



Islamic Legal Epistemology As The Foundation Of Business Ethics In Sharia-Based Creative Economy

Ahmad Fahrur Rido¹, Anwar Ma'rufi²

Institut Agama Islam An-Nawawi Purworejo, Indonesia¹⁻²

Email Korespondensi: Afrido140201@gmail.com, Anwafi2810@gmail.com

Article received: 01 Januari 2026, Review process: 12 Januari 2026

Article Accepted: 22 Februari 2026, Article published: 27 Maret 2026

ABSTRACT

*The growth of the sharia-based creative economy in the digital era presents complex ethical challenges, particularly concerning the commercialization of values, digital plagiarism, and cultural exploitation. The urgency of this research lies in the effort to construct a business ethics paradigm rooted in the epistemology of Islamic law that is not merely normative, but also rational and contextual. The primary objective of this study is to examine how the epistemology of Islamic law can function as a foundation for shaping business ethics within a sharia-based creative economy. This research adopts a qualitative approach with a normative-philosophical orientation, employing a literature review of classical sources such as *uṣūl al-fiqh* texts, as well as contemporary works in Islamic economics and business ethics. The analytical techniques used include content analysis, hermeneutics, and conceptual analysis. The findings indicate that the epistemology of Islamic law generates a value system that balances economic creativity with moral responsibility through the principles of *maqāṣid al-sharī'ah*, justice, trust (*amānah*), and public welfare (*maṣlahah*). The proposed model of sharia-based creative business ethics emphasizes that Islamic law functions not only as a formal regulatory framework but also as a system of value production that shapes ethical awareness in economic innovation. This study recommends further empirical research to strengthen the application of sharia principles within the digital creative economy ecosystem.*

Keywords: Epistemology of Islamic Law, Business Ethics, Creative Economy, *Maqāṣid Al-Sharī'ah*, Islamic Economy.

ABSTRAK

*Pertumbuhan ekonomi kreatif berbasis syariah di era digital menghadirkan tantangan etika yang kompleks, khususnya terkait komersialisasi nilai, plagiarisme digital, dan eksploitasi budaya. Urgensi penelitian ini terletak pada upaya untuk membangun paradigma etika bisnis yang berakar pada epistemologi hukum Islam yang tidak hanya bersifat normatif, tetapi juga rasional dan kontekstual. Tujuan utama penelitian ini adalah untuk mengkaji bagaimana epistemologi hukum Islam dapat berfungsi sebagai landasan dalam membentuk etika bisnis dalam ekonomi kreatif berbasis syariah. Penelitian ini menggunakan pendekatan kualitatif dengan orientasi normatif-filosofis, melalui kajian pustaka terhadap sumber-sumber klasik seperti kitab-kitab *uṣūl al-fiqh*, serta karya-karya kontemporer dalam ekonomi Islam dan etika bisnis. Teknik analisis yang digunakan meliputi analisis isi, hermeneutika, dan analisis konseptual. Hasil penelitian menunjukkan bahwa epistemologi hukum Islam menghasilkan sistem nilai yang menyeimbangkan kreativitas ekonomi dengan tanggung jawab moral melalui prinsip *maqāṣid al-sharī'ah*, keadilan, amanah, dan kemaslahatan*

umum (maṣlahah). Model etika bisnis kreatif berbasis syariah yang diusulkan menekankan bahwa hukum Islam tidak hanya berfungsi sebagai kerangka regulasi formal, tetapi juga sebagai sistem produksi nilai yang membentuk kesadaran etis dalam inovasi ekonomi. Penelitian ini merekomendasikan adanya penelitian empiris lanjutan untuk memperkuat penerapan prinsip-prinsip syariah dalam ekosistem ekonomi kreatif digital.

Kata Kunci: Epistemologi Hukum Islam, Etika Bisnis, Ekonomi Kreatif, Maqāṣid al-Sharī'ah, Ekonomi Islam.

INTRODUCTION

Over the past decade, the creative economy has grown into one of the most progressive sectors within Indonesia's economic structure. According to the 2024 report of the Ministry of Tourism and Creative Economy, this sector contributes approximately 7.8 percent to the national Gross Domestic Product, or more than IDR 1,300 trillion, with digital, culinary, and fashion subsectors serving as the primary driving forces. This development underscores that creativity and innovation have emerged as new engines of national economic growth amid the accelerating pace of digital transformation. Nevertheless, behind these achievements, the creative economy faces increasingly complex ethical challenges, including the exploitation of creative labor, the widespread plagiarism of digital works, the manipulation of consumer perceptions through online advertising, and a commercialization orientation that tends to neglect humanitarian values. These phenomena reflect a form of moral disorientation in contemporary economic practices (Kamaruddin, 2025). This condition is further exacerbated by the dominance of conventional business ethics rooted in capitalistic and utilitarian rationality, in which profit is positioned as the primary objective, often at the expense of social justice and human dignity, particularly within the highly competitive landscape of the digital economy (Royani, 2025).

As a response to the tendency of business ethics that are oriented solely toward profit, the epistemology of Islamic law offers a value-based framework grounded in the principles of justice, public welfare (*maṣlahah*), and balance. Within this perspective, business ethics are not positioned merely as a set of behavioral rules, but rather as a structure of knowledge derived from divine revelation and human rationality, both of which are directed toward the realization of the objectives of Sharia (*maqāṣid al-shariah*) (Mufid, 2021). Furthermore, the epistemology of Islamic law philosophically affirms that economic activity constitutes part of humanity's moral trust as khalifah (vicegerent) on earth. Consequently, business practices cannot be assessed solely in terms of efficiency and profitability, but must also be evaluated according to the extent to which they contribute to the realization of justice and collective welfare within social life (Arif, 2022). Within the realm of Sharia-based creative economy, this epistemological approach guides innovation processes to remain integrated with spiritual and ethical dimensions. This integration is reflected in the development of halal entrepreneurship, Islamic digital start-ups, and Sharia-compliant fashion design, all of which demonstrate that creativity can flourish productively without negating Islamic values and social responsibility (Putri, 2025).

Furthermore, Sharia-based creative economic practices demonstrate an integration of innovation, ethics, and equitable business governance. Various studies on Sharia business models within the creative sector indicate that the application of Islamic principles is capable of fostering more sustainable business systems that are oriented toward collective welfare (*maslahah*) (Rafanda & Adinugraha, 2025). Based on these conditions, the discussion of the epistemology of Islamic law becomes increasingly significant in formulating an ethical foundation for the creative economy. This approach possesses not only normative urgency but also conceptual value, as it provides a framework of thought capable of guiding business actors in balancing the demands of innovation, market dynamics, and Islamic moral values amid the rapid transformations of the digital era.

METHOD

This study employs a qualitative approach with a normative–philosophical orientation, as its focus is directed toward examining the epistemological structure of Islamic law as the foundation for the formation of business ethics within the Sharia-based creative economy. The normative approach is used to analyze the principles, legal maxims, and values of Islamic law that govern economic behavior, while the philosophical approach is utilized to understand the processes of formation, validation, and ethical orientation of knowledge within Islamic legal thought (Mufid, 2021). Within this framework, the study does not emphasize quantitative measurement or statistical testing, but rather prioritizes in-depth conceptual analysis through an intensive examination of classical texts and contemporary literature on Islamic legal thought (Royani, 2025). Methodologically, this research integrates epistemological and conceptual approaches to construct a comprehensive analytical framework. The epistemological approach functions to examine the sources of Islamic legal knowledge, modes of legal reasoning, and their normative validity in shaping a system of business ethics (Arif, 2022), while the conceptual approach is employed to relate these principles to the realities of the Sharia-based creative economy, particularly in the context of innovation dynamics, halal entrepreneurship, and the development of the modern creative industry (Putri, 2025).

The data sources in this study consist of both primary and secondary literature. Primary data are derived from classical works of *uṣūl al-fiqh*, such as *Al-Mustashfa* by Al-Ghazali and *Al-Muwafaqat* by Al-Shathibi, which elaborate the theory of *maqāṣid al-sharī‘ah* and the fundamental principles of Islamic legal reasoning. Meanwhile, secondary data are collected from contemporary books and scholarly articles that discuss the philosophy of Sharia economic law and Islamic business ethics, including works that examine the epistemological foundations of modern *mu‘āmalah* (Mufid, 2021). Additional supporting literature includes studies on Islamic economic philosophy as a value framework for business activities (Arif, 2022), as well as research on the integration of Sharia values and local wisdom in the development of the creative economy (Fahmi, Mutafarida, & Syakur, 2024). Data collection is conducted through a systematic literature review of both classical and modern sources relevant to the epistemology of Islamic law and Sharia business

ethics. This approach enables the researcher to trace the dynamics of intellectual development, the diversity of perspectives, and the construction of values that shape the paradigm of Islamic economics (Rozalinda, 2015). All collected data are subsequently analyzed using content analysis techniques to identify the ethical principles embedded in Islamic legal and economic texts (Rafanda & Adinugraha, 2025). In addition, this study employs hermeneutic analysis to interpret the philosophical meanings of Islamic legal texts within the context of the contemporary creative economy, thereby enabling classical norms to be understood in a contextual and applicable manner (Royani, 2025). Furthermore, conceptual analysis is applied to relate these normative findings to the empirical realities of the Sharia-based creative economy, such as the practices of halal entrepreneurship and business innovation oriented toward the objectives of Sharia (*maqāṣid al-sharī'ah*) (Putri, 2025). Through this combination of methods, the study is expected to generate insights that are not only theoretically sound but also practically relevant for the development of business ethics within the Sharia-based creative industry.

RESULTS AND DISCUSSION

Epistemology in the Tradition of Islamic Law

Epistemology within the tradition of Islamic law can be understood as a framework of knowledge that guides the processes of formulation, interpretation, and application of law through a dynamic interaction between revelation, reason, and social reality. In the Islamic scholarly tradition, the Qur'an and the Sunnah function as the primary normative sources, while reason (*'aql*) serves to interpret the texts and contextualize them in accordance with the needs of human life (Mufid, 2021). In addition, social reality and public welfare (*al-wāqī' and maṣlaḥah*) constitute the sphere in which law is actualized, enabling it to remain relevant and responsive to changing times (Royani, 2025).

In classical thought, the epistemology of Islamic law is not confined to mere textual compliance, but is directed toward the realization of public welfare and the prevention of social harm. Al-Ghazali's thought, as articulated within the framework of *maqāṣid al-sharī'ah*, affirms that the validity of knowledge and law is measured by their capacity to promote *maṣlaḥah* and to avert *mafsadah* (Royani, 2025). Accordingly, the practice of *ijtihād* attains epistemological legitimacy as a means of developing Islamic law in response to the dynamics of modern social and economic life.

Within the context of the Sharia-based creative economy, this epistemological structure provides both normative and rational foundations for the formation of business ethics. Revelation offers fundamental values such as justice, honesty, and moral responsibility; reason functions as an instrument for formulating adaptive business models; and social reality serves as a benchmark for the utility and sustainability of economic practices (Mufid, 2021). Thus, the epistemology of Islamic law affirms that business activities are not assessed solely in terms of profitability, but also in terms of social responsibility and ethical sustainability, whereby the principles of justice, transparency, and public welfare constitute the primary criteria

of legitimacy in creative economic practices oriented toward social well-being and moral values (Arif, 2022).

Uşul al-Fiqh Epistemology as a System for the Production of Ethics

Uşul al-fiqh can be understood as an epistemological system that functions to generate ethical norms through the process of *istinbāt al-aḥkām*, namely the mechanism of deriving legal rulings from the sources of Sharia. This process employs various instruments of *ijtihād*, such as *qiyās* (legal analogy), *istiḥsān* (juristic preference), *istişlāḥ* (consideration of public welfare), and *sadd al-dharī‘ah* (blocking the means to harm), which enable Islamic law to remain adaptive and responsive to modern social and economic dynamics (Rozalinda, 2015). Through these methodological tools, the norms produced are not merely legal-formal in nature but are also imbued with substantive moral content. Consequently, *uṣūl al-fiqh* does not simply determine the boundaries between what is permissible (*ḥalāl*) and impermissible (*ḥarām*), but also shapes ethical orientations in economic and business activities (Mufid, 2021).

The value orientation of the entire process of *istinbāt* is determined by the framework of *maqāṣid al-sharī‘ah*, which positions public welfare (*maṣlahah*) as the primary objective of Islamic law. Core principles such as the protection of religion (*ḥifẓ al-dīn*), intellect (*ḥifẓ al-‘aql*), life (*ḥifẓ al-nafs*), property (*ḥifẓ al-māl*), and lineage (*ḥifẓ al-nasl*) function as ethical foundations for policy formulation and the implementation of economic practices. Within the context of the creative and digital economy, this *maqāṣid* framework enables the internalization of values such as justice, balance, and moral responsibility in the management of innovation and economic creativity (Putri, 2025).

In practice, the principles of *uṣūl al-fiqh* can also be applied concretely to address contemporary ethical issues in the creative economy sector. For instance, the application of *sadd al-dharī‘ah* may serve as a preventive instrument against practices such as plagiarism, exploitation of creative works, and the misuse of intellectual property rights within technology-based creative industries (Fahmi et al., 2024). Contemporary studies further emphasize the relevance of the *istişlāḥ* method in the formulation of Sharia-based business ethics, particularly in regulating intellectual property rights and digital employment contracts that are rapidly expanding within the creative economy sector (Rafanda & Adinugraha, 2025). This approach demonstrates that *uṣūl al-fiqh* is capable of shaping a legal and business ethics framework that is dynamic, contextual, and consistently aligned with Sharia values (Royani, 2025).

Business Ethics from the Perspective of Islamic Law

Business ethics in Islam are grounded in the principle of *tawḥīd*, which views all economic activities as an integral part of devotion to Allah, rather than merely as means to pursue material profit (Muliadi, 2018). Within this perspective, processes of production, distribution, and consumption are understood as forms of worship as well as moral trusts inherent to every economic actor, rendering economic activity

inseparable from its spiritual and ethical dimensions (Ahyani, Huda, & Hamzah, 2023).

Ethical principles such as justice (*‘adl*), trustworthiness (*amānah*), honesty (*ṣidq*), transparency, and social responsibility serve as fundamental guidelines in economic relations among producers, consumers, and other stakeholders. These values function to maintain balance in economic interactions, preventing practices that are exploitative, manipulative, or detrimental to others (Ahyani et al., 2023). Within the realm of consumer behavior, Islamic behavioral theory positions consumption decisions as part of moral and spiritual responsibility oriented toward public welfare (*maṣlaḥah*), thereby differing from conventional paradigms that primarily emphasize utilitarian satisfaction and purely economic rationality (Ma’rufi, 2016).

Islamic law also establishes strict prohibitions against economic practices that undermine justice and transactional certainty, such as *ribā* (usury), *gharar* (uncertainty or ambiguity), *tadlīs* (fraud or deception), and *iḥtikār* (monopoly). These prohibitions aim to prevent unilateral harm and to safeguard market integrity and fairness from various forms of exploitation (Rafanda & Adinugraha, 2025). Within the context of the creative economy, these principles demand transparency in royalty mechanisms, clarity in licensing arrangements, and protection of the originality of works and intellectual property rights, thereby enabling innovation and creativity to develop within a just moral framework (Ahyani et al., 2023).

Contemporary studies indicate that some Muslim creative economy actors in Indonesia have begun to adopt the values of Islamic business ethics, particularly within the sectors of halal fashion, digital content, and technology-based Sharia financial services (Atiq & Firdaus, 2025). However, their implementation often remains formalistic and has not yet been fully internalized within value production systems and creative innovation processes (Fahmi et al., 2024). Within the creative and digital economic environment, Islamic business ethics function as a moral mechanism to prevent plagiarism, exploitation of creative labor, and the manipulation of consumer perceptions through misleading information (Kamaruddin, 2025). Accordingly, Islamic business ethics do not merely exist as a set of normative rules, but rather as a comprehensive value system that holistically integrates legal norms, moral conduct, and economic activity (Mulawarman, 2013).

The Creative Economy within the Sharia Framework

The creative economy can be understood as a system of economic activities that relies on creativity, innovation, and the utilization of intellectual property rights as the primary sources of value creation. From an Islamic perspective, creativity-based economic activities are not directed solely toward the pursuit of profit, but rather toward the realization of public welfare (*maṣlaḥah*) for individuals and society at large. Accordingly, creativity and innovation are positioned as ethical instruments for generating social benefits and ensuring economic sustainability (Royani, 2025). Within the Sharia economic framework, creative processes must operate in harmony with Islamic moral values in order to remain consistent with the principles of permissibility (*ḥalāl*), justice, and social responsibility, which simultaneously

constitute the fundamental distinction between the Sharia-based creative economy and the secular creative economic paradigm (Putri, 2025).

Empirically, subsectors such as Muslim fashion, digital content, and halal culinary industries have developed into important pillars of Indonesia's economy, making significant contributions to gross domestic product and employment creation. This development demonstrates that a creative economy grounded in Islamic values possesses substantial potential to drive national economic growth. However, the creative economy's reliance on ideas, technology, and cultural expression also renders it vulnerable to various ethical challenges, including digital plagiarism, cultural exploitation, and the manipulation of consumer perceptions – issues that have become increasingly complex amid the growing commercialization and digitalization of creative products (Kamaruddin, 2025).

Under these conditions, Islamic law functions as both a moral and epistemic guide that establishes ethical boundaries for innovation and the distribution of economic value. Principles of permissibility, contractual justice, and social responsibility serve as key references in digital transactions, media production, and the distribution of Sharia-based creative works, ensuring that creativity is not left unchecked but is instead directed within the parameters of Islamic values (Fahmi et al., 2024). Furthermore, the principle of *maṣlaḥah* within the *maqāṣid al-sharī'ah* framework provides a normative foundation for balancing economic interests with humanitarian values, particularly in regulating contemporary issues such as digital royalties, creative labor contracts, and the management of halal licensing, so that the distribution of economic benefits occurs in a just and sustainable manner.

The Epistemology of Islamic Law as the Foundation of Creative Business Ethics

Based on the results of the analysis, the epistemology of Islamic law can be understood as a system of knowledge that is normative, rational, and theological in nature, integrating the values of divine revelation with adaptive capacities toward technological dynamics and an orientation toward social welfare through the framework of *maqāṣid al-sharī'ah*. Within the realm of the creative economy, this epistemological structure functions as the foundation for the formation of business ethics that guide how creativity, the utilization of technology, and economic interests are conducted in accordance with Sharia principles. Operationally, the epistemology of Islamic law functions through three main instruments. First, revelation (the Qur'an and the Sunnah) establishes normative boundaries for business conduct, such as prohibitions against *ribā*, *gharar*, fraud, and exploitation. Second, reason operates through the mechanism of *ijtihad*, enabling rational adaptation to technological developments and evolving business models, including the development of halal smart contracts, digital royalty systems, and platform-based waqf. Third, *maqāṣid al-sharī'ah* determines the teleological orientation of economic activities toward the realization of socio-economic welfare, justice, and sustainability (Mufid, 2021).

The relationship between the epistemological dimensions and the function of business ethics within the creative economy can be seen in the following table.

Table 1. Epistemological Dimensions and the Functions of Business Ethics in the Creative Economy

Epistemological Dimension	Function of Business Ethics	Application in the Sharia-Based Creative Economy
Revelation (Qur'an & Sunnah)	Establishes the boundaries between lawful (ḥalāl) and unlawful (ḥarām)	Regulation of halal digital licensing; prohibition of immoral content
Reason (Ijtihad)	Interprets and contextualizes normative principles	Development of Sharia-compliant digital contracts; halal AI verification systems
Maṣlaḥah (Social Reality)	Ensures justice and social benefit	Financing of creative MSMEs through muḍārabah and mushārah schemes

This epistemological framework is subsequently manifested in Sharia-based creative business practices through various institutional and contractual instruments, as summarized in the following table.

Table 2. Framework of Sharia-Based Creative Business Practices

Aspect	Application of Sharia Principles	Case Examples in Indonesia
Employment contracts & royalties	Justice and contractual clarity (<i>mushārah / muḍārabah</i>)	Sharia-based creative platforms such as KaryaHalal.id and Muslim Creator Hub
Intellectual Property Rights & licensing	Recognition of ownership rights while being oriented toward public welfare (<i>maṣlaḥah</i>)	Development of halal creative commons initiatives
Financing of creative MSMEs	Profit-sharing and risk-sharing schemes	Bank Wakaf Mikro programs and LinkUMKM Syariah
Content production ethics	Prohibition of manipulation, exploitation, and pornography	MUI Digital Ethics Charter (2024)

The results of the case study indicate that sharia-based business models grounded in equity partnership schemes (*musyārah*) demonstrate higher levels of adaptability and sustainability compared to conventional debt-based models. This is because they foster collective responsibility, ensure fairness in profit distribution, and provide more proportional risk-mitigation mechanisms (Putri, 2025). These findings are further reinforced by practices implemented at Jago Syariah and Wakaf Digital Indonesia, which show that the application of Islamic legal epistemology enables continuous creative innovation without relinquishing moral orientation and social concern (Al-Faqih, Rusdiyanur, & Mukmin, 2025). Accordingly, Islamic legal epistemology functions not only as a normative framework but also as an ethical and institutional architecture that guides the growth of the sharia creative economy toward a system that is more just, innovative, and oriented toward public welfare.

Sharia Creative Economy Business Ethics Model

Based on the overall results of the analysis, an integrative model of business ethics for the sharia creative economy can be formulated as follows:



Figure 1. Scheme of the Sharia Economic Business Ethics Model

The model illustrated in the scheme above emphasizes that all Islamic creative economic activities originate from tawhid consciousness, are subsequently articulated through the framework of Islamic law, embodied in business ethics (*akhlaq*), implemented in creative economic practices, and ultimately culminate in the realization of public welfare (*maslahah*) (Royani, 2025). Epistemologically, this model positions Islamic legal epistemology as a system of value production rather than merely a mechanism of formal regulation. Accordingly, Islamic law not only governs economic behavior in a juridical sense but also shapes moral and spiritual awareness that directs creativity, innovation, and market orientation toward social justice and sustainability (Mulawarman, 2013). In contrast to conventional business ethics approaches, which tend to be instrumental and primarily profit-oriented, this model emphasizes a balance between spiritual values, economic creativity, and humanistic dimensions. Consequently, within the context of the digital creative economy, it enables the development of technological innovation and the monetization of creative works without neglecting ethical considerations and social responsibility (Kamaruddin, 2025).

CONCLUSION

This study concludes that Islamic legal epistemology constitutes a philosophical and methodological foundation capable of shaping an ethical framework for sharia-based creative economic activities. Through the interaction between revelation, reason, and social reality, Islamic law produces not only formal legal norms but also substantive moral values that remain relevant to the dynamics of the modern economy. The findings demonstrate that the application of principles such as *maqāṣid al-sharī'ah*, justice, amanah (trustworthiness), and social responsibility can effectively guide creative economic practices to remain ethical, equitable, and sustainable.

From a theoretical perspective, this research extends the study of Islamic legal epistemology by situating it within the domain of the creative economy, while simultaneously affirming the relevance of Islamic ethical theory in digital and global contexts. From a socio-cultural standpoint, the findings underscore the importance of integrating spiritual values with technological innovation in fostering a civilized and value-oriented economic system for the Muslim community. Nevertheless, this study is limited by the lack of empirical exploration of the direct implementation of sharia principles within the digital creative sector. Therefore, future research is

expected to incorporate both qualitative and quantitative approaches in order to deepen the understanding of business ethics transformation within the sharia creative economic ecosystem.

LIST OF REFERENCES

- Ahyani, H., Huda, M., & Hamzah, I. (2023). *Maqashid Syariah Pariwisata HALAL Analisis Prinsip-Prinsip Hukum Islam, Etika Ekonomi Islam, Etika Bisnis Islami, dan Etika Pelayanan Islami dalam Optimalisasi Potensi Pariwisata Halal Perspektif Fils.* Bandung: CV WIDINA MEDIA UTAMA.
- Arif, M. (2022). *Filsafat Ekonomi Islam.* Medan: Merdeka Kreasi Group.
- Mufid, M. (2021). *Filsafat Hukum Ekonomi Syariah: Kajian Ontologi, Epistemologi, dan Aksiologi Akad-akad Muamalah Kontemporer.* Jakarta: Prenada Media.
- Royani, R. (2025). *Filsafat Hukum Ekonomi Syariah: Fondasi Epistemologis dan Implementasi Kontemporer.* Yogyakarta: Tren Digital Publishing.
- Al-Faqih, M. H., Rusdiyanur, R., & Mukmin, M. (2025). Epistemologi Islam sebagai Dasar Etika Pemanfaatan AI Di Era Society 5.0. *Journal of Instructional and Development Researches*, 5(6), 648–657.
- Atiq, M., & Firdaus, M. (2025). Ekonomi Kreatif Berbasis Wisata Kuliner Perspektif Ekonomi Syariah Dalam Meningkatkan Pendapatan Umkm Di Desa Bonjeruk. *Inovasi Pembangunan: Jurnal Kelitbangan*, 13(03).
- Fahmi, M. F., Mutafarida, B., & Syakur, A. (2024). Sinkretisme Nilai Ekonomi Tradisional Jawa dan Prinsip Syariah dalam Mendorong Ekonomi Kreatif Berbasis Kearifan Lokal. *Journal Creative Economics and Trading Halal Ecosystem*, 2(01), 1–14.
- Kamaruddin, N. R. K. (2025). Disorientasi Moral Sebagai Tantangan Etika Bisnis Dalam Transformasi Ekonomi Digital. *Sipakainge: Inovasi Penelitian, Karya Ilmiah, Dan Pengembangan (Islamic Science)*, 3(3), 37–57.
- Ma'rufi, A. (2016). Analisis Komparatif: Teori Tingkah Laku Konsumen Konvensional Dan Islam.
- Mulawarman, A. D. (2013). Masa Depan Ekonomi Islam: dari Paradigma Menuju metodologi. *Imanensi: Jurnal Ekonomi, Manajemen, Dan Akuntansi Islam*, 1(1), 1–13.
- Muliadi, S. (2018). Epistemologi Ekonomi Islam dan Maqasid Syariah dalam Kurikulum Ekonomi Islam di Perguruan Tinggi. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 9(2).
- Putri, M. H. (2025). Pengembangan Ekonomi Berbasis Syariah di Era Globalisasi. *At-Tajir: Jurnal Manajemen Bisnis Syariah*, 2(2), 74–90.
- Rafanda, S., & Adinugraha, H. H. (2025). Model Bisnis Berbasis Syariah dalam Ekonomi Kreatif Studi Kasus Jago Syariah. *Sahmiyya: Jurnal Ekonomi Dan Bisnis*, 275–284.
- Rozalinda, R. (2015). Epistemologi Ekonomi Islam dan Pengembangannya pada Kurikulum Ekonomi Islam di Perguruan Tinggi. *HUMAN FALAH: Jurnal Ekonomi Dan Bisnis Islam*, 2(1), 1–28.