

Money Laundering in the Light of Prophetic Hadith: A Thematic (*Mawḍū'ī*) Study of Contemporary Financial Crime

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Abstract

This study examines the perspective of Hadith on money laundering as a form of modern financial crime and explores its prevention and mitigation within the framework of Islamic teachings. The research employs a thematic Hadith (*ḥadīth mawḍū'ī*) approach combined with the method of Hadith interpretation (*sharḥ al-ḥadīth*) and is further enriched by the analytical framework of *maqāṣid al-sharī'ah*. Primary data were obtained from authoritative Hadith collections, while secondary data were drawn from books, scholarly journals, regulations, and other relevant literature. Data were collected through documentation studies and analyzed using a descriptive-analytical method.

The findings reveal that although the term “money laundering” was not known during the Prophet’s era, several Hadiths prohibiting unlawful acquisition of wealth, the use of illicit property, fraud, and actions causing harm to oneself or others are closely related to contemporary money laundering practices. Such activities violate the Islamic principles of justice, honesty, and the protection of wealth, and therefore may be classified as *jarīmah ta'zīr* in Islamic criminal law. The study concludes that effective prevention of money laundering requires strengthening faith-based values (*tawḥīd*), moral education, legal awareness, and fair law enforcement to achieve *maṣlaḥah* and safeguard wealth from practices that threaten social and economic well-being.

INTRODUCTION

The increasing sophistication of the global financial system has facilitated economic growth and cross-border transactions while simultaneously creating opportunities for transnational financial crimes. Among these crimes, money laundering has emerged as one of the most serious threats to economic integrity and public trust. Money laundering refers to a series of activities designed to conceal,

disguise, or legitimize assets derived from unlawful sources so that they appear to originate from legitimate economic activities. Through mechanisms commonly known as placement, layering, and integration, illicit proceeds are transformed into seemingly lawful assets that become increasingly difficult for authorities to trace (Kurniawan, 2013). Consequently, money laundering is widely recognized not only as a financial offense but also as a challenge to good governance, social justice, and sustainable economic development.

The rapid advancement of information technology and financial digitalization has significantly increased the complexity of money laundering practices. Modern financial systems enable transactions to occur instantly across national borders, creating new opportunities for criminals to conceal illicit wealth through sophisticated financial instruments. Digital assets, online payment systems, shell companies, international investments, and layered banking transactions are frequently used to obscure the origins of criminal proceeds. Recent studies indicate that digital financial technologies have expanded the scope of money laundering activities and complicated efforts to detect and prosecute offenders (Nordin & Abdullah, 2022; Sari & Nugroho, 2023). These developments suggest that effective anti-money laundering strategies require not only legal and institutional mechanisms but also ethical frameworks capable of promoting integrity and social responsibility.

In Indonesia, money laundering continues to pose a serious threat to the stability and credibility of the national financial system. The government has responded through various regulatory measures, particularly Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering, as well as through the strengthening of the Indonesian Financial Transaction Reports and Analysis Center (PPATK). Despite these efforts, money laundering schemes continue to evolve in both scale and sophistication. According to PPATK (2026), the institution received more than 43 million financial transaction reports and compliance reports during 2025 and submitted numerous analytical findings to law enforcement agencies involving transactions worth trillions of rupiah. These data indicate that money laundering remains closely connected to corruption, narcotics trafficking, online gambling, tax crimes, human trafficking, and other forms of organized economic crime.

Several high-profile cases illustrate the seriousness of this phenomenon. One

notable example involved former Indonesian tax official Rafael Alun Trisambodo, whose assets were allegedly concealed through investments in land, buildings, vehicles, restaurants, and other properties registered under family members or third parties (Nursastri, 2023). Another case involved a money laundering scheme linked to tax crimes, with assets valued at approximately IDR 58.2 billion. Investigations revealed efforts to disguise the origins of funds through cash deposits, foreign currency transactions, overseas transfers, and various investment channels (Direktorat Jenderal Pajak, 2025). These cases demonstrate that money laundering has become increasingly sophisticated and capable of exploiting modern financial systems to conceal criminal wealth.

From an Islamic perspective, wealth is regarded as a trust (*amānah*) entrusted by Allah and must therefore be acquired, managed, and utilized in accordance with the principles of justice, honesty, accountability, and public welfare. Islamic teachings strongly prohibit all forms of unlawful wealth acquisition, including corruption, fraud, deception, bribery, and the violation of property rights (Imaniyati, 2005). Although the term “money laundering” was unknown during the lifetime of Prophet Muhammad, the ethical and legal principles governing wealth are clearly established in the Qur’an and Hadith. These sources prohibit consuming wealth unjustly, benefiting from unlawful property, engaging in fraudulent transactions, and causing harm to others through economic misconduct. As a result, the Prophetic traditions provide an important normative foundation for evaluating contemporary money laundering practices.

Previous studies have examined money laundering from various Islamic perspectives. Amelia (2016) argues that money laundering is prohibited because it involves the utilization of wealth derived from unlawful sources. Berutu (2016) similarly concludes that the practice contradicts the principles of Islamic criminal law because it facilitates illegitimate control over wealth and harms society. Sumadi (2017) further explains that money laundering conflicts with the objectives of Islamic law (*maqāsid al-sharī‘ah*) by undermining economic justice and public welfare. More recent studies have focused on law enforcement, the follow-the-money approach, and the classification of money laundering as *jarīmah ta‘zīr* within Islamic criminal law (Rininta & Hartanto, 2021; Ginting, 2021; Novianti, Anwar, & Sumardi, 2025). These studies reflect growing scholarly interest in addressing money laundering from

both legal and religious perspectives.

Despite these contributions, most existing research has concentrated on positive law, Islamic criminal law, Islamic economics, or general *maqāṣid al-sharī‘ah* analysis. Hadith has frequently been employed only as supporting evidence rather than as the primary focus of systematic investigation. Consequently, thematic Hadith studies (*ḥadīth mawḍū‘ī*) that specifically examine money laundering through the ethical and legal teachings of the Prophet remain relatively limited. This gap is significant because the Hadith literature contains numerous principles concerning honesty, transparency, property protection, lawful earnings, the prohibition of fraud, and the prevention of harm, all of which are highly relevant to contemporary discussions on financial crime.

This study seeks to address that gap by employing a thematic Hadith approach (*ḥadīth mawḍū‘ī*) combined with the method of Hadith interpretation (*sharḥ al-ḥadīth*) and enriched through the analytical framework of *maqāṣid al-sharī‘ah*. Primary data are derived from authoritative Hadith collections, while secondary sources include scholarly books, journal articles, legal regulations, and other relevant literature on money laundering. Through a descriptive-analytical approach, the study identifies, classifies, and interprets Hadiths related to unlawful wealth acquisition, harmful economic practices, and illicit sources of property.

The study argues that although money laundering was not recognized as a legal term during the Prophet’s era, its essential characteristics correspond closely to conduct prohibited in numerous Prophetic traditions. Hadiths concerning unlawful wealth, fraudulent behavior, illicit earnings, and the prohibition of harm provide a strong normative basis for condemning money laundering as a contemporary economic crime. From this perspective, money laundering violates the Islamic principles of justice, accountability, honesty, and wealth protection and may therefore be classified as a prohibited act and a form of *jarīmah ta‘zīr*. The study further suggests that effective prevention requires the integration of faith-based values, ethical education, legal awareness, institutional accountability, and fair law enforcement. Such measures are essential for safeguarding public welfare (*maṣlaḥah*), strengthening economic integrity, and preventing the social harms associated with financial crime.

RESEARCH METHODS

This study is a library research employing a qualitative approach that focuses on the examination of the Prophet's Hadiths related to financial crimes, particularly money laundering. The study adopts the thematic Hadith approach (*al-ḥadīth al-mawḍū'ī*), a method that collects Hadiths sharing a common theme and analyzes them comprehensively to develop a holistic understanding of a particular issue.

Data were collected through documentation techniques by identifying Hadiths related to the prohibition of unlawful acquisition of wealth, the prohibition of causing harm, the prohibition of fraud and deception, and the illegitimacy of wealth derived from unlawful sources. The process of Hadith retrieval (*takhrīj al-ḥadīth*) was conducted using the Maktabah Syamilah software and the Jawāmi' al-Kalim application to locate relevant Hadiths based on specific keywords and thematic categories. The identified Hadiths were subsequently verified through reference to primary Hadith collections, including *Ṣaḥīḥ al-Bukhārī*, *Ṣaḥīḥ Muslim*, *Musnad Aḥmad ibn Ḥanbal*, *Sunan Abī Dāwud*, *Sunan al-Tirmidhī*, and *Sunan Ibn Mājah*.

In this study, the *takhrīj* process was undertaken to determine the original sources, textual formulations, and positions of the Hadiths within their principal compilations. The research does not primarily focus on an in-depth examination of the chains of transmission (*sanad criticism*) or textual criticism (*matn criticism*). Rather, it emphasizes the interpretation of Hadith content relevant to the phenomenon of money laundering as a contemporary economic crime. Accordingly, the Hadiths employed in this study are drawn from authoritative (*mu'tabar*) collections that have been widely accepted within the Islamic scholarly tradition.

Data analysis was conducted through several stages. First, the relevant Hadiths were collected and classified according to themes related to financial crimes. Second, the contents of the Hadiths were analyzed through a *sharḥ* (interpretive) approach by referring to major Hadith commentaries, including *Fath al-Bārī* by Ibn Ḥajar al-'Asqalānī, *Sharḥ Ṣaḥīḥ Muslim* by al-Nawawī, and *Minḥah al-'Allām* by Ṣāliḥ al-Fawzān. Third, the values and principles contained in the Hadiths were contextualized in relation to the characteristics of contemporary money laundering offenses. Finally, the findings were examined through the framework of *maqāṣid al-sharī'ah*, particularly the objectives related to the protection of wealth (*ḥifẓ al-māl*)

and public welfare (*maṣlahah ‘āmmah*). This approach enables a comprehensive understanding of the legal and ethical position of money laundering from the perspective of the Prophet’s Hadith.

RESULTS AND DISCUSSION

Definition of the Crime of Money Laundering

Money laundering has emerged as one of the most serious forms of transnational financial crime in the modern era. By concealing and legitimizing assets derived from illegal activities, it threatens economic stability, undermines financial integrity, and weakens public confidence in legal and regulatory institutions. The expansion of digital technologies, cross-border financial transactions, and virtual assets has further increased the sophistication of money laundering schemes, making their detection and prosecution increasingly difficult. In Indonesia, money laundering is frequently linked to corruption, narcotics trafficking, tax evasion, online gambling, and other forms of organized crime.

From an Islamic perspective, wealth is considered a trust (*amānah*) that must be acquired, managed, and utilized through lawful means. Although the term “money laundering” was unknown during the time of Prophet Muhammad, the Qur’an and Hadith establish fundamental principles that prohibit unlawful wealth acquisition, fraud, deception, and harmful economic practices. These teachings provide an important ethical and legal foundation for assessing contemporary financial crimes.

This study examines money laundering through a thematic Hadith (*ḥadīth mawḍū‘ī*) approach enriched by the analytical framework of *maqāṣid al-sharī‘ah*. The findings indicate that money laundering contradicts the Islamic values of justice, honesty, accountability, and the protection of wealth. Consequently, it may be regarded as a prohibited (*ḥarām*) act and classified as a form of *jarīmah ta‘zīr* within Islamic criminal law.

Money Laundering from the Perspective of the Prophet’s Hadith

Although the term *money laundering* did not exist during the lifetime of Prophet Muhammad (peace be upon him), its essential characteristics correspond closely to conduct prohibited in Islamic teachings. Numerous Prophetic traditions emphasize the obligation to acquire wealth through lawful means and condemn fraud, embezzlement, deception, breach of trust, and the unlawful appropriation of

others' rights. In this context, money laundering may be understood as a contemporary form of financial misconduct that conflicts with the ethical and legal foundations of Islam.

From the perspective of Hadith, the legitimacy of wealth is determined primarily by the manner in which it is acquired rather than by its apparent legality or subsequent use. Wealth derived from unlawful activities does not become lawful merely because it has been transferred, concealed, converted, or invested through seemingly legitimate financial transactions. This principle reflects a fundamental maxim of Islamic law that lawful ends cannot be achieved through unlawful means (Amelia, 2016). Consequently, money laundering remains a prohibited act regardless of the sophistication of the mechanisms employed to disguise the origin of illicit assets.

Furthermore, Prophetic teachings promote transparency, honesty, accountability, and the protection of property rights. Because money laundering seeks to conceal and legitimize unlawfully acquired wealth, it directly contradicts these principles and falls within the broader category of prohibited economic conduct in Islam.

1. Hadiths on the Prohibition of Unlawful Acquisition of Wealth

One of the primary foundations for assessing money laundering in Islam is the prohibition against acquiring wealth unlawfully. Numerous Prophetic traditions prohibit taking the property of others without legitimate entitlement. In a narration reported by Aḥmad, the Prophet Muhammad (peace be upon him) stated:

لَا يَجِلُّ لِأَمْرِي أَنْ يَأْخُذَ مَالَ أَخِيهِ بِغَيْرِ حَقِّهِ

“It is not lawful for a person to take the property of his brother without a legitimate right” (Aḥmad, 2001).

Similarly, the Prophet said:

لَا يَجِلُّ لِلرَّجُلِ أَنْ يَأْخُذَ عَصَا أَخِيهِ بِغَيْرِ طَيْبِ نَفْسِهِ

“It is not lawful for a person to take even the walking stick of his brother without his willing consent” (Aḥmad, 2001).

A comparable principle appears in a narration from Umm Salamah reported by al-Bukhārī:

فَمَنْ قَضَيْتُ لَهُ مِنْ حَقِّي شَيْئًا فَلَا يَأْخُذُ فَإِنَّمَا أَقْطَعُ لَهُ قِطْعَةً مِنَ النَّارِ

“Whoever is granted something from the rights of his brother through my

judgment should not take it, for I am only granting him a portion of the Fire” (al-Bukhārī, 2002).

These traditions correspond closely to the Qur’anic prohibition against consuming wealth unjustly (Q. al-Baqarah [2]:188). The expressions *bi-ghayri ḥaqqihī* (“without legitimate right”), *bi-ghayri ṭīb nafsihī* (“without willing consent”), and *bi al-bāṭil* (“wrongfully”) collectively establish the principle that wealth may only be acquired and controlled through lawful means recognized by Islamic law. According to Aḥmad al-Bannā, the phrase *bi-ghayri ḥaqqihī* excludes legally justified claims such as debt repayment, zakāt obligations, and other rights recognized by the Sharī‘ah (al-Bannā, n.d.).

Classical scholars further emphasized the protection of property rights. Ibn Ḥajar explains that the prohibition extends beyond theft and robbery to all forms of property acquisition lacking lawful entitlement (al-‘Asqalānī, n.d.), while al-Fawzān maintains that genuine consent constitutes a fundamental requirement in financial transactions and property transfers (al-Fawzān, 2014). Likewise, al-‘Aynī argues that these teachings aim to protect human rights from economic injustice and ensure transparency in ownership and wealth distribution (al-‘Aynī, n.d.).

The concept of *al-bāṭil* possesses an even broader meaning. According to the thematic interpretation of the Indonesian Ministry of Religious Affairs, it encompasses dishonesty, fraud, corruption, manipulation, and other practices that violate justice (Kementarian Agama RI, 2012). Al-Nawawī further explains that the legality of wealth depends not only on the form of a transaction but also on the legitimacy of its source. Consequently, wealth obtained through unlawful means remains unlawful even after being transferred, converted, or invested in other economic activities (al-Nawawī, 2010).

This principle is highly relevant to contemporary money laundering. Although money laundering is generally categorized as a secondary offense, it is closely connected to predicate crimes such as corruption, fraud, narcotics trafficking, and human trafficking. Studies conducted by the National Legal Development Agency indicate that the concealment of illicit assets remains a major obstacle to asset recovery and law enforcement in Indonesia (Hilmy, 2023). From an Islamic perspective, money laundering therefore involves not only the unlawful acquisition of wealth but also deliberate efforts to preserve and disguise assets derived from

prohibited sources.

The relevance of these Hadiths becomes clearer when viewed through the three stages of money laundering: placement, layering, and integration (Kurniawan, 2013). During the placement stage, illicit funds enter the formal financial system through deposits, purchases, or other financial instruments. However, introducing such funds into legitimate institutions does not alter their legal status, since the unlawfulness originates from the source of the wealth itself.

The layering stage involves concealing the origin of funds through complex transactions, including transfers, shell companies, fictitious investments, and cross-border financial activities. Ginting (2021) describes this stage as the most sophisticated aspect of money laundering because it seeks to obscure ownership and traceability. Although these mechanisms are modern, their substance resembles deceptive conduct prohibited in Islam. The Prophet stated:

مَنْ غَشَّنَا فَلَيْسَ مِنَّا

“Whoever deceives us is not one of us” (Muslim, 2006).

The final stage, integration, reintroduces illicit assets into apparently legitimate economic activities. Despite their lawful appearance, the original status of the wealth remains unchanged. The Prophet stated:

إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا

“Indeed, Allah is Pure and accepts only that which is pure” (Muslim, 2006).

Al-Nawawī explains that unlawfully acquired wealth retains its prohibited status regardless of subsequent transformations (al-Nawawī, 2010). Accordingly, money laundering cannot convert unlawful wealth into lawful wealth merely by disguising its origin. From the perspective of Hadith, money laundering therefore violates the principles of lawful ownership, honesty, transparency, and accountability. Although distinct from the predicate crime that generates illicit wealth, both practices ultimately contradict the objectives of protecting wealth (*hifẓ al-māl*) and preventing the wrongful consumption of property emphasized in the Qur’an and Prophetic traditions (Sumadi, 2017; Novianti, Anwar, & Sumardi, 2025).

2. Hadiths on the Prohibition of Causing Harm

Another principle highly relevant to the crime of money laundering is the Prophetic tradition prohibiting actions that cause harm to oneself or others. Ibn Mājah narrates that the Messenger of Allah (peace be upon him) said:

لَا ضَرَرَ وَلَا ضِرَارَ

“There should be neither harm nor reciprocal harm” (Ibn Mājah, 2009).

The Hadith *lā ḍarar wa lā ḍirār* constitutes one of the fundamental legal maxims in Islamic jurisprudence and serves as a foundational principle for preventing harmful conduct. Muslim scholars have offered various interpretations of the terms *ḍarar* and *ḍirār*. Some distinguish between unintended and intentional harm, while others regard the two expressions as complementary or synonymous terms emphasizing the comprehensive prohibition of harmful acts (al-Suyūfī, 1998; Ibn Rajab, 2001). Despite these differences, all interpretations converge on a single principle: Islam prohibits actions that generate harm, loss, and suffering for individuals and society (al-Zarqā, 1989).

Ibn Rajab al-Ḥanbalī regards this Hadith as one of the most important foundations of Islamic legal reasoning because it establishes the universal obligation to prevent harm (*mafsadah*) and promote public welfare (*maṣlahah*). According to him, the prohibition encompasses all forms of conduct that negatively affect individuals or society, whether directly or indirectly (Ibn Rajab, 2001).

Viewed from this perspective, money laundering constitutes a form of collective harm whose consequences extend far beyond individual victims. By concealing and legitimizing criminal proceeds, money laundering undermines economic integrity, weakens public confidence in financial institutions, and facilitates the continuation of other criminal activities. Consequently, it may be regarded as a manifestation of *mafsadah* that threatens broader social and economic interests.

Kurniawan (2013), citing John McDowell and Gary Novis of the Bureau of International Narcotics and Law Enforcement Affairs, identifies several major consequences of money laundering. First, it undermines the legitimate private sector because offenders frequently use front companies to combine illicit and lawful assets, creating unfair competition for legitimate businesses. Second, it damages the integrity of financial markets by introducing unpredictable and economically unjustified financial flows that may threaten institutional stability. Third, it reduces the effectiveness of government economic policies by distorting capital flows, interest rates, and exchange rates. Fourth, it contributes to economic instability because investment decisions are often driven by the desire to conceal criminal

proceeds rather than by productive economic considerations. Finally, money laundering reduces government revenue through tax losses and hidden assets that remain outside official financial records.

Furthermore, money laundering may obstruct privatization programs, damage a country's international reputation, and increase social costs borne by society. A deteriorating reputation can reduce investor confidence and hinder economic growth, while the successful concealment of criminal proceeds enables organized criminal groups to expand their activities, requiring governments to allocate greater resources to law enforcement and crime prevention efforts (Kurniawan, 2013). Ginting (2021) similarly notes that the concealment of illicit assets enables offenders to sustain and expand their criminal operations, thereby amplifying the broader harms associated with money laundering.

From the perspective of Hadith, these consequences clearly demonstrate that money laundering violates the principle of *lā ḍarar wa lā ḍirār*. The harms generated by such practices affect not only individual victims but also the wider public interest (*maṣlahah ʿāmmah*). Within the framework of *maqāṣid al-sharīʿah*, money laundering undermines the protection of wealth (*ḥifẓ al-māl*) and the broader objective of preserving social and economic welfare. Accordingly, it may be classified as a prohibited act because its harmful consequences substantially outweigh any perceived benefits and directly conflict with the objectives of Islamic law.

3. Hadiths on the Illegitimacy of Wealth Derived from Unlawful Sources

The Prophetic tradition stating that Allah accepts only what is pure and lawful (*ṭayyib*) underscores the importance of the legitimacy of wealth in Islam. Imām Muslim narrates from Abū Hurayrah (may Allah be pleased with him) that the Messenger of Allah (peace be upon him) said:

إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا ... وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ

“Indeed, Allah is Pure and accepts only that which is pure... His food is unlawful, his drink is unlawful, his clothing is unlawful, and he has been nourished by unlawful sources; so how can his supplication be answered?” (Muslim, 2006).

According to al-Nawawī (2010), this Hadith is among the foundational traditions of Islam because it emphasizes the obligation to earn a lawful livelihood and avoid wealth acquired through prohibited means. He explains that the acceptance

of one's deeds is closely linked to the lawfulness of one's income and sustenance. Similarly, Ied (2023) argues that lawful earnings contribute not only to material well-being but also to spiritual integrity and the acceptance of religious devotion.

These interpretations demonstrate that Islam evaluates wealth not merely by its use but also by the legitimacy of its source. Consequently, wealth derived from corruption, fraud, gambling, narcotics trafficking, embezzlement, and other criminal activities remains unlawful regardless of subsequent financial transactions or changes in form. Novia and Djasuli (2023) emphasize that alterations in the appearance or structure of an asset do not change its original legal status. Accordingly, money laundering cannot transform unlawful wealth into lawful wealth because the illegitimacy originates from the source of acquisition rather than from the form in which the wealth is held.

This principle is reinforced by data from the Indonesian Financial Transaction Reports and Analysis Center (PPATK, 2018), which indicate that money laundering commonly originates from predicate offenses prohibited under both positive law and Islamic law. Tanjung, Marliyah, and Kusmilawaty (2023) found that narcotics-related crimes account for the largest proportion of money laundering activities, followed by banking and corruption offenses. These findings demonstrate that money laundering predominantly involves assets derived from unlawful activities.

From the perspective of Islamic law, the complexity of modern financial mechanisms does not alter the legal status of wealth whose origin is unlawful. Legal evaluation is based on substance rather than appearance; therefore, the transfer, concealment, conversion, or investment of illicit assets cannot remove their prohibited status. Instead, money laundering functions only as a mechanism for disguising the origins of criminal proceeds while leaving their underlying legal and moral character unchanged.

The Hadith concerning Allah's acceptance of only what is *tayyib* also reflects a broader ethical principle linking lawful earnings with accountability and social responsibility. Wealth obtained through unlawful means contributes to injustice, corruption, and economic inequality, while money laundering facilitates the continued enjoyment and reinvestment of criminal proceeds. Accordingly, money laundering directly contradicts the principle of *tayyib* and undermines the Islamic values of honesty, accountability, and lawful economic conduct. It therefore

constitutes a prohibited practice that conflicts with the objectives of *maqāṣid al-sharīʿah*, particularly the protection of wealth (*ḥifẓ al-māl*) and the promotion of public welfare (*maṣlaḥah ʿāmmah*).

Maqāṣid al-Sharīʿah Analysis of Money Laundering

From the perspective of *maqāṣid al-sharīʿah*, the most evident impacts of money laundering can be observed in relation to the protection of wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-nafs*), and intellect (*ḥifẓ al-ʿaql*). Its relationship to the protection of religion (*ḥifẓ al-dīn*) and lineage (*ḥifẓ al-nasl*) is generally indirect, operating through the moral, social, and cultural consequences generated by the continuation of criminal activities that serve as the source of laundered funds. According to al-Ghazālī, human welfare (*maṣlaḥah*) depends upon the preservation of these five essential objectives, and anything that undermines them constitutes a form of harm (*mafsadah*) that must be prevented (al-Ghazālī, 1993). This concept was further developed by al-Shāṭibī, who emphasized that all provisions of Islamic law are fundamentally intended to promote human welfare and prevent corruption and harm (al-Shāṭibī, 2004).

Money laundering contradicts the objective of protecting religion (*ḥifẓ al-dīn*) because it generally originates from activities prohibited by Islamic law, such as corruption, bribery, gambling, narcotics trafficking, and various other criminal offenses. Wealth acquired through such means encourages individuals to disregard the values of trustworthiness (*amānah*), honesty, and piety that constitute the ethical foundations of Islam. Within the framework of *maqāṣid al-sharīʿah*, religion serves as the primary foundation of human life; therefore, any conduct that damages moral integrity and weakens obedience to Allah is considered contrary to the objectives of the Sharīʿah (al-Ghazālī, 1993).

Money laundering also conflicts with the objective of protecting life (*ḥifẓ al-nafs*). Laundered funds frequently originate from criminal activities that directly threaten human safety and security, including narcotics trafficking, human trafficking, terrorism financing, and organized crime. The successful concealment and reinvestment of criminal proceeds enable offenders to continue and expand their unlawful activities, thereby increasing the risk of injury, exploitation, and loss of life. Consequently, money laundering undermines the Sharīʿah's objective of preserving and safeguarding human life (al-Shāṭibī, 2004).

With regard to the protection of intellect (*ḥifẓ al-‘aql*), money laundering is closely linked to the illicit narcotics trade, which constitutes one of the largest predicate offenses associated with money laundering cases. Profits generated through drug trafficking and subsequently laundered enable criminal networks to sustain and expand their operations, thereby increasing the number of individuals affected by substance abuse and intellectual impairment. The preservation of intellect occupies a central position within Islamic law because reason is the means through which human beings understand religious teachings and fulfill their responsibilities as Allah’s vicegerents on earth. Any activity that facilitates the spread of narcotics and other harmful substances therefore directly threatens this essential objective (al-Zuḥaylī, 1986).

Money laundering may also undermine the objective of protecting lineage (*ḥifẓ al-nasl*). Wealth derived from unlawful sources and used to support family needs may diminish spiritual blessings and negatively influence the moral development of future generations. Furthermore, the economic crimes that generate laundered funds often contribute to social inequality, poverty, and injustice, all of which may adversely affect family welfare and the prospects of younger generations. As a result, the continuation of such practices indirectly jeopardizes the preservation of healthy family and social structures envisioned by Islamic law (al-Shāṭibī, 2004).

Among the five essential objectives, however, the most directly affected is the protection of wealth (*ḥifẓ al-māl*). Islamic law requires that wealth be acquired, managed, and utilized through lawful means that contribute to the welfare of society. In contrast, money laundering seeks to conceal the criminal origin of assets and present them as legitimate, thereby undermining economic integrity, reducing public revenue, distorting market mechanisms, and strengthening criminal organizations. Such practices clearly violate the objective of preserving wealth and ensuring that economic resources circulate through lawful and beneficial channels (al-Raysūnī, 1995).

Contemporary *maqāṣid* scholarship further reinforces this conclusion. Jasser Auda develops a systems approach to *maqāṣid al-sharī‘ah* that emphasizes the interconnectedness of the objectives of Islamic law. According to Auda, legal issues should be examined holistically by considering their social, economic, political, and humanitarian consequences. Through this perspective, money laundering is not

merely a crime against property but also a threat to social justice, good governance, economic stability, institutional integrity, and collective human welfare (Auda, 2008).

In addition to undermining the protection of wealth, money laundering also damages social justice. Criminal proceeds that have been successfully disguised and integrated into the legitimate economy may widen economic disparities, strengthen criminal networks, facilitate corruption, and obstruct the equitable distribution of resources within society. Sumadi (2017) argues that any economic activity generating greater harm than benefit is contrary to the fundamental objectives of Islamic law. From this perspective, money laundering constitutes a form of conduct that damages public welfare (*maṣlahah ʿāmmah*) and therefore must be prevented and eradicated.

The broader societal consequences of money laundering further demonstrate its incompatibility with the objectives of the Sharīʿah. By enabling offenders to enjoy the proceeds of crime and reinvest them into further illegal activities, money laundering perpetuates cycles of corruption, injustice, and economic exploitation. It weakens public confidence in legal institutions, reduces state capacity to provide social services, and obstructs efforts to establish a transparent and equitable economic order. Such consequences are fundamentally inconsistent with the overarching purpose of Islamic law, which seeks to secure justice, welfare, and stability for individuals and society.

Based on the analysis of both Hadith and *maqāṣid al-sharīʿah*, money laundering may therefore be regarded as a prohibited (*ḥarām*) act because it involves the utilization and legitimization of wealth derived from unlawful sources while generating extensive harm to society. From the perspective of Islamic criminal law, these characteristics indicate that money laundering fulfills the essential elements of a *jarīmah* because it involves injustice, violation of rights, and public harm. Since no specific punishment for money laundering is explicitly prescribed in the primary textual sources (*naṣṣ*), it may be classified as a *jarīmah taʿzīr*, the type and severity of whose punishment are determined by the legitimate authority of the state in accordance with the demands of justice and the realization of public welfare (*maṣlahah ʿāmmah*).

Islamic Solutions for the Prevention of Money Laundering

Islam offers both preventive and curative approaches to combating money laundering. The preventive approach is implemented through the strengthening of faith (*'aqīdah*), moral education, and the cultivation of awareness regarding the importance of acquiring wealth through lawful means. Strong religious consciousness encourages individuals to avoid all forms of economic activities that contradict the principles of Islamic law. By instilling values such as honesty, trustworthiness (*amānah*), accountability, and fear of divine judgment, Islam seeks to establish an ethical foundation that discourages individuals from engaging in unlawful financial practices. In this regard, the prevention of money laundering begins not merely with legal compliance but with the development of personal integrity and moral responsibility.

Furthermore, Islamic teachings emphasize the importance of transparency and ethical conduct in economic transactions. The Prophet's Hadiths consistently encourage lawful earnings, prohibit fraud and deception, and stress the obligation to respect the property rights of others. These values contribute to the creation of a healthy economic environment in which wealth circulates through legitimate channels and serves the broader interests of society. Consequently, strengthening ethical awareness among individuals, businesses, and financial institutions constitutes an essential strategy in preventing the emergence and expansion of money laundering activities.

In addition to moral and educational measures, Islam also emphasizes the necessity of fair and effective law enforcement against perpetrators of economic crimes. Within the framework of Islamic criminal law, money laundering may be classified as a *jarīmah ta'zīr* because no specific punishment for the offense is explicitly prescribed in the primary textual sources (*naṣṣ*), despite its significant harmful consequences for society (Novianti, Anwar, & Sumardi, 2025). Therefore, the state possesses the authority to determine appropriate and proportionate sanctions in accordance with the severity of the offense and the demands of public welfare (*maṣlahah 'āmmah*). Such sanctions may include imprisonment, fines, asset confiscation, restrictions on financial activities, or other measures deemed necessary to prevent harm and protect the public interest.

From the perspective of *maqāṣid al-sharī'ah*, effective prevention of money laundering requires not only punitive measures but also the establishment of social

and institutional mechanisms that safeguard the objectives of Islamic law. Governments and regulatory authorities are therefore encouraged to strengthen financial supervision, enhance transparency in financial transactions, improve anti-corruption measures, and develop effective systems for detecting suspicious financial activities. These efforts are consistent with the Sharī'ah objective of protecting wealth (*ḥifẓ al-māl*) and preserving economic stability.

Accordingly, a comprehensive strategy for combating money laundering should integrate moral development, public education, institutional accountability, financial oversight, and effective law enforcement. The combination of these elements provides a holistic framework capable of addressing both the causes and consequences of money laundering. By promoting ethical economic behavior and ensuring the effective implementation of legal regulations, Islamic teachings contribute to the realization of justice, public welfare, and economic integrity while preventing the spread of financial crimes within contemporary society.

CONCLUSION

The findings of this study demonstrate that although the term *money laundering* was unknown during the time of Prophet Muhammad (peace be upon him), the substance of the practice corresponds closely to various prohibitions contained in the Hadith, particularly those concerning the unlawful acquisition of wealth, the prohibition of causing harm, and the obligation to obtain wealth from lawful sources. These Prophetic traditions indicate that any attempt to acquire, control, utilize, or conceal wealth derived from unlawful activities is contrary to the Islamic principles of justice, honesty, trustworthiness (*amānah*), and public welfare (*maṣlahah*). Consequently, money laundering cannot alter the unlawful status of assets originating from criminal activities; rather, it merely serves as a mechanism for concealing their true origin.

From the perspective of *maqāṣid al-sharī'ah*, money laundering undermines not only the objective of protecting wealth (*ḥifẓ al-māl*) but also affects the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), and lineage (*ḥifẓ al-nasl*). This crime facilitates the continuation of various predicate offenses, including corruption, narcotics trafficking, human trafficking, and other forms of economic crime that threaten social stability and public welfare. Based on these considerations, money laundering may be classified as a *jarīmah ta'zīr* because

it contains elements of injustice, harm, and damage to the public interest (*maṣlahah ʿāmmah*).

This study further demonstrates that the thematic Hadith approach (*al-ḥadīth al-mawḍūʿī*) provides a strong normative foundation for understanding and evaluating money laundering as a contemporary economic crime. Theoretically, the study contributes to the development of contemporary Hadith scholarship concerning financial crimes and *maqāṣid al-sharīʿah*. Practically, it offers an ethical and religious framework for preventing and combating money laundering through the strengthening of faith-based values, moral education, legal awareness, financial system supervision, and fair law enforcement. These measures are essential for promoting public welfare, safeguarding economic integrity, and realizing social justice in contemporary society.

Despite its contributions, this study is limited to a thematic analysis of Hadith and a *maqāṣid al-sharīʿah* perspective. Future research may further explore money laundering through comparative studies involving Islamic jurisprudence (*fiqh al-jināyah*), contemporary fatwas, and legal policies across different Muslim jurisdictions in order to enrich scholarly understanding and strengthen practical strategies for combating financial crimes.

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