



ISLAMIC ECONOMIC CONSTRUCTION TOWARDS DEVELOPMENT CIVIL SOCIETE

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Abstrak:

The purpose of this community service paper is to find the basic framework for the construction of Islamic economics for the development of civil society, an offer for government authorities, the Association of Islamic Economic Experts (IAEI), the National Islamic Economic Committee (KNEKS), Islamic boarding schools and Muslims. The economic system adopted by most people in this part of the world has failed to create a prosperous society and build harmony. However, has created economic pressure. They have failed to reduce poverty. This community service paper model is a proposal, socialization and advice for government authorities, Islamic institutions and boarding schools to implement Islamic Economic Construction towards civil society. This paper concludes that the construction of Islamic economics towards the development of civil society includes: 1. Tauhid, all economic resources are God's creation, and their arrangement and distribution must be by the rules. 2. Nubuwwah, all sources and economic policies must be guided by the Prophet, who has successfully created social welfare. 3. Adl (justice), the principle of justice, is the basis for building civil society and creating equal access to meeting needs. 4. The Khilafah government is essential for the sustainability of the Islamic economy, which aims at the welfare of society. Without the role of the government, implementing Islamic economics is impossible to materialize. 5. Maad, profit from Islamic economics is the goal of economics, especially the results that can later be taken in the hereafter, and has two dimensions, namely profit (economic) and success in the hereafter.

Kata Kunci: *Islamic Economic Contruction, Development Civil Societe*

INTRODUCTION

The purpose of this community service paper is to build civil society with the construction of Islamic economics, the urgency of managing society (ijtimaiyyah) with the principles of rabbaniy economics, this community service paper is a constructive input for the government, Islamic economic authorities and Muslim communities to realize Islamic economics in a mumalah and iqtishadiyyah order Indonesian Muslim community. Islamic economics is built for a sacred purpose, guided by Islamic teachings and achieved in ways that are also guided by Islamic teachings. Therefore, all of these things are interrelated and hierarchically structured, in the sense that the spirit of Islamic economics is reflected in its objectives, and is supported by its pillars (Indonesia 2008). Islam guides its adherents in all aspects (aujah) starting from the practice of both pure (mahdhah) and social (ghairu mahdah) worship even though economic issues are not spared from Islamic rules, anything in our life even though it is considered not noble we will find Islamic studies. The discussion of muamalah (transactions) is not spared from Islamic studies, in fact Islam regulates clear economic laws and kaffah. Humans everywhere and at any time will not be separated from muamalah, Humans (creatures) need a lot of goods and are unable to produce themselves so that they require the exchange of goods and transactions (Dr. Mustafa Bugha n.d.).

Economics is a discipline that adopts a certain ethical position in understanding the nature of economic agents which will reflect this conception in actual economic behavior. Economics is not a value-neutral discipline. It has been infused with certain ethical positions which are manifested in assumptions, theories and concepts. (Furqani 2021). Iqtishadiyyah (economic) jurisprudence is the realm of ijihad by sticking to the Qur'an and Sunnah as sources of Islamic law, they are led by a world view based on the idea of monotheism (monotheism), the will to succeed with Allah's help, and a comprehensive methodology, who guided their scholarship. (Rafikov and Akhmetova 2020). Islam with an economy that comes from the sky is present to make a real contribution to the development of civilized, knowledgeable and civilized society. A society that emphasizes shared welfare, pays attention to the role of material for human life and aims to achieve happiness in the hereafter (maad) as the end of material mortality and the task of Islamic economics provides such a pattern.

The condition of the world community at this time is really worrying, the greed of capitalist economic actors, liberalism and humans who only profit from natural resources without thinking about the condition of the surrounding community, the sustainability of natural reserves and economic exploitation. The failure of the economic system of Capitalism and Socialism to maintain the continuity of a just economy and fulfill human needs has not succeeded, even the level of inequality, poverty and economic problems has hit several countries. Islamic economics which was forgotten and not even believed to be true by Muslims and other people now needs presence to solve macro problems, the roots of society's problems are based on tyrannical economics.

Economic problems within the Islamic framework are also seen in a comprehensive perspective in accordance with the Islamic perspective in understanding reality which will consider human nature as individual and social beings, as well as all dimensions of the human self (Furqani and Haneef 2022). Islam is considered an economic obstacle to Arab society, causing economic backwardness where Islam only teaches fatalism (Raies 2021), such thinking must be controlled and straightened out in order to teach the next generation of Muslims correct information. Islamic economics is present as an instrument for the welfare of society, bringing them to two important poles, the concept is tawhid or the oneness of God which includes reality, truth, the world, space and time and human history (Kader 2021).

Building a prosperous civil society in the economic field based on the construction of Islamic economics is a contemporary breakthrough that is worth fighting for, the theme of this research has not been explained in detail and comprehensively so this research is interesting to continue. Community development with various instruments and approaches has been carried out a lot, but the economic problems of the community gave birth to seeds of irony and misery because they eliminate the orders of the creator of the universe and religious intervention which are believed to bring disaster. The theme of this research will present an offer that is not speculative but has been passed in the history of prophethood and leaders who adhere closely to the Islamic religion, constructing an Islamic economy to build civil society will be achieved with an empirically realized Islamic concept.

RESEARCH METHODS

This research method uses a qualitative approach with a library research model, this research methodology is very simple and easy. Starting with looking for the main book as primary data in this research then measuring secondary data as an addition to the data component of this research. Literature review research is relevant for Islamic economics, because Islamic economic theory originates from the Qur'an and sunnah. By reading the main literature the researcher has conclusions to be analyzed and developed with other literature. Literature of this research comes from a lot of international and national research that has authentic truth, the secondary data obtained is various references and papers that we measure and conclude in this research. This paper is used as a reference center for the government and Islamic

economic authorities in building the principles of civil society originating from the construction of Islamic economics. This paper is a proposed meta concept of sustainable development of a civilized and godly Muslim society.

RESULTS AND DISCUSSION

Islamic Economic

Islamic economics (iqtshadiyyah Islamiyyah) which was born from the Islamic religion and an integral part of the hanif religion is an economic framework for achieving human welfare. In terms of sharia (fiqh) the mention of buyu', muamalah and iqtishadiyyah was born, these terms were born after centuries of Islamic teachings and theories flowing to various regions of the world. The Islamic economic system has the most prominent and most developed system form among the New Traditional Economy (Mahyudi 2015). According to Baqir As-Shadar Islamic economics is a doctrine and not a science, because it is a recommended way of Islam in pursuing economic life, not an interpretation by which Islam explains events that occur in economics (As-Shadar 2008), Islamic economics interpreted as an economic activity originating from the Qur'an al-Sunnah and the opinions of the mujtahids, Islamic economics was born not in the form of ready-to-use products, but there were stages that were passed to reach a consensus terminology of Islamic economics. Dalam bahasa Arab istilah ekonomi diungkapkan dengan kata al-Iqtisad, yang secara bahasa berarti kesederhanaan dan kehematan. berdasarkan makna ini, kata al-Iqtisad berkembang dan meluas sehingga mengandung makna 'ilm al-Iqtisad, yakni ilmu yang berkaitan dengan kesederhanaan atau membahas ekonomi. Ali Anwar Yusuf memberikan definisi ekonomi. Menurutnya, ekonomi adalah kajian tentang perilaku manusia dalam hubungannya dengan pemanfaatan sumber-sumber produktif yang langka untuk memproduksi barang dan jasa serta mendistribusikannya (Mulyana 2020).

Translated Islamic economics with different studies and terminology will be able to understand from the point of view of tawhidi (aqidah), syariah (fiqh) and ethics or morals (tasawwuf), Islamic economics (al-iqtisadiyyah islamiyyah) is rich in theory, references and practice applied to the world real to prove that the instruments produced really exist.

The Need for Islamic Economics

The ongoing Islamic revival in almost all Muslim countries has given rise to a new need for a clear and unified plan that must be offered by Islam to realize the proposed form of prosperity and to address the various problems facing humanity today. Islamic economics has a major influence on justice and welfare in Islamic public finance and economics, not limited to the Islamization of the economy but to seek the goal of rahmatan li al-alamien.

The ascendancy of Islamic finance left broad fields such as public economics, distributive justice, economic development, monetary issues and social welfare almost unexplored. This has led to some sharp divisions among Islamic economists (Hasan 2018). Reviewing and implementing an urgent Islamic economy is the halalness of products, contracts and processes, many Muslim and non-Muslim countries are competing to direct the consumer market by providing halal, facilities and infrastructure to meet their needs (Septiarini et al. 2022).

Efforts to continue to carry out value-based economic activities continue so that an academic culture is built in the history of Islamic economics. 2 This academic culture is marked by the emergence of several Islamic scholars who try to provide bursts of thought or concepts related to economic practices in their respective times. Abu Yusuf, Abu Ubaid, Yahya bin Adam were the early generations in the history of Islamic economic thought who responded through their thoughts to the economic practices of their time. It was at this time that it could be said that Islamic economics as a science (system of analysis) began to emerge and become a tradition in the history of Islamic economics. 3 This confirms Anas Zarqa's statement which maps Islamic economics into

two interrelated parts (1) Islamic Economics as a value system (2) Islamic Economics as a Science (system analysis) (Sanrego Nz 2014).

Civil Society Development

The relationship between financial activity and economic growth has attracted enormous interest among researchers, scholars and policy makers around the world (Mulyana 2020). The birth of civil society is the fruit of the seeding of democracy and human rights. To build a civil society requires knowledge about civil society. Within this framework, this paper discusses civil society, which is generally known as Civil Society: the notion of the history of thought, character, and discourse of civil society in Indonesia. Lately, the word civil society (Madinah Society) is very often mentioned, used and discussed. Even though not everyone understands the essence of civil society, it is undeniable that almost everyone considers civil society something to aspire to in the future (Najiyah and Millatina 2019).

The Qur'an as the main source of knowledge in Islamic epistemology encourages humans to reflect on themselves, their creations, their essence and the purpose of their creation (Qur'an, 30:8; 41:53; 51:20–21; 86:5–7) . It is said that no one knows human nature better than God who created him (Qur'ān, 67:14). Articulating this can be conducive to realizing the goal of developing Islamic economics as a practical discipline and system. Finding the version of human nature theory that makes the most sense is critical to Islamic economics as a value-based science. The goal is not only to gain validity of concepts and theories, but also to gain legitimacy from the scientific community (Furqani and Echchabi 2022)

Civil society is a model of urban society built by the Prophet Muhammad after he migrated to Medina. The world recognized it as the most advanced model of society at that time. The pattern of civil society by westerners is now equated with civil society which is seen as modern by them. The concept of civil society is a universal concept, so it needs to be adapted and socialized if this concept is to be realized in Indonesia, because the concept of civil society was born from foreign communities. the concept of civil society is a relatively new concept for the people of Indonesia, it is not an easy job, because it is related to cultural issues and people's attitudes to life. For this reason, various breakthroughs are needed in the preparation of concepts and actions, in other words a new paradigm is needed in dealing with new demands (Aceng 2013).

The Values of Islamic Economic Construction

1. Tawhid (Oneness of God)

Tawhid is the foundation of Islamic teachings. With monotheism, humans testify that "there is nothing worthy of worship besides Allah," and there is no owner of the heavens, the earth and everything in it apart from Allah SWT. Because God is the creator of the universe and its contents and at the same time the owner, including the owner of humans and all human resources. (Karim 2008). Allah SWT is the one who rules the universe, he is the one who wills all of nature and his will nothing can stop it. In surah Al-Ikhlās it is stated that Allah SWT is the one and only place where everything returns to him. Human worship activities, both sharia (fiqh) and morals (tasawuf), originate from monotheism, the basic word of which means the unity of Allah. The naming of Tawhid changed to Aqidah or the science of kalam, because there are beliefs that must be adhered to by its adherents.

Islamic economics started about 70 years ago with the works of several Indian scholars in the field. King Abdulaziz University's Center for Islamic Economics chronicles the origins of the contemporary approach to the study of Islamic economics over thirty years. The works of the great Islamic scholars, mujtahids such as Imam Ghazāl, Ibn Taimiyah, Imam Shaṭīb, Ibn Qayyim and Ibn Khaldn, chronicle the study of Islamic economic and social issues either referring to the Quran and Sunnah (prophetic teachings) or independently of these (Choudhury 2018). In terms of sharia and induction of socio-economic studies, the range of thought and application must be

based on the ontological, epistemological, phenomenological and continuum attributes derived from monotheistic law. It takes the formalism of the organic inter-causal unity of existence and becomes between complementary life choices. The ontological law of monotheism concerning the unity of knowledge is referred to as monotheism in the Qur'an. Empirical work was carried out to support the arguments presented in this paper (Masudul Alam Choudhury 2016). Manusia wajib bertauhid sebagai wujud penyembahan kepada tuhan yang generalisasi ontologis hukum tauhid (kesatuan pengetahuan) dan fungsinya dalam sistem dunia keuangan diringkas dan dikontraskan dengan konsepsi baru-baru ini tentang “kepatuhan syariah. (Masudul Alam Choudhury 2016).

Islam regulates all aspects of human life, from waking up to sleeping again as in the book *Bidayatul Hidayah* by Imam Ghazali, thus Islam organizes human life including worship, dealings with others (Muamalah), marriage, crime, justice and others. In the muamalah order, Islam regulates the details of the basic framework, principles, laws and their embodiment in the real world, because humans cannot be separated from muamalah. Since the time of the Prophet, Muslim friends and intellectuals have concocted economics in the direction of Islamic teachings which we know as Islamic economics, they have not stopped looking for ways to solve economic problems in line with *rahmatan lil alamien* as the main mission of Islam. Talking about Muslim scholars, their work is true *ijtihad* (hard work or perseverance) which produces useful knowledge (Rafikov and Akhmetova 2020).

Islamic Economics is a multidimensional (interdisciplinary) science, comprehensive and mutually integrated, encompassing Islamic knowledge originating from the Qur'an, al-Sunnah and rational science (results of human thought and experience), with this knowledge humans can overcome problems limited power to achieve *falah* (material and metaphysical happiness) (Veithzal Rivai, M.B.A & Andi Buchari 2009). Islamic economics is “a distinct school of thought, with a coherent set of ideas, both moralistic and proscriptive” (Kader 2021). Islamic economics was formed not only to build a civilized, *staqafi* and *maslahat* society.

Tawhid is the first basis for building the realization of civil society, believing that the economy comes from Allah, runs according to the rules and is intended for him. Monotheism is a way of belief that cannot be separated from society, wherever and wherever monotheism is a principle in carrying out individual and social economic activities both *hamdah* and *tabarru'*.

2. Adl (Justice)

Justice is a feature of society that is valued in all areas of life, and political economy is no exception. Islam advocates fairness, fairness and transparency in society (Hanif 2020). In the Islamic economic system, justice contains a very deep meaning that in every economic activity carried out by economic actors there is no wrongdoing of other people.

The Qur'an has strictly prohibited Muslims from taking other people's property improperly, as set forth in surah Al-Baqarah verse 188 concerning the prohibition of consuming wealth in falsehood and the prohibition of bribing (*risywah*), as well as in surah An-Nisaa' verse 29 explains the prohibition of consuming wealth in an incorrect way (*bathil*), as well as At-Taubah verse 34. The meaning of the word *vanity* is defined as a way to obtain wealth and income in an incorrect and unacceptable way. Thus, Islam forbids these false acts, as well as exploitation activities. (Husni 2020)

Islam views justice as a mandatory and absolute provision as an important element in social and human life. Justice is a provision that is obligatory by Allah SWT for all people in the world without exception. 27 In maintaining balance, as well as maintaining the relationship between God and humans, Islam also establishes a balanced relationship between humans and other humans. This balance is needed to protect an already good relationship from the negative impact that will be caused by excessive behavior in buying and selling transactions or in economic activities. That is why in Islam it is very important to create justice in all aspects of human life, not just in

one aspect. (Husni 2020).

The Model Part of the implementation of justice in Islam is the concept and distribution of zakat for the benefit of humans, Zakat is one of the socio-economic instruments used by society to ensure equal distribution of income, Zakat will also function to prevent the accumulation of wealth on one side and encourage people to invest on the other side (Herianingrum et al. 2022).

Efforts to create social welfare and justice must be built by synergizing all economic resources and applying the real Islamic economic system. This application must be based on the principles of justice so that it is not only prosperous but also must be evenly distributed. In this regard, Choudhury, suggested that Islamic economics must be based on principles; monotheism, brotherhood, work and productivity, distributive equity, cooperation, and organization/Islamic institution. 8 These principles are then applied to building an Islamic economic system (Fabiana Meijon Fadul 2019).

3. Nubuwwah (Kenabian)

The concept of prophethood as a regulator of Islamic economics is the second source after Islam came and was revealed in the Qur'an, prophethood became an obligatory part in compiling the construction of Islamic economics. The first human to interpret the Bible was the Prophet as the founder of Islamic economic regulations. Nubuwwah: Understanding and application of prophetic aspects seen from shiddiq, amanah, tabligh, fathonah aspects. The principles of Islamic economics have many viewpoints and definitions. Some of these definitions are summarized in Idri and Rohaizan Baru (2017: 334). According to Ahmad (2007) in Idri and Rohaizan Baru (2017: 334), the basic principles and philosophical foundations in Islamic economics consist of tawhid (oneness and greatness of God), rububiyah (God's rule over natural resources), caliphate- an (system of government), and tazkiyya (cleanliness, purity, and development). According to Choudhury (2001) there are three major aspects of Islamic economic principles, namely The Principle of Tawheed and Brotherhood, The Principle of Work and Productivity, and The Principle of Distributional Equity. Distribution) (Case et al. 2020).

The concept of prophethood was then born as-sunnah or al-hadith, in the order of an empirical set of rules originating from the Prophet as an extension of Allah SWT, the society that was built by the Prophet and succeeded in achieving both micro and macro welfare must be a reference and reference for Muslims today and so on. The prophetic framework in the implementation of realizing civil society is ma'stur (taabbudi) and ma'qul (reasonable), the application of which ultimately is rewarding and can be accounted for in the scientific world.

Islam was born through the Messenger of Allah, not just ritual routines, but many social principles and rules offered by Islam, building a society is building the welfare of God's creatures and the people of Muhammad. the inner and outer dimensions materialize, not only the metaphysics is happy but the physical reaches the pinnacle of well-being which is felt together.

4. Khilafah (Government)

The application of Islamic laws by countries within the country, when the state applies Islamic laws in the areas under its control, regulates muamalah, enforces hudud, applies legal sanctions, maintains morals, guarantees the implementation of rituals of worship, and taking care of all people's affairs in accordance with Islamic laws (Ramdan 2011). The government is the organizer of a country to achieve a common goal. Common goals are goals that increase welfare, both in the field of economic development. Economic development is the process by which the government and its people manage existing resources and form a model partnership between the government and the private sector to create new jobs and promote economic growth in the region. For that reason, the involvement of the government and the community who use existing resources must be able to estimate the potential resources needed to

build and shape the regional economy (Fadila 2010).

The government must be present in implementing and developing the Islamic economy, the establishment of the National Committee on Islamic Economics and Finance (KNEKS), the Association of Islamic Economics Experts and the Sharia Economic Society is a real form of the government's success in guarding, perpetuating and recording the history of the Islamic financial economy.

In Islamic economic politics, the state has the duty and responsibility to uphold justice in the economy. Another very urgent task is to prevent tyranny in its various forms and to take action against lawbreakers in the economic field. These efforts can be carried out well if the government has law enforcement officers who are strong, fair and courageous in eradicating various evils. Muhammad Al Mubarak, in the book *Nizam al-Islam*, emphasized that the state is one of the three pillars of the Islamic economic system. other than faith (moral) and the principles of economic organization. The function of the state is to uphold economic justice, markets and ensure the fulfillment of needs by regulating public facilities and social security systems. 21 Aswaf Ali, in his doctoral dissertation, *Political Economy of the Islamic State*, said that Islamic social philosophy describes an economic society based on on the broad role of the state in the fields of economy, trade and finance (Mujiatun 2020). The government has a large role in determining the sustainability of Islamic economics, its influence and supervision will become a barometer of Islamic economics that will develop, governments that support Islamic economics will benefit Muslims a lot and vice versa, governments that do not like Islamic economic programs will block the progress of Islamic economics, that is the importance of Islamic politics as a part of da'wah to spread Islam.

5. Maad

Maad can be interpreted as the result of the effort we are looking for, another meaning is profit. Islam does not deny that there is profit in doing business, even profit must be sought in a *tijarah* contract. Maad can be interpreted as the end of the life of the mortal world, namely the hereafter, therefore, whatever people want in this world, do not forget the essence of the afterlife. Talking about ma'ad is directly connected with all the events of the apocalypse. Doomsday is described in the Qur'an with the condition of the destruction of the universe as the end of world life. Al-ma'ad as a form of affirmation about the end of the natural world that changes with the afterlife where all creatures are responsible for the results of everything they do while living in the world. This also means that ma'ad can be translated as a result (Najih and Hamhij 2021).

CONCLUSION

The conclusion of this research finds the point that the construction of Islamic economics towards the development of civil society includes: 1). Tauhid, all economic resources are God's creation, their arrangement and distribution must be in accordance with the rules, 2). Nubuwwah, all sources and economic policies must be in accordance with the guidance of the Prophet who has succeeded in creating social welfare, 3). Adl (justice), the principle of justice is the basis for building civil society, creating equal access to meeting needs, 4). The Khilafah, governance is very important for the sustainability of the Islamic economy which aims at the welfare of society, without the role of the government, the implementation of the Islamic economy is impossible to realize, 5). Maad, profit from Islamic economics is the goal of economics, especially the results that can later be taken in the afterlife, maad has two dimensions, namely profit and economic success in the hereafter.

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