

**ANALYSIS OF THE LIMITATIONS OF THE ISLAMIC ECONOMIC  
EPISTEMOLOGY PARADIGM IN FACING CONTEMPORARY  
ECONOMIC CHALLENGES**

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**ABSTRAK**

Ekonomi Islam menghadapi tantangan besar dalam menghadapi dinamika ekonomi global yang semakin kompleks, terutama terkait dengan perkembangan teknologi dan globalisasi yang cepat. Penelitian ini bertujuan untuk menganalisis keterbatasan paradigma epistemologi ekonomi Islam dalam menghadapi tantangan ekonomi kontemporer, serta untuk memberikan rekomendasi terkait dengan pengembangan dan adaptasi paradigma ini. Metodologi yang digunakan dalam penelitian ini adalah pendekatan kualitatif dengan studi literatur, yang mencakup analisis terhadap teori-teori ekonomi Islam, perubahan ekonomi global, serta berbagai pandangan dan kritik terhadap epistemologi ekonomi Islam. Hasil penelitian menunjukkan bahwa paradigma epistemologi ekonomi Islam memiliki keterbatasan dalam menyikapi perubahan teknologi yang pesat dan fenomena globalisasi, yang mengarah pada kesenjangan dalam pengembangan kebijakan ekonomi yang lebih inklusif dan adaptif terhadap tantangan zaman. Pembahasan menekankan perlunya pembaruan dan rekonstruksi epistemologi ekonomi Islam agar lebih responsif terhadap dinamika global, dengan memperhatikan integrasi nilai-nilai Islam yang relevan dalam konteks modern. Kesimpulannya, untuk meningkatkan relevansi ekonomi Islam, perlu dilakukan rekonstruksi terhadap paradigma epistemologinya agar mampu menjawab tantangan-tantangan yang muncul akibat perubahan teknologi dan globalisasi yang cepat

**Kata Kunci:** Epistemologi; Ekonomi Islam; Tantangan Kontemporer.

**ABSTRACT**

Islamic economics faces significant challenges in dealing with the increasingly complex dynamics of the global economy, primarily related to the rapid development of technology and globalization. This research aims to analyze the limitations of the epistemological paradigm of Islamic economics in facing contemporary economic challenges and provide recommendations related to the development and adaptation of this paradigm. The methodology used in this research is a qualitative approach with a literature study, which includes an analysis of Islamic economic theories, global economic changes, and several views and criticisms of Islamic economic epistemology. The results show that the Islamic economic epistemology paradigm has limitations in addressing rapid technological change and the phenomenon of globalization, which

leads to gaps in the development of economic policies that are more inclusive and adaptive to the challenges of the times. The discussion emphasizes the need for renewal and reconstruction of Islamic economic epistemology to be more responsive to global dynamics by integrating Islamic values relevant to the modern context. In conclusion, to increase the relevance of Islamic economics, it is necessary to reconstruct the epistemological paradigm in order to be able to answer the challenges that arise due to technological change and rapid globalization.

**Keywords:** Epistemology; Islamic Economics; Contemporary Challenges.

## A. INTRODUCTION

The development of the global economy presents an increasingly complex economic challenge due to rapid technological changes and globalization (Autor et al., 2016; Rodrik, 2018). The conditions of rapid technological change and globalization affect the economy in several countries, especially countries with a Muslim majority. The Islamic economic system is an alternative to solving economic problems by applying the principles of Islamic economics in carrying out economic activities (Safri, 2018). However, in applying these principles of Islamic economics, some challenges become obstacles due to the absence of the role of Islamic economic epistemology (Choudhury, 2018). The difficulty of Islamic economics adapting to the needs of the existing contemporary economy is due to the development of technology and globalization. So, Islamic economics slows down in responding to modern social and economic problems (Rafikov & Akhmetova, 2020).

A study related to the epistemology of Islamic economics in facing contemporary economic challenges was conducted by Gattoo & Gattoo (2017). Their research found that Islamic economics considered an alternative path in economics with ethics, freedom, entrepreneurship, and a form of compassion, has not succeeded due to the artificial nature of the Islamization project. Another study also conducted by Hamzani et al., (2020) found that Islamic economics is still trapped in neo-classical and neo-liberal doctrines that are squeezed in the form of the methodology used so that the development of Islamic economics becomes massive. Research by Dinar Standard, (2018) found that Islamic economics, facing

technological developments, can adapt to this technology and finance that involves technology.

Related research was also conducted by Khan, (2018) who stated that the inability of Islamic economics to compete with existing economics is because Islamic economic thought consists of material taken from the intellectual heritage of Muslims without much review and modification.

The limitations of the epistemological paradigm of Islamic economics create challenges in the era of technological development, thus requiring the role of Islamic economic figures to be involved in providing new paradigm designs to deal with problems in the modern era. The thoughts of figures related to Islamic economics are used as a reference for the role of Islamic economic development that benefits each individual. This role is lacking due to an epistemological paradigm of Islamic economics to build economic applications on the basic foundations of Islamic economic law. Islamic economics is adjusted to the thoughts of Islamic figures; one is Muhammad Baqir Al-Sadr, who provides his thoughts for an even distribution to create justice in realizing social welfare.

This study aims to identify the limitations of the epistemological paradigm of Islamic economics in responding to the dynamics of the increasingly complex global economy due to globalization and technological developments. This study also aims to analyze the causal factors that have prevented the paradigm from fully facing contemporary economic challenges in terms of theory, methodology, and practice of its application. In addition, this study attempts to evaluate the relevance of the current Islamic economic paradigm and the extent to which it can provide solutions to global economic problems. Finally, this study is expected to provide recommendations and solutions for developing the Islamic economic epistemology paradigm to be more adaptive, dynamic, and responsive to rapid economic changes so that it can significantly contribute to the modern economy's challenges.

## **B. THEORETICAL STUDY**

### **1. The Concept of Islamic Economic Epistemology**

The epistemology of Islamic economics developed by Muhammad Baqir al-Sadr offers a comprehensive theoretical framework covering ownership,

distribution, and social balance (Nasrudin & Saifi, 2023). In his theory, al-Sadr explains the mechanism of how Islamic economics works and provides concrete solutions to several challenges faced by the modern economic system, especially capitalism and socialism. He shows that Islamic economics is unique, where this system integrates sharia values into several aspects of the economy, including management of ownership, distribution of wealth, and strengthening social justice (Hamzah, 2017) .

In his view, ownership is regulated to balance individual, public, and state interests so that no monopoly or inequality is detrimental to society (Janwari & Jubaedah, 2024). In addition, the distribution theory developed by al-Sadr emphasizes the importance of justice in the distribution of resources and income, which is reinforced by instruments such as zakat and the prohibition of usury to ensure the protection of weak groups (Fathoni, 2020). He also highlighted the importance of social balance as the primary goal of Islamic economics, where the elimination of exploitation, the active role of the state, and the application of morality in economic activities are the main pillars. With this approach, al-Sadr emphasized that Islamic economics is not only an economic system but also an instrument for creating a more just, prosperous, and sustainable society, as well as an alternative that can answer several contemporary challenges (Choiriyah, 2016).

The sources of epistemology in Islamic economics consist of the main foundations in the form of the Qur'an, Sunnah, Ijma, Qiyas, and the principles of Maqasid al-Shariah. The Qur'an and Sunnah are fundamental guidelines that guide basic values and rules (Zainuddin, 2022). Ijma (agreement of scholars) and Qiyas (analogy) are used to answer economic problems not directly mentioned in the holy text, ensuring their relevance to the context of the times. The Maqasid al-Shariah principle serves as a framework for Sharia objectives, such as justice, welfare, and sustainability, which serve as a reference in making Islamic economic policies (Erik Rayuanda & Husni Thamrin, 2022). Through these sources, Islamic economics develops theories and practices that remain consistent with sharia values but are flexible to face changing times.

The epistemology of Islamic economics has a unique relationship with other economic systems, such as capitalism and socialism, but offers a fundamentally

different approach. In capitalism, individual ownership is the main focus, often without clear boundaries, so that it can give rise to sharp social disparities. In contrast, socialism emphasizes collective ownership, eliminating individual ownership rights and potentially reducing productivity incentives. Islamic economics distinguishes itself by offering a balance between the two, where individual ownership is recognized. However, its use is limited by sharia rules to prevent exploitation, while public ownership and the state's role are maintained to ensure the common good. This system is oriented towards economic efficiency, social justice, and moral sustainability, making it a more holistic alternative to capitalism and socialism.

## **2. Contemporary Economic Challenges**

Contemporary economic challenges faced by the world today, such as globalization, rapid technological change, and economic inequality, are a test of the Islamic economic paradigm. Globalization has created extensive economic interconnection, but on the other hand, it has created inequality between developed and developing countries, including Muslim-majority countries (Daim, 2023). Technological changes, such as digitalization and platform-based economy, have shifted how transactions and wealth are distributed, often not in line with sharia principles, such as the prohibition of usury and gharar.

Economic inequality and social justice issues are increasingly prominent, giving rise to the need for a system that can maintain a balance between economic efficiency and morality. The epistemology of Islamic economics, rooted in Sharia values, has great potential to offer fair and sustainable solutions (Sungkawaningrum, 2023). However, limitations in integrating modern technology and global regulations are often obstacles. Therefore, this study discusses the challenges faced and explores how the Islamic economic paradigm can be strengthened to face an increasingly complex global economy.

## **3. Limitations of the Islamic Economic Epistemology Paradigm**

The limitations of the Islamic economic epistemology paradigm refer to the challenges faced in integrating Islamic principles with contemporary economic demands (Aminy et al., 2021). This paradigm is often considered unable to fully answer the complex problems arising from globalization, rapid technological

developments, and global market dynamics. One of the main obstacles is the limited ability of this paradigm to produce economic theories and models that are applicable and competitive with conventional economic systems (Risdiyani, 2024). In addition, limitations in the methodology and research approach aspects often make Islamic economics less relevant in a modern context. For example, the dominance of normative approaches that are not balanced with empirical methods causes a gap between Islamic idealism and the practical needs of society. Therefore, serious efforts are needed to broaden the horizons of Islamic economic epistemology by developing more inclusive methodologies, interdisciplinary dialogue, and adaptation to the challenges of a dynamic global economy (Fauzan et al., 2024).

### **C. METHOD**

This study uses a qualitative approach with a literature study. This type of research aims to understand, analyze, and explore thoughts related to the paradigm of Islamic economic epistemology and its limitations in responding to current economic challenges. The object of this research is the paradigm of Islamic economic epistemology and how the concept is faced in the context of global change, including the impact of technological developments and globalization. The subjects of this study include several sources of literature in the form of works by contemporary Islamic economic thinkers, journals, books, scientific articles, and relevant related references. By using the content analysis method, this study focuses on analyzing concepts in Islamic economic epistemology and identifying external factors that cause limitations in implementing Islamic economics in dealing with contemporary issues.

### **D. RESULTS AND DISCUSSION**

This study found limitations in the paradigm of Islamic economic epistemology caused by several factors, one of which is the lack of innovation from contemporary economic thinkers in facing the challenges of the times. Therefore, a solution is needed for contemporary thinkers to contribute to facing every challenge in the Islamic economic epistemology paradigm. The findings obtained from several kinds of literature in this study are summarized as follows:

## 1. **Limitations of the Islamic Economic Epistemology Paradigm**

The Islamic economic paradigm still tends to focus on normative and philosophical approaches, while its application aspects have not been fully developed. Islamic economic theory still revolves around basic principles such as social justice, wealth distribution, and balance. However, more practical modern economic policies have not been fully implemented. According to a study Alharbi (2016) this philosophical approach makes it difficult for Islamic economics to adapt to the demands of a dynamic global economy. This can be seen from the dominance of conceptual Islamic economic studies that do not provide practical solutions that can be applied amidst the complexity of the contemporary economy.

In addition, the absence of a specific economic model to address the challenges of globalization and the development of digital technology is one of the weaknesses of Islamic economics. In the study by Anwar et al. (2021) it is stated that Islamic economics needs to introduce a more flexible and innovative economic model, especially in dealing with technological disruptions such as financial digitalization and data-based economics. Without an adaptive model, Islamic economics has the potential to lag in addressing problems such as global economic inequality and transnational economic crises. Therefore, models such as digital zakat and Islamic financial inclusion need to be further developed to address these challenges.

As a concrete example, the concept that characterizes Islamic economics has yet to be significantly developed within the global economic framework. Karim and Abduh's study (2020) states that the great potential of zakat and alms in reducing global poverty has yet to be systematically optimized. This is due to the lack of technological innovation in zakat management and minimal integration with the digital economy. With the development of technologies such as Islamic fintech and zakat blockchain, the concept has the potential to be more responsive to the demands of the global economy.

## 2. **Factors Causing Limitations**

The current paradigm of Islamic economics still faces a lack of innovation in thinking from contemporary thinkers. Most studies of Islamic economics are still focused on basic normative principles, such as justice, balance, and distribution of wealth. This causes Islamic economics to be unable to offer innovative solutions to

today's global economic challenges. According to Arifin's study (2020), Islamic economic thought needs to develop creatively to adapt to developments in the era, such as the digitalization of the economy and the increasingly complex global economic crisis. This lack of innovation is an internal factor that hinders Islamic economics from appearing as a significant global alternative. In addition, excessive focus on normative and philosophical approaches makes Islamic economics less applicable in modern economic practices. Research and studies predominantly oriented towards normative theories are often not accompanied by empirical studies or measurable policy practices. As a result, Islamic economic concepts are challenging to implement effectively in global economic policies. According to Nasution et al. (2021), a more pragmatic and data-based approach needs to be developed so that Islamic economics is not only a theoretical discourse but is also able to offer concrete solutions to contemporary economic problems, such as poverty, inequality, and financial crises.

The limitations of the methodology in Islamic economic research are a challenge in themselves. Islamic economic research uses a monotonous approach, such as qualitative descriptive and rarely integrates interdisciplinary approaches. According to Rahman and Hakim (2022), developing a more holistic methodology by combining quantitative approaches, information technology, and other social sciences can increase the relevance of Islamic economics in responding to global economic challenges. Thus, strengthening interdisciplinary methodology can solve the internal limitations of Islamic economics and encourage more significant contributions to the modern economy.

The first external factor that challenges the Islamic economic paradigm is the dominance of conventional economics as a global paradigm. The conventional economic system based on capitalism has become deeply rooted and the standard in world economic practices. This makes it difficult for Islamic economics to gain recognition as an equal or better system. According to Rahman's study (2021), the dominance of conventional economics creates the perception that Islamic economics is only a complementary alternative, not the leading solution. As a result, the scope of Islamic economics is limited, and its implementation is difficult to implement globally.

In addition, rapid economic changes due to globalization, digital technology, and Industry 4.0 have also put tremendous pressure on Islamic economics. The development of technology and digitalization has significantly changed production, distribution, and consumption patterns. However, Islamic economics is not yet responsive enough to adopt modern technology as part of the sharia economic solution. According to Hakim and Karim (2022), the lack of innovation in developing sharia financial technology hinders Islamic economics from following the increasingly competitive current of globalization and the digital industry.

The next factor is the pressure of increasingly tight global competition, making it difficult for Islamic economics to compete with conventional economic systems. This competition occurs at the theoretical level and in implementing economic policies. The conventional economic system, with the support of mature infrastructure and technological support, is superior in offering quick solutions to global economic problems. Meanwhile, Islamic economics still faces challenges in formulating adaptive and innovative policies. Anwar's research (2021) states that Islamic economics requires a more flexible and competitive policy model in order to be able to compete on a global scale.

Methodological updates in Islamic economic research are essential to improve the analysis's relevance and quality in contemporary economic challenges. An approach that combines qualitative and quantitative methods will provide a more comprehensive picture where the normative aspects of Islamic economics can be explained theoretically and supported by valid empirical data. Using modern technologies such as big data and machine learning will also allow researchers to analyze global trends and the impact of Islamic economic policies more accurately and measurably. This will pave the way for Islamic economics to be more adaptive to the dynamics of the world economy.

In addition, the development of Islamic economic theory needs to be more innovative and contextual to answer increasingly complex global economic issues, such as the green economy, digital economy, and financial inclusion. A more progressive Islamic economic theory not only maintains the fundamental values of Sharia but also offers practical solutions to modern economic problems. Thus,

Islamic economic theory can be a relevant alternative to overcoming global economic inequality caused by the dominance of the capitalist system.

Implementing Islamic economic theory also needs to be adjusted to the times through a more flexible and dynamic approach. For Islamic economics to be more widely accepted, these theories must be applied to practical economic policies that can answer the challenges of globalization and technology (Hakim & Nisa, 2024). The use of technology such as sharia fintech and digital-based economic systems must be strengthened so that more people can access and feel the benefits of Islamic economics, both in the financial and social sectors. In the future, Islamic economics must focus more on solutions based on innovation and applied practices.

Developing policies more responsive to global economic challenges is crucial (Muhammad Rizky Dwi Kurniawan & Fauzatul Laily Nisa, 2024). Islamic economics can optimize its role in building a more just and sustainable economy by paying attention to aspects of technology, transparency, and sustainability. Broader and more open research on global developments will strengthen the position of Islamic economics in the international market (Nur Amelia et al., 2024). Finally, Islamic economics must strengthen the synergy between theory and practice to be more relevant in an increasingly dynamic global economy. By developing a more inclusive framework and adapting the latest technology, Islamic economics is expected to be able to compete and make a more significant contribution to creating a more just, sustainable global economy that can overcome socio-economic inequality.

### **3. Solutions and Recommendations**

The dominance of qualitative methods in Islamic economic research is one of the obstacles to analyzing economic phenomena empirically and in-depth. Focusing on descriptive and normative approaches often makes research results less able to describe economic reality quantitatively. According to Arifin's study (2020), Islamic economic research tends to ignore more measurable and objective quantitative approaches, thus reducing the relevance of research results in responding to contemporary economic dynamics. As a result, the contribution of Islamic economics in providing solutions to global economic problems is still limited, especially in data-based policy analysis.

In addition, the lack of data-based studies and integration with modern quantitative approaches further widen the gap between Islamic economic theory and its implementation in the global economy. In the research of Nasution et al. (2021), empirical approaches such as econometrics and statistical analysis are very important for measuring the impact of Islamic economic policies on economic issues such as poverty, financial inclusion, and economic inequality. Unfortunately, Islamic economics has not fully adopted this approach, making it difficult to produce concrete policy recommendations that can be widely implemented.

The use of technology such as big data, systems analysis, and machine learning-based approaches is still very limited in Islamic economic research. According to Rahman and Hakim (2022), advanced technology can help researchers understand global economic trends, consumer behaviour, and the effectiveness of Islamic economic policies more accurately. The integration of this technology will not only improve the quality of Islamic economic research but also make it more adaptive and relevant in responding to modern economic developments. Therefore, it is important for Islamic economics to expand a more comprehensive and technology-based research approach.

## **E. CONCLUSION**

This study found that the current paradigm of Islamic economic epistemology still has limitations in responding to increasingly complex global economic challenges. One of the main findings is the lack of methodological innovation in Islamic economic research, which makes it challenging to integrate sharia theories with modern economic dynamics. In addition, Islamic economic theory, which is still normative and inflexible to technological developments and globalization, also limits its ability to provide practical solutions to contemporary issues, such as poverty, economic inequality, and social change. This study is helpful for Islamic economic researchers, policymakers, and Islamic finance practitioners in understanding the challenges faced by the current Islamic economic paradigm. These findings are expected to encourage the development of a more interdisciplinary and data-based methodology that can increase the relevance of Islamic economics in the context of the global economy. In addition, the results of

this study can also be a reference for educational institutions in designing a curriculum that is more adaptive and relevant to global economic developments and technology. For future research, it is recommended to explore the use of technology in Islamic economic research, especially in digital finance, big data, and machine learning. Developing a more dynamic and responsive theory to changing times is also necessary so that Islamic economics can effectively provide solutions to increasingly complex global challenges. Further research also needs to focus on empirical analysis that can measure the impact of Islamic economic policies in solving socio-economic problems in the real world.

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