



The Meaning of Tijārah in the Qur'an: A Literary Tafsir Approach to Amīn al-Khūlī

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Abstract

This research aims to examine the meaning of tijārah and the concept of trade in the Qur'an through a literary approach (al-manhaj al-adabī) developed by Amīn al-Khūlī. Using a descriptive qualitative method with a library research design, this study analyzes various primary and secondary sources, such as the Qur'an, books of tafsir, scientific books, journals, and related academic works. The data obtained is processed through the stages of reading, selecting, interpreting, and integrating the findings to produce a comprehensive understanding. The results show that the word tijārah in the Qur'an appears eight times, namely in Surah al-Baqarah/2:16 and 282, an-Nisā'/4:29, at-Tawbah/9:24, an-Nūr/24:37, Fāṭir/35:29, aṣ-Ṣaff/61:10, and al-Jumu'ah/62:11. Based on literary analysis, the term tijārah contains two main meanings: first, trading in the economic sense that involves potential profits and losses; second, spiritual commerce that describes the transactional relationship between man and God, which is metaphorical and always results in eternal benefits in the hereafter. Thus, this study confirms that the Qur'an not only contains the concept of trade in a worldly context, but also uses it as an ethical and spiritual symbol to build religious awareness in humans.

Keywords: Tijārah; Tafsir Sastrawi; Amīn al-Khūlī

Abstrak

Penelitian ini bertujuan untuk mengkaji makna tijārah dan konsep perdagangan dalam Al-Qur'an melalui pendekatan sastra (al-manhaj al-adabī) yang dikembangkan oleh Amīn al-Khūlī. Menggunakan metode kualitatif deskriptif dengan desain penelitian kepustakaan (library research), studi ini menganalisis berbagai sumber primer dan sekunder, seperti Al-Qur'an, kitab tafsir, buku ilmiah, jurnal, dan karya akademik terkait. Data yang diperoleh diproses melalui tahapan membaca, menyeleksi, menginterpretasi, dan mengintegrasikan temuan untuk menghasilkan pemahaman yang komprehensif. Hasil penelitian menunjukkan bahwa kata tijārah dalam Al-Qur'an muncul sebanyak delapan kali, yaitu dalam Surah al-Baqarah/2:16 dan 282, an-Nisā'/4:29, at-Tawbah/9:24, an-Nūr/24:37, Fāṭir/35:29, aṣ-Ṣaff/61:10, dan al-Jumu'ah/62:11. Berdasarkan analisis sastra, istilah tijārah mengandung dua spektrum makna utama: pertama, perdagangan dalam pengertian ekonomi yang melibatkan potensi keuntungan dan kerugian; kedua, perdagangan spiritual yang menggambarkan hubungan transaksional antara manusia dan Allah, yang bersifat metaforis dan selalu menghasilkan keuntungan abadi di akhirat. Dengan demikian, penelitian ini menegaskan bahwa Al-Qur'an tidak hanya memuat konsep perdagangan dalam konteks duniawi, tetapi juga memanfaatkannya sebagai simbol etis dan spiritual untuk membangun kesadaran religius dalam diri manusia.

Kata Kunci: Tijārah; Tafsir Sastrawi; Amīn al-Khūlī

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INTRODUCTION

The Qur'an is a guideline for the life of Muslims which contains various concepts and meanings. Among them is the term *tijārah* which is interpreted as business or trade. Trade is the most important and inseparable part of daily life, buying and selling transactions are almost always carried out by humanity in order to meet the needs of life. Buying and selling transactions are known in the era of ignorant Arab society, generally carried out by barter, which is to exchange one item for another. As man since ancient times has carried out the trading activity contained in the word of Allah:

Because of the custom of the Quraysh, (i.e., their habit of traveling in winter and summer (so as to gain much profit), then they should worship the Lord (owner) of this house (Ka'bah) who has given them food to quench hunger and secure them from fear (QS. Al-Quraish/106:1-4).

Some interpretations explain that the Quraysh were accustomed to doing business in two seasons, hot and cold. In the summer the trade caravans go to Sham and in the winter to Yemen¹. In the Qur'an, the term used for business is "*Al-Tijāratu*" which means to trade or trade.² According to Ar-Raghib Al-Ashfahani *tijārah* means managing capital to make a profit, through the means prescribed in Islamic law. So, in the Qur'an and the opinions of scholars, business is an activity of investing property or capital with the aim of making a profit, but still adhering to the rules that are justified in Islam.³ However, in the midst of the shock of the trade phenomenon, there is negative behavior that ignores trade ethics so that it causes conflicts between others due to legalizing all means in pursuit of large worldly profits, such as vague transactions, forcibly taking the rights of others, gambling, counterfeit brand goods, usury transactions and so on.⁴ For this reason, the Prophet has set several prohibitions on negative business practices that can disrupt the Islamic market mechanism. In order for the market mechanism to run well and provide good for the actors, the value of morality must be upheld. The values of morality that are of concern are healthy competition, honesty, openness and fairness.⁵ Therefore, it is important to study the ethics of trading based on the provisions of Allah which must be done well with consensuality.

In the Qur'an it is stated, "O you who have believed, do not eat your neighbor's property in an unlawful way, except in the form of business on the basis of mutual will among you. Do not kill yourselves. Indeed, Allah is Most Merciful to you" (QS. An-Nisa' (4): 29). According to al-Qurthubi, this verse explains that eating improper property is having property from gambling, fraud, *gasab*, that is, withholding other people's property, money from haram business and others.⁶ Traders should understand that trading is not limited to seeking worldly profits, but most importantly to achieve profit and salvation in this world and the hereafter.

¹ Samsul Munir Amin, *Sejarah Peradaban Islam*, 1st ed. (Jakarta: AMZAH, 2018, n.d.).

² A.W. Munawwir, *Kamus Al-Munawwir Arab-Indonesia Terlengkap* (Surabaya: Pustaka Progresif, 1997).

³ Ar-Raghib Al-Ashfahani, *Al-Mufradat Fi Gharib al-Qur'an* (n.d.).

⁴ Arief Rahman, *Konsep Perdagangan dalam Al-Qur'an*, n.d., 71.

⁵ Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI), *Ekonomi Islam* (PT RajaGrafindo Persada, 2012).

⁶ Lajnah Pentashihan Mushaf Al-Qur'an, *Tafsir Al-Qur'an Tematik*, Edisi Revisi (Kamil Pustaka, 2017).

The Qur'an explains that *the word tijārah* does not only mean worldly but *tijārah* also means ukhrawi. The word *tijārah* in the Qur'an has two meanings, namely trade to Allah (*hablumminallah*) and trade to humans (*hablumminannas*). Worldly trade can gain or lose money, while trade in the hereafter The Qur'an explains that the perpetrator will never lose and will get great profits both in this world and in the hereafter. By doing some worship to Allah such as, reading the Qur'an, establishing prayers, infac, jihad in the way of Allah with wealth and soul.⁷ As in the words of Allah:

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورَ

Indeed, those who recite the Book of Allah (Qur'an), perform prayers, and give some of the sustenance that We bestow upon them in secret and openly, they expect a trade that will never be lost. (Q.S. Fatir/35: 29)

The importance of the study of the phenomenon *of tijārah* in the Qur'an, both its meaning in essence and figuratively and in its context in the worldly and ukhrawi, has encouraged this research to provide a basis for the community in conducting trade so that they continue to pay attention to spiritual aspects and values in Islamic law. This study aims to explore the meaning of the word *tijārah* in the Qur'an with its various derivations. The process of revelation has a context and background of the process of emergence in Arab society which makes the Qur'an inseparable from the process of interaction-communicative in conveying the Divine message⁸. Consequently, the delivery of the language of the Qur'an cannot be separated from the understanding of the Arab people, including the verses that discuss *tijārah*. Based on this, the author chose the literary interpretation of Amīn al-Khūlī as the approach in this study. Amīn al-Khūlī states that an objective understanding of the Qur'an can only be obtained by applying literary approaches and methods that cover two main domains, namely the study of everything that surrounds the Qur'an (*Dirāsah Mā, Hawla al-Qur'ān*) and the study of the Qur'an itself (*Dirāsah Māfī al-Qur'ān*).⁹ Using the literary commentary of Amīn al-Khūlī, the problem raised is *first*, what is the meaning of *tijārah* in the Qur'an? *second*, how is the meaning of *tijārah* in the Qur'an seen from the approach of the literary interpretation of Amīn al-Khūlī? These two formulations of the problem are the reference for research in analyzing the meaning of *the meaning of the Qur'an* from the perspective of the literary interpretation of Amīn al-Khūlī.

Previous research related to *tijārah* in the Qur'an, written by Hasdiah entitled *Al-Tijārah* in the Qur'an (A Study of Thematic Tafsir). The results describe the essence and existence of *al-Tijārah* in the Qur'an and how the application and influence of *al-Tijārah* in human life using the thematic interpretation method.¹⁰ The research of Boni Satria, Samsul Bahry and Fauzi, entitled "Term *Tijārah* in the Perspective of the Qur'an (Study of Tafsir Al-Munir)", his research discusses the terms of *Tijārah* in the Qur'an using the thematic interpretation method.¹¹ Based on previous literature data, research related to the meaning of *tijārah* in the Qur'an from the

⁷ Hamka, *Tafsir Al-Azhar Jilid 2* (31-32, 2004).

⁸ Dini Astriani, *Din Dan Millah Dalam Al-Qur'an (Perspektif Tafsir Amin al-Khuli)* (Lintas Nalar, CV, 2021).

⁹ Dini Astriani, *Din Dan Millah Dalam Al-Qur'an (Perspektif Tafsir Amin al-Khuli)*.

¹⁰ Hasdiah, "Al-Tijarah in the Qur'an (A Study of Thematic Tafsir," Makassar, 2013.

¹¹ Fauzi et al., "Term *Tijārah* Dalam Perspektif Al-Qur'an (Studi Tafsir Al-Munir)," *Thullab: Jurnal Riset Publikasi Mahasiswa*, December 2021.

perspective of literary interpretation of Amīn al-Khūlī has not been found. Therefore, the author is interested in examining the meaning of *tijārah* in the Qur'an with the approach of literary commentary Amīn al-Khūlī with two areas of study, namely, the study of the Qur'an (*Dirāsah Mā, Ḥaula al-Qur'ān*) and the study of the Qur'an itself (*Dirāsah Māfī al-Qur'ān*).

RESEARCH METHOD

This study uses a qualitative-descriptive method with a library research design. This approach was chosen to explore the meaning of the concept of *tijārah* in the Qur'an through the perspective of literary commentary developed by Amīn al-Khūlī. Qualitative-descriptive research is relevant because the focus of research does not lie on empirical measurement, but on the deepening of meaning, analysis of texts, and interpretation of literature sources.¹² The primary data sources of the research consist of the Qur'an, a number of tafsir books with a focus on Tafsir al-Azhar and Tafsir al-Mishbah, Arabic-Indonesian dictionaries, *Mu'jam Mufahras li Alfāz al-Qur'ān*, and the works of Amīn al-Khūlī *Manāhij al-Tajdīd fī al-Nahwī wa al-Balāghah wa al-Tafsīr wa al-Adab*. Secondary data includes scientific books, journal articles, and academic works such as theses that are relevant to the concept of *tijārah* and the theory of literary interpretation.

The data collection technique is carried out through the documentation process, namely reading, recording, classifying, and studying literature that is directly related to *tijārah*-themed verses and the literary interpretation theory of Amīn al-Khūlī. The data collected was then analyzed using the theoretical framework of literary interpretation which includes two main stages, *Dirāsah Māḥaula al-Qur'ān*, which is the study of the external contexts surrounding the Qur'an, and *Dirāsah Māfī al-Qur'ān*, which is the linguistic, stylistic, and structural analysis of the meaning of verses in the Qur'an.¹³ Through these two stages of analysis, this research seeks to produce a comprehensive, objective, and contextual understanding of the meaning of *tijārah* in the Qur'an.

RESULTS AND DISCUSSION

Pengertian *Tijārah*

In the perspective of the Qur'an, the term that is often used for the term business is *al-tijāratu* which means to trade or trade. The word *tijārah* in the Qur'an is mentioned 8 times.¹⁴ The word *tijārah* is the plural form of the word *tajara* consisting of the letters *ta', jim, ra'*. The word *tijārah* in the form of masdar comes from the words *تجر - تجر - يتجر - تجارة - yatraju - tajran - wa tijāratan* meaning to trade or trade.¹⁵ *Tijārah* in terms means using capital that aims to make a profit or buying and selling something to get a profit¹⁶. It is explained in the

¹² Nashruddin Baidan and Erwati Aziz, "Metodologi Khusus Penelitian Tafsir," Yogyakarta: Pustaka Pelajar, 2016, https://www.academia.edu/download/63398842/metodologi_khusus_penelitian_tafsir20200522-16702-k3wv9p.pdf.

¹³ cAbd Hakim Atang MA dan Jaih Mubarak and ROSDA, *Metodologi Studi Islam* (Rosda, 2017).

¹⁴ Fuad Abdul Baqi, *Al-Mu'jam al-Mufahras Li Alfa Zal-Qur'an Al-Karim* (Baeirut: Dar al Fikr, 1987).

¹⁵ A.W. Munawwir, *The Most Complete Arabic-Indonesian Al-Munawwir Dictionary*.

¹⁶ Cut Fauziah, "Al-Tijarah (Trade) in the Qur'an (Comparative Study of Tafsir Jami' Li Ahkam and Tafsir Al-Mishbah," *Journal of At Tibyan* Volume 2 N (n.d.): 77.

Maany dictionary that in general the word *tijārah* means to trade, do business and trade, while according to the Qur'an the word *tajara* means sailing.¹⁷ According to Ibrahim Mustafa, *tijārah* is something that is traded and the management of wealth for profit.¹⁸ According to Imam al-Qurthubi, *tijārah* is an activity of exchanging something in accordance with the law of sharia by avoiding something that is haram.¹⁹ According to Ar-Raghib Al-Ashfahani in *al-Mufradat fi gharib al-Qur'an*, *at-tijārah* means managing capital to make a profit.²⁰ Therefore, business in Islam is a business that is recommended to be carried out in accordance with the guidance of the Qur'an so that the business has the value of worship.

In the Great Dictionary of the Indonesian Language, trade is the activity of buying and selling goods to make a profit.²¹ In economics, trade means an exchange activity based on the attitude of pleasure from both parties.²² It can be said that *tijārah* in the Qur'an does not always mean commerce or commerce in the context of worldly business. However, the Qur'an uses *the word tijārah* in the context of the hereafter.²³

Literary Interpretation of Amīn al-Khūlī

Amīn al-Khūlī's full name is Amin Ibn Ibrahim 'Abd Al-Baqi Ibn Amr Ibn Ismail Ibn Yusuf Al-Khuli. Amīn al-Khūlī was born in Egypt, May 1, 1895-1966 A.D. He was the son of Ibrahim 'Abd Al-Baqi and Fatimah Bint Ali Amir Al-Khuli.²⁴ He was an Egyptian intellectual who began to study the method of literary criticism of the Qur'an.²⁵ Through his work *Manāhij al-Tajdīd*, al-Khuli argues that the interpretation of the Qur'an must pay attention to aspects of language, the context of Arabic culture and moral messages that are appropriate to people's lives.²⁶

Etymologically, tafsir means to reveal (*al-kasyf*), explain and explain difficult meanings.²⁷ Tafsir terminology is the science of understanding the Book of Revelation revealed to the Prophet Muhammad, explaining its meaning and issuing its laws and wisdom.²⁸ Literary interpretation is an effort by commentators in understanding the verses of the Qur'an through a literary approach by paying attention to language marks.²⁹ According to Amīn al-Khūlī, the

¹⁷ *Maany Dictionary Online*, 2024, <https://www.almaany.com/id/dict/ar-id/تجر/>.

¹⁸ Hasdiah, "Al-Tijarah in the Qur'an (A Study of Thematic Interpretation)."

¹⁹ Al-Qurthubi, *Al-Jami' Li Ahkam Al-Quran* (Dar al-Kitab al Arabiyyah, 1967).

²⁰ Ar-Raghib Al-Ashfahani, *Al-Mufradat Fi Gharib al-Qur'an*.

²¹ Compiling Team, *Great Indonesian Dictionary*, (Balai Pustaka, 1994).

²² Achmad Luthfi, *Interpretation of Economic Verses in the Qur'an (Revealing the Meaning of Bai'a and Tijarah in the Qur'an*, Vol. 12 (n.d.): 74.

²³ Muhammad Suma Amin, *Tafsir Ayat Ekonomi Tekst, Translation, and Tafsir*, ed. Amzah (Jakarta, 2018).

²⁴ Muhammad Abdurrasyid Ridlo et al., "The Relationship of Amin Al-Khuli's Interpretation of Fasting in the Quran with Sociological and Psychological Conditions," *Journal of Ushuluddin Science Research* 4 no. 3- (August 2024): 216–17.

²⁵ Habibur Rahman, *Al-Irfan* Vol 1, No 1 (March 2019): 101.

²⁶ Wali Ramadhani, "Amīn al-Khūlī and the Method of Literary Interpretation of the Qur'an," *Journal of At-Tibyan* Vol 2 No.1 (June 2017): 5.

²⁷ Manna Al-Qathan and Aunur Rafiq El-Mazni, Pent, *Introduction to the Study of Qur'an* (409, n.d.).

²⁸ Manna Al-Qathan and Aunur Rafiq El-Mazni, Pent, *Introduction to the Study of Qur'anic Science*.

²⁹ Dini Astriani, *Din and Millah in the Qur'an (Perspective of Literary Tafsir Amīn al-Khūlī)* (Lintas Nalar, 2021).

Qur'an is understood as the highest literary work in Arabic.³⁰ So to understand the message contained in it it is very necessary to have a deep understanding of classical Arabic, including the style of language, metaphor, rhyme and rhythm.³¹

The steps taken in the process of interpreting the Qur'an, namely the study of the Qur'an (*Dirāsah Māḥaula al-Qur'ān*) have two aspects, in the form of special studies and general studies.³² *First*, a special study is a study about the Qur'an that discusses the process of the descent of the Qur'an (*asbabun nuzul*), the process of gathering, development and circulation in Arab society as an object of revelation. *Second*, general studies are the study of the socio-historical aspects of the Qur'an, the cultural, intellectual and geographical situation of Arab society in the seventh century when the Qur'an was revealed.³³ A general study reveals the material and immaterial environmental conditions in the Arabian Peninsula. According to Amīn al-Khūlī, it is impossible for the Qur'an to be studied with a good literary method except after studying the sociological anthropology of the Arabs.³⁴ The study of the Qur'an itself (*Dirāsah Māfī al-Qur'ān*) examines the etymological meaning of the vocabulary and functional meaning of the words that are studied in order to find their meaning and arrange their changes from the time of revelation to the time after in order to find the original meaning.³⁵

Analysis of the Tijārah Approach to the Literary Tafsir of Amīn al-Khūlī

In the Qur'an, the word *tijārah* is repeated 8 times in 7 surahs.³⁶ From these verses, the word *tijārah* has various meanings according to the context of the sentence. The following are the recitations of *tijārah* and the names of surah based on the order of *asbabun nuzul*.³⁷

No	Kata	Surah	Kategori
1.	تِجَارَةٌ	Fathir: 29	Makkiyyah
2.	تِجَارَتُهُمْ	Al-Baqarah: 16	Madaniyyah

³⁰ Habibur Rahman, "Amin Al-Khuli, An Approach to Literary Criticism of the Quran," *Al-Irfan* Vol. 1 No. 1 (March 2019): 110.

³¹ Saniatul Hidayah and Zulfadli, "Contemporary Qur'an Interpretation Thought: A Comparative Study of the Methods of Tafsir Amīn Al-Khūlī and Nashr Hamīd Abū Zayd," *AL-QUDWAH Journal of Qur'an and Hadith Studies* Vol. 2, No. 1 (June 2024): 106, <http://dx.doi.org/10.24014/alqudwah.v2i1.29087>.

³² Wali Ramadhani, "AMIN AL-KHULI AND THE METHOD OF LITERARY TAFSEER FOR QUR'ANIC Amin Al-Khuli And The Method Of Literature's Tafseer For Qur'anic," *Journal of At-Tibyan* Vol 2 No.1 (June 2017): 10.

³³ Wali Ramadhani, "AMIN AL-KHULI AND THE METHOD OF LITERARY TAFSEER FOR THE QURAN Amin Al-Khuli And The Method Of Literature's Tafseer For Qur'anic," *Jurnal At-Tibyan* Volume 2 No.1 (June 2017): 8-9.

³⁴ Amin al Khuli, *Manahij Tajdid Fi al- Nahwu wa al- Balagah wa al- Tafsir wa al-Adab (Qahirah dar al-Ma"rifat* (235, 1961).

³⁵ Habibur Rahman, "Amin Al-Khuli, An Approach to Literary Criticism of the Quran," *Al-Irfan* Vol. 1, No. 1 (March 2019): 116.

³⁶ Muhammad Fuad Abdul Baqi, *Al-Mu'jam al-Mufahras Li Alfa Zal-Qur'an Al-Karim* (Dar al Hadith, 2007).

³⁷ Muhammad Fu'ad 'Abd al-Baqi, *Al-Mu'jam al-Mufahras Li al Fasz al-Qur'anul Karim* (Dar al-Hadis, 1364).

3.	تِجَارَةٌ	Al-Baqarah: 282	Madaniyyah
4.	تِجَارَةٌ	An-Nisa': 29	Madaniyyah
5.	تِجَارَةٌ	An-Nur: 37	Madaniyyah
6.	تِجَارَةٌ	Ash-Shaff: 10	Madaniyyah
7.	التِّجَارَةِ	Al-Jumu'ah: 11	Madaniyyah
8.	تِجَارَةٌ	At-Taubah: 24	Madaniyyah

In the study of the Qur'an, there are several aspects that need to be researched, namely, the asbabun nuzul, the geography of the Arabian peninsula and the socio-culture of the Arab people in general. The limitation on these three aspects is due to the breadth of the study and the difficulty of finding the overall data. Asbabun Nuzul Ayat *Tijārah* Q.S. Fathir (35): 29, Abdul Ghani bin Said ats-Tsaqafi narrated in the tafsir of Ibn Abbas, this verse was revealed in relation to Hushain bin Al-Harits bin Abdul Mutthalib bin Abdi Manaf Al-Quraissy. This verse explains the characteristics of charity that is accepted by Allah.³⁸ Q.S. Ash-Shaff (61): 10-11 It was narrated from Said ibn Jabir, when the verse was revealed, "O you who believe! Will I show you a trade that can save you from a painful punishment." The Muslims said, "If we had known about the form of trade, we would have sacrificed our possessions and our families in His way." Then, the 11th verse was revealed, "that is, you believe in Allah and His Messenger and wage jihad in the cause of Allah." Qatādah narrated this verse He said, "If Allah had not explained and indicated about trade, the Companions would have become discouraged until they found out about it. Then Allah showed them an explanation of the trade."³⁹

Q.S. Al-Jumu'ah (62): 11, At the time of the descent of this verse, Imam Bukharī, Muslim, Aḥmad and at-Tirmizī narrated from Jabir that on Friday when the Prophet (*peace and blessings of Allaah be upon him*) was preaching, a group of merchant caravans suddenly arrived. Then they were greeted with the sound of drums, hearing a noisy noise outside, so the companions and those who were sitting listening to the sermon of the Prophet (*peace and blessings of Allaah be upon him*) could not help themselves, so they finally left the ceremony and there were only twelve people left, among them Abu Bakr and Umar.⁴⁰ Ibn Jarir also narrated from Jabir that, "If the girls get married then they pass by with trumpets and flutes. The people left the Prophet صلى الله عليه وسلم who was preaching and they went towards the girls." This verse comes down about two things at the same time.⁴¹

Q.S. At-Taubah (9): 24. Ali said to several people by name, "Do you not want to migrate with the Messenger of Allah to Medina?" They replied: "We are staying with our brothers, family, and our residence." With this event came Q.S. At-Taubah (9:24) who affirmed that those

³⁸ Ministry of Religion of the Republic of Indonesia, *the Qur'an and its interpretation* (Lentera abadi, 2010).

³⁹ Ministry of Religion of the Republic of Indonesia, *the Qur'an and its interpretation*.

⁴⁰ Ministry of Religion of the Republic of Indonesia, *the Qur'an and its interpretation*.

⁴¹ Imam Suyuthi; translator, Ali Nurdin, *Asbabun Nuzul* (Qisthi Press, 2018).

who love their relatives, family, friends and wealth more than they love Allah and His Messenger and wage jihad in the cause of Allah are threatened with punishment from Allah.⁴²

Geographical Conditions of the Passage

Of the various kinds of peninsulas that stretch, there is no greater size than the Arabian Peninsula, because it is the largest Peninsula on earth. Arab scholars have made the name "Arabian Peninsula" an expression of majaz.⁴³ From internal conditions, the Arabian Peninsula is only surrounded by desert and sand, because conditions like this make the Arabian Peninsula a solid defensive fortress, foreign nations are not allowed to colonize and control the Arabs.⁴⁴ As for the relationship with the outside world, the Arabian Peninsula is located on a continent that has been known for a long time, which brings together land and sea. Northwest of the African Continent, northeast of the European Continent and East of non-Arab nations. Because of such geographical location, the north and south of the Arabian Peninsula became an anchorage for the exchange of religion, art, civilization and trade.⁴⁵

In general, the Arabian peninsula is divided into two parts, namely the central part and the peripheral part. *First*, the central Arabian peninsula, which is a desert area that rarely rains. This led to a small number of inhabitants from the so-called Bedouins. *Second*, the Arabian peninsula on the edge of the fertile land area is relatively small and at the end.⁴⁶ Makkah is one of the cities in the Hijaz region which is the birthplace of Islam in the dry season.⁴⁷ Studying the social conditions of the community is important, because it can find out information about the procedures and views of the community that can affect the pattern of life in society. The Arabs are descended from the Samiyah race and the lineage of the Arabs is divided into *the first* three Arabs al-Bai'dah, which are the Arabs who occupied the Arabian peninsula before Islam came and whose history cannot be traced like Ad, and Thamud. *Second*, Arab Aribah, which is a nation that can still be seen from the origin of the descendants, namely Ya'rub Yasyjub bin Qathan called Arab Qahthaniyah. *Third*, the Arab Musta'rabah nation that comes from the descendants of Isma'il is called Arab Adnaniyah.⁴⁸

In pre-Islamic Arab society, there were various procedures in social life. The population of the Peninsula is divided into two groups, namely the inland Arabs (Bedouins) and the urban Arabs. The Bedouin Arabs were in a small system and wandered from one place to another by living a nomadic life, while the urban Arabs lived in the commercial cities of Makkah and Medina. The city of Makkah is a city that is used as a trade link between the North and the South. The geographical location of the Arabian Peninsula is on the trade route between Syria

⁴² Qamaruddin Shaleh, Dahlan, Dahlan, *Asbabun Nuzul The Historical Background of the Descent of the Qur'anic Verses*, 15th Edition (CV. Diponegoro, n.d.).

⁴³ Amin al Khuli, *Manahij Tajdid Fi al- Nahwu wa al- Balagah wa al- Tafsir wa al-Adab (Qahirah dar al-Ma'rifat*.

⁴⁴ Shaykh Shafiurrahman Al-Mubarakfuri, *Sirah Nabawiyah*, Cet. 1 (Pustaka Al-Kautsar, 1997).

⁴⁵ Shaykh Shafiurrahman Al-Mubarakfuri, *Sirah Nabawiyah*.

⁴⁶ Dini Astriani, *Din and Millah in the Qur'an (Perspective of Literary Tafsir Amin al-Khuli)* (Lintas Nalar, 2021).

⁴⁷ Dini Astriani, *din and millah in the Qur'an (Perspective of the Literary Tafsir Amīn al-Khulī)*.

⁴⁸ Shaykh Shafiurrahman Al-Mubarakfuri, *Sirah Nabawiyah*.

and India which leads to the economic life of trade. In general, Arab people live *nomadic*.⁴⁹ The inland inhabitants had to work harder and were synonymous with livestock, they grazed in fertile valleys (*oases*) because there was fertile water and grass, *oases* were not found in all places in the Arabian peninsula so that *oases* became a struggle for the Arabs who could trigger wars. Their lives are influenced by the geographical location of the Arabian Peninsula, so they are used to living a hard life and prioritizing physical strength. This condition caused the pre-Islamic Arabs to be known as a nomadic people.

The barren condition of the Arabian Peninsula affected its physical form and character. Their physical bumps are big, strong and tough, while their characters are both positive and negative. His positive disposition is, he is generous and brave while his negative disposition is, arrogant, belligerent, drunkard and gambler. Such conditions colored the social life of the people of the Arabian peninsula, until Allah created the Prophet who became *rahmatan lil 'ālamīn*.⁵⁰ The Arab inhabitants of the city are synonymous with trading. Through trade, the Arabs established relations with the Habshites, Syrians, Persians, Egyptians and Romans. This relationship shaped the Arab nation to develop its civilization⁵¹. Trade is the dominant means of meeting the needs of life. Trade routes cannot be controlled unless they are able to control security and peace. Safe conditions in the Arabian Peninsula are in the holy months. Therefore, Arab markets such as Ukaz, Dzul-Majaz, Majinnah and others were opened.⁵²

Study of the Qur'an Itself (*Dirāsah mā fī al-Qur'ān*)

After knowing at a glance the geographical context of the Arabian peninsula and Arab culture, at this stage the author will analyze *the verses of tijārah* in the second step of the theory of literary interpretation of Amīn al-Khūlī, which is to directly study the text of the Qur'an or *Dirāsah Māfī al-Qur'ān*. Amīn al-Khūlī explained that the Qur'an is a holy book that uses Arabic and understanding it needs to use a language approach.⁵³ In the Arabic-Indonesian dictionary by A.W. Munawwir there is the word *tijārah*.⁵⁴ In general, the word *tijārah* means trading or buying and selling among fellow humans. However, the word *tijārah* in the Qur'an has a varied meaning, depending on the context of the verse. Like the meaning of *tijārah* in the Qur'an has the meaning of trading to Allah.

Q.S. Fatir (35): 29 (Makkiyyah) trade that will not lose money

إِنَّ الدِّينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورَ

⁴⁹ Abu Bakar, "The Civilization of Arab Societies Before Islam," *Journal of Islamic Religious Education* Vol 1 No 1 (June 2022): 65.

⁵⁰ Abu Bakar, "The Civilization of the Arabs Before Islam."

⁵¹ Abu Bakar and MA Nahdhatul Wathan, *The Civilization of the Arab Society Before Islam*, n.d.

⁵² Shaykh Shafiyurrahman Al-Mubarakfuri and Translator Kathur Suhardi, *Sirah Nabawiyah*, Cet. 1 (Pustaka Al-Kautsar, 1997).

⁵³ Syihabuddin, M., Manggala, K., Nurkholisoh, S., & Ansharah, I. I, "The Interrelation of Balaghah and Egypt : Study of Amin al-Khuli ' s Thought. Tsaqofiya," *Journal of Arabic Language and Literature Education* 6(2), 406–421 (n.d.).

⁵⁴ A.W. Munawwir, *The Most Complete Arabic-Indonesian Al-Munawwir Dictionary*.

Indeed, those who recite the Book of Allah (the Qur'an), perform prayers, and give some of the sustenance that We bestow upon them in secret and openly, they expect a trade that will never be lost.

The analysis of this verse explains that the word *tijārah* means spiritual connection by performing various worship and obedience to Him and explains the characteristics of the deeds of worship accepted by Allah. The word *lan tabūr* is a form of guarantee to get a profit that will not be lost from ukhrawi trade, in contrast to worldly trade which can contain losses. The meaning of *tijārah* in this verse means a metaphor for trade that will never lose money, namely by reading and understanding the Qur'an, establishing prayers and providing part of the sustenance that Allah has given. With these three capitals, Allah guarantees that this kind of business will not be a loss. Allah promises to always give great profits, one reward is given ten rewards, and even 700 rewards are rewarded.⁵⁵ The word *تجارة* is used in the Qur'an as an expression of the reciprocal relationship between Allah and man. The Qur'an invites people to believe and practice the sharia in all aspects by using the terms trade, buying and selling, profit and loss and so on.⁵⁶

Q.S. Al-Baqarah (2): 16 (Madaniyyah) trade as a test of faith

أُولَئِكَ الَّذِينَ اشْتَرُوا الضَّلَالَةَ بِالْهُدَىٰ فَمَا رَبِحَتْ تِجَارَتُهُمْ وَمَا كَانُوا مُهْتَدِينَ

They are the ones who buy the error with guidance. So, it is not profitable for their business and they are not the ones who get guidance. In the Tafsir of Al-Azhar, this verse contains an explanation that the small heart of every sensible person recognizes that the guidance of Allah brought by the Prophet is true. However, because of the seduction of lust and the deception of Satan, he loses. That's why their business is losing money.

The word *tijārah* means buying and selling activities as the meaning of the verses that have been discussed, *tijārah* in this verse means a metaphor for a person who buys guidance with error.⁵⁷

Q.S. An-Nisa' (4): 29 (Madaniyyah) trading on the basis of consensuality

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

O you who have believed, do not consume your neighbor's property in an unlawful way, except in the form of business on the basis of mutual greed among you. Do not kill yourselves. Indeed, Allah is Most Merciful to you.

In this verse, the word *tijārah* has a relationship with the word *tarāḍhin* which means consensual. This verse explains the prohibition of eating other people's property in a null way such as corruption, fraud, usury, deception and so on, except for trading on the basis of consensual in a halal line.⁵⁸ In this context, the practice of *tijārah* must be carried out with the principles of fairness, honesty and not neglecting worship.

⁵⁵ Hamka, *Tafsir Al-Azhar Juz XXVIII* (Panjimas Library, 2008).

⁵⁶ M. Quraish Shihab, *Tafsir Al-Misbah: Message, Impact and Compatibility of the Qur'an* (Lentera Hati, 2002).

⁵⁷ Hamka, *Tafsir Al-Azhar Volume 1* (National Library of PTE LTD Singapore, 1989).

⁵⁸ Hamka, *Tafsir Al-Azhar Volume 2*.

Q.S. Ash-Shaff (61): 10-11 (Madaniyyah) Trade that is safe from punishment

يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِنْ عَذَابٍ أَلِيمٍ (10) تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ ۚ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ (11) [الصف: 10-11]

O you who have believed! Will I show you a trade that can save you from a painful punishment? (That is) you believe in Allah and His Messenger, and wage jihad in the cause of Allah with your wealth and soul. That's what is better for you if you know.

In this verse the word *tijārah* does not refer to worldly trade, but has a spiritual meaning associated with faith in Allah and His Messenger and jihad in His cause. This relationship of the word *tijārah* changes the meaning of the word that benefits in the form of salvation from punishment. In the tafsir Al-Azhar explains that humans always want profits, especially in trading. So, in this verse Allah gives an offer to the believers that there is a trade that clearly contains profits in this world and in the hereafter in the form of salvation from a painful punishment.⁵⁹ The word *tijārah* in this verse means to do righteous deeds. The Qur'an often uses the word *tijārah* for this meaning, because the motivation for righteous deeds is generally to obtain rewards just like the business that one runs to make a profit.⁶⁰

Q.S. Al-Jumu'ah (62): 11 (Madaniyyah) Keep in mind and perform prayers when doing business

وَإِذَا رَأَوْا تِجَارَةً أَوْ لَهْوًا انفَضُّوا إِلَيْهَا وَتَرَكُوكَ قَائِمًا ۚ قُلْ مَا عِنْدَ اللَّهِ خَيْرٌ مِنَ اللَّهِوِ وَمِنَ التِّجَارَةِ وَاللَّهُ خَيْرُ الرَّازِقِينَ

When they see a trade or a game, they immediately scatter (to) it and leave you (the Prophet Muhammad) standing (preaching). Say, what is on God's side is better than games and commerce. Allah is the best provider.

In this verse, the word *tijārah* has a correlation with the word *lahwun*, which means that games or pleasures juxtaposed with remembering Allah (*dzikrullah*) are negligent. They left the assembly because they heard that there was business and games being played. In fact, what in God's sight is better than games and business. Such trade is not necessarily profitable, while leaving the Apostle to preach is a self-destructive act.⁶¹ In the context of this verse, it provides a lesson and reveals the negative side of worldly *tijārah* if it is not managed properly so that it becomes a trade that neglects people from the worship of Allah.

Q.S. At-Taubah (9): 24 (Madaniyyah) The negligent love of the world of commerce

قُلْ إِنْ كَانَ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ وَإِخْوَانُكُمْ وَأَزْوَاجُكُمْ وَعَشِيرَتُكُمْ وَأَمْوَالٌ اقْتَرَفْتُمُوهَا وَتِجَارَةٌ تَخْشَوْنَ كَسَادَهَا وَمَسْكَنٌ تَرْضَوْنَهَا أَحَبَّ إِلَيْكُمْ مِنَ اللَّهِ وَرَسُولِهِ وَجِهَادٍ فِي سَبِيلِهِ فَتَرَبَّصُوا حَتَّىٰ يَأْتِيَ اللَّهُ بِأَمْرِهِ ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْفَاسِقِينَ

Say, "If your fathers, your children, your brothers, your spouses, your families, the wealth you cultivate, and the business you are worried about, and the place of residence that you prefer more than Allah and His Messenger and rather than wage jihad in His way, wait until Allah brings His decision." And Allah does not guide the wicked.

⁵⁹ Hamka, *Tafsir Al-Azhar Juz XXVIII*.

⁶⁰ M. Quraish Shihab, *Tafsir Al-Misbah: Message, Effect and Compatibility of the Qur'an*.

⁶¹ Hamka, *Tafsir Al-Azhar Volume 10* (Pustaka Nasional PTE LTD Singapore, n.d.).

In this verse, the word *tijārah* indicates that the business that is feared will be regressed and quiet from the market. A business reason is a calculation between profit and loss. Man always wants to make a profit therefore, a trader who loves the world more to trade will make him neglect to worship and it is a form of test from Allah.⁶² So in a life surrounded by the branch of worldly love, only one path should be taken, because if the way of Allah is not smooth in the world, then everything that is loved is meaningless.

All the previous verses refer to the word *تجارة* which means trade. The word *لَنْ تَبُورَ* consists of *لَنْ* which is a nafi letter used to negate something. In Indonesian, it is matched with not. *تَبُورَ* form fi'il muḍāri' present or future form verbs. *Tabur* comes from the word *bawār* in the singular form of isim and masdar from the word *būra*, plural *al-bur* means destroyed, loss and barren earth. According to Ibn Ka-Shir, *al-bawār* is destruction.

The word *لَنْ تَبُورَ* that accompanies the word *tijārah* in the Qur'an is called *dirāsah mā fī analysis of the Qur'an* (analysis of the text of the Qur'an). If it is associated with *the dirāsah mā ḥaul of the Qur'an*, it is drawn in the context of the Islamic period in Makkah. The word *tijārah* is related, because the focus of the Qur'an has not reached explaining the concept of trade to Allah which is ukhrawi. Then the word *tijārah* in surah al-Fathir verse 29 is associated with the word *lan tabūr*, where the word *lan tabūr* means there will be no loss which explains that there is a trade with Allah that has ukhrawi value that will never lose. After looking at *the verse of tijārah* that has been mentioned in the discussion, the author sees that *tijārah* generally means trade in worldly material terms and if it is related to the context of Makkah, it can be concluded that the focus of the Qur'an is to provide an explanation that there is a trade to Allah that has ukhrawi value which explains the concept of trade that brings profits that will not be lost and salvation in this world and the hereafter.

CONCLUSION

From the results of the research, it can be concluded that the word *tijārah* does not only mean trade to humans with worldly value, but also means trade to Allah of ukhrawi value with faith, pious deeds, almsgiving, and merit. The word *tijārah* in general in the Qur'an has the meaning of buying and selling or trading where trade consists of two forms, first, trade that is generally known in the form of relationships with humans who can gain profit or loss, second, trade with Allah which never loses and forever gains and safety in carrying out trade in accordance with Islamic law. The author hopes that the next research can take other main themes and apply them in the theory of literary interpretation of Amīn al-Khūlī.

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⁶² Hamka, *Tafsir Al-Azhar* Juz XXVIII.

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