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THE INFLUENCE OF LIVING HADITH ON COMMERCIAL TRANSACTIONS AMONG BANJAR Z GENERATION IN PALANGKA RAYA

Zakaria Ahmad
Universitas Islam Negeri Sunan Ampel, Surabaya, Indonesia
zakariaahmad090600@gmail.com

Nur Wakhidah
Institut Agama Islam Negeri Palangka Raya, Palangka Raya, Indonesia
nurwakhidah@iain-palangkaraya.ac.id

Abstract

Technological developments and shifting consumption patterns have significantly influenced the manifestation of *living hadith* practices among the Banjar community in Palangka Raya, particularly among members of Generation Z. This study investigates how this generation interprets and applies prophetic values within contemporary sale and purchase contracts in a digital environment. Employing a qualitative methodology, data were gathered through interviews, observation, and documentation, and analyzed using thematic analysis. The findings reveal five key transformations: the shift from verbal contracts to general social expressions; from religious dialogue to functional economic acts; from symbolic transaction spaces to digital platforms; the tension between traditional and modern contractual contexts; and the emergence of

fragmented symbolic consciousness. This research contributes to the scholarship of *living hadith* by conceptualizing its transformation within the sphere of contemporary economic practices. Moreover, it offers critical insights into how Islamic ethical values can be maintained and rearticulated in the midst of evolving digital cultures and consumer behavior.

Keywords: Digital Culture, Generation Z, Living Hadith, Sale and Purchase Contracts, Social Transformation.

Abstrak

Perkembangan teknologi dan perubahan pola konsumsi telah memengaruhi secara signifikan praktik *living hadith* di kalangan masyarakat Banjar di Palangka Raya, khususnya pada Generasi Z. Penelitian ini mengkaji bagaimana generasi ini menginterpretasikan dan menerapkan nilai-nilai kenabian dalam praktik akad jual beli di lingkungan digital. Dengan menggunakan pendekatan kualitatif, data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis secara tematik. Hasil penelitian mengungkapkan lima transformasi utama: pergeseran dari akad verbal ke ekspresi sosial umum; dari dialog religius ke tindakan fungsional; dari ruang transaksi simbolik ke platform digital; ketegangan antara konteks tradisional dan modern; serta munculnya kesadaran simbolik yang terfragmentasi. Studi ini memberikan kontribusi konseptual terhadap kajian *living hadith* dengan menyoroti adaptasinya dalam praktik ekonomi kontemporer. Selain itu, penelitian ini menawarkan wawasan penting mengenai upaya pelestarian dan artikulasi ulang nilai-nilai etika Islam di tengah budaya digital dan perilaku konsumtif yang terus berkembang.

Kata kunci: Budaya Digital, Generasi Z, *Living Hadis*, Akad Jual Beli, Transformasi Sosial.

Introduction

The rapid advancement of information technology and the modernization of economic systems have significantly influenced patterns of social interaction, particularly among Generation Z within the Banjar community in Palangka Raya

(Hilbert, 2020). One notable area of change is the practice of sales contracts, which were traditionally marked by local expressions such as *"jual lah"* (I sell) and *"tukar lah"* (I buy). These verbal exchanges have been understood by segments of the community as part of a religious tradition that reflects the values of prophetic teachings in everyday life (Fuhaidah, 2019). However, with the growing reliance on digital transaction systems, these verbal forms of expression have increasingly been replaced by shorter, less explicit interactions, such as a simple "thank you" (Observasi, 2025).

In Banjar society, the usual way of making sales contracts shows how hadith values are used in everyday life, especially in terms of mutual consent (*ijab qabul*) and the right of choice (*khiyar*) (Arivia, 2017). However, as societal lifestyles evolve and digital economic systems gain dominance, these verbal expressions are increasingly being replaced by shorter, more implicit forms of communication, such as a simple "thank you" or direct payment without verbal confirmation (Logan, 2024). This shift marks a transition from symbolic expressions rooted in oral tradition and communal interaction within traditional marketplaces, to a more anonymous and practical mode of transaction found in digital platforms and modern shopping centers (Pramiarsih, 2022). Consequently, there has been a reorientation from an expressive, culturally embedded practice of living hadith to a more functional and efficient transactional model that largely omits explicit religious symbolism.

The main academic issue addressed in this study lies in clarifying the application of the concept of living hadith. For generations, expressions such as "*jual lah*" and "*tukar lah*" have been used in everyday commercial interactions and are culturally believed to reflect core hadith principles. However, no previous study has explicitly examined the validity of the relationship between these local expressions and accepted or interpreted prophetic traditions. To date, discussions around living hadith have mostly focused on ritual practices and daily worship (Alfitri, 2018; Jakfar, 2024). Even in studies that explore the intersection of living hadith and muamalah, such as Fuhaidah's (2019) study on living Qur'an and hadith, the focus is mainly on influencing factors rather than local commercial customs. As a result, research linking living hadith with local socio-economic practices is limited. Existing research tends to discuss shifts in religious behavior in general, without analyzing in depth how such transformations occur in culturally embedded religious practices (Maulina, 2020). This gap raises critical

academic questions: Does the shift from verbal and symbolic forms to non-verbal and digital expressions indicate a deeper transformation of how prophetic values are internalized and manifested in modern Muslim societies?

The academic gap addressed by this article lies in the limited exploration of how living hadith functions within the sphere of economic interaction. Most existing studies have concentrated on ritualistic and devotional expressions of hadith in daily religious life. Therefore, this article aims to (1) trace the evolving meaning of contract expressions, from the traditional verbal forms of *"jual lah"* and *"tukar lah"* to brief non-verbal communication, as a case of living hadith in transformation, and (2) evaluate the implications of this shift for the reinterpretation of hadith, especially regarding the concepts of contract and *khiyar*, in a rapidly changing technological and social landscape.

This study applies a qualitative research approach (Patton, 2014), positioning the concept of living hadith as the central analytical framework to explore the evolving nature of religious practice (Tamimudin & Hasan, 2024). This approach allows the researcher to examine how hadith is not only regarded as a normative text to be memorized and recited, but also embodied as a lived tradition within the rhythms of everyday social life (Wakhidah, Hamdi, Sholihah, & Subakir, 2024). The research was conducted through direct fieldwork (Alkatiri & Kiwang, 2023), focusing specifically on the buying and selling practices of Generation Z members of the Banjar community in the city of Palangka Raya, Central Kalimantan (Wakhidah, 2021). This city was chosen as it represents an urban Banjar environment where shifts in lifestyle and consumption patterns are becoming increasingly visible (Arbain, 2009). Informants were selected purposively from individuals aged 20 to 23 (Stillman & Stillman, 2017), based on their active involvement in modern transactional spaces (Etikan, 2016). Data were collected through in-depth interviews and participatory observation (Romero, D., Kwan, A., Suchman, 2019).

This article argues that the evolving expression of contractual agreements is a form of transformation of living hadith in response to changing social realities. By integrating perspectives from the sociology of knowledge, Giddens' theory of social transformation, the concept of cultural backwardness, and contemporary studies on

living hadith, this research shows how practices are adapting in ways that reflect the demands of the modern and digital context. As such, it expands the discourse on living hadith and offers a theoretical contribution to reconfigure hadith values in modern society.

Discussion

Transformation of Living Hadith in the Practice of Sale and Purchase Agreements

In the Banjar community, traditional sales contracts are not merely economic, exchanges but also reflect internalized Islamic values through the living hadith tradition (Fuhaidah, 2019). Previous generations upheld the oral formula of contract as a form of religious practice that echoed the Prophet's teachings on clarity and mutual consent in trade. However, with the rise of Generation Z, who have grown up in a digital culture marked by speed and convenience (Hilbert, 2020), the mode of executing contracts has shifted. Increasingly, transactions are conducted through digital systems that minimize or eliminate the use of traditional verbal expressions (Koussouris, S., Gionis, G., Lampathaki, F., Charalabidis, Y., Askounis, 2010).

Their practices illustrate the tension between maintaining a cultural-religious identity and adapting to modern transactional norms. Table 1 presents data from interviews with several Generation Z respondents, highlighting the diversity of responses and the evolving expressions of religious values in economic behavior.

Table 1. Interview Results

Transformation of Living Hadith in Generation Z's Practice of Sale and Purchase Agreements

Informant Name	Interview Date	Statement	Transformation Category
Raudah	January 10, 2025	I rarely say "*tukar lah*" and "*jual lah*" but always say thank you.	Transition from Verbal Acts to Common Social Symbols

Abelia	January 20, 2025	Yes, *Ulun* (I) used to use that.	Separation of Traditional and Modern Contexts
Alisa	January 30, 2025	When at Alfamart, Indomaret, or Hypermart, I rarely use the exchange speech. But I often use "thank you." If I go to a stall, I still often say "*tukar-jual*" to the seller.	Separation of Traditional and Modern Contexts
Saifullah	February 03, 2025	Personally, I think that when you say yes when paying what the cashier mentions, it means that you have made an indirect contract. In terms of words, I usually use "thank you" and "you're welcome."	Interpretation of *Akad* as a Functional Action
Ulfah	February 14, 2025	If I'm shopping at a supermarket, I replace with the word "thank you." However, in the neighborhood where I live, I still use the exchange and sale contracts. using the exchange and sale contracts. So I still practice it contextually.	Separation of Traditional and Modern Contexts
Yana	February 20, 2025	I rarely use contracts in shopping centers. However, I still use them in traditional stalls or markets.	Separation of Traditional and Modern Contexts
Sisil Lia	February 26, 2025	When I shop at the traditional market, I still often use the	Separation of Traditional and

		typical Banjar sale and purchase contract.	Modern Contexts
Dea	March 03, 2025	I mostly shop online and do not use the typical Banjar sale and purchase contract.	Domination of Modern and Digital Transaction Spaces
Una	April 01, 2025	I shop at markets and minimarkets. I don't use contracts; I say 'thank you' more often.	Change from Verbal Acts to Common Social Symbols
Rizky	April 05, 2025	I shop at convenience stores. I rarely use a contract unless the merchant mentions it first.	The Emergence of Fragmented Symbolic Consciousness
Bella	April 05, 2025	I shop at traditional markets and minimarkets. It is rare to use the Banjar's typical sale and purchase contract.	The Emergence of Fragmented Symbolic Consciousness
Allwiy	April 06, 2025	I shop at a minimarket. I have never used a typical Banjar sale and purchase contract.	Domination of Modern and Digital Transaction Spaces
Delima	April 06, 2025	I shop at the stalls/market around my house. I still use the traditional contract at the market but use 'thank you' at the minimarket.	Separation of Traditional and Modern Contexts

Based on interviews with Generation Z Banjar people in Palangka Raya City aged between twenty and twenty-three years old, it was found that the practice of living hadith in sale and purchase contracts that was previously realized through typical verbal expressions such as "*tukar lah*" and "*jual lah*" that reflect acceptance of the khiyar principle in the Prophet's hadith has undergone fundamental changes (Demeyere, 2024). These changes can be seen in the tendency to use more concise expressions that are no longer verbal, the shift in the location of transactions from traditional markets to digital platforms, and the shift in the meaning of the contract from a communal symbol to a more pragmatic and functional understanding in accordance with the digital lifestyle of this generation (Oluka, 2024). The data in Table 1 shows that most informants no longer voice the contract explicitly when transacting in minimarkets, supermarkets, or through digital platforms. Instead, the contract process tends to be implicitly interpreted through the act of payment and the use of polite expressions such as "thank you," which are assumed to be sufficient to represent approval and completion of the transaction.

However, the findings also show that there are diverse practices. Some informants said that they still maintain the use of traditional verbal contracts, especially when transacting in social environments that have a communal character. This shows that despite the transformation of the form and space of contract implementation, the basic values in the living hadith have not completely disappeared but have been adjusted to a more dynamic social context. This transformation also indicates that the sustainability of living hadith is highly dependent on the social environment in which the transactions take place and the extent to which the religious values can be contextualized into the daily practices of the younger generation.

Table 1 shows that this form of transformation can be categorized into five patterns: (1) the change from verbal contracts to general social symbols, (2) the meaning of contracts as functional actions without verbality, (3) the dominance of digital transaction spaces that minimize symbolic expression, (4) the separation of traditional and modern contexts in the implementation of contracts, and (5) the emergence of fragmented symbolic awareness. Nevertheless, a small number of informants still maintain the traditional form, but only in certain contexts. This transformation indicates that living hadith has shifted from a collective, communal, and verbal form to

a more personal, practical, and action-based form. This confirms that the verbal-communal form of living hadith is under strong pressure from social dynamics and modern technology.

a. Transformation of Religious Verbality

According to the sociology of knowledge theory, Generation Z's perception of the concept of a sale and purchase contract is inseparable from the social construction formed by the digital cultural environment in which they interact. Referring to the views of Berger dan Luckmann (1991), social reality is built through the process of internalization and institutionalization of repeated experiences in a particular social context. In this case, Generation Z no longer bases the validity of transactions on traditional verbal expressions but on the substantive dimensions of the contract itself, namely the existence of agreement, honesty, and mutual willingness between the two parties (Koussouris, S., Gionis, G., Lampathaki, F., Charalabidis, Y., Askounis, 2010; Jakfar, 2024). As a result, expressions such as "thank you" began to be positioned as symbols that were considered sufficient to represent the completion of the transaction (Geertz, 1973), even though they did not contain explicit elements of religious verbosity (Fuhaidah, 2019). These hadith values are contextualized and reinterpreted according to the lifestyle of the generation in question (Tirocchi, 2024). This process indicates that the meaning of the hadith in the context of the contract has been reconstructed in line with the changes in the social and cultural space faced by this generation. Thus, the living hadith not only undergoes a transformation of form but also a repositioning of meaning that reflects adaptation to the contemporary social order.

b. Cultural Lag in the Transformation of Sale and Purchase Agreements

Furthermore, the dynamics of this transformation can be analyzed through the perspective of cultural lag theory, as described by Song et al. (2025), which highlights the delay in adaptation between non-material culture, including religious and symbolic values, and the rapid development of material culture, particularly in the form of technology and digital economic systems (Jakfar, 2024). This creates a distance between Generation Z and the practice of living hadith, which, although not completely lost, has lost its symbolic representation.

In this context, the rapidly evolving digital economic landscape, technology-based transaction systems are experiencing exponential growth (Lee, Gan, & Liew, 2022). However, religious narrative structures, especially those related to hadith values, have not been fully integrated into the digital mediums used in daily life by Generation Z (Ma R, Luo KH, He JS, 2024). This imbalance between the progress of material culture and the stagnation of non-material culture creates a significant gap between religious symbolism in the concept of living hadith and contemporary consumption practices (Song et al., 2025). Generation Z prioritizes the efficiency and practicality of symbols in transactions (Bozia E, Pantazopoulou A, 2024), so symbolic-verbal religious expressions begin to be displaced. This condition has the potential to weaken the vitality of local-based religious traditions that have been culturally internalized through distinctive forms of expression. Therefore, a constructive strategy is needed to overcome this imbalance through an integrative approach that combines digital technology, local cultural identity, and Islamic values. The goal is to re-actualize living hadith as a social practice that is relevant, contextual, and remains meaningful in today's digital reality.

Technological developments and modernization processes have led to fundamental shifts in social structures, including in the way individuals actualize their religious norms (Gidden, 1991). In this context, Generation Z is socialized in a more pragmatic, fast-paced, and visual-based social environment, which directly influences their tendency to replace verbal religious symbols with more functional and efficient forms of expression (Ferranna M, Hammitt JK, 2024). This change has also affected the way living hadith are expressed; social spaces that previously supported oral manifestations of hadith, have been replaced by modern transaction systems that are anonymous and lack personal interaction (Tirocchi, 2024). Thus, religious expressions that were previously symbolic and collective have shifted to become more individualized and hidden in substantive meanings without explicit symbolic manifestations.

The phenomenon of a shift in the implementation of the sale and purchase contract by Generation Z reflects a significant transformation of religious values and practices. If previously living hadith was internalized through verbal expression and cultural involvement in the traditional muamalah space, now its orientation has begun to shift towards a more pragmatic, efficient, and functional direction. Within the framework of social transformation theory proposed by Giddens, this change is a

consequence of the development of social structures that are increasingly digitized and experiencing fragmentation of social relations (Gidden, 1991). Transaction spaces such as minimarkets and digital trading platforms have replaced traditional markets as centers of local economic culture and means of actualizing Islamic values (Hilbert, 2020). In this context, Generation Z shows a tendency to interpret religious teachings more contextually, emphasizing substance such as honesty and agreement rather than symbolic forms such as the verbality of contracts. This process confirms that transformation does not necessarily mean the removal of values.

c. From Textual Living Hadith to Contextual Living Hadith

To understand more deeply, we use the theory of living hadith as the main approach. This theory emphasizes that hadith does not only live in the text but also in the actual and contextual social practices of Muslims (Zulkifli & Ningsih, 2024; Fuhaidah, 2019). In the context of the Banjar community, verbal-based sale and purchase contracts are a tangible form of living hadith that derives from the hadith values of transparency, willingness, and *khiyar rights*. When this form is no longer used, the living hadith does not necessarily become extinct but demands a new form to stay alive (Jazil & Firdaus, 2024).

In the study of hadith, the hadith of the Prophet Muhammad narrated by Abu Hurairah provides an important foothold in understanding the validity of the sale and purchase contract, both verbally and non-verbally:

> *"Hashim ibn al-Qosim narrated to us that Ayyub (i.e., Ibn 'Utbah) narrated to us that Abu Katsir As Suhaimi narrated from Abu Hurayrah that the Messenger of Allah said, 'The seller and the buyer have the right of choice in their sale contract as long as they have not separated, or their sale contract is subject to khiyar (Hadith number 7752 reported by Ahmad)."*

The Prophet's hadith emphasizes the principle of khiyar in sales transactions, granting both buyer and seller the option to confirm or cancel the contract as long as they have not physically separated. This underscores that the core of a valid transaction lies in mutual consent and willingness, rather than in the verbal phrasing of *ijab-qabul*. Consequently, in our digitally mediated social context, where Generation Z tends to forgo traditional verbal expressions, the principle of khiyar can still be upheld through

modern platforms. Features such as "order confirmation," "payment verification," and "return options" effectively embody the freedom to choose that is central to *khiyar*. As long as such systems preserve the elements of transparent agreement and voluntary consent, the essential values of the hadith remain present in contemporary economic interactions.

The conventional verbal ritual of ijab-qabul, expressed through local phrases (Logan, 2024), reflects living hadith in action by embodying clarity and mutual understanding in the marketplace (Hilbert, 2020). However, as social norms evolve and digital transactions become prevalent, these verbal acknowledgments are increasingly supplanted by brief polite exchanges or by the act of payment itself. This adaptation highlights a shift from symbolic, community-based expression toward efficient, nonverbal communication. Moreover, the movement from traditional marketplaces to minimarkets, supermarkets, and online platforms has diminished the communal settings that once reinforced religious symbolism. Therefore, this transformation not only alters how transactions are conducted but also diminishes the communal dimension that sustained living hadith practices.

Modernization and digitalization have significantly reshaped societal structures, influencing how hadith values are perceived and expressed. Interactions formerly rooted in community relations are now driven by transactional efficiency. From a sociology of knowledge perspective, religious meaning is not derived solely from textual authority; it is also constructed through lived experience within specific social environments. Generation Z interprets religious norms in response to their fast-paced. This study extends the work of Alfitri, who began exploring living hadith within muamalah contexts (Alfitri, 2018). Here, the focus is on recontextualizing prophetic values to align with modern social systems.

The findings underscore the urgent need to rethink living hadith beyond mere verbal retention. Living hadith should be reanimated through digital reinterpretation of its foundational values. Platforms that incorporate digital contract mechanisms, educational programs rooted in local tradition, and media that reaffirm principles like honesty and *khiyar* offer actionable strategies for preserving living hadith. Without such culturally sensitive and technologically savvy approaches, there is a real risk of

intergenerational disruption of religious and cultural continuity. To ensure sacred values remain relevant in contemporary Muslim life, we must embrace contextual adaptation grounded in both cultural wisdom and modern sensibility.

The limited focus of this research on the Banjar community in Palangka Raya limits the generalizability of its conclusions to other community contexts. The qualitative approach, while rich in insights, does not capture the quantitative dimension of technology's influence on contracting behavior. It also does not fully explore the emotional and cognitive frameworks that shape Generation Z's religious understanding. The lack of intergenerational narratives and limited local documentation further limited the longitudinal analysis. Future research should adopt a multidisciplinary strategy, incorporating larger and more diverse samples, tools to measure affective and cognitive aspects, and comparative studies across regions and generations. Such research will deepen our understanding of how living hadith transforms and survives in the digital age.

Implications for Sustainability Living Hadith in Sale and Purchase Agreements

The geographical migration of the Banjar community in Palangka Raya has not necessarily changed the tradition of buying and selling transactions. However, with the proliferation of minimarkets, supermarkets, and online shopping, the Banjar community, especially the Z generation, has changed the custom of the typical Banjar sale and purchase agreement. Table 2 shows the results of interviews with Generation Z of the Banjar community in Palangka Raya. The transformation of the Banjar traditional sale and purchase contract has had implications for the sustainability of living hadith.

Table 2. Interview Results Based on Implications for the Sustainability of Living Hadith

Informant Name	Interview Date	Statement	Implication Category
Raudah	January 10, 2025	I shop at the convenience store, always say 'thank you,' and rarely use 'please exchange' and 'please.'	The Shifting Meaning and Practice of *Akad*

Abelia	January 20, 2025	I still use exchange and sale contracts in my daily life.	Contextual and Intergenerational Preservation Strategies
Alisa	January 30, 2025	I shop for my basic needs at traditional markets/stalls. Then I rarely use contracts in supermarkets.	Contraction of Living Hadith Social Space
Saifullah	February 03, 2025	I shop at traditional markets and modern stores. The contract is considered valid when paying. By saying 'thank you.'	The Shifting Meaning and Practice of *Akad*
Ulfah	January 14, 2025	I shop in the traditional market. I do not use verbal contracts in public places. Banjar's typical sale and purchase agreement is still used in the neighborhood.	The Contraction of Living Hadith Social Space
Yana	January 20, 2025	I rarely use contracts in shopping centers. Banjar-style sale and purchase contracts are still used in traditional stalls/markets.	The Contraction of Living Hadith Social Space
Sisil Lia	February 26, 2025	I shop at the traditional market. I still often use the typical Banjar buying and selling contract.	Contextual and Intergenerational Preservation Strategies
Dea	March 03, 2025	I mostly shop online and do not use the typical Banjar sale and purchase contract.	Risk of Disconnection of Hadith Symbolic Transmission
Una	April 01, 2025	I shop at markets and minimarkets. I don't use contracts; I say 'thank you' more often.	The Shifting Meaning and Practice of *Akad*

Rizky	April 05, 2025	I shop at convenience stores. I rarely use the contract unless the merchant mentions it first.	The Challenge of Hadith Value Reactualization
Bella	April 05, 2025	I shop at traditional markets and minimarkets. I rarely use Banjar's typical sale and purchase contracts.	Risk of Disconnection of Hadith Symbolic Transmission
Allwiy	April 06, 2025	I shop at a minimarket. I never use the Banjar's typical sale and purchase contract.	Risk of Disconnection of Hadith Symbolic Transmission
Delima	April 06, 2025	I shop at stalls/markets around my house. I still use the traditional contract at the market, then use 'thank you' at the minimarket.	The Challenge of Hadith Value Reactualization

Interviews with several Generation Z members of the Banjar community in Palangka Raya strongly confirm a significant shift in the mode of communication used during sales transactions. Most informants admit they no longer use traditional Banjar phrases in everyday purchases, especially at modern retail outlets. Instead, they choose polite expressions like “thank you” or “you’re welcome,” which are socially perceived as adequate indicators that the transaction is complete. For instance, Saifullah (2025) explains that the contract is understood to be implicitly formed when the buyer agrees to the price and makes payment as quoted by the cashier, without the need for a verbal declaration. This suggests that the meaning of the contract has shifted from religious symbolism to a socially polite and efficient symbol. Additional evidence of this transformation in living hadith practices during Generation Z’s sales contracts comes from Alisa (2025) and Raudah (2025), who say they hardly ever use the traditional expressions in transaction contexts.

However, respondent diversity remains. Ulfah (2025), for example, shares that she still practices the traditional verbal contract because her social environment

continues to honor that custom. An interesting perspective is offered by Yana (2025) and Delima (2025), who differentiate contract usage based on transaction context.

These observations reveal that the symbolic verbal dimension is increasingly limited to settings with strong social cohesion. There is a risk that symbolic transmission may not pass to future generations. Yet, with appropriate adaptation in social contexts and digital media, we can still uphold the fundamental principles of hadith such as honesty, contractual clarity, and the right of choice (*khiyar*).

The phenomenon of living hadith through verbal contracts exhibits a gradual decline, particularly in modern transactional spaces characterized by efficiency and minimal interaction (Idris, 2022). Nevertheless, the practice still has relevance in social contexts that preserve communal economic customs, such as traditional markets and local shops (Pervaiz, Fariha Tariq, Khilat, Tariq, & Basheer, 2025). This shift implies that Generation Z has reinterpreted the meaning of contracts, favoring nonverbal communication and practical interaction in buying and selling (Jazil & Firdaus, 2024). These findings reinforce the argument that the continuity of living hadith strongly depends on maintaining social spaces conducive to religious symbolism (Alfitri, 2018). Without efforts to revitalize cultural education and integrate contract values into adaptive digital formats, this transformation may create cultural and spiritual distance between Generation Z (Song et al., 2025).

The transformation of living hadith does not proceed uniformly among Generation Z but is instead shaped by the social contexts they inhabit, including their places of residence and the types of transaction spaces they frequently enter (Wakhidah, Jamalie, Abas, Abdullah, & Jalaluddin, 2024). This diversity suggests that change is dynamic, context-specific, and reflects the interaction between local culture and modernization pressures. Therefore, efforts to preserve hadith values in Banjar muamalah must be participatory and responsive to current social realities (Susanto et al., 2025). Generation Z must be recognized not merely as passive recipients of tradition but as active agents in shaping and sustaining religious culture. These results align with the ideas of, who observed that Generation Z, living within faster, more practical, and more visual social structures, considers formal verbal expressions in transactions less functionally relevant. This change reflects a shift in religious values toward more flexible

forms and illustrates how cultural adaptation to change directly affects religious practice in modern life.

Overall, this study reveals that the shift from traditional verbal expressions to modern, digital-based transactions among Generation Z has led to a reduced frequency of verbal contracts in daily life. Initially, this trend may appear as a natural response to modern technology and convenience (Gidden, 1991). However, empirical findings suggest deeper implications. Unexpectedly, this shift also signals a weakening of Generation Z's connection to religious symbolism that once thrived through living hadith (Geertz, 1983). The move from symbolic and communal expressions toward functional (Hilbert, 2020) and substantive orientations remains noticeable (Berger & Luckmann, 1991). Core values such as honesty, mutual consent, and willingness endure but are no longer articulated through explicit speech (Jazil & Firdaus, 2024). This change marks a new challenge in preserving local religious traditions and opens space for reinterpreting living hadith in ways more compatible with the social realities of a digital society.

In a broader social context, these findings signal a symbolic crisis affecting the continuity of religious practices rooted in local tradition (Geertz, 1973). Framed by Giddens's theory of social transformation, this shift signifies a fundamental restructuring of societal organization, marking a transition from traditional community-based, face-to-face interactions to an increasingly networked society that emphasizes efficiency, speed, and digital mobility (Giddens's, 1991). In such an environment, symbolic religious expressions, once articulated through verbal exchanges in muʿāmalah (communal economic transactions), face increasing difficulty in being sustained. Consequently, the implementation of living hadith through verbal *akad* (contract expressions) has diminished in visibility, no longer aligning with Generation Z's communication rhythm (Tirocchi, 2024). Nevertheless, this does not imply the extinction of core hadith values in trading. Rather, these values remain viable for recontextualization through adaptive, strategic, and digitally relevant educational and developmental efforts.

This study reveals a significant transformation in the *akad jual beli* (contractual exchange) practices among Generation Z within the Banjar community. This change

reflects adaptation to a contemporary social structure that emphasizes pragmatism and efficiency. These results echo Alfitri's (2018) findings that social change drives religious practice transformation, yet they diverge from Jakfar's (2024) emphasis on the literal preservation of ritual forms. The primary contribution of this research lies in extending the discourse on living hadith into the domain of muʿāmalah, especially routine economic exchanges. It reframes the importance of contextualizing Islamic values to remain meaningful within modern society.

Distinct from Fuhaidah's (2019) observation of robust religious traditions among Qādirīyah Naqshbandīyah communities, this research aligns with Maulina's work, which states that living hadith embodies Islamic values continually practiced by the community (Maulina, 2020). In contrast to Zulkifli and Ningsih's (2024) note on Bugis adaptation of living hadith, the Banjar context lacks systematic efforts to integrate these values into modern commerce or digital platforms. This gap underscores the urgent need for strategic design that bridges traditional values with evolving social realities to sustain living hadith in an increasingly digitized cultural landscape.

On a wider societal scale, these findings suggest that the preservation of religious tradition requires more than safeguarding outward forms; it demands adaptive value management fitted to contemporary contexts. In other words, the survival of living hadith as a symbolic religious practice hinges on the community's capacity to reformulate its meanings and expressions in line with dynamic social shifts. Without deliberate and strategically designed interventions, particularly those addressing digital realities and evolving consumer culture, verbal traditions risk gradual erosion and eventual loss of social relevance. However, this challenge also presents an opportunity to transform hadith values into formats more attuned to youthful preferences. Potential initiatives include developing digital educational content, integrating hadith values into contextual local curricula, and embedding sharia-compliant features into e-commerce platforms. Through such avenues, living hadith can remain vital and functional within emerging social spaces.

Practically speaking, these findings open pathways to developing best practices in local Islamic tradition management through technology-driven approaches. One concrete proposal is the creation of transaction applications featuring audio or text-

based *akad* that reflect local cultural expressions, thus preserving sharia values contextually. Additionally, providing digital muʿāmalah training for youth that merges Islamic principles with contemporary economic practices could serve as an effective educational tool. These strategies not only innovate in preserving living hadith but also bridge the gap between the substance of religious norms and the evolving social reality, ensuring that Islamic values continue to serve as active components of contemporary Muslim life rather than static cultural relics.

Finally, this research raises reflective questions that warrant exploration in future studies. Is it feasible to design digital *akad* rooted in local wisdom as a new expression of living hadith? Furthermore, how do religious authorities perceive and interpret this transformation in terms of authenticity and continuity of Islamic teachings? Investigating these questions is crucial to ensure that living hadith are not just viewed as historical relics but as living values, continually evolving and relevant within contemporary and future Muslim societies. Addressing these questions will enrich the theoretical and practical foundations needed to preserve contextual and adaptive Islamic values.

Conclusion

The findings of this study indicate that the transformation of living hadith in the buying and selling practices among Generation Z Banjar people in Palangka Raya unfolds through five main patterns of change, reflecting an adaptive response to social dynamics, technological developments, and shifting consumption patterns of the present generation. First, there is a shift from traditional verbal contracts to shorter social cues such as expressions of gratitude like “thank you”; second, the contract is no longer perceived as a religious-dialogical process but is instead represented functionally through the act of payment; third, the dominance of digital transaction spaces has transformed symbolic practices into more practical forms with minimal verbal interaction; fourth, there is a separation between traditional and modern transaction spaces, with verbal contracts surviving primarily in communal spaces like traditional markets; and fifth, a fragmented symbolic consciousness is emerging, where some youth still uphold hadith values, albeit in more flexible forms of expression. These transformations signify a contraction in the space for verbal religious expression, which

now persists mainly within tightly bonded social groups, posing a potential threat to the symbolic continuity of hadith values across generations. However, the essential principles of hadith—such as honesty, clarity in contractual agreements (*ijab qabul*), and the right to choose (*khiyar*)—continue to retain their significance and validity through contextual adaptation within modern digital and social settings. Thus, although the form of living hadith may evolve, its substantive meaning remains intact, offering an opportunity for reformulation within the framework of digital society. The study's limitations—namely, its focus on a single geographic area and generational cohort—highlight the need for broader research using mixed methods, expanded demographic coverage, and intergenerational comparisons, along with the development of culturally grounded educational and technological strategies to ensure the continued relevance and embeddedness of hadith values in today's rapidly changing world.

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