

The Concept of Economic Balance in the Quran: An Interpretation of the Verse Prohibiting Exploitation

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ABSTRACT

This study aims to explore the concept of economic equilibrium in the Qur'an, focusing on the interpretation of verses prohibiting exploitation, such as exploitation, oppression in trade, and the obligation to act justly. The research employs a qualitative descriptive-analytical approach through a literature study, with primary data consisting of relevant Qur'anic verses (QS. Al-Baqarah: 275-279, QS. Al-Mutaffifin : 1-3, QS. An-Nisa : 135) analyzed using authoritative interpretations. The findings indicate that the Qur'anic prohibition of exploitation not only provides moral guidance but also practical solutions to address modern economic inequalities, such as prohibitions on exploitative exploitation, market manipulation, and hoarding. The concept of economic equilibrium in the Qur'an emphasizes justice, equitable wealth distribution, and social responsibility. This study concludes that Islamic economic values based on Qur'anic teachings offer effective solutions to global economic challenges by creating a fairer, sustainable, and Sharia-compliant economic system.

Introduction

In the modern world, economic inequality and exploitation practices are among the most pressing issues to be addressed (Barner et al., 2014). This phenomenon is seen in various forms of economic injustice, such as unequal distribution of wealth, detrimental usury practices, monopolies that dominate the market, and exploitation of labor that often goes unnoticed (Ihwanudin et al., 2024) . This imbalance not only affects individuals, but also has a broad impact on the social, political, and economic stability of a country. This kind of situation shows a serious deviation from the principles of economic justice that are the basis of human welfare.

The Qur'an has become the main source of Islamic teachings that provide comprehensive guidelines in building a just and sustainable economic system (Helmy Syamsuri, Abdul Wahab, 2024) . The concept of economic balance taught in the Qur'an emphasizes the importance of justice, equal distribution of wealth, and social responsibility in every economic activity (Permana & Nisa, 2024) . One of the main

elements of these teachings is the prohibition of exploitation in its various forms, which includes the prohibition of usury, injustice in trade, and the obligation to be fair to all parties (Ghofur, 2016). The verses of the Qur'an that discuss exploitation not only emphasize moral values but also provide practical guidance in overcoming the various economic challenges faced by society today. The solutions offered include the principles of justice, fair distribution of wealth, and the prohibition of detrimental practices, such as usury and hoarding of wealth, in order to realize a sustainable social and economic balance.

However, studies on the concept of economic balance in the Al-Qur'an and its application to contemporary economic problems are still relatively minimal. Research conducted by (Nalling et al., 2022), (Sya'diah, 2021), (Rahayu et al., 2019), and (Susanto & Manara, 2017) discusses economic growth in general. The research conducted (Malik Akbar et al., 2023), (Sodikin, 2023), focused on studying economic balance based on the Koran and Hadith. However, an in-depth exploratory study regarding the prohibition of exploitation in the Al-Qur'an, both in terms of historical context and its relevance in modern situations, is very necessary to bridge normative teachings with currently developing practical needs. This study aims to explore the concept of economic balance offered by the Koran, with a focus on the interpretation of verses that prohibit exploitation. Apart from that, this study also aims to explore the contribution of these teachings in providing solutions to global economic challenges.

The research problem that is the basis of this study includes how the Qur'an defines the concept of economic balance through the prohibition of exploitation and how the interpretation of these verses can be applied to answer the problem of exploitation in the modern economic system. To answer this problem, this study will analyze a number of relevant verses of the Qur'an, such as the prohibition of usury in QS. Al-Baqarah: 275-279, justice in trade in QS. Al-Mutaffifin : 1-3, and the command to act fairly in QS. An-Nisa : 135. The interpretation of the Ministry of Religious Affairs of the Republic of Indonesia will be used to enrich the analysis of this study.

This study aims to provide a deeper understanding of the principles of economic balance in the Qur'an, as well as the relevance of the prohibition of exploitation to today's economic challenges. In addition, this study is also expected to produce practical recommendations for integrating the teachings of the Qur'an into the modern economic system. Thus, this study not only contributes to the development of Islamic economics, but also becomes an important reference for policy makers in formulating fairer and more sustainable economic policies.

As a theoretical basis, this study refers to the concept of economic balance in Islam which is centered on justice, prohibition of exploitation, and equitable distribution of wealth. From an Islamic perspective, economic balance is not only about financial stability, but also includes spiritual and social well-being (Sucipto et al., 2023). Exploitation in its various forms is considered contrary to Islamic values because it

creates injustice that is detrimental to both individuals and society (Huda, 2023). Therefore, the prohibition of exploitation in the Qur'an must be understood as part of an effort to create harmony between worldly needs and noble moral values.

With a comprehensive approach, this study is expected to provide significant contributions to Islamic economic literature, as well as become a guideline for Muslims in facing global economic challenges. This study also opens up opportunities for further, more in-depth studies on the implementation of the teachings of the Qur'an in overcoming various complex economic problems in the modern era.

Method

This study employs a qualitative approach with a descriptive-analytical method aimed at exploring the concept of economic balance in the Qur'an and formulating applicable solutions to contemporary economic challenges. This method was chosen because it aligns with the research objective, which requires an in-depth understanding of the normative text, namely the Qur'an, and its relevance to modern economic realities. This research is categorized as library research since its primary data sources consist of verses from the Qur'an related to the prohibition of economic exploitation, such as QS. Al-Baqarah: 275-279, QS. Al-Mutaffifin: 1-3, and QS. An-Nisa: 135, as well as secondary data from authoritative commentaries like the Ministry of Religious Affairs' Tafsir, Tafsir Ibnu Kathir, and Tafsir Al-Mishbah by Quraish Shihab. Other secondary sources include references to contemporary Islamic economic literature that address the issues relevant to this study.

The data collection technique is carried out through document studies or literature reviews in a systematic manner. The researcher first identifies the relevant data sources, specifically verses from the Qur'an that discuss economic exploitation. Subsequently, an in-depth examination of authoritative Qur'anic commentaries is conducted to comprehensively understand the meaning and content of these verses. The interpreted findings are then contextualized with contemporary economic realities by examining additional references such as scientific journals, books, and economic reports that discuss global economic challenges, including economic inequality, exploitation through *riba*, hoarding (*ihtikar*), and unfair trade practices.

Data analysis in this study uses content analysis with a thematic exegesis (*tafsir maudhu'i*) approach. The analysis process begins with classifying Qur'anic verses relevant to the research theme, namely economic exploitation and the principle of economic justice. Subsequently, these verses are interpreted through an examination of commentaries from various credible sources to gain a comprehensive understanding. After interpreting the meaning of the verses, the findings are contextualized with modern economic conditions to determine their relevance. At this stage, the researcher attempts to formulate Islamic economic principles based on the Qur'an as practical solutions to contemporary economic challenges.

The validation of data in this research is conducted through source triangulation, which involves comparing data from various credible sources. The Qur'anic

commentaries used are derived from both classical and contemporary authoritative works to ensure the accuracy of the verses' meanings. Additionally, references to Islamic economics from prominent Islamic economic scholars and contemporary economic data, such as scientific research and recent reports, are employed as supporting and comparative material in the analysis process. The validity of this research is maintained through the credibility of the data sourced from trusted references, the reliability of data directly derived from the Qur'an as the primary text, and the use of widely recognized commentaries in the academic field.

The findings of this study are expected to possess transferability, offering a conceptual contribution to proposing economic solutions that align with Islamic principles. The validity of these findings is further confirmed by linking the formulated Islamic economic principles with existing Islamic economic theories, thereby strengthening the foundation of the analysis. Thus, this study not only explores the concept of economic balance in the Qur'an but also provides applicable solutions relevant to addressing contemporary economic challenges.

Results and Discussion

A. Economic Balance in Islamic Economics

Economic balance in Islamic economics is one of the fundamental concepts that aims to create harmony and justice in economic activities. This concept not only includes material dimensions, such as financial well-being, but also spiritual and social dimensions. In the Islamic view, economic balance is an effort to ensure that the needs of individuals, society, and the state can be met fairly, without causing extreme social inequality (Abdurrahman & Mondika, 2023). The ultimate goal is to create a life full of blessings and sustainability, in line with sharia principles.

1. Definition of Economic Balance in Islam

In Islam, economic balance means creating harmony between three main aspects, namely individual needs, community needs, and the role of the state (Nisrina et al., 2024). This harmony is realized through equitable distribution of wealth, elimination of social disparities, fulfillment of basic community needs, and wise management of resources (Kalsum, 2018). Islam views that the resources in the world are a mandate from Allah SWT to humans. (Usman et al., 2023). Therefore, its use must be responsible, fair, and provide maximum benefits to all creatures.

Economic balance also includes other aspects such as wealth distribution that is not only oriented towards individual ownership, but also ensures that society as a whole can feel the benefits. For example, instruments such as zakat, infaq, and waqf are used to distribute wealth from the rich to the less fortunate, so that there is no detrimental economic inequality.

2. The Basis of Economic Balance in Islam

Islam provides a strong foundation of values to realize economic balance. One of its main values is tauhid or the oneness of Allah, which is the basis of all economic activities. Tauhid teaches that every human being is responsible to Allah for what they do in the world including in economic activities. Therefore, every economic action must be in accordance with sharia rules and aim to achieve Allah's (Melati Julia Roikhani, 2022).

Islam emphasizes the principle of justice. Justice in economics means giving rights to everyone according to their needs and preventing exploitation or injustice. In the Islamic economic system, justice is realized through the prohibition of usury, exploitation, and hoarding of wealth. Thus, no party feels disadvantaged in economic activities (Santoso, 2016).

Another principle that is the basis is *maslahah*, which is to ensure that all economic activities bring maximum benefits to individuals and society (Bank Indonesia and KNKS, 2022). *Maslahah* does not only refer to material benefits, but also includes social, spiritual, and environmental benefits. In this case, instruments such as *zakat*, *infaq*, and *waqf* play an important role in distributing economic benefits widely.

3. Principles of Economic Equilibrium

Islam teaches that economic balance must encompass various dimensions, including the relationship between the world and the hereafter. This balance means that although humans are encouraged to seek a living and try to fulfill their needs in the world, they must also prepare themselves for the afterlife. In practice, every economic activity must be intended as a form of worship to Allah, so that it does not only pursue material gain but also blessings.

Another balance taught by Islam is between the interests of the individual and society. Islam recognizes the right of individuals to own wealth, but its use must not conflict with the interests of society. Wealth must be used for beneficial purposes, such as helping others through *zakat*, *infaq*, or *waqf*. Islam also prohibits practices that are detrimental to society, such as monopolies or hoarding of goods.

Equal distribution of wealth is also an important principle in the balance of Islamic economics. Through mechanisms such as *zakat* and the prohibition of usury, Islam seeks to prevent the accumulation of wealth in the hands of only a few people. In Islam, wealth must circulate and benefit all levels of society, so that there is no social inequality that damages harmony.

Islam emphasizes the importance of maintaining a balance between economic development efforts and environmental preservation. As caliphs on earth, humans are entrusted with maintaining the sustainability of nature. Therefore, every economic

activity must consider its impact on the environment, ensuring that such actions do not damage the ecosystem or disrupt its balance.

4. Instruments of Economic Balance in Islam

To realize economic balance, Islam provides various instruments that can be used. One of the main instruments is zakat, which is an obligation for Muslims who are able. Zakat functions as a mechanism for redistributing wealth in which some of the wealth of the rich is given to the less fortunate (Suhartono et al., 2024). In addition to zakat, there are also infaq and sedekah, which are voluntary but have a major impact on reducing social inequality.

Waqf is also an important instrument in Islamic economics. Through waqf, assets owned by individuals can be used for public interest, such as building schools, hospitals, or other public facilities. The results of waqf assets can be used sustainably to help the community without reducing the value of the assets themselves. In addition, Islam prohibits practices that damage economic balance, such as monopolies and hoarding of goods (Wahyuni, 2016). These practices are considered detrimental to society because they cause market distortion and create injustice.

In terms of fiscal and monetary policy, Islam also provides clear guidance. For example, the government must ensure that the management of state finances is carried out in accordance with sharia principles, including the prohibition of usury and the use of a profit-sharing system. The government is also responsible for managing the baitul mal, an institution that functions as a center for public financial management in Islam.

Economic balance in Islamic economics is a comprehensive and comprehensive concept. This concept not only aims to create material well-being, but also to ensure justice, sustainability, and blessings in life. With the foundation of values such as monotheism, justice, and maslahah, Islam offers a unique and solution-oriented economic system to overcome modern economic challenges, such as social inequality and environmental damage. If implemented properly, Islamic economics can be a model that benefits individuals, society, and the world as a whole.

B. Analysis of the Verses of the Qur'an on Exploitation in Islamic Economics

Exploitation in economics is an act that is contrary to Islamic teachings, because Islam emphasizes justice, equality, and balance in life, including in economic activities (Suwadnyana et al., 2024). The Qur'an provides clear guidance to prevent practices that harm others, such as oppression, manipulation, and injustice.

One of the relevant verses is QS. Al-Baqarah: 188 *“Do not consume your wealth among yourselves by wrongful means, nor bring it to the judges with the intention that you may consume some of the wealth of others sinfully, while you know.”* This verse strictly forbids consuming other people's wealth by wrongful means. This verse reminds

Muslims not to use deception, manipulation, or unfair laws for personal gain. In an economic context, this includes corruption, usury, monopoly, or exploitation of labor, all of which are detrimental to the weaker parties.

Apart from that, QS. Al- Mutaffifin: 1-3 *"Woe to those who cheat (in measuring and weighing)! (They are) people who, when they receive a measure from someone else, they ask for it to be fulfilled. (On the contrary,) when they measure or weigh for others, they give less."* This verse warns about the dangers of cheating in measuring and weighing. This verse is very relevant in the context of trade, where honesty is a primary principle. Dishonesty in transactions is a form of exploitation that often taken for granted, but can actually have a big impact on social and economic balance.

Islam also calls for balance in managing assets, as mentioned in the QS. Al-Isra':26-27 *"Give close relatives their due, (also to) the poor, and those on a journey. Do not squander (your wealth) wastefully. Indeed, the spendthrifts are the brothers of Satan, and Satan is ungrateful to his Lord."* This verse commands to give rights to those in need, such as close relatives, the poor, and travelers, and prohibits wasteful behavior. Wastefulness is not only detrimental individuals, but also often causes exploitation of resources or people for unsustainable profit.

One of the most explicit forms of exploitation prohibited in the Qur'an is usury, as explained in Surah Al-Baqarah: 275 *"Those who consume usury will not be able to stand except as one who staggers because of a devil possessed by him. That is because they say that trading is like usury. But Allah has permitted trading and forbidden usury. Whoever receives a reminder from his Lord (regarding usury), then he desists until what he has earned becomes his and his affair is with Allah. Whoever repeats (usury transactions), those are the people of the Fire. They will abide therein forever ."* Usury is a practice that exploits the weak by charging them high interest rates that burden them. The Qur'an firmly condemns this practice because it creates social injustice and upsets the balance in society.

Islam also wants a fair distribution of wealth, as reflected in the QS. Al- Hasyr : 7 *"Whatever (wealth obtained without war) that Allah bestowed on His Messenger from the inhabitants of several countries was for Allah, the Messenger, relatives (Rasul), orphans, the poor, and people who were on a journey. (So) so that wealth does not only circulate among the rich among you. Accept what the Apostle gives you. Leave what he forbids you. Have faith in Allah. Indeed, Allah is very severe in punishment."* This verse states that wealth should not only circulate among the rich. This shows that exploitation in the form of accumulation of wealth by a few people is very contrary to Islamic principles. Islam teaches the importance of redistribution of wealth to ensure shared prosperity and prevent social inequality.

From various verses of the Qur'an , it can be concluded that Islam teaches the principles of a just economy, oriented towards humanity, and maintaining balance. Any form of exploitation, whether against individuals, communities, or natural resources, is

not in accordance with the values taught in Islam. On the contrary, Muslims are taught to create an economic system that prioritizes justice, mutual benefit, and social balance. The main goal of this teaching is to create a harmonious, prosperous society, and ensure that every individual obtains their rights without any party being harmed.

C. Interpretation of Verses Regarding the Prohibition of Exploitation

Economic exploitation is a fundamental problem that is often the main cause of social and economic injustice in society. In Islam, this practice is considered contrary to the core values taught in the Qur'an, such as justice, balance, and respect for human rights. The Qur'an strictly forbids all forms of injustice, including oppression, manipulation, and fraudulent acts that harm individuals or groups.

Islamic principles not only regulate the relationship between humans and God, but also the relationship between humans in social, political, and economic aspects. Islam offers clear guidance to prevent exploitation and create an economic system based on justice, sustainability, and mutual benefit, in order to realize the welfare of all humanity.

1. Prohibition of Exploitation and Oppression

Exploitation and oppression in all its forms are acts that are strongly condemned in Islam. The Qur'an firmly reminds mankind to stay away from actions that harm others for personal gain. One of the relevant verses in discussing this is QS. Al-Baqarah: 188

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Meaning: *“Do not consume your property among yourselves unjustly, nor bring it to the judges with the intention that you may consume some of the property of others sinfully, while you know.”* (QS. Al-Baqarah: 188)

Based on the Tafsir of the Ministry of Religion of the Republic of Indonesia, at the beginning of this verse, Allah forbids using or using other people's property in an unauthorized way. The term "eat" here means "to utilize" or "to use," as is commonly used in Arabic and other languages (Lajnah Pentashihan Mushaf Al-Qur'an, 2011, p. 281). Meanwhile, "vanity" refers to all methods that are not in accordance with the legal provisions established by Allah.

Scholars of interpretation mention various things that are included in this prohibition, including:

1. Eating usury money.
2. Receiving property without any right to receive it.
3. Intermediaries who commit fraud against buyers or sellers.

Next, in the second or final part of the verse there is a prohibition on bribing a judge with the aim of obtaining part of another person's property illegally, either through bribery, false oaths, or false testimony. The Messenger of Allah (saw) said which means: *“Indeed, I am a human being and you have come with a case for me to settle. Perhaps there is one among you who is more eloquent so that I win him, based*

on the reasons I hear. So whoever gets a legal decision from me to obtain a share of his brother's property (which is not his right) then he takes the property, then this means that I give him a piece of hellfire" (Hearing this statement) both of them cried and each said. I am willing to give up my share of the property for my friend. Then the Messenger of Allah (saw) ordered, "Go both of you with a sense of brotherhood and draw lots and make your respective shares lawful according to the results of the draw." (Narrated by Malik, Ahmad, al -Bukhari, Muslim, and others)

From these verses and hadiths, we can learn that honesty and justice are important foundations in community life. Islam strictly prohibits all forms of exploitation and oppression, and instills a sense of responsibility to maintain harmonious social relations. By adhering to these values, humanity can create a life full of blessings and avoid losses in this world and the hereafter.

2. Justice in Weights and Measures

Exploitation in transactions is one form of injustice that often occurs in society. This can be seen from fraudulent practices, such as reducing weight, manipulating size, or lowering product quality without the buyer's knowledge. This kind of behavior not only harms other parties, but also violates the principle of justice that is the core of Islamic teachings, as explained in QS. Al- Mutaffifin : 1-3 as follows:

وَيْلٌ لِّلْمُطَفِّفِينَ الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَإِذَا كَالُوا لَهُمْ أَوْ وَزَنُوا لَهُمْ يُخْسِرُونَ ۗ

Meaning: 1. "Woe to those who cheat (in measuring and weighing)" 2. "(They are) those who, when they receive a measure from someone else, they ask for it to be fulfilled" 3. "(Conversely,) when they measure or weighing for others, they subtract " (QS. Al- Mutaffifin : 1-3)

According to the Tafsir of the Indonesian Ministry of Religious Affairs, on the Day of Judgment, those who cheat in measuring and weighing will face great punishment and humiliation. Allah gave a stern warning to the perpetrators of this cheating, especially those who occurred in the markets of Mecca and Medina at that time.

One story mentions a man named Abu Juhainah in Medina. She used two types of measuring tools: a large measure to buy agricultural products such as wheat or dates from farmers, and a small measure when selling them to others. This practice reflects greed because it prioritizes personal gain even though it harms others. The Prophet Muhammad (saw) gave a strong warning against such actions in several hadiths.

خَمْسٌ بِخَمْسٍ مَا نَفَضَ قَوْمَ الْعَهْدِ إِلَّا سَلَطَ اللَّهُ عَلَيْهِمْ عَذُوبَهُمْ وَمَا حَكَمُوا بِغَيْرِ مَا أَنْزَلَ اللَّهُ إِلَّا فَشَا فِيهِمُ الْفَقْرُ، وَمَا ظَهَرَتْ فِيهِمُ الْفَاجِئَةُ إِلَّا فَشَا فِيهِمُ الْمَوْتُ، وَلَا طَفَّفُوا الْمِكْيَالَ إِلَّا مُنَعُوا النَّبَاتَ وَ أَخَذُوا بِالسِّيْتِينَ، وَلَا مَنَعُوا الرِّكَاعَةَ إِلَّا حَبَسَ عَنْهُمْ الْقَطْرُ
(رواه الطبراني عن ابن عباس)

"There are five things that will bring five consequences in return: If a people breaks their promise, Allah will give power to the enemy over them. If a people

decides matters with laws that are not based on God's provisions, poverty will spread among them. If adultery becomes a widespread habit, then an epidemic of death will spread among them. If they cheat in weights and measures, their crops will decrease and the dry season will hit. And if they are reluctant to pay zakat, they will be punished by stopping the rain, resulting in a long drought." (History of Tabrani from Ibn Abbas)

In verses 2-3, Allah describes the behavior that characterizes the inhabitants of Hell. They are individuals who want to get a full measure or weight when buying to avoid loss, but when selling, they actually reduce the measure or weight. Such actions are categorized as major sins because they include taking other people's property without permission or consent. Allah strictly forbids this behavior, as stated in His word.

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

Meaning : " *And do not You Eat treasure among You with a false way .* " (QS. Al-Baqarah 188)

Measurement in this context refers to various types of measurements and scales commonly used in buying and selling activities, which are related to reducing the rights of others. Nowadays, there are many detrimental reduction practices, such as selling gas cylinders with contents that do not meet standards, reducing the amount of gasoline sold, or reducing the size of cloth that buyers should receive. One form of reduction that is very detrimental and dangerous is corruption, which occurs when someone reduces project funds for personal gain or lowers the quality of materials by replacing them with cheaper materials.

This verse reminds mankind to avoid actions that harm others, because the negative impacts are very severe both in this world and in the hereafter. Allah also reminds His people to always fulfill and perfect the measure, as stated in His word in the following verse.

وَأَوْفُوا الْكَيْلَ إِذَا كُنْتُمْ وَزَنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

Meaning : " *Perfect the measure when you measure and weigh with the correct scales. That is the best and the best result.* " (QS. Al Isra' 35)

Injustice in transactions often occurs through reducing the measurement, weight, or quality of the product to the detriment of others. This kind of practice violates the principle of justice in Islam and is strongly warned in QS. Al- Mutaffifin : 1-3, which condemns those who cheat in the weights and measure. The threat of punishment is also mentioned, both in this world and in the hereafter.

An example of cheating during the time of the Prophet was the practice of Abu Juhainah in Medina who used large measurements when buying and small when selling. The Prophet Muhammad SAW warned that this fraudulent behavior could lead to a long drought and reduced agricultural yields. Other verses, such as QS. Al-

Isra' 35, emphasize the importance of perfecting measurements and weights as part of noble Islamic morals. This action is not only fair, but also brings goodness in the world and the hereafter.

3. Balance in the Search and Use of Assets

Islam teaches balance in all aspects of life, including in the use of wealth and resources. Wasteful behavior, which often causes the exploitation of resources or even humans for personal gain, is strictly prohibited in Islam. This not only harms the environment and society, but also shows a disregard for the social responsibility entrusted by Allah SWT to each of His servants.

In Islamic teachings, wasteful behavior is likened to following the steps of Satan, as Allah says in the QS. Al-Isra': 27

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

Meaning: *"Indeed, the wastrels are Satan's brothers and Satan is very disbelieving of his Lord."* (QS. Al-Isra': 27)

According to the Tafsir of the Indonesian Ministry of Religion, Allah SWT calls wasteful people "brothers of Satan." This expression is often used in Arabic culture to describe someone who imitates or follows the behavior of a group, thereby being considered part of it. In this context, spendthrifts are likened to following Satan's steps. What is meant by spendthrifts in this verse are those who use their wealth for immoral things and not in accordance with God's commands. People like this become friends of Satan, who tempts them in the world and will ultimately lead them to hell. Allah SWT says:

وَمَنْ يَعْصِ عَنْ ذِكْرِ الرَّحْمَنِ نُفِضَ لَهُ شَيْطَانًا فَهُوَ لَهُ قَرِينٌ

Meaning : *" Who turns away from the teachings of (Allah) the Most Merciful (the Qur'an), We let Satan (lead him astray). So, he (the devil) always accompanies him."* (QS. Az- Zukhruf: 36)

And the word of Allah SWT :

أَحْشُرُوا الَّذِينَ ظَلَمُوا وَأَزْوَاجَهُمْ وَمَا كَانُوا يَعْبُدُونَ

Meaning: *"(Then, it was ordered to the angels ,) " Gather together the wrongdoers along with Friend peer them and what was before they worship . "* (QS. As Saffat verse 22)

At the end of this verse, it is mentioned that Satan is very ungrateful to his Lord, which means he is not grateful for the blessings that Allah has given him. Instead, Satan is rebellious, refuses to obey Allah's commands, and tempts humans to sin. According to Al- Karkhi , a person who is given glory and abundant wealth, but uses

it beyond the limits that Allah approves, is considered to have denied His blessings. This kind of attitude and action resembles the behavior of Satan.

This verse was revealed as a warning about the bad habits of the ignorant people, who like to collect wealth through spoils of war, robbery, or oppression, then use it to make extravagances for the sake of popularity. In addition, the Quraish polytheists used their wealth to hinder the spread of Islam, suppress its followers, and support Islam's enemies. This verse is here to reveal the ugliness of their actions.

4. Prohibition of Usury (Exploitative Interest)

Usury is one of the issue important in economy that becomes attention Serious in Islamic teachings . As form exploitation , usury often positioning the weak party in an unavoidable situation fair , where they are forced pay high interest to the more party strong in a way financial . Practice This No only burdensome individual , but also creates inequality destructive economy order social . Islam with firm curse usury Because its detrimental impacts and potential For perpetuate injustice in society . Understanding deep about draft This become key in create system more economy fair .

In Islamic teachings, the prohibition of Usury (Exploitative Interest) is explained as stated in the word of Allah in QS. Al-Baqarah: 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلَ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning : *“Those who consume (transact with) usury cannot stand, except like one who stands staggering because of a devil. That is because they say that buying and selling is the same as usury. Whereas, Allah has permitted buying and selling and forbidden usury. Whoever has reached him a reminder from his Lord (regarding usury), then he stops so that what he had previously earned becomes his and his affair (is up to) Allah. Whoever repeats (usury transactions), those are the inmates of the Fire. They will abide therein forever.”* (QS. Al-Baqarah: 275)

Based on the interpretation of the Indonesian Ministry of Religion, usury is divided into two types, namely :

1. Usury Nas'ah
2. Usury Fadl

Riba nasi'ah is an additional debt payment imposed by the lender to the borrower due to a request for a delay in debt repayment. This additional payment is imposed every time the borrower requests an extension of the payment period. As an illustration, if A owes B Rp 1,000,- with a period of one month, but after the period ends A has not been able to pay off his debt, then A asks B to postpone the payment. B agrees on the condition that the amount of the debt is increased to Rp 1,300,-. Additional payments due to a delay in time like this are known as riba nasi'ah .

This additional payment can happen repeatedly because the debtor continues to ask for an extension of time to pay off his debt. As a result, the debtor becomes unable to pay off the debt. In fact, in some extreme cases, he is forced to sell himself to pay off his debt. This condition is explained in the word of Allah:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Meaning: "O you who believe, do not consume usury in doubles) and fear Allah so that you will be successful." (Al Imran 3:130).

Riba nasiah, as previously explained, was often found among Arab society during the period of ignorance. This type of usury is mentioned in the Qur'an. If we examine in more depth the usury system mentioned in the verse and its practice during the period of ignorance, there are several important points that need to be paid attention to:

1. The interest system was designed to benefit the lender, but was very detrimental to the borrower. In some cases, borrowers were even forced to sell themselves into slavery to pay off their debts.
2. During the time of ignorance, this act was considered a way to gain wealth and accumulate property by the lender.

Umar bin Khattab explained that the verses of the Qur'an about usury were among the last to be revealed. In fact, until the Prophet Muhammad died, he did not provide further explanation about the specific meaning of usury. As a result, the understanding of usury still refers to the general understanding that is already known, such as the interest system applied by Arab society during the period of ignorance.

Umar's statement shows that the Prophet deliberately did not explain further because the Arab community at that time already clearly understood what was meant by usury. When the term usury was mentioned, they had an agreed-upon picture, namely usury nasiah. In other words, the Qur'an is actually quite clear in explaining the concept of usury. This is also in line with the words of the Prophet Muhammad SAW regarding the two legacies that must be used as guidelines.

تَرَكْتُ فِيكُمْ أَمْرَيْنِ مَا إِنْ تَمَسَّكْتُمْ بِهِمَا لَنْ تَضِلُّوا أَبَدًا: كِتَابَ اللَّهِ، وَسُنَّةَ رَسُولِهِ

Meaning: "I have left you two things, which if you hold fast to, you will not go astray after I leave you: the Book of Allah and the Sunnah of the Messenger." (Narrated by Ibn Majah)

The religion brought by the Prophet Muhammad saw was a religion that was perfect and complete, where all its teachings had been conveyed to him directly from Allah without anything being overlooked.

الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتَمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيْتُ لَكُمُ الْإِسْلَامَ دِينًا

Meaning: "This day I have perfected your religion for you and completed My favor upon you and have approved for you Islam as religion." (QS Al- Ma'idah 5:3)

Usury fa'ali is the practice of selling similar goods of the same type, but with additional compensation for better quality. An example is selling 20 carat gold with

24 carat gold and adding 1 gram of gold in return for the higher quality gold. The practice of usury fa'ali is also forbidden. The prohibition is based on the words of the Prophet Muhammad.

لا تَبِيعُوا الذَّهَبَ بِالذَّهَبِ وَالْفِضَّةَ بِالْفِضَّةِ وَالْبُرَّ بِالْبُرِّ وَالشَّعِيرَ بِالشَّعِيرِ وَالتَّمْرَ بِالتَّمْرِ وَالْمِلْحَ بِالمِلْحِ إِلَّا مِثْلًا بِمِثْلٍ فَمَنْ زَادَ أَوْ أَرْدَادَ فَقَدْ أَرَبَى (رواه البخاري وأحمد)

Meaning: “ *Don't You sell gold with gold , silver with silver , wheat with wheat , sya'ir (field rice) with poem , tamar with tamar (dates) , salt with salt , except The same the type and level are the same cash . Whoever adds or request add , then indeed he has do usury ”* (Narrated by al-Bukhari and Ahmad)

Equality in type, level, and cash implementation is intended to prevent losses to one of the parties involved in the barter transaction. The verses of the Qur'an explain the bad impacts experienced by usurers, namely mental restlessness , mental confusion, and emotional instability. This condition is described as someone who is possessed by a devil or in a state of insanity.

The Arabs of the pre-Islamic period believed that Satan and Jinn could influence the souls of people, causing them to act like people possessed. In this verse, the Qur'an illustrates the impact of usury on its practitioners by analogizing the influence of Satan in the beliefs of the pre-Islamic Arabs. This analogy is intended to facilitate understanding, without intending to suggest that the Qur'an adopts this belief.

According to the majority of commentators, this verse describes the condition of people who consume usury when they are resurrected on the Day of Resurrection. They will appear like someone possessed by a devil. This interpretation is in line with the views of Ibn 'Abbas and Ibn Mas'ud , and is supported by the words of the Messenger of Allah (peace and blessings of Allah be upon him).

إِيَّاكَ وَالدُّنُوبَ الَّتِي لَا تُغْفَرُ الْعُلُولُ، فَمَنْ غَلَّ شَيْئًا أَتَى بِهِ يَوْمَ الْقِيَامَةِ، وَآكَلُ الرِّبَا، فَمَنْ آكَلَ الرِّبَا بُعِثَ يَوْمَ الْقِيَامَةِ مَجْنُونًا يَتَخَبَّطُ (رواه الطبراني عن عوف بن مالك)

Meaning: “ *Avoid the sin that is not forgiven, namely: gulul (which is hiding spoils of war and others), so whoever does gulul , later the hidden goods will be brought on the Day of Resurrection. And the eater usury , goods who eats usury , he will resurrected on the day doomsday in condition crazy , again possession (of Satan) ”* (History of At Tabrani from Auf bin Malik)

In human life, many usurers live restless lives and are always filled with anxiety, like people who are influenced by Satan. The commentators argue that this verse describes the state of usurers in the world. This opinion can be connected to another view which states that their condition in the afterlife will be similar to that in the world, namely that there will be no peace for them.

From the continuation of the verse, it can be understood that usurers are in a condition that makes them lose their ability to distinguish between what is lawful and

what is unlawful, between what is beneficial and harmful, and between what is permitted by Allah and what is forbidden. They even equate usury with buying and selling. However, Allah emphasizes that He permits buying and selling and forbids usury, without explaining the reasons in detail. This is intended to make it easier for usurers to understand, because they themselves have felt the bad effects of usury.

Allah's affirmation provides a comparison between buying and selling and usury. In buying and selling, there is a balanced exchange and replacement between the seller and the buyer, as well as reasonable benefits and profits for both parties according to the efforts made. On the contrary, in usury, there is no balance in the exchange, but only a form of disguised extortion carried out by the party who owns the goods against the party who is in need in a forced condition.

After Allah explained the bad impacts experienced by usurers, the words they often utter, and the thoughts that influence their condition, Allah then gave an affirmation regarding the law of usury and buying and selling. In this verse, Allah invites usurers in a gentle and touching way, as a continuation of His word.

The prohibition on usury was conveyed by Allah in the form of *mau'izah* (advice or teaching). This means that this prohibition is aimed at humans' own good, so that they can achieve happiness in this world and the hereafter. By following these prohibitions, a life full of love, peace and tranquility can be created among fellow humans.

Whoever understands and obeys the prohibition, should immediately stop the practice of usury. For those who have done it before this prohibition was revealed, Allah will not punish them for this act. They are only allowed to take the principal loan without interest that has been agreed upon in advance, while the interest that is previously taken are not required to be returned.

This verse also provides an important lesson in the drafting of laws or regulations, namely that the rules that are enforced must not be applied retroactively if they are detrimental to the parties concerned. However, the rules may be applied retroactively if they provide benefits to them. At the end of the verse, Allah emphasizes that anyone who returns to usury after this prohibition is included among the inhabitants of hell and will remain in it forever.

Some commentators argue that the great sin of usurers is caused by their love of wealth, prioritizing personal interests, and ignoring divine values. In their hearts there is no true faith, because true faith involves acknowledging, submitting, and obeying Allah. If usurers still claim to have faith, their faith is only on their lips, without touching the depths of their hearts.

Hasan al -Basri once said, "Faith is not just decorative words or wishful thinking, but is a firm belief in the heart and is proven by deeds. Whoever says good but his deeds are bad, Allah will reject his confession. However, whoever says good and his deeds are also good, then his deeds will raise his rank." Rasulullah SAW also said

إِنَّ اللَّهَ لَا يَنْظُرُ إِلَى صُورِكُمْ وَأَمْوَالِكُمْ وَلَكِنْ يَنْظُرُ إِلَى قُلُوبِكُمْ وَأَعْمَالِكُمْ (رواه مسلم و أحمد)

Meaning : *"Allah does not look at to form physical and property your thing , will but God looks on to your heart and your deeds ."* (History of Muslim and Ahmad)

In today's economy, riba has become a highly complex issue, deeply embedded in various financial instruments. The global financial system heavily relies on interest-based mechanisms that underpin almost all debt transactions, whether through banks, non-bank financial institutions, or financial technology (fintech) platforms. Riba in the modern economy appears in multiple forms, directly or indirectly impacting societal welfare, particularly for economically vulnerable groups.

One of the most common forms of riba is interest on bank loans. In conventional banking practices, banks provide loans with a requirement to repay the principal amount plus interest, calculated as a percentage of the loan amount over a specific period. This interest is considered riba because the additional amount does not stem from productive activity but merely represents a "cost" of lending money, which does not create real added value. Such practices benefit the lender (the bank) without taking into account the economic conditions or repayment capacity of the borrower. In certain situations, such as during economic crises, individuals or small businesses that borrow funds often fall into a debt trap because of accumulating interest, especially if payments are delayed. For instance, if someone borrows Rp10 million with an annual interest rate of 10%, they must repay Rp11 million after one year. If they fail to repay on time, the interest can continue to accrue, significantly increasing the financial burden.

Another modern form of riba arises through the use of credit cards. Credit cards are financial facilities that allow users to make purchases first and pay later. However, if the bill is not fully settled within a certain period—usually around 30 days interest is charged on the remaining balance. This interest is classified as riba because it is an additional charge on debt without any underlying productive activity. For example, if someone has a credit card bill of Rp1 million and fails to pay it off within a month, conventional credit cards might impose a 2% monthly interest rate. This means the remaining debt becomes: $Rp1,000,000 + (2\% \times Rp1,000,000) = Rp1,020,000$. If payments are further delayed, the interest will continue to accumulate, potentially exceeding the original debt amount. As a result, many credit card users find themselves trapped in unsustainable consumer debt, while financial institutions benefit from the continuously increasing interest.

Riba also appears in leasing and installment-based credit schemes. Leasing refers to a financing mechanism where a third party, such as a financial institution, facilitates the purchase of goods through installments. In practice, leasing companies often add interest or additional fees to the price of goods, resulting in a significantly higher total payment compared to the cash price. This additional amount is classified as riba

because it does not stem from productive activity but merely from deferred payments. For example, if the cash price of a motorcycle is Rp15 million, but purchasing it through leasing with a 12-month term results in a total payment of Rp18 million, the Rp3 million difference represents the interest charged to the consumer. If the consumer delays their monthly installment payments, they are often subject to additional fines, further increasing their debt burden. This practice typically targets low- to middle-income groups who cannot afford to make upfront purchases, ultimately forcing them to pay far more than the actual value of the goods.

With the rise of financial technology, *riba* has also emerged in the form of online loans or *pinjol*. Online lending platforms provide easy access to quick funds without the complicated procedures of traditional banks. However, many of these platforms impose excessively high-interest rates over short periods, often exceeding reasonable limits. This practice is classified as *riba jahiliyah* in Islamic economics because it is exploitative and unjust. If there are delays in repayment, additional interest and penalties are applied, causing the debt to swell significantly. For instance, if someone borrows Rp1 million from an online lending platform with a daily interest rate of 1% for 14 days, the repayment amount becomes: $Rp1,000,000 + (14\% \times Rp1,000,000) = Rp1,140,000$.

If payment is delayed, the daily interest continues to accumulate, along with late fees, potentially increasing the debt to two or three times the original loan amount in a short period.

The impacts of *riba* in the modern economy are significant and far-reaching. This system often disadvantages economically vulnerable individuals because of the growing interest burden, particularly when repayments are delayed. Furthermore, *riba* stifles productive economic growth since money circulates within the financial sector without creating real added value. It also exacerbates economic inequality, where the lender (the stronger party) consistently benefits, while the borrower (the weaker party) is increasingly burdened by debt.

From an Islamic economic perspective, *riba* is prohibited because it contradicts the principles of justice and economic balance. Islam provides fairer alternatives through Shariah-based contracts, such as interest-free sales (*murabahah*), profit-sharing partnerships (*mudharabah*), leasing (*ijarah*), and benevolent loans (*qardhul hasan*). These systems promote real economic activity, ensure social justice, and protect individuals from exploitative financial practices that cause harm.

5. The Importance of Socio-Economic Balance

Balance social economy is one of the main pillars in Islamic teachings . Islam emphasizes importance distribution just wealth For create harmonious and just society . In this case This , the Qur'an provides clear guidance through various verses , one of them there is in QS. Al- Hasyr : 7 which reads :

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً
بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: "Whatever (wealth obtained without war) that Allah bestowed upon His Messenger from the inhabitants of several countries was for Allah, the Messenger, relatives (Rasul), orphans, the poor, and people on a journey (Such) so that wealth it does not only circulate among the rich among you. What the Messenger gives you, accept what he forbids you, leave it. Have faith in Allah. Indeed, Allah is very severe in punishment." (QS Al Hasyar : 7)

Based on the Tafsir of the Ministry of Religion of the Republic of Indonesia, this verse explains that fai ' property is property obtained from infidels without going through war, such as property belonging to the Bani Quraizhah , Bani Nadhir, residents of Fadak , and Khaibar . This wealth was handed over by Allah to His Messenger to be used for public purposes and not distributed to Muslim soldiers.

fai ' wealth is explained for several groups, namely: Allah, the Messenger of Allah, the Messenger's relatives from Bani Hashim and Bani Muthalib, orphans who are destitute, poor people who are in need, and ibnus sabil, people who run out of provisions on a journey.

After the Prophet Muhammad SAW passed away, the Prophet's share consisting of four-fifths of one-fifth of the fai ' wealth and one-fifth of that share, was allocated to parties who continued the task of the apostleship, such as fighters in the path of Allah, preachers, and so on. According to some followers of the Syafi'i school , this share of the Prophet was used for institutions that play a role in the welfare of the Muslim community and upholding religion.

The Ibn Sabil referred to in this verse are those who are stranded on the journey because they run out of provisions or who have no place to stay. Allah explains that this kind of distribution aims to prevent wealth from circulating only among the rich, as often happened during the time of the Arab Jahiliyah, where wealth only circulated in their circle.

Allah also orders Muslims to obey the rules that have been established, both in terms of managing fai ' and ganimah assets. These assets are permitted for Muslims, but everything that is prohibited by Allah must be shunned and must not be taken.

This verse contains the basic principles in Islamic teachings, namely the obligation to obey the Messenger of Allah SAW by carrying out all his commands and avoiding his prohibitions. Obedience to the Messenger of Allah is basically obedience to Allah, because everything conveyed by the Messenger of Allah comes from Allah. This is in accordance with the word -His:

وَمَا يَنْطِقُ عَنِ الْهَوَىٰ إِنْ هُوَ إِلَّا وَحْيٌ يُوحَىٰ

Meaning : "And what he said is not true . it (the Qur'an) according to his desire . Nothing else (the Qur'an) is revelation revealed (to him)." (QS An Najm: 3-4)

Rasulullah SAW conveyed everything to mankind with the aim of explaining the teachings of Allah's religion contained in the Qur'an . As Allah says:

وَأَنْزَلْنَا إِلَيْكَ الذِّكْرَ لِتُبَيِّنَ لِلنَّاسِ مَا نُزِّلَ إِلَيْهِمْ وَلَعَلَّهُمْ يَتَفَكَّرُونَ

Meaning : "*(We sent them) with bring testimonies (miracles) and books. And We sent down Az-zikr (Al-Qur'an) to you , so that you to explain to man what has been lowered to them and so that they think "* (QS An-Nahl: 44)

Verse 44 of Surah An-Nahl reminds Muslims of the importance of practicing the hadith of the Prophet Muhammad as they practice the teachings of the Qur'an . Both are sources of Islamic law that complement each other and cannot be separated. At the end of Verse 7, Allah calls on humans to fear Him, namely by carrying out His commands and avoiding His prohibitions. Disobedience to Allah is a form of disobedience, and everyone who disobeys will face a painful punishment in return.

D. Economic Balance Based on the Verses of the Qur'an

Economic balance in the Islamic perspective is a condition in which all economic activities run fairly, sustainably, and in line with sharia principles. This concept is not only oriented towards material gain, but also towards blessings and common good. In Islam, economic balance includes the fair distribution of resources, the creation of equitable economic opportunities, and the avoidance of practices that harm others, such as usury, monopoly, and exploitation. The basic principles of this balance lie in the values of justice (al-adl), moderation (tawazun), and social responsibility (mas'uliyah consensus).

Economic balance is also closely related to social justice. In Islam, social justice does not only mean giving rights to each individual according to their needs, but also ensuring that the economic system does not create striking inequalities between groups in society. QS. Al- Hashr : 7 emphasizes the importance of wealth distribution that does not only circulate among the rich. This verse reflects the necessity of creating wealth redistribution mechanisms , such as zakat, infak, and sedekah, as a tool to achieve economic balance that contributes to social justice.

In addition, economic balance in Islam emphasizes the importance of harmony between the sectors of production, distribution, and consumption. Economic activities must run with ethical values that avoid oppression, dishonesty , and waste (tabdzir). The Islamic economic system views that balance can only be achieved if the basic needs of each individual are met, while excess wealth is used for the common good. Thus, Islamic economic balance provides a comprehensive framework in realizing sustainable social justice.

Exploitation in the economic context refers to actions that harm others, either individuals or groups, to gain unfair advantage. In Islam, exploitation is considered a form of injustice that is contrary to the principles of justice and balance. Exploitation can occur in three main sectors, namely production, distribution, and consumption.

In the production sector, exploitation often occurs in the form of oppression of workers, such as low wages, excessive working hours, and inhumane working conditions. In Islam, exploitation of workers is contrary to the principles of *ihsan* (doing good) and *maslahah* (benefit). The Prophet Muhammad SAW reminded in a hadith, "Give the worker's wages before his sweat dries" (HR. Ibn Majah). This emphasizes the importance of treating workers fairly and humanely.

In the distribution sector, exploitation can arise through monopolistic practices, price manipulation, and hoarding of goods. QS. Al- Mutaffifin : 1-3 denounces fraudulent acts in trade, which harm consumers and create market imbalances. Monopolies and market manipulation not only harm consumers, but also destroy healthy competition, thus preventing equal economic opportunities. Islam encourages a fair distribution system, where everyone has access to the goods and services they need without having to face price exploitation.

In the consumption sector, exploitation occurs when producers manipulate consumer needs through misleading advertising or creating a consumer culture. This can lead to waste of resources and result in inequality in the use of wealth. QS. Al-Isra: 27 warns against being wasteful, because waste is the behavior of Satan. In the Islamic perspective, consumption must be based on needs, not excessive desires, so that a balance is created between individual rights and social rights.

The impact of exploitation in the economy is very broad, both on individuals and society. At the individual level, exploitation can result in a decrease in the quality of life, psychological stress, and loss of basic rights. For example, exploited workers tend to live in poverty, even though they work hard. Meanwhile, at the societal level, exploitation triggers social inequality, increases poverty levels, and creates horizontal conflict. This inequality is contrary to the goal of Islam in creating *baladun thayyibatun wa rabbun ghafur* (a land that is prosperous and blessed by Allah).

Exploitation also damages the moral foundation of society. When the economic system is characterized by exploitation, the values of justice, honesty, and social concern will be eroded. This has an impact on the loss of trust between individuals and groups, which ultimately disrupts social and economic stability. Therefore, Islam strictly prohibits all forms of exploitation and encourages an economic system based on the principles of justice, balance, and social responsibility.

In the context of modern economics, the prohibition of exploitation taught by Islam becomes very relevant. Exploitation practices such as unequal distribution of wealth, market monopoly, and exploitation of natural resources continue to be challenges that require ethical and systematic solutions. By referring to Islamic teachings, economic balance can be achieved through the application of the principles of justice, community empowerment, and sustainable resource management. This will not only create economic stability, but also realize social justice which is the main goal of Islamic economics.

Conclusion

The conclusion of this study shows that the concept of economic balance in the Qur'an is very relevant in overcoming the problems of economic exploitation that often occur in the modern system. The prohibition of practices such as usury, oppression in trade, and other injustices are practical solutions taught by the Qur'an to create economic justice and social balance. An in-depth analysis of verses such as QS. Al-Baqarah: 275-279, QS. Al- Mutaffifin : 1-3, and QS. An-Nisa : 135, emphasizes the importance of justice, equitable distribution of wealth, and social responsibility as the main pillars in building a just and sustainable economic system. Islamic economic values based on the teachings of the Qur'an not only provide moral guidelines but also offer an economic framework that is able to create justice and overcome global challenges such as social inequality and resource exploitation.

This study suggests that economic policy makers consider integrating Islamic economic principles into the modern economic system. This step is expected to create a better economic balance, reduce social disparities, and support sustainable development. In addition, education and socialization regarding the teachings of the Qur'an on the prohibition of exploitation and the importance of economic justice need to be improved so that people can understand and apply them in their daily lives. Further research is also needed to explore the implementation of Islamic economic values in the context of the contemporary economy in order to produce more applicable solutions.

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