Bulletin of Islamic Research
ISSN (Online): 3031-4526
Received: 10-02-2025, Revised: 15-04-2025
Accepted: 15-05-2025, Published: 10-06-2025
DOI: https://doi.org/10.69526/bir.v3i4.358

From Riba to Zakat: An Analytical Study of Islamic Economic Principles and Their Distinction from Conventional Economics

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Abstract

This research explores the foundational principles and ethical framework of Islamic economics as a distinct paradigm from conventional economic systems. Anchored in Islamic legal and moral philosophy, the study examines core concepts such as the prohibition of riba (interest), the obligation of zakat (almsgiving), the avoidance of gharar (excessive uncertainty), and the requirement for halal (permissible) transactions. Using a qualitative content analysis approach, the research draws on instructional material to identify how these principles are articulated and positioned within Islamic economic thought. The analysis reveals that Islamic economics is not merely a financial model, but a value-based system that emphasizes justice, social welfare, and divine accountability. Unlike conventional economics, which prioritizes utility maximization and market efficiency, Islamic economics centers on moral responsibility, risk-sharing, and ethical profit. The findings highlight the potential of Islamic economics to address contemporary issues, including inequality and unsustainable growth. This study contributes to the literature by offering a structured interpretation of Islamic economics grounded in scriptural sources and pedagogical content. Its originality lies in clarifying the ethical-spiritual foundation of Islamic economics and its relevance in modern discourse on sustainable and equitable economic systems.

Keywords: *Islamic economics; Riba, Zakat; Shariah finance; Conventional economics.*

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Introduction

Islamic economics has gained increasing attention in recent decades as a moral and ethical alternative to conventional economic systems. Rooted in Islamic teachings from the Qur'an and Sunnah, this economic framework integrates spiritual and social values with economic behavior, emphasizing justice, equity, and the collective well-being of society. The growing interest in Islamic finance and ethical investment is driven by widespread dissatisfaction with capitalism's failure to address inequality, environmental degradation, and financial instability [1],[2],[3],[4],[5],[6],[7],[8],[9],[10].

However, despite its growing relevance, Islamic economics remains underexplored in both academic and practical contexts. There is often confusion regarding its core principles and how they differ from conventional economics, especially in terms of implementation and educational dissemination. This research seeks to address those issues by analyzing the foundational concepts of Islamic economics, identifying the ethical and legal underpinnings of its main components—such as the prohibition of riba (interest), obligation of zakat (almsgiving), avoidance of gharar (excessive uncertainty), and emphasis on halal (permissible) transactions—and examining how these principles form a coherent system [11],[12],[13].

While this study does not involve empirical hypothesis testing, it operates under the assumption that Islamic economics presents a viable, ethically grounded alternative capable of addressing both moral and socioeconomic challenges in contemporary society.

The importance of this research lies in its contribution to the academic understanding of Islamic economics, particularly in making its principles accessible through structured educational analysis. It also supports educators, students, and policymakers seeking to implement Islamic values in economic thinking.

Previous studies have laid the groundwork for understanding Islamic economic principles, especially regarding interest prohibition, wealth redistribution, and Islamic banking. However, there remains a gap in the literature concerning how these concepts are presented and internalized through educational tools, Siddiqi [14],[15],[16]

This study applies a qualitative content analysis method to instructional material—specifically, a PowerPoint presentation outlining the fundamentals of Islamic economics. By analyzing this material, the study identifies core themes, aligns them with Islamic legal principles, and offers insights into the conceptual distinctions between Islamic and conventional economics [17],[18].

The scope of the research is limited to the analysis of foundational concepts as presented in educational content, without extending into empirical data or institutional practices. The focus remains on theoretical understanding and pedagogical clarity, offering a structured entry point into Islamic economic thought.

Method

This study employs a qualitative descriptive method to explore the foundational concepts and objectives of Islamic economics. The research is conceptual, aiming to present and analyze key ideas derived from Islamic teachings and the established framework of Islamic economic thought.

Research Design

The research is structured as a conceptual study that focuses on describing normative principles within Islamic economics. It does not involve empirical fieldwork or quantitative analysis. Instead, the approach emphasizes the interpretation and systematic organization of core ideas and values associated with Islamic economic philosophy.

Data Source

The data used in this study are based on the thematic exploration of central concepts within Islamic economics, including definitions, objectives, and ethical guidelines rooted in the Islamic worldview. The study draws from recognized themes such as falah (success), adl (justice), resource ethics, and wealth distribution, which are commonly discussed in the literature of Islamic economics.

Data Analysis

The data were analyzed using qualitative content analysis, with a focus on organizing the conceptual material into coherent thematic categories. Each theme was described in detail to highlight its relevance and interconnection within the broader Islamic economic framework. The analysis was guided by the principles of Islamic epistemology, emphasizing values such as justice, balance, and accountability

Result and Discussion

Conceptual Definition and Objectives

Islamic economics is defined as a science that studies human economic behavior under the guidance of Islamic teachings derived from the Qur’an, Sunnah, and other recognized sources of Shariah. It is not merely an alternative economic system but a comprehensive framework that integrates spiritual, moral, and material dimensions of life. Islamic economics seeks to provide solutions to economic problems while upholding the principles of justice, equity, and social welfare [19],[20].

The primary objective of Islamic economics is to achieve falah—a concept that denotes holistic success and well-being in both the temporal (dunya) and eternal (akhirah) realms. Falah encompasses not only material prosperity but also spiritual and moral development. This ultimate goal differentiates Islamic economics from conventional economic systems, which typically prioritize material utility and profit maximization [21],[22],[23].

In addition to achieving falah, Islamic economics emphasizes several key objectives:

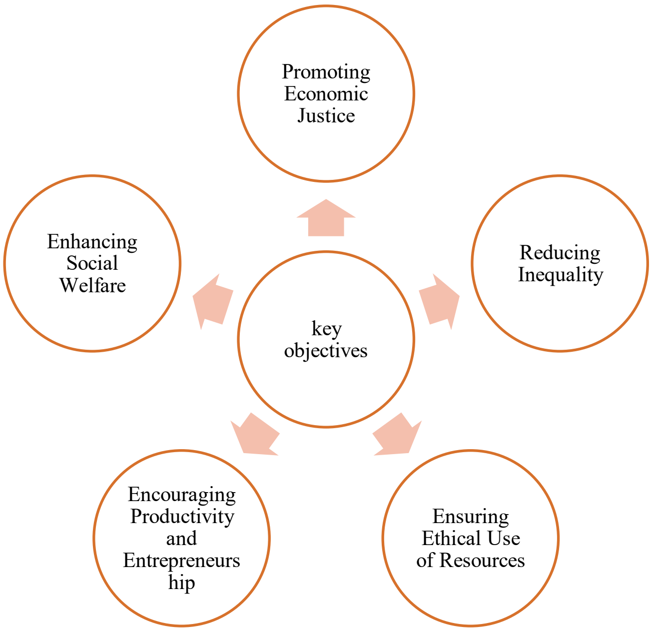

Figure 1. Islamic economics has several key objectives

1. Promoting Economic Justice

Islamic economics emphasizes fairness in economic transactions, the just distribution of wealth, and the elimination of exploitative practices. It strongly opposes riba (interest), gharar (excessive uncertainty), and zulm (oppression), as these lead to social and economic injustice [24],[25],[26].

Qur'anic reference: *"O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful."* Al-Imran (3:130). Hadith reference: "*Give the worker his wages before his sweat dries.*" Sunan Ibn Majah, Hadith No. 2443. These teachings ensure that all economic agents are treated fairly, their rights protected, and justice upheld in financial dealings.

2. Reducing Inequality

Islamic economics promotes mechanisms like zakat, sadaqah, and inheritance laws to ensure a more equitable distribution of wealth. These instruments are designed to prevent wealth accumulation among the elite and uplift the less privileged [27],[28],[29].

Qur'anic reference: *"so that it will not be a perpetual distribution among the rich from among you."* Al-Hashr (59:7). Hadith reference: "*He is not a believer whose stomach is filled while the neighbor to his side goes hungry.*" Sunan al-Kubra, al-Bayhaqi. These measures reflect the social justice mission of Islam, aiming to create a balance between different segments of society.

3. Ensuring Ethical Use of Resources

Islam views humans as khalifah (stewards) on Earth, entrusted with the responsibility to use natural and economic resources wisely and sustainably. Wastefulness (israf) is condemned [30],[31].

Qur'anic reference:

"Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful." Surah Al-Isra (17:27)

The ethical use of resources aligns with Islamic values of accountability and sustainability, discouraging extravagance and encouraging mindful consumption.

4. Encouraging Productivity and Entrepreneurship

Islamic economics encourages lawful (halal) work, trade, and entrepreneurship, as long as they are conducted ethically. Profit-making is permissible and even encouraged, provided it is done without harm or exploitation [32],[33],[34].

Qur'anic reference:

"Allah has permitted trade and forbidden interest." Al-Baqarah (2:275)

The focus is on generating wealth through productive effort, innovation, and mutual benefit, contributing to both personal growth and community development.

5. Enhancing Social Welfare

Islamic economics prioritizes social solidarity through institutions like waqf (charitable endowment), cooperative enterprises, and support for the needy. These practices strengthen communal bonds and economic stability [35],[36],[37],[38].

Qur'anic reference:

"And in their wealth, there is a known right for the needy and the deprived." Al-Dhariyat (51:19)

This reflects Islam's emphasis on takaful (mutual support) and collective responsibility in addressing social issues.

Overall, Islamic economics seeks to establish a balanced and ethical economic system that harmonizes individual aspirations with social responsibilities. It integrates spiritual, moral, and material goals to ensure well-being (falah) in both this world and the hereafter [39],[40].

Core Principles of Islamic Economics

Islamic economics is firmly grounded in moral and legal principles derived from the Qur'an and Sunnah. These principles shape not only the form of economic transactions but also their purpose and ethical integrity. The system prioritizes justice, social welfare, and accountability before God. The following are four of the most foundational principles:

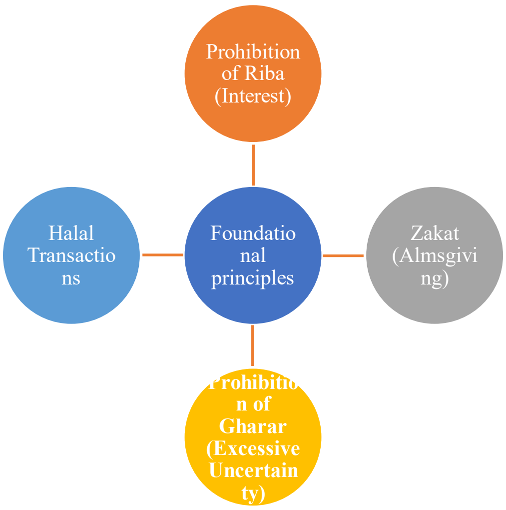

Figure 2. Core Principles of Islamic Economics

1. Prohibition of Riba (Interest)

The prohibition of riba—commonly understood as usury or interest—is one of the most definitive principles in Islamic economics. Islam views interest-based transactions as inherently unjust because they create a system where wealth accumulates without productive effort, leading to exploitation and widening inequality. Instead of earning profit through guaranteed returns, Islamic financial systems emphasize risk-sharing and partnerships, such as mudarabah (profit-sharing) and musharakah (joint venture), where gains and losses are shared equitably [41],[42],[43],[44]. The Qur'an strongly condemns riba in several verses. One of the most explicit is:

"O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful." Ali 'Imran (3:130).

Another powerful verse states:

"Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity... But Allah has permitted trade and forbidden interest." Al-Baqarah (2:275)

These verses make clear that engaging in riba is not merely discouraged—it is a grave sin that disrupts economic justice. Islamic economics thus encourages financial models that are grounded in real economic activity, cooperation, and fairness.

2. Zakat (Almsgiving)

Zakat is a compulsory charitable contribution and one of the Five Pillars of Islam. It serves both a spiritual and economic purpose: purifying wealth and promoting redistribution to reduce poverty and inequality. Zakat is not merely charity; it is a right of the poor over the wealth of the rich, institutionalized as a means of social and fiscal justice [45],[46],[47],[48],[49],[50]. The Qur'an repeatedly emphasizes the importance of zakat alongside prayer:

"And establish prayer and give zakat, and whatever good you put forward for yourselves, you will find it with Allah." Al-Baqarah (2:110). Another verse links the payment of zakat to righteousness:

"Righteousness is... to give wealth, despite love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves..." Al-Baqarah (2:177)

Zakat thus operates not only as a mechanism for economic balance but also as a moral obligation fostering solidarity, generosity, and empathy within the community.

3. Prohibition of Gharar (Excessive Uncertainty)

Islamic economics prohibits gharar, which refers to excessive uncertainty, ambiguity, or deceit in transactions. This includes contracts involving unclear terms, unknown outcomes, or high levels of speculation, such as gambling. The objective is to ensure transparency, trust, and informed consent in economic dealings [51],[52],[53]. The Prophet Muhammad ﷺ said:

"Do not sell what is not with you." (Sunan al-Tirmidhi, Hadith 1232)

In another hadith, he forbade sales involving uncertainty (bay' al-gharar), ensuring that parties understand the subject and outcome of transactions clearly. This principle protects individuals from fraud, reduces disputes, and promotes ethical business practices. It also aligns with Islam's broader objective of maintaining fairness and preventing harm (darar) in economic life [54],[55],[56].

4. Halal Transactions

All economic activity in Islam must be conducted through halal (permissible) means. This principle goes beyond lawful income to include the nature of goods and services exchanged. Industries or products involving alcohol, gambling, pork, prostitution, exploitative labor, and deception are strictly prohibited. This ensures that economic growth and wealth accumulation are in harmony with Islamic ethical standards [57],[58],[59]. Allah commands believers to engage only in lawful and good transactions:

"O you who have believed, eat from the good things which We have provided for you and be grateful to Allah" Al-Baqarah (2:172), and similarly:

"Do not consume one another's wealth unjustly or send it [in bribery] to the rulers so that [they might aid] you to consume a portion of the wealth of others while knowingly [doing wrong]." Al-Baqarah (2:188)

This principle ensures that Muslim economic behavior reflects integrity, compassion, and accountability, not only toward others but ultimately toward Allah.

In summary, these four core principles—prohibition of riba, obligation of zakat, prohibition of gharar, and restriction to halal transactions—form the ethical foundation of Islamic economics. They aim to cultivate an economy that promotes social justice, financial equity, and spiritual well-being while minimizing harm and exploitation. Unlike conventional economic systems, which often prioritize efficiency and profit above all else, Islamic economics insists on aligning economic behavior with moral responsibility and divine guidance [60],[61],[62],[63],[64].

Distinction from Conventional Economics

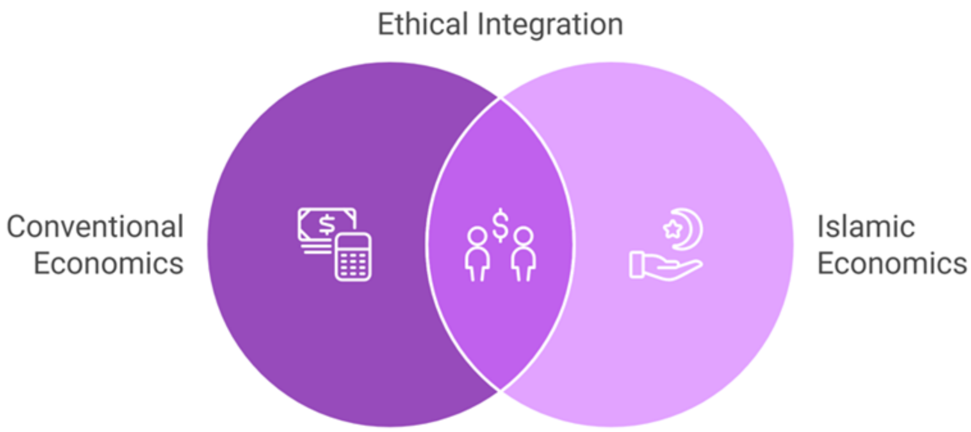

Figure 3. Ethical Integration in Economic Systems

Islamic economics diverges fundamentally from conventional economic systems, not only in operational mechanisms but also in philosophical foundations and ultimate goals. At the heart of this divergence is the role of values. While conventional economics is largely rooted in secular, materialist assumptions, Islamic economics is based on spiritual, ethical, and legal principles derived from Islamic teachings [65],[66],[67].

In conventional economics, the central aim is utility maximization—individuals are assumed to act as rational agents seeking to optimize their self-interest. Economic success is measured by indicators such as gross domestic product (GDP), productivity, and market efficiency. The market is considered a neutral space where prices, supply, and demand regulate behavior. Ethical considerations, if included, are often external to the economic model, treated as optional or secondary concerns [68],[69],[70].

In contrast, Islamic economics integrates ethics directly into the framework of economic activity. It emphasizes divine accountability, moral conduct, and social justice. Individuals are not just consumers and producers; they are vicegerents (khalifah) of God on Earth, entrusted with the responsibility to use resources wisely and equitably. Wealth is seen as a trust (amanah) from Allah, not an absolute right, and must be earned and spent in ways that uphold the common good [71],[72],[73].

This shift from a materialist to a value-based paradigm significantly alters economic priorities. Profit is not forbidden, but it is bound by ethical limits. Economic freedom exists, but it is constrained by Sharia principles—one cannot profit from harm (darar), deception, or exploitation. Thus, Islamic economics allows for private ownership, entrepreneurship, and investment, but within a moral and legal framework that aims to prevent social injustice and environmental degradation [74],[75],[76],[77].

For example, whereas interest (riba) is central to conventional banking as a reward for capital, it is prohibited in Islam due to its exploitative nature. Islamic finance promotes risk-sharing arrangements, such as musharakah and mudarabah, where profits and losses are shared equitably. This fosters a sense of partnership and reduces the systemic risk associated with debt-driven financial models [78],[79],[80],[81],[82],[83],[84].

Moreover, while conventional economics often leaves redistribution to government policy or charity, Islamic economics institutionalizes wealth redistribution through mandatory mechanisms like zakat, inheritance laws, and prohibitions on hoarding. These principles aim to maintain a balanced and harmonious society, preventing the concentration of wealth in the hands of a few.

In summary, the distinction lies not merely in practice but in purpose and worldview. Conventional economics is largely concerned with what is descriptive, predictive, and empirical. Islamic economics asks what ought to be—normative, ethical, and purpose-driven. It seeks to build an economy that serves not only individual interests but the broader goals of justice (adl), compassion (rahmah), and well-being (falah) in both this world and the hereafter [85],[86],[87],[88],[89].

Conclusion

Islamic economics represents a value-oriented alternative to the secular economic systems that dominate the global landscape. Grounded in the principles of justice, equity, and divine accountability, it offers practical tools for managing wealth and resources in an ethical and sustainable manner. The core teachings—such as the prohibition of riba, enforcement of zakat, avoidance of uncertainty, and insistence on halal practices—form a comprehensive ethical foundation for economic life. As the global community continues to confront economic inequality and moral crises in finance, Islamic economics offers timely and relevant insights for creating more just and balanced societies. Further research should explore how these principles are implemented in modern Islamic financial institutions and their impact on socioeconomic development.

Author Contributions

Nahid Ayad: Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration. **Mowafg Abrahem Masuwd**: Methodology, Writing – review & editing, Investigation. **Safa Alrumayh**: Conceptualization, Methodology, Writing – review & editing, Investigation.

Acknowledgement

We would like to express our sincere gratitude to the University of Zawia for its support and encouragement throughout the development of these papers. We are also deeply thankful to the anonymous reviewer whose insightful comments and constructive suggestions significantly contributed to the improvement of our work.

Conflict of Interest

The authors declare no conflicts of interest.

Funding

This research did not receive any financial support.

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