

Human Perspectives as *Homo Islamicus* and *Homo Economicus* towards Money

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ABSTRACT

The fulfillment of human needs entails meeting both material and spiritual needs. Money can be used as a transaction tool to meet a person's material and spiritual needs. However, there are distinctions between how people perceive money as Muslims (*homo Islamicus*) and as economic men (*homo economicus*). This research aims to explain people's perspective toward money from a human standpoint as a *homo economicus* and a *homo Islamicus*. This research used a qualitative method, with data gathered using library data collection techniques. The results of this research revealed that there are differences and similarities between human perspectives on money. The difference in how people perceive money lies in how they look at the function of money, motivation of holding money, and implications of money. The homo Islamic-economic perspective towards money must be able to fulfill the function of money as a human provision in achieving a balance between the world and the hereafter, where money is used to meet human needs, both material and spiritual, as well as money as a flow concept and public property.

Keywords: Money, *Homo-Islamicus*, *Homo-Economicus*

1. INTRODUCTION

The conceptual structure of Islam is comprised of a trilogy, consisting of Islam, faith, and ihsan, which is founded on ihsan, tasawwuf, morality, and ethics. In the context of religious life and consistency with followers of other religions, Muslims essentially associate theological truth with religious ethics, which combines three ethical elements: divine, religious, and social ethics. Concurrently, in carrying out their responsibilities as caliphs, humans must be kind, strengthen brotherhood and harmony, assist one another, and avoid physical and non-physical damages [1].

Islam obligates its followers to fulfill their basic needs by working hard to achieve economic prosperity [2]. In Islam, the welfare of a Muslim can be reflected by the number of properties owned. Properties are defined as anything with a certain legal value that can be owned, stored, and used in legal affairs according to Sharia, such as working capital, loans, consumption, subsidies, and so on. Many researchers believe that benefits are also included in properties because it is the benefits that matter, not the substance. The majority of researchers argued that the intended benefit is the benefit of visible objects [22].

Fulfillment of human needs cannot be separated from their nature as God's creatures, which is regulated by Islamic law, in which to meet the needs of human life they must rely on the principle of goodness or efforts to obtain goodness in the world and the hereafter by considering human interests, *halal* and *haram* principles, or whether these needs are fulfilled [4].

The challenge of Islamic economics to use ontological and epistemological sources (Al Quran and Sunnah) in determining the framework of the economic value system, economic operational dimensions, and behavioral norms of Muslims has not been completed until now [4].

Humans, as Muslims who follow Islamic Sharia, are referred to as homo Islamicus. As homo Islamicus, humans have advantages in the field of reason over other creatures (*al-hayawan al-nathiq*), with one of the goals being a perfect society (*al-kalimah*) by performing noble deeds, virtues, and goodness [5].

QS. Al An'am; 165

وَهُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيُبْلِغَكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَحِيمٌ

“He is the One Who has placed you as successors on earth and elevated some of you in rank over others, so He may test you with what He has given to you. Indeed, your Lord is swift in punishment, but He is certainly All-Forgiving, Most Merciful”

The verse shows that a person is sent to earth to rule or lead himself, his family, his community, and his nation. People are challenged to make a living, and their actions will result in either rewards or punishments [6].

Properties are made up of various types of groupings. Money is one of the most common types of property used by humans. Money is included in *Istihlak Huquqi's* property, *Manqul's* property, and the principal's property. *Istihlak Huquqi* properties are assets that have lost their value after being used, but their essence remains. Meanwhile, *Manqul* property refers to all things that can be moved and changed based on the location from one location to another, either permanently in their original form and condition or changing their shape and condition using the aforementioned transfers and changes [22].

In essence, money was created by Allah through human thought, and it can also be used as a tool to fulfill human obligations to Allah SWT through *Ziswaf*. This demonstrates that, as homo Islamicus, humans must believe that money belongs to Allah SWT, that it has been entrusted to them, and that they will fully return it to be used in the way of Allah.

It is important to note how each Muslim balances his financial needs with his spiritual needs as a form of responsibility to Allah SWT. One of the reasons for the freedom to choose the medium of exchange is because money is part of trade and is regulated in the state order [21].

Based on this consideration, the human perspective on money can be divided into two categories: humans as Muslims (*Homo Islamicus*) and humans as economic men (*Homo economicus*). *Homo economicus* and *homo Islamicus* can also assist us in comprehending some of the key distinctions between Islamic finance and conventional finance.

According to [18], even though it is assumed that the position of *homo Islamicus* is the superiority of Islamic economics, the fact is that *homo economicus* beats *homo Islamicus*. The distinction between the two is not always due to their nature, but rather to a certain sharing of knowledge that determines human actions and relationships [4]. Research by Mahyudi [18] found that there is a clear relationship between economic morals, *homo Islamicus*, and public policy. As a result, this research helps policymakers promote the Islamic economic system as a universally desired moral economy project.

2. LITERATURE REVIEW

Allah SWT created all that is in the heavens and on earth only for humans. This can be explained as follows [7]:

1. Allah SWT owns everything, and humans are only trusted to manage and use it following His rules.
2. Property or money serves only as a pawn, as an adornment of life, as evidence of faith, and as a provision for worship.
3. Property ownership should be pursued legally rather than illegally.
4. In earning a living, do not ignore or leave worship.

In Islam (Palupi, 2013), the functions of properties (money) are as follows;

To support life, as mentioned in QS An Nisa: 5 “Do not entrust your properties - which Allah has made a means of support for you - to the weak of understanding, but maintain and clothe them out of it”.

As goodness, mentioned in QS. Al Baqarah: 215 “They ask you what they should spend (in the Way of Allah)? Say: “Whatever you spend of good (in the Way of Allah) must be for the parents and the near of kin and the orphans and the needy and the stranded, and whatever you do of good, truly, Allah knows it well”.

As enjoyment, mentioned in QS. At Taubah: 28 “O you who have believed, indeed the polytheists are unclean, so let them not approach al-Masjid al-Haram after this, their [final] year. And if you fear privation, Allah will enrich you from His bounty if He wills. Indeed, Allah is Knowing and Wise”.

As a test of life, in QS Al Baqarah: 155 “We will certainly test you with a touch of fear and famine and loss of property, life, and crops. Give good news to those who patiently endure”.

The trust, as mentioned in QS. At Taghabun: 15 “Your wealth and your children are but a trial, and Allah has with Him a great reward”.

Living adornment, QS Al Alaq: 6-7” Most certainly, one exceeds all bounds, once they think they are self-sufficient”.

Test of faith, QS. Al Anfal: 28 “And know that your properties and your children are but a trial and that Allah has with Him a great reward”.

Provision of worship, QS At Taubah: 41, “Go forth, whether light or heavy and strive with your wealth and your lives in the cause of Allah. That is better for you if you only knew”.

Distributing wealth and growing friendship, QS Al Hasyr: 7 “And what Allah restored (fa’i) to His Messenger from the people of the towns – it is for Allah and the Messenger and for [his] near relatives and orphans and the [stranded] traveler – so that it will not be a perpetual distribution among the rich from among you. And whatever the Messenger has given you – take; and what he has forbidden you – refrain from. And fear Allah; indeed, Allah is severe in penalty”.

There are three types of Islamic norms that govern Muslims' attitudes toward property and money. The first is Islamic norms in the acquisition of property, the second is restrictions on the use of property, and the last is the distribution of property to others. This Islamic norm may eventually result in lighter, more productive, and more stable demand factors for individual finances [9]. Islamic norms concerning the acquisition of property and/or the limitations on the use of property and money must be carefully considered. Particularly in light of the consequences when these two norms are not followed in accordance with Islamic demands.

The following are the proper guidelines for acquiring property and its limitations:

- *Halal*

- *Laa Tabdzir*
- *Laa Israf*
- *Laa Ihtikar*
- *Laa Iktinaz*
- *Laa Maysir*
- *Laa Gharar*
- *Laa Riba*

Juhaya [24] classified economic principles into 5 (five) categories, those are *haqq Allah wa haqq al Adami, la yakun daulatan bainal al-aghniya, antaradin, tabadul al manafi'*, and *takaffil al-ijtima'*. Islam classifies property management as a subset of all economic principles.

There is a right of Allah SWT in one's property, and the right of humans that must be met equally. Every human being must be content with each other in carrying out their economic activities, providing mutual benefits, and loving one another.

3. METHODOLOGY

This research is literature research. Literature research is research related to theoretical studies that use multiple references, which cannot be separated from scientific literature [11]. Data in this research were collected from related literature such as books, journals, and scientific articles. The technique used to collect data was to look for information about objects and variables from memos, books, papers, articles, and magazines. The research tool used was a checklist to categorize research materials based on the research focus, writing schemes, and research notes. The collected data were analyzed using the content analysis method. To maintain the validity of the assessment process and prevent misinformation, inter-literature checks were conducted.

4. RESULTS AND DISCUSSION

Homo Islamicus adheres to Islamic teachings and adds a distinct moral and ethical dimension to economic life. As a normative construct, *homo Islamicus* does not necessarily prohibit speculation, gambling, hoarding, or other harmful economic and business practices. The fundamental issue is the application of *homo Islamicus* to comprehend and develop a model or system. In this regard, the main difficulty of Islamic economics and finance is that the movement began with a revivalist ethos, in which economic considerations were not important [10].

The theory of action based on the concept of fair actors is contrasted with the theory of action based on the concept of rational actors, with the former representing *homo Islamicus* and the latter representing *homo economicus*. The proposed theory of action is based on Imam al-Shatibi's work on *maqasid sharia*, which is proven to emanate logically from the Qur'anic view of social reality [1].

The instruments consist of economic arrangements. These arrangements are based on particular moral principles that favor certain types of compartments while excluding others. As a result, certain practices and types of actions are permitted while others are not. On the one hand, Islamic finance can replicate existing financial instruments in Islamic terms [27].

As theomorphic beings (axiom of monotheism), who are mandated to spread goodness and justice in all aspects of life (axiom of balance), people are given financial freedom to improve their business and work ethic (axiom of freedom). However, this freedom of choice, with its broad scope, culminates in (the axiom of responsibility) both social life and life in the hereafter [4].

Muslim consumer preferences are based on the concepts of *dharuriyyat*, *haajiyyat*, and *tahsiniyyat*, and can thus have a profound spiritual impact on the Islamic economy. The allocation of Islamic resources is based on the concept of the Quran and hence Muslims will adhere to it. Muslim consumer brain images and conventional consumer images will reveal a lot about how different patterns interact in the brain and nothing but scientific experiments will help us reach precision for future studies [25].

In the Islamic economic system, Islam is useful as an ethical perspective to direct the operation of the system, along with all its teachings, particularly those related to economic problems [4].

Muslim economists strike a balance between the postulates that define the economic profile of *homo Islamicus*, ensuring that economic activity is conducted by considering social justice [4]:

- a. An individual is born as a "sociotrope," which means that they are not solely concerned with themselves; their social concerns are natural;
- b. Individuals have the attribute of sociability and are aware of the existence of God; as a result, they pursue their self-interest while also caring about social welfare in accordance with divine precepts;
- c. Islamic economic actors develop rational activities within Islamic boundaries concerning the social environment and its surroundings;
- d. To maximize their profit, individuals pursue their social welfare by taking into account not only the social justice criteria of this life but also the divine reward or punishment in the hereafter.

Homo economicus refers to humans who are subject to economic rules. Humans, as *homo economicus*, perceive everything through a materialistic perspective. *Homo economicus* believes that everything, including money, must be calculated using a material with a nominal value.

Homo economicus is a person whose primary consideration is only his own "utility function," with no regard for the welfare of others [28], and maximize their own results [2]. *Homo economicus* try to fulfill their own needs because they consider that society is selfish [8][16] and [29].

Homo economicus is a simplified model in which individuals are assumed to have perfect self-interest, perfect rationality, and perfect information [9].

Money is defined as something that is widely accepted and used by economic actors as payment for goods and services as well as debt repayment. As a result, money serves as a medium of exchange, a unit of account, a store of value, and a standard for deferred payments [11].

Most economists state that the role and function of money are as follows [12]:

- a. A medium of exchange
- b. A unit of account
- c. A store of value
- d. A standard for deferred payment

The function of money as a medium of exchange, unit of account, store of value, and standard of payment has an impact on its own urgency. The existence of money as one of the most important economic objects makes money the primary goal of life for the *homo economicus* community.

Humans, as *homo economicus*, have material motives that can influence their decision to keep the money. These motives reflect the human perspective on money from an economic standpoint. The following are some motives that influence *homo economicus* holding money:

- a. Transaction motive
- b. Precaution motive

The motivation to keep cash for transactions and precautions is a side effect of the previously described function of money. In this research, we do not discuss Keynes' speculations as one of the factors influencing money holding. The speculation motive is haram in Islamic economics because it contains elements of *maysir*, *usury*, and *gharar*. Transaction motives and precautions motives imply that they influence income allocation, investment or saving (capital gain), and inflation. Some of these implications are a reflection of *Homo economicus*'s activities, which are centered on worldly satisfaction. The more money a person has, the more money he or she devotes to material pursuits. The following section discusses the implications of money allocation from the standpoint of *homo economicus*:

- a. Income
- b. Capital gain
- c. Inflation

One of the most significant limitations of the assumption of conventional economic behavior is that, despite acknowledging a normative dimension in its construction, *homo economicus* is completely static. It ignores the human capacity to change - morally, ethically, and behaviorally - into something better or higher. Conventional economics lacks an ethical dimension. There is relevance in Islamic economics, particularly in the transformation of *homo economicus*. However, there must be fundamental behavioral assumptions about *homo economicus* from which the transformation must take

place. Islamic economics appears to disregard this fundamental construct [10].

Analyses of various studies on the human behavior of *homo economicus* have resulted in: the world has developed economically into two divisions or classes, namely the poor and the rich [6]. Rich people have a lot of resources, so they do not have to worry about being extravagant [20], [7]. The Homo economicus model prioritizes the fulfillment of materialistic desires. This is satisfying, but it leaves an inner spiritual void. The social conditions and values of western countries are witness to this situation [28]. *Homo economicus* is also one of the primary characteristics of humans [27].

Money is a medium in the form of an object. *Halal* or *haram* attributes cannot be attached to an object because they can only apply to actions or behavior [13]. As one of the results of human thought, money exists to facilitate human activities in obtaining the necessities of life.

Money has a function of religiosity, which is a function related to beliefs and practices, in addition to making it easier for humans to obtain the necessities of life. Aspects of belief and practice are inextricably linked to the search for and relationship with Allah SWT as creator [14]. In this case, money is a tool to assist humans in fulfilling their obligations to Allah SWT.

Money is a means of facilitating the fulfillment of human needs, both those of *homo Islamicus* and those of *homo economicus*. From the perspective of *homo Islamicus*, the goal of meeting needs is *mashlahat*, while *homo economicus* considers that the aim of fulfilling needs is satisfaction.

In contrast to *mashlahat dharuriyyat*, *mashlahat haajiyyat*, and *mashlahat tahsiniyyat*, money also makes it easier for humans to have a standard use of goods and services (calculation of prices).

The fulfillment of human needs can also be associated with the fulfillment of afterlife needs. Some of humanity's obligations as *homo Islamicus* can be met by channeling a certain amount of money from their property. Thus, money can assist humans in balancing the needs of the world and the afterlife.

Table 1 Comparison of the Perspectives of Homo Islamicus and Homo Economicus toward Money

	Homo Islamicus	Homo Economicus
Function	<ul style="list-style-type: none"> - Worships - Life support - Life adornment - Life test - Trust - Test of faith - A balance of worldly and hereafter life - Distributing wealth - Developing friendship (<i>Silaturahmi</i>) 	<ul style="list-style-type: none"> - Medium of exchange - Unit of account - Store of value

Motive	<ul style="list-style-type: none"> - <i>Halal</i> - <i>La Tabdzir</i> - <i>La Israf</i> - <i>La Ihtikar</i> - <i>La Iktinaz</i> - <i>La Maysir</i> - <i>La Gharar</i> - <i>La Riba</i> 	<ul style="list-style-type: none"> - Transaction - Precaution
Implication	<ul style="list-style-type: none"> - <i>Zakat</i> - <i>Infaq</i> - <i>Shadaqah</i> - <i>Wakaf</i> 	<ul style="list-style-type: none"> - Income - Capital gain - Inflation
<ul style="list-style-type: none"> - <i>Flow Concept</i> - <i>Public Property</i> 		

Islamic religious foundations provide guidelines for Islamic economics [4]: the behavior of *homo economicus* reduces the ethical values of *homo Islamicus*. The main motive for a Muslim's economic behavior is not self-interest, but obedience to justice or rights offered by God; personal utility should be replaced with *mashlahah* (collective interest), and rationality should be superseded with *taqwa*. Therefore, the principles of Islamic economics are not suitable to *homo economicus*.

The implications of the preceding two norms are the results of money distribution. Money serves as a transaction tool and is used to meet primary, secondary, and tertiary needs. Homo Islamicus regards money as a thing that can connect humans with Allah SWT. That is, money is distributed through *zakat*, *infaq*, *shadaqah*, and *waqf* (*Ziswaf*), also known as Islamic social finance. It is referred to as Islamic social finance because its activities incorporate Islamic teachings and involve other people as recipients of the money or property distributed. The recipients of this *Ziswaf* are people with limited resources.

- a. *Zakat*
- b. *Infaq*
- c. *Shadaqah*
- d. *Wakaf*

Islamic economic rationality does not also consist solely in the realization of selfish interests, in the form of personal interests, through the optimization of wealth and the attainment of satisfaction [4].

5. CONCLUSION

Differences in the perspective of humans as *homo Islamicus* and humans as *homo economicus* lie in the way they perceive the function, motive, and implications of activities on money. Money is a tool used to support the fulfillment of human needs, both as a *homo Islamicus* and as a *homo economicus*. The purpose of fulfilling the needs from a *homoIslamicus* perspective is *mashlahat*. Meanwhile, the purpose of meeting needs in the perspective of *homo economicus* is satisfaction.

Humans, as *homo economicus*, have material motives that can influence their decision to hold money. From an economic standpoint, this motivation reflects the human perspective on money. Meanwhile, humans as *homo Islamicus* believe that money can bring them closer to Allah SWT by channeling money or property through

zakat, infaq, shadaqah, and waqf (Ziswaf), or what is now known as Islamic social finance.

Thus, from the perspective of *homo Islamicus-economicus*, money must be able to fulfill the function of money as a provision for humans to achieve balance in the world and the hereafter, where money is used to meet human needs, both material and spiritual responsibilities, as well as money as a flow concept and public property.

6. SUGGESTION

Muslim individuals must be able to balance ethics as both *homo Islamicus* and *homo economicus*. One way to accomplish this is to suppress the desire for personal satisfaction and redirect it to the fulfillment of personal and social needs in accordance with the Qur'an and Hadith.

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