

## ***Tijārah* in Colonial and Contemporary Qur'anic Translations: Meaning Transformation and Implications for Islamic Economic Law Understanding**

**Muhamad Saiful Mukminin<sup>1\*</sup>, Muhammad Habibie Alfath<sup>2</sup>**

<sup>1,2</sup> Master of Linguistics, Universitas Gadjah Mada, Indonesia

\*Corresponding Author: muhamadsaifulmukminin@mail.ugm.ac.id

**Abstract:** Differences and changes in meaning in the translation of Qur'anic terms have the potential to influence the understanding of religious concepts, particularly in the field of Islamic economic law. Using a qualitative approach, this study explores the transformation of the meaning of *tijārah* in Qur'anic translations across two versions, namely the colonial and contemporary translations, and analyzes the factors causing this transformation as well as its implications for the understanding and construction of Islamic economic law. The data of this study consist of the word *tijārah* in the Qur'an along with its two translation versions, namely the colonial translation by Mahmud Yunus and the contemporary translation by the Ministry of Religious Affairs of the Republic of Indonesia. The data collection technique employs observation and note-taking methods, while data analysis is conducted through data reduction, data display, and conclusion drawing. The findings reveal three patterns of transformation, namely stability, de-explicitation, and lexical shift. These transformations are influenced by translation ideology, language development, socio-historical context, and the epistemology of Islamic law. This study concludes that translation is ideological in nature and has implications for the understanding of contracts (*'aqd*), the concept of profit, legal flexibility, and the space for contemporary *ijtihād* in Islamic economic law.

**Abstrak:** Perbedaan dan perubahan makna dalam penerjemahan istilah-istilah Al-Qur'an berpotensi memengaruhi pemahaman terhadap konsep-konsep keagamaan, khususnya dalam bidang hukum ekonomi Islam. Dengan menggunakan pendekatan kualitatif, penelitian ini mengeksplorasi transformasi makna istilah *tijārah* dalam terjemahan Al-Qur'an pada dua versi, yaitu terjemahan kolonial dan terjemahan kontemporer, serta menganalisis faktor-faktor yang menyebabkan transformasi tersebut beserta implikasinya terhadap pemahaman dan konstruksi hukum ekonomi Islam. Data penelitian berupa kata *tijārah* dalam Al-Qur'an beserta dua versi terjemahannya, yaitu terjemahan kolonial karya Mahmud Yunus dan terjemahan kontemporer Kementerian Agama Republik Indonesia. Pengumpulan data dilakukan melalui teknik observasi dan pencatatan, sedangkan analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan adanya tiga pola transformasi makna, yaitu stabilitas, de-eksplisitasi (de-explicitation), dan pergeseran leksikal (lexical shift). Transformasi tersebut dipengaruhi oleh ideologi penerjemahan, perkembangan bahasa, konteks sosial-historis, serta epistemologi hukum Islam. Penelitian ini menyimpulkan bahwa penerjemahan bersifat ideologis dan memiliki implikasi terhadap pemahaman mengenai akad (*'aqd*),

konsep keuntungan, fleksibilitas hukum, serta ruang bagi ijtihad kontemporer dalam hukum ekonomi Islam.

**Keywords:** Qur'anic Translation; Tijārah; Islamic Economic Law

| Received: 04-05-2026

| Revised: 24-06-2026

|| Accepted: 29-06-2026

## Introduction

Islam regulates various aspects of human life, including the economic sphere, to ensure that it operates in a just, balanced manner and in accordance with moral values. In Islam, economic activities are not solely aimed at seeking profit but also emphasize honesty, fairness, and blessings (Ali et al., 2013; Jazil & Firdaus, 2024). Principles such as the prohibition of *ribā*, the requirement for clear transactions, and social responsibility are essential components of the Islamic economic system (Arain et al., 2024; Aravik et al., 2021; Hanic & Smolo, 2023). In addition, Islam also stresses that every economic activity must bring benefit to both individuals and society, and must not harm others. Economic activities are viewed as a form of worship when carried out in accordance with *sharī'ah* principles (Zailani et al., 2022). Therefore, the Qur'an uses several terms to describe economic activities, one of which is *tijārah*.

The word *tijārah* in Arabic comes from the root *t-j-r* (*tajara*), which means to trade, conduct business, or engage in commerce (Munawwir, 1997, p. 139). Al-Ashfahani (2004) explains that *tijārah* refers to the process of managing wealth with the aim of seeking profit. The profit in *tijārah* is not only material in nature but can also be spiritual. According to Kusmila et al. (2022), materially, *tijārah* produces tangible benefits in the form of goods or something that can be seen and felt. Intangibly, it includes spiritual values such as reward, divine recompense, and even paradise in the hereafter. Although the term *tijārah* occurs only eight times, its discursive weight within the Qur'anic economic vocabulary is disproportionate to its numerical frequency. Unlike more general terms such as *māl* (wealth) or *amwāl* (properties), *tijārah* is consistently embedded in verses that normatively frame economic activity as a site of moral testing, spiritual investment, and legal regulation (e.g. Q 4:29; 35:29; 61:10; 62:11). In other words, *tijārah* functions as a key "nodal point" that links transactional practice with concepts of consent, risk, profit, loss, and ultimate salvation, which are central categories in Islamic economics and *fiqh mu'āmalah*. Satria et al. (2021) explain that the Qur'an encourages business activities as long as they comply with Sharia principles. Thus, economic activities in Islam are considered acts of worship when carried out according to Qur'anic guidance and do not deviate from its prescribed rules.

Although Islamic legal reasoning refers primarily to the Arabic text, *tijārah* also acquires interpretive relevance through vernacular translation, which mediates how Qur'anic economic concepts are received and taught in Indonesian contexts. This article does not argue that jurists derive legal rulings from translation rather than from the Arabic Qur'an. Instead, it focuses on how translation shapes the semantic horizon through which non-Arabic-speaking readers encounter economic concepts embedded in the Qur'an. In the Indonesian context, the shift from *perniagaan* to *perdagangan*, as well as the presence or absence of explicitation such as *jual-beli*, reflects changing strategies of conceptual mediation. Therefore, the relevance of this study to Islamic economics lies in the history of reception and dissemination of economic concepts, not in replacing the Arabic lexical basis of Islamic legal derivation. The main issue in this study arises when the word *tijārah* is translated into Indonesian, particularly across two different periods: the colonial and contemporary versions. In the colonial translation, the term is generally rendered as "perniagaan," which tends to preserve the form of classical Malay. Meanwhile, in the contemporary translation, the term more frequently used is "perdagangan," which aligns with modern Indonesian. This

difference indicates variation in word choice that is not merely linguistic but also reflects differences in historical context, translation ideology, and reader needs. Therefore, an important question arises regarding how these changes affect the way Indonesian-speaking Muslim audiences understand Qur'anic economic concepts and how such vernacular understandings may inform the interpretation and teaching of Islamic economic law.

Research on translation transformation has been conducted by various scholars across different linguistic levels, genres, and cultural contexts. However, most of these studies focus on linguistic and cultural equivalence in literary, media, or technical texts and do not address the legal or juristic implications of how key religious terms are translated. Consequently, there remains a gap regarding how the translation of Qur'anic economic terminology, such as *tijārah*, may shape the vernacular reception and communication of Islamic economic concepts, particularly in Indonesia. Eshkuvatovna and Furkatovna (2022) examine the classification of types of transformation in the translation of words expressing the concept of hospitality, as well as lexical equivalence in the novel *Silence* by Said Ahmad, translated from Uzbek into English. In a similar lexical focus but with different data, Bilous et al. (2023) investigate lexical transformation in the translation of English media texts into Ukrainian, emphasizing translation equivalence, its impact on comprehension, and its potential role in shaping public opinion. Extending the discussion to literary texts, Gabdkarimova et al. (2025) explore lexical and semantic transformations used to achieve equivalence in translating Abai Kunanbayev's poetry into Russian through an analysis of multiple translation versions. Likewise, Sajarwa et al. (2025) analyze lexical transformation in the translation of definite and indefinite French articles into Indonesian, including its forms, influencing factors, and linguistic as well as cultural implications. This study seeks to fill that gap by examining the transformation of *tijārah* in Indonesian Qur'anic translations and discussing its relevance for the local understanding and teaching of Islamic economic law.

Focusing on cultural and literary translation, Azka and Sutrisno (2025) examine lexical transformation in the translation of cultural terms in the novel *Saman* by Ayu Utami from Indonesian into English. In addition, Mukminin (2025) analyzes grammatical transformation in the translation of the Indonesian song lyrics *Satu Bulan* into Arabic, highlighting shifts at the syntactic level. Within the context of Qur'anic translation, Mukminin et al. (2026) analyze the transformation of the term *hārth* across colonial and contemporary translation periods, while Mukminin and Muhhit (2025) examine lexical transformation in the translation of blender part terminology from English into Indonesian in user manuals, representing technical translation.

In relation to sociocultural aspects, Mukminin and Sajarwa (2025) analyze the transformation of social relations and its influencing factors through the translation of Javanese address terms in the novel *Gadis Kretek* into Arabic. Similarly, Pujianti and Sajarwa (2025) identify types of lexical transformation in the translation of Javanese cultural terms and examine their implications for Javanese cultural identity. Furthermore, Haque and Sajarwa (2025) investigate the transformation of sexist expressions in the novel *Pasung Jiwa* and its English translation *Bound*, while Ma'shumah et al. (2022) examine the occurrence and transformation of taboo words in the translation of the Indonesian novel *Cantik Itu Luka* into English *Beauty is a Wound*.

Previous studies demonstrate that translation transformation has been widely examined at lexical, semantic, and grammatical levels in various non-legal texts. Yet they seldom consider how such transformations affect the way Qur'anic economic concepts are communicated and understood in the context of Islamic finance and economic law. This article therefore focuses on *tijārah* not merely as a linguistic unit, but as a term whose translated forms mediate the vernacular reception of Islamic economic principles in Indonesia. However, there is still a research gap that has not been extensively explored, namely the study of Qur'anic term transformation that is directly linked to its implications for Islamic law, particularly in the field of economics. In addition, comparative studies of Qur'anic translations between the colonial and contemporary periods have not been widely analyzed from the perspective of *fiqh mu'āmalah* construction. This article, therefore, does not argue that a shift from *perniagaan* to *perdagangan* in Indonesian translations of

*tijārah* has changed concrete legal rulings or fatwas. Instead, it argues that such shifts are analytically significant for understanding how Qur'anic economic terminology is historically translated, localized, and potentially framed in public discourse on Islamic economics.

Based on this gap, this study offers novelty by examining the transformation of the meaning of the term *tijārah* in Qur'anic translations from the colonial and contemporary eras and connecting it to its implications for the understanding and construction of Islamic economic law. This study is expected to contribute theoretically to translation studies and Islamic law, as well as practically to understanding the impact of translation on Islamic economic practices. The research questions include (1) How is the meaning of *tijārah* transformed in Qur'anic translations during the colonial and contemporary eras? (2) What factors influence this transformation? and (3) How does it impact the understanding and construction of Islamic economic law?

## Method

This study employs a qualitative approach aimed at gaining an in-depth understanding of the transformation of the meaning of *tijārah*. The methods used include descriptive, comparative, and interpretative approaches. The descriptive method is applied to explain the forms of meaning change that appear in Qur'anic translations. The comparative method is used to compare translation results across two periods—the colonial and contemporary eras—so that similarities and differences can be identified. Meanwhile, the interpretative method is used to analyze the factors that cause these transformations and their implications for Islamic economic law. Through the combination of these three methods, this study not only describes the data but also provides a deeper understanding of the dynamics of translation and its influence on the interpretation of economic concepts in Islam.

The data of this study consist of the word *tijārah* in the Qur'an along with two versions of its translations, namely the colonial-era and contemporary translations. The data were obtained from the Quranic Corpus website (<https://corpus.quran.com>) using the search feature for the word *tijārah* to identify all relevant verses. The translation sources include the colonial version by Mahmud Yunus, compiled between 1922 and 1938 (Yunus, 1969), and the contemporary version by the Ministry of Religious Affairs of the Republic of Indonesia, accessed online through Quran Kemenag Online (<https://quran.kemenag.go.id>). The data collection technique employed the observation and note-taking method, which involved carefully reading the text and recording verses and translations containing the word *tijārah*. Subsequently, the data analysis technique used an interactive model consisting of data reduction, data display, and conclusion drawing. Data reduction was carried out by selecting relevant data, data display was organized in the form of tables and descriptive explanations, and conclusion drawing was used to formulate patterns of transformation, causal factors, and their implications.

In this study, several abbreviations are used to facilitate the presentation and analysis of the data. ST (source text) refers to the original Qur'anic text in Arabic as the primary source of analysis. TT1 is used to denote the colonial translation by Mahmud Yunus, which represents language use in the early period of Qur'anic translation in Indonesia. Meanwhile, TT2 refers to the contemporary translation published by the Ministry of Religious Affairs of the Republic of Indonesia, which employs modern and more communicative Indonesian. The use of these abbreviations helps clarify the comparison between the source text and the two translation versions in a systematic and efficient manner.

## Results and Discussion

### *Patterns of the Transformation of the Term Tijārah*

Before identifying the forms of meaning transformation, it is necessary to first examine whether all the data exhibit changes or instead demonstrate a tendency toward lexical stability. An initial analysis of the translations of verses containing the word *tijārah* shows that not all of them undergo meaning transformation between the colonial and contemporary eras. In several cases,

there is a consistent use of the same lexical equivalent, indicating an effort to preserve meanings that are already considered established within the tradition of Qur'anic translation. Consider the following data.

- (1) ST: ذَلِكُمْ أَفْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهَدُوا إِذَا تَبَايَعْتُمْ وَلَا بَصَارَ كَاتِبٍ وَلَا شَهِيدَ ۗ وَإِنْ تَفْعَلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ ۗ وَاتَّقُوا اللَّهَ ۗ وَيَعْلَمُكُمُ اللَّهُ ۗ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ
- Al-Baqarah [2]:282
- TT1: ... Demikian itu lebih adil disisi Allah dan lebih menguatkan kepada saksi dan lebih dekat kepada tiada keraguan, kecuali perniagaan yang tiada berjanji, yang kamu perputarkan diantara kamu, maka tiada berdosa kamu, jika tiada kamu tuliskan. Persaksikan- lah apabila kamu berjual beli. Janganlah diberati penulis dan saksi itu. Jika kamu perbuat, niscaya kamu menjadi fasik. Takutlah kepada Allah dan Atlah mengajarkan kepadamu. Dan Allah Maha- mengetahui tiap2 sesuatu.
- TT2: ... Yang demikian itu lebih adil di sisi Allah, lebih dapat menguatkan kesaksian, dan lebih mendekatkan kamu pada ketidakraguan, kecuali jika hal itu merupakan perniagaan tunai yang kamu jalankan di antara kamu. Maka, tidak ada dosa bagi kamu jika kamu tidak mencatatnya. Ambillah saksi apabila kamu berjual beli dan janganlah pencatat mempersulit (atau dipersulit), begitu juga saksi. Jika kamu melakukan (yang demikian), sesungguhnya hal itu suatu kefasikan padamu. Bertakwalah kepada Allah, Allah memberikan pengajaran kepadamu dan Allah Maha Mengetahui segala sesuatu.
- (2) ST: قُلْ إِنْ كَانَ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ وَإِخْوَانُكُمْ وَأَرْوَاجُكُمْ وَعَشِيرَتُكُمْ وَأَمْوَالٌ أُقْرَبْتُمْوهَا وَتِجَارَةٌ تَخْشَوْنَ كَسَادَهَا وَمَسْكَنٌ تَرْضَوْنَهَا أَحَبُّ إِلَيْكُمْ مِّنَ اللَّهِ وَرَسُولِهِ وَجِهَادٍ فِي سَبِيلِهِ فَتَرَبَّصُوا حَتَّىٰ يَأْتِيَ اللَّهُ بِأَمْرٍ ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْفَاسِقِينَ
- At-Taubah [9]:24
- TT1: Katakanlah: Jika bapak-bapakmu, anak2mu, saudara2mu, isteri2mu, karib kirabatmu, harta benda yang kamu usahakan dan perniagaan yang kamu takuti kerugiannya serta tempat kediaman yang kamu sukai, (semuanya itu) lebih kamu cintai dari pada Allah dan rasulNya dan berjuang dijalan Allah, maka tunggulah olehmu, sehingga Allah mendatangkan perintahNya (siksaanNya). Allah tiada menunjuki kaum yang fasik itu.
- TT2: Katakanlah (Nabi Muhammad), "Jika bapak-bapakmu, anak-anakmu, saudara-saudaramu, pasangan-pasanganmu, keluargamu, harta kekayaan yang kamu usahakan, dan perniagaan yang kamu khawatirkan kerugiannya, serta tempat tinggal yang kamu sukai lebih kamu cintai daripada Allah dan Rasul-Nya dan daripada berjihad di jalan-Nya, tunggulah sampai Allah mendatangkan keputusan-Nya." Allah tidak memberi petunjuk kepada kaum yang fasik.
- (3) ST: رَجَالٌ لَا تُلْهِهِمْ تِجَارَةٌ وَلَا بَيْعٌ عَن ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ
- An-Nūr [24]:37
- TT1: Beberapa orang laki-laki yang tidak lalai karena perniagaan dan tiada pula karena berjual beli dari mengingat Allah dan mendirikan sembahyang serta memberikan zakat; mereka takut akan hari yang bergoncang segala hati dan pandangan di waktu itu,
- TT2: orang-orang yang tidak dilalaikan oleh perniagaan dan jual beli dari mengingat Allah, melaksanakan salat, dan menunaikan zakat. Mereka takut kepada hari ketika hati dan penglihatan menjadi guncang (hari Kiamat).

In data excerpt (1), the word *tijārah* (تجارة) is translated as "*perniagaan*" (trade) in both TT1 and TT2. Similarly, in data excerpt (2), the word *tijārah* is also rendered as "*perniagaan*" (trade) in both TT1 and TT2. Likewise, in data excerpt (3), *tijārah* is translated in both TT1 and TT2 as "*perniagaan*" (trade). Across these data, the word *tijārah* does not undergo meaning transformation, as both the colonial translation version (TT1) and the contemporary translation version (TT2) consistently retain the rendering of *tijārah* as "*perniagaan*" (trade).

In addition to showing stability, the data also reveal changes at the level of meaning-delivery strategies, particularly regarding the degree of explicitness (explicitation) in translation. In translation, explicitation is used to clarify the meaning of terms that may be ambiguous to readers. However, a comparison between colonial and contemporary translations indicates different tendencies in this regard. Colonial versions tend to add explanatory information to narrow or emphasize the meaning, whereas contemporary versions prefer more concise forms and leave interpretation to the reader or the contextual meaning of the verse. Consider the following example data.

- (4) ST: يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا
- An-Nisā' [4]:29

- TT<sub>1</sub> : Hai orang2 yang beriman, janganlah kamu makan harta orang lain dengan jalan yang batil, kecuali dengan perniagaan (jual-beli) dengan suka sama suka diantara kamu. Janganlah kamu bunuh dirimu (saudaramu). Sesungguhnya Allah Penyayang kepadamu.
- TT<sub>2</sub> : Wahai orang-orang yang beriman, janganlah kamu memakan harta sesamamu dengan cara yang batil (tidak benar), kecuali berupa perniagaan atas dasar suka sama suka di antara kamu. Janganlah kamu membunuh dirimu. Sesungguhnya Allah adalah Maha Penyayang kepadamu.

In data excerpt (4), the word *tijārah* in TT1 (the colonial version) is translated as “*perniagaan (jual-beli)*” (trade (buying and selling)) whereas in TT2 (the contemporary version) it is rendered simply as “*perniagaan*” (trade). This difference indicates a strategy of explicitation in the colonial version through the addition of the explanatory phrase “*jual-beli*” (buying and selling) to clarify the scope of meaning. In contrast, the contemporary version omits this explanation, resulting in a more concise rendering that leaves interpretation to the contextual meaning of the verse. Thus, a pattern of de-explicitation occurs, in which previously included explanatory elements are removed without altering the main lexical equivalent.

In addition to patterns of stability and changes in the level of explicitation, the data also reveal transformations in the primary lexical choices used to translate the word *tijārah*. These changes go beyond the addition or omission of explanatory elements and directly affect the selection of different lexical equivalents. The shift from the term “*perniagaan*” to “*perdagangan*” reflects an adaptation to language development as well as a tendency to use terms that are more common in modern economic contexts. Consider the following examples.

- (5) ST : إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورًا  
Fātir [35]:29  
TT<sub>1</sub> : Sesungguhnya orang-orang yang membaca kitab Allah (Qur'an), mendirikan sembahyang dan menafkahkan sebagian rezeki yang Kami berikan kepadanya dengan bersembunyi atau berterang-terang, adalah mereka mengharapkan suatu perniagaan yang tidak akan merugi,  
TT<sub>2</sub> : Sesungguhnya orang-orang yang selalu membaca Kitab Allah (Al-Qur'an), menegakkan salat, dan menginfakkan sebagian rezeki yang Kami anugerahkan kepadanya secara sembunyi-sembunyi dan terang-terangan, mereka itu mengharapkan perdagangan yang tidak akan pernah rugi.
- (6) ST : يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِّنْ عَذَابِ أَلِيمٍ  
Aş-Şaff [61]:10  
TT<sub>1</sub> : Hai orang-orang yang beriman, maukah kutunjukkan kepadamu suatu perniagaan yang akan melepaskan kamu dari siksa yang pedih,  
TT<sub>2</sub> : Wahai orang-orang yang beriman, maukah kamu Aku tunjukkan suatu perdagangan yang (dapat) menyelamatkan kamu dari azab yang pedih?
- (7) ST : رَجُلًا لَا تُلْهِهُمُ تِجَارَةٌ وَلَا بَيْعٌ عَن ذِكْرِ اللَّهِ وَأَقَامِ الصَّلَاةَ وَإِيتَاءَ الزَّكَاةِ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ  
An-Nūr [24]:37  
TT<sub>1</sub> : Beberapa orang laki-laki yang tidak lalai karena perniagaan dan tiada pula karena berjual beli dari mengingat Allah dan mendirikan sembahyang serta memberikan zakat; mereka takut akan hari yang bergoncang segala hati dan pemandangan di waktu itu,  
TT<sub>2</sub> : orang-orang yang tidak dilalaikan oleh perniagaan dan jual beli dari mengingat Allah, melaksanakan salat, dan menunaikan zakat. Mereka takut kepada hari ketika hati dan penglihatan menjadi guncang (hari Kiamat).
- (8) ST : وَإِذَا رَأَوْا تِجَارَةً أَوْ لَهْوًا انفَضُّوا إِلَيْهَا وَتَرَكُوكَ قَائِمًا قُلْ مَا عِنْدَ اللَّهِ خَيْرٌ مِّنَ اللَّهْوِ وَمِنَ التِّجَارَةِ وَاللَّهُ خَيْرُ الرَّازِقِينَ  
Al-Jumu'ah [62]:11  
TT<sub>1</sub> : Apabila mereka melihat perniagaan atau permainan, mereka berlari-lari kepadanya, dan mereka meninggalkan engkau berdiri seorang diri (membaca khutbah). Katakanlah: Apa (pahala) yang disisi Allah, lebih baik dari pada permainan dan dari perniagaan, dan Allah sebaik-baik yang memberi rezeki.  
TT<sub>2</sub> : Apabila (sebagian) mereka melihat perdagangan atau permainan, mereka segera berpencar (menuju) padanya dan meninggalkan engkau (Nabi Muhammad) yang sedang berdiri (berkhutbah). Katakanlah, “Apa yang ada di sisi Allah lebih baik daripada permainan dan perdagangan.” Allah pemberi rezeki yang terbaik.
- (9) ST : وَإِذَا رَأَوْا تِجَارَةً أَوْ لَهْوًا انفَضُّوا إِلَيْهَا وَتَرَكُوكَ قَائِمًا قُلْ مَا عِنْدَ اللَّهِ خَيْرٌ مِّنَ اللَّهْوِ وَمِنَ التِّجَارَةِ وَاللَّهُ خَيْرُ الرَّازِقِينَ  
Al-Jumu'ah [62]:11  
TT<sub>1</sub> : Apabila mereka melihat perniagaan atau permainan, mereka berlari-lari kepadanya, dan mereka meninggalkan engkau berdiri seorang diri (membaca khutbah). Katakanlah: Apa (pahala) yang disisi Allah, lebih baik dari pada permainan dan dari perniagaan, dan Allah sebaik-baik yang memberi rezeki.  
TT<sub>2</sub> : Apabila (sebagian) mereka melihat perdagangan atau permainan, mereka segera berpencar (menuju) padanya dan meninggalkan engkau (Nabi Muhammad) yang sedang berdiri (berkhutbah). Katakanlah, “Apa yang ada di sisi Allah lebih baik daripada permainan dan perdagangan.” Allah pemberi rezeki yang terbaik.

In data excerpts (5) to (9), the word *tijārah* in TT1 (the colonial version) is consistently translated as “perniagaan,” whereas in TT2 (the contemporary version) it shifts to “perdagangan.” This change indicates a lexical transformation through the substitution of semantically related equivalents that nonetheless carry different nuances of usage. The term “perniagaan” tends to represent a more classical and broader form of language, while “perdagangan” is more commonly used in modern economic contexts and appears more specific.

### ***Factors Influencing the Transformation of the Term Tijārah***

The ideology of translation is the main factor behind the differences in the meaning of *tijārah* between the colonial and contemporary eras. In the colonial period, translators tended to adopt an explicit and conservative approach. They maintained older terms such as “*perniagaan*” and often added explanations, for example “buying and selling,” to make the meaning easier to understand for readers who were not yet familiar with Arabic terms. This approach reflects an effort to clarify meaning directly. In contrast, in the contemporary era, translators prioritize a more concise and communicative style. They choose terms that are more commonly used today, such as “*perdagangan*” (“trade” or “commerce”), and reduce the addition of explanatory elements so that the translation feels more natural and efficient. This difference shows that translation is not neutral (Karimova, 2025), but is influenced by the translator’s perspective in conveying meaning to readers in accordance with the needs of their time.

The second factor influencing the transformation of the meaning of *tijārah* is the development of the Indonesian language. Language continuously evolves over time (Perfors & Navarro, 2014), including in the use of economic terminology. The term “*perniagaan*” represents an older form derived from the classical Malay tradition, and thus now appears more archaic or less commonly used in everyday communication. In contrast, the term “*perdagangan*” is more widely used in modern Indonesian and more frequently appears in economic, educational, and media contexts. Therefore, contemporary translators tend to choose the term “*perdagangan*” to make the translation more accessible to present-day readers. This choice also aims to enhance readability and clarity of meaning without the need for additional explanations. Thus, this change is not merely a matter of different word choices, but also a form of adaptation to language development and the need for more effective communication in the modern era.

The third factor influencing the transformation of the meaning of *tijārah* is the socio-historical context. Differences across periods shape how economic terms are understood. In the colonial era, the economic system was relatively simple and not as developed as it is today. Economic terminology was not yet technically differentiated, so a term like “*perniagaan*” was used broadly to refer to various buying and selling activities. In contrast, in the contemporary era, the economic system has become far more complex, encompassing global markets, investment, and various forms of modern financial transactions (Challoumis & Eriotis, 2025; Yufriadi et al., 2024). This condition requires the use of terminology that is more specific, clear, and systematic. Therefore, modern translators tend to choose terms such as “*perdagangan*,” which better align with the development of current economic concepts. This shift reflects a process of rationalization of terminology, that is, the adaptation of language to make it more precise, structured, and relevant to the needs of understanding economics in the modern era.

The epistemological factor of Islamic law relates to how knowledge of the law is understood and constructed, including in the economic sphere. The shift in the meaning of *tijārah* is influenced by how scholars and translators comprehend economic concepts in Islam, as well as the need to adapt legal interpretations to changing times. In the modern context, the term “*perdagangan*” is considered more appropriate because it aligns more closely with today’s complex and structured economic system. The use of this term opens space for *ijtihād*, that is, the effort to interpret legal rulings in order to address new issues. Moreover, this shift in meaning also enables the reinterpretation of *‘aqd* (contracts) so that they can encompass various forms of modern transactions, such as investment and digital business. Thus, Islamic economic law can be more

readily integrated with contemporary economic practices without departing from the fundamental principles of *sharī'ah*. This demonstrates that legal understanding is dynamic and continues to evolve in response to societal needs.

### *Implications of the Transformation for the Understanding and Construction of Islamic Economic Law*

The difference in the use of the terms “perniagaan” and “perdagangan” influences how the concept of *‘aqd* (contract) is understood in Islamic economic law. The term “perniagaan” carries a broader meaning, as it is not limited to the buying and selling of goods but can also encompass various forms of enterprise, such as services, partnerships, and investment. In contrast, the term “perdagangan” tends to be understood more narrowly, referring mainly to the direct exchange of goods. This distinction affects the interpretation of contracts in *fiqh mu‘āmalah*. In Indonesian, *perniagaan* tends to be perceived as a somewhat broader and more classical term, while *perdagangan* is more commonly associated with concrete buying-and-selling activities in contemporary usage. This study, however, only maps these lexical tendencies and does not claim, in a strict legal sense, that one term formally expands or restricts the scope of valid contracts. However, when the term “perdagangan” is used, the understanding of contracts may become more restricted to conventional transactions. Thus, the choice of wording in translation can influence the boundaries and scope of economic practices considered valid within Islamic law.

The concept of *tijārah* in the Qur’an is not limited to economic profit but also carries a spiritual dimension. The term is often used to describe the relationship between humans and God, such as in the notion of “trade with Allah,” which implies reward and goodness (Madani et al., 2025). If *tijārah* is interpreted narrowly as “trade,” the notion of profit tends to be understood only in material terms, such as financial gain. However, if it is understood more broadly as “commerce” or “enterprise,” the concept of profit extends beyond money to include blessings, spiritual rewards, and ethical values in business. This demonstrates that in Islam, profit is not measured solely by economic outcomes but also by moral and spiritual values (Budiman, 2020; Maisuri et al., 2025). Therefore, a broader interpretation of *tijārah* can encourage business practices that pursue not only profit but also uphold honesty, justice, and responsibility.

The choice of *perdagangan* to render *tijārah* therefore suggests a more trade-focused lexical framing for Indonesian readers, whereas *perniagaan* may evoke a wider sphere of economic activity. This article treats these differences as implications for how Qur’anic economic concepts are imagined and communicated in Indonesian, not as proof that Islamic economic law has become more or less flexible in a formal juristic sense. This term is closer to the language used in today’s economic system, making it easier to understand and apply across various contemporary economic practices. By using “perdagangan,” economic concepts in the Qur’an can be more readily connected to developments such as Islamic banking, Islamic capital markets, and digital business. This facilitates practitioners and scholars in interpreting Islamic law so that it remains relevant to current needs. Moreover, the use of more modern terminology also supports the process of *ijtihād* in responding to new forms of transactions that were previously unknown. Thus, the choice of the term “perdagangan” can enhance the flexibility and adaptability of Islamic economic law without abandoning its fundamental principles.

The shift in the meaning of *tijārah* in Qur’anic translations opens space for the construction of contemporary *ijtihād* in Islamic economic law. When the meaning is no longer understood narrowly, scholars have greater opportunity to reinterpret legal rulings in accordance with changing times. This is important as economic practices continue to evolve, including the emergence of modern financial systems, digital businesses, and various new forms of transactions.

With a broader interpretation, the concept of *mu'āmalah* is no longer limited to traditional buying and selling but can also encompass more complex economic activities (Ramadani et al., 2025). Therefore, scholars can expand the scope of legal rulings while remaining within the fundamental principles of *shari'ah*. Moreover, this shift in meaning helps address new issues that are not explicitly discussed in classical sources. Thus, *ijtihad* becomes more dynamic and adaptive in responding to the developments of the modern economy.

## Conclusion

This study shows that the transformation of the term *tijārah* in Qur'anic translations is not singular but follows several patterns. First, a pattern of stability, in which there is no change in meaning, with the continued use of the term “*perniagaan*.” Second, de-explicitation, where additional explanations found in the colonial version are omitted in the contemporary version. Third, a pattern of lexical transformation, namely the shift from “*perniagaan*” to “*perdagangan*.” These changes are influenced by several factors, including translation ideology, language development, socio-historical context, and the epistemology of Islamic law. These factors indicate that translation is not neutral but shaped by the needs of the time and the translator's perspective. The implications of this transformation affect the understanding of Islamic economic law, particularly in the expansion or restriction of the meaning of *'aqd* (contracts), shifts in the concept of profit, the flexibility of law in addressing the modern economy, and the opening of space for contemporary *ijtihad* so that Islamic law remains relevant and adaptive.

This study makes an important contribution by linking Qur'anic translation studies with Islamic economic law. First, it demonstrates that changes in the term *tijārah* are not merely linguistic but also influence how economic concepts in Islam are understood. Second, it enriches translation studies by presenting an analysis of translation ideology in relation to historical context and language development. Third, it contributes to the field of Islamic law, particularly *fiqh mu'āmalah*, by explaining how lexical choices in translation can affect the interpretation of *'aqd* (contracts), the concept of profit, and modern economic practices. Furthermore, this study opens space for the development of *ijtihad* that is more adaptive to changing times. Thus, the findings are not only theoretically significant but also have practical relevance for understanding and developing Islamic economic law in the contemporary era.

This study has several limitations. First, the data are limited to a number of verses containing the term *tijārah*, and therefore do not fully represent the range of meanings found in the Qur'an. Second, the comparison is restricted to two periods—colonial and contemporary—without incorporating a wider range of translation versions or other languages. Third, the analysis focuses primarily on textual aspects and does not deeply engage with practical applications in Islamic economic law. Therefore, future research is recommended to expand the dataset by including more verses and a broader range of translations across different languages. In addition, subsequent studies could examine other economic-related terms in the Qur'an to obtain a more comprehensive understanding. Research may also be developed through an interdisciplinary approach, for example by linking translation studies with actual practices in Islamic economics, so that the findings become more applicable and relevant to the needs of modern society.

## References

- Al-Ashfahani, A. R. (2004). *Mu'jam Mufradat Alfazh al-Qur'an*. Dar Al-Kutub Al-Ilmiyah.
- Ali, A. J., Al-Aali, A., & Al-Owaihan, A. (2013). Islamic perspectives on profit maximization. *Journal of Business Ethics*, 117(3), 467–475. <https://doi.org/10.1007/s10551-012-1530-0>
- Arain, A. W., Madni, A. H., & Aftab, M. A. (2024). The Adverse Impact of Ribā on Society. *International Research Journal of Management and Social Sciences*, 5(1), 355–373. <https://irjmss.com/index.php/irjmss/article/view/249>

- Aravik, H., Hamzani, A. I., & Khasanah, N. (2021). The role of the state in the Islamic economic system: A review of Abbas Mirakhor's thought. *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 7(1), 1-22. <https://doi.org/10.36908/isbank.v7i1.271>
- Azka, M. I., & Sutrisno, A. (2025). Lexical transformation in the translation of cultural terms: A case study of Ayu Utami's Saman. *Leksika: Jurnal Bahasa, Sastra Dan Pengajarannya*, 19(3), 283-294. <https://doi.org/10.30595/lks.v19i3.28105>
- Bilous, N., Diachuk, L., & Dovzhenko, I. (2023). Lexical transformations used while translating English media texts into Ukrainian. *International Humanitarian University Herald. Philology*, 1(59), 172-175. <https://doi.org/10.32841/2409-1154.2023.59.1.39>
- Budiman, B. (2020). Profit Management and Islamic Business Ethics. *International Journal of Islamic Khazanah*, 10(2), 95-104. <https://doi.org/10.15575/ijik.v10i2.12032>
- Challoumis, C., & Eriotis, N. (2025). Evolution of banking systems: A comprehensive historical analysis. *Journal of Contemporary Research in Business, Economics and Finance*, 7(1), 1-22. <https://doi.org/10.55214/jcrbef.v7i1.4245>
- Eshkuvatovna, K. L., & Furkatovna, S. D. (2022). The Analysis of the Usage of Lexical Transformations in the Translation of the Words Expressing the Concept "Hospitality." *European Journal of Life Safety and Stability (2660-9630)*, 16, 101-104.
- Gabdkarimova, G. S., Mukhamadi, K. T., Koksai, D., & Osmanova, Z. (2025). Lexical and semantic transformations in translation (on the Materials of Abai Kunanbayev's Poem). *Eurasian Journal of Philology: Science & Education*, 197(1), 232-243. <https://doi.org/10.26577/EJPh2025197122>
- Hanic, A., & Smolo, E. (2023). Islamic approach to corporate social responsibility: an international model for Islamic banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(1), 175-191. <https://doi.org/10.1108/IMEFM-07-2021-0284>
- Haque, A., & Sajarwa, S. (2025). Transformasi penerjemahan bentuk seksisme dalam novel Pasung Jiwa ke dalam novel Bound. *Diglosia: Jurnal Kajian Bahasa, Sastra, Dan Pengajarannya*, 8(2), 409-422. <https://doi.org/10.30872/diglosia.v8i2.1154>
- Jazil, T., & Firdaus, A. (2024). The concept and practice of integrity, honesty, and fairness in business: Al-Itqan, islamic business value. *Abdelhak Boudjelida Papers & Citations*, 24, 75-102. <https://doi.org/10.52305/OJLG4208>
- Karimova, U. (2025). Can A Translation Ever Be Truly Neutral, or is Every Translation An Act of Interpretation? *Educator Insights: A Journal of Teaching Theory and Practice*, 1(9), 234-241. <https://brightmindpublishing.com/index.php/EI/article/view/1434>
- Kusmila, Febriyarni, B., & Saputra, H. (2022). Telaah Makna Tijarah dalam Al-Qur'an. *Al-Huda: Journal of Qur'anic Studies*, 1(2), 135-160. <https://studentjournal.iaincurup.ac.id/index.php/alhuda/article/view/788>
- Ma'shumah, N. K., Syamsi, A. N., Sianipar, I. F., & Nur, M. R. O. (2022). "Why you gotta be so rude?": The transformation of Indonesian's taboo words into English. *Journal of English Language Teaching and Linguistics*, 7(1), 139-156. <https://dx.doi.org/10.21462/jeltl.v7i1.741>
- Madani, H., Kebbi, A., & Khalid Nainar, S. M. (2025). Lost in Translation-Why an independent institutional identity of Islamic banks failed to emerge? *Business & Society*, 64(2), 379-420. <https://doi.org/10.1177/00076503241255887>
- Maisuri, D. E., Jannah, F., & Kamaroellah, R. A. (2025). Implementation of the Concept of

- Islamic Economic Equilibrium in Tagangser Laok Village: Between Spiritual Aspects and Community Welfare. *Kawanua International Journal of Multicultural Studies*, 6(2), 151–163. <https://doi.org/10.30984/kijms.v6i2.1843>
- Mukminin, M. S. (2025). Transformasi Gramatikal pada Penerjemahan Lirik Lagu Satu Bulan ke dalam Bahasa Arab. *Dualy: Jurnal Pendidikan Bahasa Arab*, 2(1), 29–37. <https://doi.org/10.35905/dualy.v2i1.13023>
- Mukminin, M. S., Alfath, M. H., & Ahmed, A. (2026). Transformation of Terms Ḥārth in Quranic Translation: Comparing Colonial-Era and Contemporary Translations. *Jurnal Studi Al-Qur'an*, 22(1), 35–57. <https://doi.org/10.21009/JSQ.22.1.03>
- Mukminin, M. S., & Muhhit, A. A. (2025). Lexical Transformation of Blender Part Terms Translation in The User Manual. *ReALL-Research on Applied Linguistics and Literature*, 4(1), 19–28. <https://ejournal.unsap.ac.id/index.php/reall/article/view/1898>
- Mukminin, M. S., & Sajarwa, S. (2025). Social Relation Transformation in The Javanese Addresses Expressions Translation into Arabic in Gadis Kretek Novel. *Center of Middle Eastern Studies (CMES)*, 18(1), 131–148. <https://doi.org/10.20961/cmes.18.1.101679>
- Munawwir, A. W. (1997). *Al-Munawwir: Kamus Arab-Indonesia*. Pustaka Progressif.
- Perfors, A., & Navarro, D. J. (2014). Language evolution can be shaped by the structure of the world. *Cognitive Science*, 38(4), 775–793. <https://doi.org/10.1111/cogs.12102>
- Pujianti, K., & Sajarwa, S. (2025). Transformasi Leksikal Penerjemahan Kata-Kata Budaya Jawa ke dalam bahasa Inggris pada Novel Bahasa Indonesia Anak Bajang Menggiring Angin. *Humanis*, 29(3), 368–378. <https://doi.org/10.24843/JH.2025.v29.i03.p09>
- Ramadani, S. R., Kamila, S., Rusliyane, R., Akbar, L. S., & Malik, M. I. (2025). The Concept of Buying and Selling in Muamalah Fiqh: Study of Harmony, Transaction Terms and Prohibitions. *Kawakib: Journal of Multidisciplinary Research*, 2(1), 30–40. <https://doi.org/10.63738/kawakib.v2i1.30>
- Sajarwa, S., Arrasyid, N. D., & Thanh, T. N. (2025). Lexical transformations in the translation of definite and indefinite articles in French sentences into Indonesian. *Indonesian Journal of Applied Linguistics*, 15(1), 251–260. <https://doi.org/10.17509/00fr2514>
- Satria, B., Bahry, S., & Fauzi, F. (2021). Term Tijarah dalam Perspektif al-Qur'an (Studi Tafsir al-Munir). *Thullab: Jurnal Riset Dan Publikasi Mahasiswa*, 1(2), 131–146. <https://ejournal.iainkerinci.ac.id/index.php/thullab/article/view/1453>
- Yufriadi, F., Syahriani, F., & Afifi, A. A. (2024). Trade transformation in the digital era: Agency role, opportunities and challenges. *Al-Imam Journal on Islamic Studies, Civilization and Learning Societies*, 5(1), 13–23. <https://doi.org/10.58764/j.im.2024.5.55>
- Yunus, M. (1969). *Tafsir Qur'an Karim*. Kementerian Agama Republik Indonesia.
- Zailani, M. N., Satar, N. H. M., & Zakaria, R. H. (2022). Maqasid Al-Shariah based index of socio-economic development: A literature review. *The Journal of Muamalat and Islamic Finance Research*, 19(1), 47–62. <https://doi.org/10.33102/jmifr.v19i1.409>