and Hadith. The research employs a normative legal method with a qualitative approach through a literature review of primary and secondary sources, such as Qur'anic exegesis (tafsir), Hadith collections, and scholarly works on Islamic economics. The findings indicate that the Qur'an and Hadith provide explicit guidance on the necessity of being honest in trade and prohibit deceit, usury (riba), and uncertainty (gharar). Honesty is considered the key condition for establishing legitimate and blessed transactions. Verses such as Surah Al-Mutaffifin (83): 1-3 and Surah An-Nisa (4): 29 emphasize the importance of integrity in business dealings, while the Prophet Muhammad's (peace be upon him) hadith underscores that an honest trader will be among the prophets and the righteous in the Hereafter. Therefore, applying the principle of honesty in trade not only fosters trust and economic justice but also reflects the embodiment of Islamic values in sustainable business practices.

Keywords: Al-Qur'an, Hadith, Honesty, Islamic Economics, Trade Transactions

Introduction

The Prophet Muhammad (peace be upon him) was sent by Allah Almighty to deliver a divine message that guides humankind in fulfilling their duties as *khalifah* (stewards) on earth (Bsoul et al., 2022; Jawad, 2024; Mohidem & Hashim, 2023), as stated in the Qur'an, Surah Az-Zariyat [51]: 56 (Webb, 2025c):

وَمَا خَلَقْتُ الْجِنَّا وَالْإِنْسَا إِلَّا لِيَعْبُدُونَ

Meaning: "*I did not create jinn and humans except to worship Me.*"

This verse emphasizes that all human activities, including economic activities, are considered acts of worship when carried out with sincere intention and in accordance with the principles of Islamic law (*sharia*) (Alberto & Purnomo, 2022; Fidiana et al., 2022; Maulida & Gafur, 2023). In Islamic teachings, *sharia* encompasses two major domains: *ibadah* (worship) and *muamalah* (social and economic relations) (Haniffah et al., 2023; Robbani et al., 2021; Saputro et al., 2024). The domain of *muamalah* regulates human social and economic interactions, including buying and selling, which represent the most fundamental form of economic exchange (Burhanuddin et al., 2022; Khotimah, 2023; Nst & Imsar, 2025).

As social beings, humans cannot fulfill their needs without the assistance of others. Therefore, *muamalah* practices such as trade are expressions of social cooperation to meet life's necessities in a fair and mutually beneficial manner (Ali, 2024; Efendi et al., 2023; Tampubolon & Harahap, 2025). Islam teaches that trade must be based on the principles of honesty (*shidq*), trustworthiness (*amanah*), and justice, so that transactions are not only legally valid but also blessed by Allah Almighty (Fitrayani, 2025; Khoirudin & Azzaki, 2024; Utami et al., 2021).

In the Qur'an, trade is recognized as a lawful economic activity as long as it is conducted in accordance with Islamic principles. Allah states in Surah Al-Baqarah [2]: 275 (Web, 2025a):

وَأَحَلَّ اللَّهُ أَلْسُنَ وَهَمَّ أَلْيُونَ

Meaning: "*Allah has permitted trade and forbidden usury (riba).*"

This verse makes it clear that all forms of economic transactions must be free from elements of *riba* (usury), *gharar* (uncertainty), deception, and fraud. The fundamental principles of trade include the lawfulness of the goods, clarity of contract, mutual consent of both parties, fairness in pricing, and honesty in providing information (Alsayed & Kayadibi, 2025; Farikhin & Mulyasari, 2022; Fikra, 2024).

The Prophet Muhammad (peace be upon him) also emphasized the importance of honesty in trade through his saying (Muhammadiyah, 2020):

"The two parties in a transaction have the right of choice as long as they have not separated. If they are honest and disclose the condition of the goods, their trade will be blessed. But if they lie and conceal defects, the blessing of their trade will be erased." (Narrated by Bukhari and Muslim)

This hadith highlights that honesty is the key factor determining the blessing (*barakah*) of a business transaction. Honesty in trade does not only pertain to the condition of goods but also includes transparency in pricing, quality, and intention. When this principle is neglected, justice and trust within society are undermined, leading to adverse effects on social and economic stability.

In the modern context, the principle of honesty has become increasingly relevant given the challenges of the business world, which is often characterized by manipulation, information exploitation, and unfair competition. Conducting business with ethical integrity and honesty not only builds trust between sellers and buyers but also promotes a sustainable business environment that aligns with Islamic values.

Based on these considerations, this study seeks to examine in depth the principle of honesty in trade transactions from the perspectives of the Qur'an and Hadith. The analysis focuses on four main aspects: (1) the concept of honesty in Islamic economics, (2) the Qur'anic and Hadith foundations of honesty in trade, (3) the implementation of honesty in economic practice, and (4) the relevance of honesty values in strengthening modern business ethics.

Methods

This study employs a normative legal research method with a qualitative approach focused on library research. This approach is used to analyze the principle of honesty in business transactions based on the perspectives of the Qur'an and Hadith by examining Islamic legal sources, both classical and contemporary (Badruzaman et al., 2023; Rohman et al., 2024; S., 2021). The legal materials used consist of primary sources, namely the Qur'an, Hadith, and *tafsir* (exegesis) texts; secondary sources, including books on Islamic jurisprudence (*fiqh muamalah*), scholarly works, and previous studies related to Islamic business ethics; and tertiary sources, such as dictionaries, encyclopedias, and relevant online academic references.

The data analysis process employs **content analysis** and **thematic analysis** methods to identify, categorize, and interpret the main themes related to the value of honesty in business transactions. The synthesized data provides a comprehensive understanding of how the principle of honesty is emphasized in the Qur'an and Hadith and its application in modern Islamic economic practices. The objective of this method is to construct a conceptual and normative understanding of honesty as a fundamental principle in establishing a fair, transparent, and sustainable transaction system consistent with Islamic values.

Results and Discussion

Definition of the Principle of Honesty in Business

Honesty is one of the highest moral values in Islam and serves as the main foundation of all economic activities. Etymologically, the word *honest* means "straight-hearted," not lying, not cheating, and always speaking the truth. In Arabic, the term honesty is translated from the word *shidq*, which means truthfulness, sincerity, and consistency between speech and action. Its opposite is *kidzb*, which means falsehood or deceit. The attribute of *shidq* is a noble character embodied by the Prophet Muhammad (peace be upon him) and is the hallmark of true believers (Priyadi & Anwar, 2024; Rayyes, 2023; Yasin et al., 2024).

The Qur'an emphasizes the importance of honesty in human life, as stated in Surah At-Taubah [9]:119 (Web, 2025b):

يَأَيُّهَا أَيُّهَا الَّذِينَ ءَامَنُوا أَتُقْرِنُ أَلَّا وَكُوْنُوا مَعَ الْمُصَدِّقِينَ

Meaning: "O believers! Be mindful of Allah and be with the truthful."

This verse commands Muslims to uphold honesty in every aspect of life, including words, intentions, and actions. Honesty is not only a moral virtue but also the foundation for establishing justice, trust, and social welfare. In the context of business, honesty creates a sense of security between sellers and buyers and serves as the key to attaining blessings in trade.

Imam Al-Ghazali, in *Ihya' Ulumuddin*, explains that honesty is the harmony between the inner and outer self, between intention and speech, and between promise and action. A truthful person does not merely avoid lying but remains committed to the truth even when it entails personal risk. From the perspective of Islamic economics, honesty is part of *maqāṣid al-shari'ah*, which aims to protect wealth (*hifz al-māl*) and ensure justice (*al-'adl*) in transactions (*muamalah*) (Fachrezzi et al., 2023; Fadila, 2022).

In the modern perspective, honesty in business is viewed as both an ethical and strategic value that plays a crucial role in building trust and corporate reputation. Newman (2021) emphasizes that honesty and transparency in managing customer data are key factors in creating long-term loyalty and trust (Newman, 2021). Yan et al. (2022), through their study on *Corporate Social Responsibility*, found that ethical perceptions of a company, including honesty and fairness, contribute directly to its reputation and social performance (Yan et al., 2022). Furthermore, Tziner et al. (2024) identify honesty as an integral part of an organization's ethical culture that promotes justice, accountability, and healthy relationships with stakeholders (Tziner & Persoff, 2024). Similarly, Duong (2024) highlights that consumers' perception of brand honesty significantly influences purchasing behavior in the digital economy era (Duong et al., 2024). Therefore, honesty in contemporary business is not only understood as a moral obligation but also as a managerial strategy that determines corporate sustainability, competitiveness, and public trust.

Therefore, honesty in business can be understood as an attitude of transparency, fairness, and consistency in conveying information and conducting transactions without manipulation or deceit. This principle not only cultivates trust and credibility but also represents the practical embodiment of Islamic teachings in the economic sphere. Honesty serves as a fundamental pillar guiding entrepreneurs to earn lawful profits, attain blessings in sustenance, and achieve collective prosperity.

The Principle of Honesty in Buying and Selling Transactions from the Perspective of Qur'anic Verses

The Qur'an places honesty as the main foundation of social and economic relations. Honesty functions not only as an ethical norm but also as a legal principle that protects the rights and obligations of individuals in transactions. In the context of trade (*al-bay'*), the Qur'an emphasizes that blessings and justice can only be achieved when transactions are conducted in a proper, fair, and lawful manner, free from any form of falsehood or exploitation.

a. Surah Al-Baqarah [2]: 275 — The Prohibition of Usury and the Legitimacy of Trade

This verse establishes the fundamental distinction between lawful and unlawful economic activities in Islam.

"Allah has permitted trade and forbidden usury."

The verse serves as the normative foundation for Islamic economic law, clearly separating honest trade from exploitative financial practices such as *riba* (usury). In the context of honesty, this verse signifies that all transactions must be carried out transparently and fairly, without manipulation or coercion. Usury represents a form of dishonesty because it benefits one party at the expense of another, violating the principle of balance (*tawazun*) that Islam upholds.

Modern scholars interpret this verse as a call for ethical financial conduct, where profit must be earned through legitimate effort, not through deceit or exploitation. Hence, honesty in determining prices, profits, and contracts is considered a reflection of *tawhidic* values in economics, ensuring that wealth circulates justly and benefits society as a whole.

b. Surah An-Nisa [4]: 29 — The Prohibition of Consuming Wealth Unjustly

This verse outlines the ethical foundation of financial justice and voluntary exchange in Islam.

“O you who believe! Do not consume one another’s wealth unjustly, except through trade conducted by mutual consent among you.”

The Qur'an prohibits all forms of wealth acquisition that are based on deception, exploitation, or coercion. A valid transaction must be built upon mutual consent (*tarādīn*) and honesty between the contracting parties. This principle implies that dishonesty—whether in price manipulation, product misrepresentation, or hidden defects—undermines the very legitimacy of trade.

In modern terms, this verse reinforces the importance of consumer protection, fair trade practices, and business transparency. Honesty ensures mutual trust, promotes sustainable business relations, and prevents economic injustice. Therefore, Islam regards honesty as the ethical heart of lawful trade and social harmony.

c. Surah Al-Mutaffifin [83]: 1-3 — Condemnation of Fraud in Measurement and Weight

This passage serves as one of the strongest condemnations of dishonest commercial behavior.

“Woe to those who give less in measure and weight, those who, when they receive by measure from people, demand full measure, but when they give by measure or weight to others, they give less.”

The verse warns traders who engage in fraud and deceit in measurement, weighing, or quality. Such actions represent a betrayal of trust and an assault on economic justice. Historically, this revelation addressed merchants in Madinah who practiced dishonest measurement, but its moral message extends universally.

In the modern economic context, this command applies to fraudulent business practices such as financial misreporting, false advertising, and consumer deception. These actions disrupt market fairness and erode public trust. Hence, the Qur'an's message remains timeless: honesty is not merely a personal virtue but a structural necessity for maintaining justice and balance in all economic systems.

d. Surah Al-Baqarah [2]: 282 — The Importance of Transparency and Documentation in Transactions

This verse introduces an essential legal principle in Islamic commerce: accountability and transparency in financial dealings.

“O you who believe! When you contract a debt for a fixed term, write it down.”

Islam not only governs the moral dimension of trade but also regulates its procedural and administrative aspects. Recording debts and agreements serves as a manifestation of honesty and responsibility, helping to prevent disputes and misunderstandings between parties. The Qur'an even commands that witnesses and scribes be involved in such documentation, highlighting the importance of institutional integrity in financial matters.

In the contemporary context, this teaching supports practices such as written contracts, auditing, and proper financial reporting. The verse thus anticipates modern principles of business governance, ensuring that honesty is embedded not only in intentions but also in the systems that manage economic transactions.

e. Surah An-Nisa [4]: 58 — Trust and Justice in Economic Dealings

This verse underscores the ethical obligations of fairness and trustworthiness in every aspect of social and economic life.

“Indeed, Allah commands you to render trusts to whom they are due and when you judge between people, to judge with justice.”

Trust (*amanah*) and justice (*'adl*) are inseparable foundations of Islamic business ethics. Every act of dishonesty, such as concealing product defects or providing false information, constitutes a breach of trust. Imam Al-Qurthubi interprets this verse as a

comprehensive directive encompassing both governance and personal transactions, emphasizing that fulfilling trust in trade is a religious duty.

In modern economic systems, this principle resonates with corporate integrity, fiduciary responsibility, and consumer protection. Upholding trust builds credibility and sustains long-term business relationships, while dishonesty leads to social and financial instability.

f. Surah Al-Jumu'ah [62]: 9-10 — The Balance Between Worship and Business

This verse highlights the importance of maintaining a balance between spiritual obligations and material pursuits.

"When the call for prayer is made on Friday, leave trade... and when the prayer is finished, disperse through the land and seek the bounty of Allah."

Islam does not separate religious devotion from economic activity but integrates both as complementary forms of worship. The verse instructs Muslims to prioritize worship when it is due, yet encourages them to resume business afterward in pursuit of Allah's bounty. This demonstrates that business must be conducted within a framework of faith, ethics, and divine accountability.

Honesty in trade, therefore, becomes an expression of piety and spiritual integrity. A Muslim entrepreneur who conducts business truthfully reflects his awareness of divine oversight and his commitment to justice and fairness. The integration of faith and trade ensures that economic success is not only measured by profit but also by moral value and social contribution.

The Principle of Honesty in Buying and Selling Transactions from the Perspective of Hadith

In addition to the Qur'an, the Hadith of Prophet Muhammad (peace be upon him) provides clear guidance on the importance of honesty in business activities. The Prophet not only taught about honesty but also demonstrated it directly through business practices characterized by integrity, trustworthiness, and responsibility. Before being appointed as a prophet, Muhammad was already known among the people of Makkah as *al-Amin* (the trustworthy) and *as-Sâdiq* (the truthful). These qualities serve as exemplary traits for Muslims in conducting economic activities.

a. Hadith on the Honest and Trustworthy Merchant

This Hadith emphasizes the high spiritual status granted to those who maintain honesty and trustworthiness in business. It highlights that commercial integrity is not only a matter of ethics but also an act of faith that draws one closer to Allah.

The Prophet (peace be upon him) said:

"The honest and trustworthy merchant will be with the prophets, the truthful, and the martyrs." (Narrated by Tirmidhi).

This teaching illustrates that honesty in business brings spiritual elevation. An honest trader is considered part of the righteous because their actions reflect sincerity, fairness, and accountability. In modern economic ethics, this Hadith serves as a moral foundation for professionalism and public trust in business dealings.

b. Hadith on Blessings through Honesty

This Hadith reveals that honesty directly influences the presence of divine blessings in business transactions. It stresses the importance of truthfulness and transparency in ensuring fairness and mutual consent between the buyer and the seller.

The Prophet (peace be upon him) said:

"The seller and the buyer have the right to choose as long as they have not separated. If they are honest and disclose the actual condition of the goods, their transaction will be blessed. But if they lie and conceal defects, the blessing of their transaction will be removed." (Narrated by Bukhari and Muslim).

The Hadith makes it clear that honesty leads to barakah (blessing) while deception destroys it. In Islamic economics, the true value of trade lies not in profit alone but in the

justice, trust, and goodwill that it generates between both parties.

c. Hadith on Honesty in Measurement and Weight

This Hadith warns merchants against cheating in weighing or measuring goods. It reminds traders that dishonesty in such matters was a major cause of economic and moral downfall among previous nations.

The Prophet (peace be upon him) said:

"O merchants, indeed you are involved in a matter that destroyed the nations before you, namely in measuring and weighing." (Narrated by Baihaqi).

In today's business context, this Hadith calls for honesty and transparency in various aspects such as financial reporting, product labeling, pricing, and marketing. Upholding this value preserves market justice and protects consumers from exploitation.

d. Hadith on Honesty as a Source of Peace

This Hadith teaches that honesty not only affects external relationships but also shapes one's inner peace. It underscores that truthfulness removes doubt and anxiety, while dishonesty leads to confusion and mistrust.

The Prophet (peace be upon him) said:

"Leave what makes you doubt for what does not make you doubt, for honesty brings peace of mind while falsehood brings doubt." (Narrated by Tirmidhi).

This moral teaching is essential for modern business ethics. Honest practices build confidence among stakeholders, encourage long-term partnerships, and strengthen corporate credibility, whereas deceit leads to instability and the loss of reputation.

e. Hadith on Honesty as a Path to Paradise

This Hadith conveys the ultimate reward of honesty. It portrays truthfulness as the root of all goodness and the pathway to eternal success in the hereafter.

The Prophet (peace be upon him) said:

"Be truthful, for truthfulness leads to righteousness, and righteousness leads to Paradise. A person who always tells the truth will be recorded by Allah as a truthful one. Beware of lying, for lying leads to wickedness, and wickedness leads to Hell." (Narrated by Muslim).

This Hadith reflects the spiritual dimension of honesty in business and everyday life. From the perspective of Islamic economics, it reinforces the idea that ethical business conduct is part of faith. Honesty balances worldly profit with spiritual accountability and leads to holistic success in both this world and the hereafter.

Analysis and Commentary on Qur'anic Verses and Hadith According to the Mufassirun Regarding the Principle of Honesty in Trade Transactions

The Qur'anic verses and Hadiths concerning honesty in trade demonstrate that Islam places great emphasis on moral integrity in economic activities. Both classical and contemporary scholars have provided deep interpretations of these verses, affirming that honesty is part of the *maqāṣid al-shari'ah*—the higher objectives of Islamic law—in safeguarding wealth (*hifz al-māl*) and preventing injustice in transactions.

a. Tafsir of Surah Al-Mutaffifin [83]: 1-3 — A Warning to Those Who Cheat

This verse provides a strong moral and ethical warning against deceit and dishonesty in commercial transactions. It emphasizes that justice and transparency are essential foundations of Islamic economic behavior. The verse directly addresses merchants who manipulate measures and weights for personal gain, highlighting that such actions are not only socially harmful but also spiritually destructive.

"Woe to those who give less [than due], those who, when they take a measure from people, take in full, but when they give by measure or by weight to them, they cause loss."

Surah Al-Mutaffifin serves as a stern warning to dishonest traders. According to reports, this verse was revealed to reprimand the people of Madinah who used to cheat by giving less in measure when selling and demanding more when buying.

Imam Fakhruddin al-Razi, in *Mafātih al-Ghaib*, explained that the word *wail* signifies “great destruction” or “a valley in Hell,” symbolizing divine punishment for those who cheat in transactions. He emphasized that reducing measures is not merely a technical mistake but reflects a moral crisis and a loss of faith in the Day of Judgment.

Sayyid Qutb, in *Fi Zhilal al-Qur'an*, stated that this verse portrays a society that has lost its spiritual awareness in economic life. When people pursue profit without moral restraint, social relations deteriorate and economic justice collapses. Meanwhile, M. Quraish Shihab, in *Tafsir Al-Mishbah*, explained that *al-wail* refers to great ruin, and that this verse serves as a moral warning for business practitioners to uphold transparency, responsibility, and trustworthiness.

b. Tafsir on the Principle of Trust and Justice in Transactions

In Surah An-Nisa [4]: 58, Allah commands humankind to fulfill trusts and to judge with justice. Imam Al-Qurthubi, in *Al-Jāmi' li Ahkām al-Qur'an*, interpreted this verse broadly, stating that *amanah* (trust) does not only apply to governance but also includes responsibility in all economic dealings. Dishonesty in trade, fraud, and concealing product defects are all forms of betrayal prohibited by this verse.

Ibn Kathir further explained that *amanah* and *'adl* (justice) are complementary principles: *amanah* preserves the integrity of the individual, while *'adl* ensures the balance of rights and responsibilities between parties. In a modern context, these principles align with business ethics that emphasize transparency, accountability, and consumer protection.

c. Perspective of Imam Al-Ghazali and the Principle of *Maqāṣid al-Shari'ah*

Imam Al-Ghazali, in *Ihya' Ulumuddin*, explained that honesty in trade is an essential part of the *maqāṣid al-shari'ah*—specifically in protecting wealth and preventing economic exploitation. He viewed honesty not merely as a personal moral duty but as a social mechanism that upholds justice and market stability.

Al-Ghazali emphasized that honest businesspeople receive divine blessings because their efforts are driven by sincere intention and spiritual accountability. He also highlighted that honesty builds social trust (*trust capital*), which serves as the foundation for the sustainability of the Muslim economy. When honesty disappears, the economic system collapses because its moral foundation becomes weak.

d. Analysis of the Hadith on the Prohibition of *Gharar* in Trade

One of the key ethical principles in Islamic commercial law is the prohibition of *gharar*, or uncertainty, in transactions. This prohibition aims to ensure fairness, transparency, and mutual consent between the parties involved. In Islamic jurisprudence, a valid contract (*akad*) must be free from elements that may lead to deception, speculation, or harm. Therefore, Islam forbids any form of trade that contains ambiguity in the object, price, delivery, or outcome, as such uncertainty undermines trust and can lead to exploitation. The concept of *gharar* reflects the Qur'anic emphasis on honesty and justice in economic dealings, ensuring that wealth is exchanged in a lawful and ethical manner.

The Prophet (peace be upon him) said:

“The Messenger of Allah forbade the sale involving throwing pebbles and the sale involving *gharar* (uncertainty).” (Narrated by Muslim).

Etymologically, *gharar* refers to uncertainty or risk. According to Shaykh al-Islam Ibn Taymiyyah, *gharar* refers to transactions with unknown outcomes (*majhūl al-āqibah*). As-Sa'di defined it as a form of hidden deception or uncertainty that may cause harm to one of the parties. The scholars unanimously agree that transactions involving *gharar* are prohibited because they contradict the principles of honesty and justice.

In modern economic contexts, the concept of *gharar* is highly relevant to unethical business practices such as fraudulent investments, deceptive contracts, and manipulation of financial data. The Islamic principle of honesty requires that all information related to a transaction be disclosed clearly, ensuring that no party is misled or unfairly disadvantaged.

Conclusion

This study shows that the principle of honesty serves as the moral, spiritual, and legal foundation of trade transactions according to the Qur'an and Hadith. Islam places honesty as a value that governs not only the relationship between humans and Allah (*hablun min Allah*) but also the relationship among human beings (*hablun min an-nas*).

The Qur'an explicitly prohibits all forms of fraud, deception, and exploitation in trade, as

stated in Surah Al-Baqarah [2]: 275, An-Nisa [4]: 29, and Al-Mutaffifin [83]: 1–3. These verses emphasize that honesty, trustworthiness, and justice are essential conditions for the validity of transactions and the attainment of blessings in livelihood. The Hadiths of the Prophet Muhammad (peace be upon him) reinforce this message by placing the honest merchant among the prophets and the righteous.

Classical scholars such as Al-Ghazali, Al-Qurthubi, Ibn Kathir, and Fakhruddin Ar-Razi agree that honesty in business transactions is part of the *maqāṣid al-shari‘ah*, which aims to protect wealth (*hifz al-māl*) and ensure social justice. This principle also serves as a safeguard against *gharar* (uncertainty), *riba* (usury), and all forms of invalid transactions that may harm others.

Therefore, the application of honesty in trade is not only the foundation of a fair and healthy economic system but also a manifestation of Islamic values in modern life. Business practices based on honesty lead to trust, blessings, and sustainability, while contributing to the development of a dignified and prosperous society.

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