

Maqashid Al-Shariah and Its Contribution to the Islamic Economy

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ABSTRACT

This study aims to analyze the definition of Maqashid Al-Sharia, both classical and contemporary, identify its background, and assess its contribution to the development of Islamic Economics. The method used in this study is a literature review with a normative juridical approach that examines the sources of classical and contemporary Islamic law relevant to the formulation of economic policy. The results of this study indicate that the sharia economy in the context of Maqashid Al-Sharia adheres to five basic cases (Al-kulliyat al-khams), namely maintaining religion (Hifz ad-din), maintaining the soul (hifdz an-nafs), maintaining reason (hifdz al-aql), and maintaining wealth (hifdz al-maal), which aims to create a fair and welfare-oriented economic system.

Keywords: Maqashid Al Shariah, Islamic Economics, Welfare, Economic Justice

1. INTRODUCTION

Islam, as a perfect religion, not only regulates the vertical relationship between man and God, but also covers all aspects of human life, including in the social, political, and economic fields (Ulung & Aderus, 2025). The laws revealed in Islam are not rigid and purely legalistic in nature, but have a profound dimension of value and purpose. It is in this context that the concept of Maqashid al-Shari'ah arises, namely the main objectives of Islamic law which aim to realize the Benefit (Benefit) and prevent mafsadah in human life. Maqashid is not only relevant in the context of worship and morals, but also very important in the economic field that is directly related to the welfare of the Ummah (Ali, 2022).

Classically, scholars such as Imam al-Ghazali, al-Syatibi, and al-Tufi have formulated the five main objectives of Islamic law, namely maintaining religion (din), soul (nafs), intellect (aql), heredity (nasl), and wealth (mal). These five things are basic needs that, if not maintained, will cause imbalance and inequality in the lives of individuals and communities. From an economic perspective, the protection of property is one of the main pillars that is very relevant, especially in an effort to create a fair, sustainable, and inclusive economic system. This shows that maqashid is not abstract or idealistic, but can be translated into a practical framework that forms the foundation of sharia-based economic policy.

Islamic economics is a branch of economics based on Islamic principles, which aims not only to make a profit, but also to realize Justice, balance, and mutual benefit. This system was built on the foundation of the values of faith and morality, as well as upholding justice in the distribution of wealth and the Prohibition of adverse economic practices such as usury, gharar, and maisir. In

this framework, maqashid al-Shari'ah becomes the main benchmark for assessing whether an economic activity is really in accordance with Islamic values substantially (Rofiullah, 2025). It is not enough just to display the label Sharia, but also to be able to show that the system really brings real social and economic benefits to society (Ridwansyah et al., 2025).

Amid the challenges of economic globalization, social inequality, and increasing unethical economic practices, maqashid al-Shari'ah offers a strong moral and philosophical framework for building a more humane and equitable economic system. The application of maqashid in the economy provides a new direction in formulating economic policies, banking systems, zakat management, to business models that are not only profit-oriented, but also on social responsibility. Therefore, the understanding of maqashid should be the main foundation in the development of Islamic Economics in order to provide real solutions to the problems of the people.

Various studies and practices show that the sharia economy based on maqashid al-Shari'ah is able to make a significant contribution to economic development, especially in the aspects of distribution, Justice, Empowerment of small communities, and strengthening community-based economies. For example, instruments such as zakat, Infaq, and Waqf, if managed with a maqashid approach, can be a great force in overcoming poverty and social inequality. Likewise, benefit-oriented Islamic microfinance has proven to be more inclusive than conventional financial systems that tend to be exclusive and based solely on profit margins.

By looking at the urgency and great potential, it is important to examine more deeply about maqashid al-Shari'ah, both theoretically and applicatively, within the framework of Sharia economics. This study will discuss how maqashid al-Shari'ah can be a normative and practical foundation in the development of Islamic economics, as well as how it contributes to creating a more equitable, balanced, and sustainable economic system. Through this deep understanding, it is hoped that the sharia economy will not only develop institutionally, but also be able to have a real positive impact on the lives of the people, in accordance with the main objectives of the Islamic Sharia itself.

Although several previous studies have analyzed the classical and contemporary concepts of Maqashid al-Sharia, its background, and contribution to Islamic Economics through the method of literature studies, the main research gaps lie in the realm of empirical and practical applications. This study focuses on conceptual and normative analysis, but does not include direct empirical testing that proves quantitatively the extent to which the implementation of the five maqashid principles in an integrated manner contributes significantly to the performance of the broader sharia economy. In other words, this study provides a philosophical and ethical foundation, but has yet to measure the real impact and practical implementation of the maqashid al-Shariah framework within the various real sectors and institutions of the Shariah economy in the field.

The main objective of this study is to analyze in depth the concept of Maqashid Al-Shariah and its contribution to the development of Islamic Economics. This study specifically aims to analyze the definition of Maqashid Al-Sharia, both classical and contemporary, identify the background of the emergence of the concept, and examine how Maqashid Al-Sharia contributes to the development of a fair and sustainable Islamic economic system. Through the study of literature with a normative juridical approach, it is expected that this study can clarify the philosophical, ethical, and normative foundations of Islamic economics, as well as ensure that economic activity is not only profit-oriented but also on the achievement of universal benefit (al-maslahah) in line with the main objectives of Islamic law.

2. LITERATURE REVIEW

Understanding Maqashid Al-Shariah

Etymologically, maqashid al-Sharia consists of two words, namely maqashid and Sharia. Maqashid is the plural of maqshud, which means deliberate or purposeful. The Sharia means Alan

towards the water, or it can be said that the road leads to the source of life. Maqashid al Sharia is a concept that refers to the main objectives of Sharia laws (Fauzan & Imawan, 2023). According to Imam Al-Ghazali, maqashid al Sharia is divided into three main categories: protection of religion, protection of the soul, and protection of reason (Al-Ghazali, 2022). In addition, contemporary scholars, such as Muhammad al-Ghazali, added the protection of property and descendants as part of this maqashid (Al-Ghazali, 2022).

Maqashid Al-Shariah means the main objectives to be achieved by Islamic law in establishing its laws, namely to realize the benefit for humans and prevent damage (Paryadi, 2021). This goal includes five basic principles known as al-kulliyat al-khams, namely safeguarding religion (din), soul (nafs), intellect (aql), descent (nasl), and wealth (maal) (Ritonga & Mawardi, 2025). This concept is an important foundation in the development of Islamic law that is adaptive to changing times, including in the economic, social, and political fields. By understanding maqashid, the application of Islamic law is not only textual or formalistic, but also substantive and contextual, because it pays attention to the welfare of the people.

In an economic context, maqashid al Shariah serves as a guide to creating an economic system that is not only financially beneficial but also equitable and sustainable. For example, in the practice of Islamic banking, the principles of maqashid al syariah are applied to ensure that financial transactions not only benefit the bank but also provide benefits to customers and the wider community (Algifari & Andrini, 2024).

Maqashid al-Shariah: Classic and contemporary

Classic Sharia Maqashid

According to Jasser Auda, the classic maqashid al-Sharia, which are more individual, namely protection (protection) and preservation (preservation), must be reoriented to a maqashid that is more universal, more social and humanitarian values (human rights and freedoms). Therefore, Jasser Auda emerged as one of the contemporary figures, so he made the classification/hierarchy of contemporary maqashid al Shari'ah into 3 levels, namely (Auda, 2007):

- a. General maqashid are maqashid that are aimed at the entire Islamic law, including dharuriyat and hajiyyat, with the added purpose of the new maqashid, namely Justice.
- b. Partial maqashids are aimed at certain decisions, such as the goal to find the truth in finding several witnesses in a particular court case, the goal to reduce the difficulty in allowing the sick to break their fast, and the goal to feed the poor in terms of forbidding Muslims to store meat during the days of Eid al-Adha.
- c. Specific maqashid are maqashid aimed at certain parts of Islamic law, eg, welfare of children in the family, prevention of crime in criminal law, prevention of monopolies in financial transactions law

To facilitate understanding of the classification of contemporary maqashid al Shari'ah, it can be seen from the following figure:

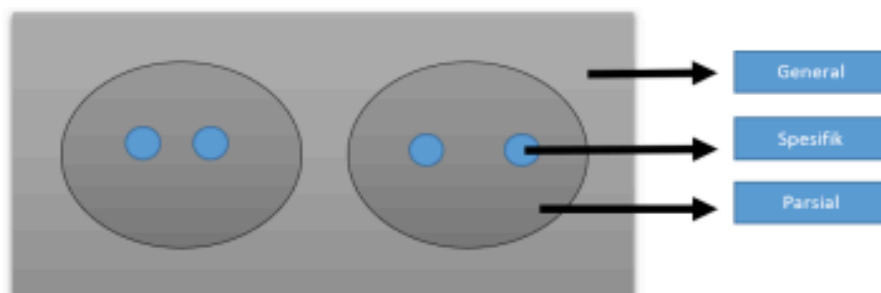


Figure 1: Classification Of Maqashid Syariah According To Jasser Auda

If seen from the picture above, the classification of contemporary maqashid al-Shari'ah offered by Jasser Audah is more holistic (thorough) and includes specific and partial things that are not studied in the classical maqashid (Auda, 2012).

Contemporary Sharia Maqashid

Maqashid Syariah is a new trend in the study of Ushul Fikh that is experiencing development in the contemporary era. The third period in the codification of maqashid syariah is the contemporary period, in which maqashid syariah becomes an interesting object of study, so that many scientific papers appear that thoroughly examine the maqashid syariah. Not only that, the study of a new discipline called maqashid Sharia has spawned many reliable scholars in this field, such as Muhammad at Thohir Ibn Asyur (W: 1393 H / 1973 M), 'Alal Al Fasi (W: 1394 H / 1974 M), Ahmad AR Raisuni, and others. The books of the scholars have many references to the discussion of maqashid Sharia across countries.

Relations in the Sharia economy

The relationship between maqashid al Sharia and the Sharia economy is very close. The principles of maqashid al Shariah provide a framework for creating an economic system that focuses not only on profit, but also on justice and the welfare of society. In this context, Sharia economics serves as a tool to achieve the goals of maqashid al Sharia (Al Mustaqim, 2023).

Data shows that countries with strong Sharia economic systems, such as Indonesia and Malaysia, experience more stable economic growth compared to countries that rely on conventional economic systems (World Bank, 2023). This shows that the application of maqashid al Sharia in Islamic economics can produce a more resilient system to face the economic crisis.

The implementation of maqashid Al syariah in the Islamic economy can also be seen from government policies that support the development of this sector. For example, the Indonesian government has issued various regulations to encourage the growth of the Islamic finance industry, including tax incentives for Islamic financial institutions (Jhody Wiraputra et al., 2025).

Maqashid al-Shariah as a cornerstone in the Shariah economy

Maqashid al-Shariah directs the policy to emphasize not only the formal legal aspects, but also the values and goals of Sharia to achieve the benefit of the Ummah. Every economic policy must consider the extent to which it can safeguard the five principal objectives of Sharia (al-daruriyyat al-khamsah).

As stated by Ash-Syatibi, maqashid Sharia becomes the spirit of Islamic law. In the economic context, its application can be seen in Islamic fiscal policies such as zakat, productive Waqf, and the Prohibition of riba aimed at maintaining economic balance. This proves that every Islamic economic policy must be rooted in the value of maqashid so as not to deviate from the ultimate goal of Sharia, namely human benefit in this world and the hereafter (Syamsiah, 2025).

Maqashid Syariah framework in achieving social welfare

Maqashid Sharia is the main objective framework in Islamic law that aims to realize the benefit (goodness) and prevent damage (mafsadah) in human life. The five main points in the Maqashid of Sharia, namely maintaining religion (hifz al-din), soul (Hifz al-nafs), intellect (hifz al-'aql), offspring (Hifz al-nasl), and property (hifz al-mal), become the foundation in building a just and prosperous society. In the social context, this framework provides direction and basic principles in designing social systems based on justice, protection of rights, and equitable distribution of welfare.

Man was created by nature as a social being. In social life, of course, we will be faced with a situation where each individual will need the other because the level of social welfare is different.

The condition of well-being (well-being) generally refers to the term Social Welfare (social welfare), where the condition is described in the fulfillment of material and non-material needs (Rahmalina et al., 2023).

Islam teaches that every possession of property must be accompanied by moral responsibility. Moral responsibility in the possession of property will encourage a person to create welfare for others. One of the strategic steps in realizing this is to increase the distribution of wealth through Waqf. Waqf is considered to be a need that needs to be optimized because it reflects elements of virtue (birr), kindness (ihsan), and brotherhood (ukhuwah) in the social life of the community (Rahmalina et al., 2023).

3. RESEARCH METHOD

This research is classified as literature research, which means it focuses on collecting, processing, and analyzing data sourced from literature, documents, books, scientific journals, and other written sources relevant to the topic. The type of approach used is a normative juridical approach. This approach is relevant because the study focuses on tracing the concepts and foundations of Islamic law, especially Maqashid Al-Shariah and its contribution to the framework of Islamic Economics. The sources of Islamic law studied include classical and contemporary sources.

The data collection technique used is documentation, which involves browsing the literature that discusses in detail the definition of Maqashid Al-Sharia, its classification, and application as a philosophical foundation in the formulation of Islamic economic policies and practices. Data analysis was conducted in a descriptive-analytical manner to understand how the concepts in Maqashid Al-Shariah contribute to the Shariah economy. The results of the analysis aim to show that the application of Maqashid Al-Sharia in the sharia economy aims to realize the benefit (goodness) and prevent damage (mafsadah) for humans, as well as contribute to the creation of a fair, sustainable, and inclusive economic system.

4. RESULTS AND ANALYSIS

Discussion

The results showed that the application of maqashid Al syariah in the Islamic economy can improve the welfare of the community significantly. Maqashid Al-Sharia itself are the main objectives to be achieved by Islamic law in establishing its laws, namely to realize the benefit (goodness) for humans and prevent damage (mafsadah). This goal includes five basic principles known as al-kulliyat al-khams, namely safeguarding religion (din), soul (nafs), intellect (aql), descent (nasl), and wealth (maal). This concept is an important foundation in the development of Islamic law that is adaptive to changing times, including in the economic, social, and political fields. By understanding maqashid, the application of Islamic law is not only textual or formalistic, but also substantive and contextual, because it pays attention to the welfare of the people.

An example of a zakat program managed by a Sharia institution, as reported by BAZNAS with a collection of Rp 10 trillion in 2022, is a practical manifestation of the implementation of Maqashid Al-Sharia in the Sharia economy. The management of zakat, Infaq, and Waqf is primarily aimed at realizing the benefit (goodness) for humans and preventing damage (mafsadah). More specifically, zakat serves to ensure Hifzh An-Nafs (safeguarding the soul) by helping to reduce poverty and provide for basic needs, as well as Hifzh Al-Mal (safeguarding property) through equitable distribution of wealth. This Program, which is used for skills training and business capital, not only reduces poverty but also empowers communities, has a positive impact on the local economy, and shows that the implementation of Maqashid is able to provide real solutions to people's problems. These programs not only help reduce poverty but also empower communities through skills training and venture capital. Thus, the application of maqashid al syariah in zakat management can have a positive impact on the local economy.

In addition, in the Islamic banking sector, many banks are beginning to integrate the principles of maqashid al Sharia in their products and services. For example, financing products that not only consider aspects of profitability, but also the social impact of such financing (Nasution, 2023). The industry's awareness to consider social impact, in addition to profitability in financing products, proves that Maqashid serves as the highest ethical foundation and control tool that ensures the Sharia economic system runs in accordance with the divine purpose, which is to realize the benefit (maslahah) for humanity. This practice aligns with the basic aim of the Shari'a to maintain the five basic principles (Al-kulliyat al-khams), whereby the protection of property (Hifz Al-Mal) and life (Hifz An-Nafs) is assured through a system that upholds distributive justice, rather than merely formal adherence to Sharia labels.

According to Jasser Auda, the classical maqashid al-Shariah is “the goals of Islamic law formulated by classical scholars to safeguard the benefit of mankind through the protection of the five basic needs (al-ḍarūriyyāt al-khamsah). He called the classical maqāṣid "protection-based" oriented to protection (ḥifz), not development (development). Maqāṣid Al-Sharī'ah is one of the most fundamental concepts in Islamic law that discusses the purposes for which the law is prescribed by Allah SWT. Through the maqāṣid approach, Islamic law is not only seen from the normative side, but also from the functional and beneficial dimensions for humans.

In the history of its development, classical scholars such as Imam Al-Juwaynī, Al-Ghazālī, Fakhr al-Dīn al-Rāzī, and al-Syātibī have formulated the maqāṣid in a systematic framework. However, according to contemporary thinker Jasser Auda, the concept of the classical maqāṣid al-sharī'ah needs to be revisited and developed to be more responsive to modern-day challenges, such as social justice, human rights, and sustainable development. The classical Maqāṣid figures and their contributions are:

1. Al-Juwaynī (d. 478 A.H.)-in *Al-Burhān fī Uṭūl al-Fiqh* begins to allude to the importance of “maqāṣid kullīyyah” as the basis of istinbath law.
2. Al-Ghazālī (d. 505 A. H.)-developed the concept of Al-ḍarūriyyāt al-khamsah and the three levels of necessity: ḍarūriyyāt, ḥājīyyāt, and taḥsīniyyāt.
3. Al-Shātibī (d. 790 H)-through *Al-Muwāfaqāt*, affirms that all Islamic laws are established for the benefit of man, both in this world and the hereafter. According to Jasser Auda, these classical scholars had laid the rational foundations of the maqāṣid, but still within the framework of the epistemology of normative law, had not yet reached the socio-philosophical stage.

Maqashid Al-Syariah contemporary has several literature studies, namely, according to Al Islamiyah at Thohir Ibn Assyria is more concentrated on the project maqashid syariah as a separate scientific discipline apart from the framework of the science of usul fiqh, by formulating the concept of the substance of the study. In the study of the maqashid of Sharia in the contemporary period, Alal al Fasi concentrates more on the complete elaboration of the purpose of Islamic Sharia, its wisdom and secrets, not discussing its integration or independence from the science of usul fiqh.

Ahmad Raisuni is a professor of Usul Fiqh at the University of Muhammad V, Rabat, Morocco. He is best known as a maqashid syariah expert in the late 20th century until now. This book is actually his doctoral dissertation, which ultimately concluded that Imam Syatibi, who is considered the founding father of Maqasid Shari'ah studies, turned out that in building his idea, he did not depart from a space, but there was an influence from the discourse of fiqh scholars and usul Fiqh before, both in the ideological setting and in the use of terminology.

The Contribution of Maqāṣid Al-Sharī'ah to Islamic Economics

Maqāṣid Al-Sharī'ah (the objectives of Islamic law) is a fundamental principle in all aspects of Muslim life, including in the field of Islamic economics and finance. The main purpose of the maqāṣid is to realize the benefit (al-maṣlaḥah) and prevent damage (al-mafsadah) to humans, both

individually and collectively. In the context of Sharia economics, maqāsid is a philosophical, ethical, and normative Foundation in policy formulation, development of financial institutions, and innovation of economic instruments in accordance with Sharia principles. The contribution of Maqashid Al-Sharia is very important, making it the foundation for the development and practice of a dynamic, flexible, and equitable Islamic economy. Maqashid Al-Shariah is the philosophical foundation, ethical framework, and the highest means of control that ensures Sharia economic systems and practices run in accordance with the divine purpose, which is to realize the benefit (welfare) for all mankind, both in this world and in the hereafter (achieving falah). Key Points Of Contribution

1. The foundation of ethics and philosophy: Maqashid Al-Shariah gives soul to the laws of Islamic economics (muamalah). He rationalizes why riba (interest), gharar (obscurity), and maysir (gambling) are forbidden, that is, to safeguard property and justice so that the sharia economy is not just a collection of prohibitions, but a system based on distributive justice and moral ethics.
2. Flexibility and innovation: Maqashid serves as the ultimate guide in Ijtihad (law-making) for contemporary economic issues. This allows the development of innovative Islamic financial instruments (such as sukuk, Islamic insurance, etc.) as long as these products do not violate the five basic pillars (safeguarding religion, soul, intellect, heredity, and property).
3. Overall welfare (Mashlahah): its main contribution is to direct all economic activity towards the achievement of Mashlahah Ammah (public benefit). The focus of the economy is not only on material growth (GDP), but on quality of life, equitable distribution of wealth through instruments such as zakat and waqf, as well as the provision of necessities to ensure Hifz An-Nafs (protection of life) and Hifz Al-Mal (protection of property) for all levels of society.

The contribution of Maqashid al-Shariah as the philosophical, ethical foundation, and ultimate means of control in the Shariah economy carries significant implications, namely the shift of focus from mere formal adherence to law (fiqh) to the achievement of a broader substantive goal, namely the public benefit (Mashlahah Ammah). The practical implications are seen in the formulation of policies that not only promote profitability, but also distributive justice and social responsibility, for example, through the optimization of zakat and Waqf instruments for the equitable distribution of wealth and quality of life. In addition, Maqashid's role as an ijihad guide has implications for the flexibility and innovation of contemporary Sharia financial products, ensuring that these instruments remain relevant to the challenges of the times without violating the basic principles of protecting religion, soul, reason, heredity, and property, while making the sharia economy a dynamic, equitable, and welfare-oriented system (falah).

5. CONCLUSION

Maqashid Al-Shariah is the main purpose of Islamic law to realize the benefit (al-maslahah) and prevent damage (mafsadah) for humans. This concept, which includes the five basic principles (Al-kulliyat al-khams) of safeguarding religion, soul, intellect, offspring, and property, becomes the philosophical, ethical, and highest means of control in the development of the Islamic Economy. Its main contribution is to ensure economic practices, from the Prohibition of riba and gharar to the management of zakat and Waqf, are not only profit-oriented (profit) but are directed towards achieving overall welfare (falah) and public benefit (Mashlahah Ammah). The application of Maqashid Al-Sharia, as seen in the management of zakat for Community Empowerment and banking products that consider social impact, proves that the Sharia economic system is able to provide real solutions to the problems of the Ummah, promote inclusive, sustainable growth, and uphold distributive justice.

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