



Development of Monzer Kahf's Islamic Consumption Theory and Ethics

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Abstract

Monzer Kahf as a contemporary Muslim intellectual, has successfully articulated the concepts of welfare, utility, and consumption optimization for Muslim individuals. In the context of Islamic consumption theory, Monzer Kahf introduced the concept of rationality, while in Islamic consumption ethics, Kahf introduced the concept of 'Final spending'. The purpose of this study is to design a theoretical framework and Islamic consumption ethics, which is expected to be the main foundation for Muslims' understanding of the essence of consumption activities, with reference to Monzer Kahf's economic thought. The methodology used is a qualitative method using library research. The result of this research is that Monzer Kahf's economic thought provides a strong foundation for building a model of construction of Islamic consumption theory and ethics that can be a guide for individuals and society. By building this construction of Islamic consumption theory and ethics, it is hoped that people can adopt consumption practices that are in accordance with Islamic values, live a sustainable economic life, and help create a more just and empowered society.

Keywords: *Construction, Theory and Etchis of Consumption, Monzer Kahf*

Abstrak

Monzer Kahf sebagai intelektual Muslim kontemporer, telah berhasil mengartikulasikan konsep kesejahteraan, utilitas, dan optimalisasi konsumsi bagi individu Muslim. Dalam konteks teori konsumsi Islam, Monzer Kahf memperkenalkan konsep rasionalitas, sementara dalam etika konsumsi Islam, Kahf memperkenalkan konsep 'Final Spending'. Tujuan dari penelitian ini adalah untuk merancang kerangka teori dan etika konsumsi Islam, yang diharapkan menjadi landasan utama bagi pemahaman umat Islam tentang esensi kegiatan konsumsi, dengan mengacu pada pemikiran ekonomi Monzer Kahf. Metodologi yang digunakan adalah metode kualitatif dengan menggunakan penelitian kepustakaan. Hasil dari penelitian ini adalah bahwa pemikiran ekonomi Monzer Kahf memberikan landasan yang kuat untuk membangun model konstruksi teori dan etika konsumsi Islam yang dapat menjadi panduan bagi individu dan masyarakat. Dengan membangun konstruksi teori dan etika konsumsi Islam ini, diharapkan masyarakat dapat mengadopsi praktik konsumsi yang sesuai dengan nilai-nilai Islam, menjalani kehidupan ekonomi yang berkelanjutan, dan membantu menciptakan masyarakat yang lebih adil dan berdaya.

Kata kunci: Konstruksi, Teori dan Etika Konsumsi, Monzer Kahf

INTRODUCTION

The economy involves a number of activities, including production, promotion, distribution, buying, selling, and consumption by individuals (Mankiw 2014). In the economic cycle, consumption activities are

considered a key element, as production and distribution activities depend on household consumption preferences. This concept reflects the prevailing economic mechanism in the structure of society, which is expected to facilitate the selection of goods and services. The selection is also an exercise to hone our ability to make consumption decisions. Economic principles become the basis for thinking, acting and making decisions. Assessment of the choice of goods and services can be done by considering these principles. As Muslims, we are directed to think rationally in evaluating and choosing consumption options. A key principle in consumption activities in Islam is the concept of "halalan thayyiban," which aims to perfect individual and collective muamalah in accordance with the will of Allah SWT (Mas'ud 2017). Consumption is considered a fundamental economic behavior in human life (Yuliadi and Norton 2007). Therefore, a Muslim's decision-making to consume needs to have an understanding of economic insights.

Monzer Kahf, as a contemporary Muslim intellectual, has successfully articulated concepts such as welfare function, utility, and consumption optimization for individual Muslims. In the context of Islamic consumption ethics, Kahf introduced the concept of '*Final spending*', contributing to Muslims' understanding of intelligent and logic-based consumption decision-making. His contribution to this field of science has profound significance and great benefits for Muslims, helping them develop wise and rational consumption policies.

Monzer Kahf's economic thinking is a potential foothold in the development of Islamic economics. It brings not only substance, but also wisdom, which can form a strong basis for the development of Islamic consumption theory and ethics. This study aims to design a theoretical framework and Islamic consumption ethics, which is expected to be the main foundation for Muslims' understanding of the essence of consumption activities, with reference to Monzer Kahf's economic thought.

LITERATURE REVIEW

Monzer Kahf was born in Damascus, Syria, in 1940. Kahf received his B.A. degree in business from Damascus University in 1962 and was honored by the President of Syria as the best graduate. In 1975, Kahf earned his Ph.D. in economics specializing in international economics from the University of Utah, Salt Lake City, USA. In addition, Kahf also attended informal courses, namely, training and knowledge of Islamic Jurisprudence (Fiqh) and Islamic Studies in Syria. Since 1968, he has been a certified public accountant (Agusti 2021). In 2005, Monzer Kahf became a professor of Islamic economics and banking at The Graduate Program of Islamic Economics and Banking, Yarmouk University in Jordan. More than 34 years Kahf devoted himself to education. He was a teaching assistant at the

University of Utah School of Economics, Salt Lake City (1971-1975). Kahf was also active as an instructor at the School of Business, University of Damascus (Syria. 1962-1963). In 1984, Kahf decided to join the Islamic Development Bank and since 1995 he has been a senior (Islamic) economist at the IDB.

As an Islamic economist, Monzer Kahf has made significant contributions to the development of Islamic economics. He has produced a number of works, most of which discuss Islamic economics. Here are some titles of his works:

1. "*A Contribution to the Theory of Consumer Behavior in an Islamic Society*"
2. "*Principles of Islamic Financing: A Survey*", published in cooperation with the Islamic Development Bank (IDB).
3. "*Zakah Management in Some Muslim Societies*", published in cooperation with the Islamic Development Bank (IDB).
4. "*The Calculating of Zakah for Muslims in North America*"
5. "*Financing Development in Islam*", published in cooperation with the Islamic Development Bank (IDB).
6. "*The Islamic Economy: An Analytical Study of the Functioning of the Islamic Economic System*".

Monzer Kahf sets out two key assumptions that form the basis of his thinking in economics, namely the Islamic Man Assumption and the State Assumption. In the context of the Islamic Man Assumption, Monzer Kahf views that individuals, whether they are Muslims or non-Muslims, who with strong determination accept and apply the teachings of Islam, can be identified as Islamic Man. However, the use of such a title is only relevant if individuals are willing to abide by the three main principles of Islamic Economics, which involve the absolute ownership of everything in the name of Allah which is then managed by humans (Saprida, Barkah, and Umari 2021).

Meanwhile, in Monzer Kahf's view of the State Assumption, he believes that the State should be considered as a cooperating party to manage the use of economic resources. Monzer Kahf asserts that the main function of the State is to reduce inequality in wealth distribution and oversee economic activities to ensure that public interests are met. The State is responsible for the implementation of monetary and fiscal policies to fulfill this great responsibility (Rahim 2020).

In other words, in Monzer Kahf's perspective, the Islamic Man Assumption involves individuals who are committed to Islamic values, suggesting that adherence to Islamic principles is a key criterion. Meanwhile, the State Assumption emphasizes the role of the State as a collaborative entity in managing the economy to achieve the goals of distributional justice and public welfare. Monzer Kahf illustrates that cooperation between individuals committed to Islamic values and the

proactive role of the State is essential for creating a just and prosperous society. The assumption of the State in his view includes the concept that the State is not only a regulator, but also a facilitator in achieving a sustainable economic balance.

Monzer Kahf's Consumption Theory

In Monzer Kahf's economic thought, Islamic consumption theory underwent a very complex scientific development. One aspect that has received major attention in this development is Islamic consumption rationalism. Islamic consumption rationalism, as proposed by Monzer Kahf, reflects a careful and logical thinking-based approach to consumption decisions within the framework of Islamic values. This concept emphasizes the importance of individual Muslims undergoing rational consumption, which is in the context of adherence to Islamic teachings (Anwar, Alamsah, and Arista 2022).

In Islamic consumption rationalism, Monzer Kahf encourages individuals to make their consumption decisions by considering Islamic ethical principles, such as justice, social responsibility, and fair distribution of wealth. This involves thinking deeply about the impact of consumption on individuals, society, and the environment, as well as how such consumption can reflect spiritual and moral values in Islam. The development of Islamic consumption theory according to Monzer Kahf also includes a deep understanding of the concept of absolute ownership of everything that belongs to Allah. This affects the way individuals view and use economic resources, emphasizing responsibility as khalifahs or wise managers of the trust given by Allah (Rahim 2020).

By emphasizing Islamic consumption rationalism, Monzer Kahf seeks to create a solid theoretical foundation to guide individual Muslims in making smart consumption decisions in accordance with Islamic principles. This is an integral part of Monzer Kahf's contribution in developing Islamic economic thought that is holistic and in accordance with Islamic spiritual and moral values.

Rationalism here refers to consumer decisions that are based on calculations and considerations of reason, taking into account preparation and future success. Consumption aims to fulfill needs, provide benefits, and achieve satisfaction. Rationalism plays an important role in all activities, and without rational thinking, achieving good and desirable things becomes difficult. In the economic context, consumers are expected to think rationally to choose and determine the goods or services to be purchased and consumed based on the level of need, whether it is *dharuriyat* (basic needs), *hajiyyat* (secondary needs), or *tahsiniyyat* (decorative or beauty needs). In other words, rational thinking in Islamic consumption provides the foundation for individuals to make wise choices that are in line with

Islamic values. This includes understanding the level of needs and priorities in consumption, so that every act of consumption not only brings material individual benefits, but is also sustainable with ethical and moral principles in Islam (Saprida et al. 2021).

In the context of Islamic economics, intelligence in behavior or decision making is not always oriented only towards material goals. In contrast to conventional economics which stipulates that rationality lies in efforts to achieve maximum satisfaction at minimal cost, Monzer Kahf's view states that rationalism in Islamic economics has three key elements. *First*, the element is the concept of success. In the concept of success in Islamic economics, success is not only measured in terms of material, but more than that. While conventional economics focuses on material achievement and satisfaction alone, in Islam, the concept of success includes achieving religious success in the future. A Muslim's success depends not only on material achievements, but also on the moral success of the individual. Morality becomes an important foundation in assessing one's success in the Islamic context. Thus, economic success in Monzer Kahf's view is not limited to the material dimension alone, but also considers the moral and spiritual dimensions as an integral part of the concept of success in Islamic economics. He quotes from the opinion of M. N. Siddiqi that "*Success lies in goodness, the higher the goodness, the more successful he is*". Whereas in Islamic terminology, goodness means being positive towards one's own life and others (Anwar et al. 2022).

Second, the time scale of consumption. There are two aspects related to the time dimension in consumption behavior, namely direct effects and indirect effects. In consumption behavior, these direct and indirect effects have profound implications for the way we view time and life goals. Direct effects, which we can perceive in this world, include everything related to material satisfaction and benefits, such as daily life, work, and other tangible aspects. Meanwhile, the indirect effects, which we will enjoy in the afterlife, involve the spiritual and moral dimensions of our consumption. This view invites us to consider the long-term impact of our consumption actions on our spiritual and moral lives, as well as the positive contributions we can make to society.

In the context of Islamic teachings, every Muslim is reminded to use time wisely, remember Allah, and contribute energy and effort to spreading the truth and doing good deeds. As such, the time and effort invested in consumption should not only yield material benefits, but also promote the enhancement of spiritual and moral life, and contribute to the economic development of society. This concept of timescale underscores the importance of reflecting on the purpose of life and realizing that wise consumption is not just about meeting material needs, but also shaping character and positively impacting life in this world and in the hereafter.

Third, the concept of wealth. In the conventional economic perspective, the wealth owned by a person is considered as his absolute personal property. However, in the teachings of Islam, the wealth owned is considered a mandate from Allah SWT, which is a tool for humans to achieve goals in the hereafter. Therefore, the use of wealth in Islam must be done with full consideration, avoid waste, and make the best use of it. Islam views wealth as a gift from God, and the Prophet's hadith states that poverty can bring a person closer to kufr (disbelief)(Anwar et al. 2022).

The Islamic view of wealth emphasizes that wealth is not an absolute right, but a trust given by God. In this context, the management of wealth is governed by Islamic moral and ethical principles, including a policy of anti-waste and beneficial use. Prophetic Hadiths also imply that poverty, if not properly addressed, can bring a person closer to actions that can distort his religious beliefs.

Overall, Islamic teachings direct individuals to treat wealth as a trust, keeping in mind the moral responsibility for how it is acquired and used. These principles remind Muslims to live an economic life that is in line with religious values, prioritizing justice, blessings and social responsibility.

Monzer Kahf's Consumption Ethics

Monzer Kahf highlights Islamic consumption ethics, which emphasizes the importance of complying with sharia in consuming goods. In Islam, it is prohibited to consume prohibited goods, and consumption of goods must be sourced from halal and blessed (*al-Tayyibat* and *al-Rizq*). The use of goods must also be adjusted to the level of need, be it basic needs (*dharuriyat*), secondary needs (*hajiyyat*), or needs for decoration and beauty (*tahsiniat*). Islam opposes excessive consumption, which is referred to as extravagance (*israf*) or *tabzir* (consuming a lot without regard to need). Miserliness or stinginess is also avoided, because in one's property there are other people's rights. Islamic teachings encourage consumption patterns and the use of assets that are reasonable, balanced, and in accordance with moral values(Kahf 1995).

Monzer Kahf developed his ideas in the economic framework related to Islamic consumption ethics by introducing the concept of '*Final spending*'. This *final spending* concept becomes a standard parameter to evaluate the maximum utility that can be obtained by individual Muslims. Within the framework of *his final spending* concept, Monzer Kahf considers the influence of Islamic social finance instruments on the socio-economic aspects of society(Anwar et al. 2022).

Monzer Kahf elaborates that zakat is a responsibility that must be fulfilled by muzakki, while infaq is recommended for munfiq, and sadaqah is considered a recommended action (sunnah) for musoddiq, within the framework of sharia law. Monzer Kahf's *final spending* concept reflects the

role of Islamic social finance instruments in the context of economy and society. Monzer Kahf states that zakat has an influence on the average consumption desire and marginal desire in a short period, which tends to decrease. However, the decline is more moderate in the context of Islamic economies when compared to non-Islamic economies that do not implement similar fiscal policies. In contrast, in the long run, there is a tendency for the level of public consumption to increase. There are several factors that cause this, namely: increase in the standard of living of the zakat recipient community, because of the zakat, the standard of living of the zakat recipient community will increase. The decrease in consumption mainly occurs in luxury goods whose demand decreases. And the next cause is the increase in demand for basic goods: With the increase in the standard of living of the zakat recipient community, the demand for basic goods from the community will increase. This is due to the increase in purchasing power and consumption ability of people who previously may have experienced limitations. Thus, the contribution of zakat in the Islamic economy is not only limited to wealth redistribution, but also has a significant impact on people's consumption patterns, especially in the long run (Rahim 2020).

The introduction of the concept of Islamic consumption ethics through the concept of *final spending is currently* an appropriate response to the rapid development of business practices in the modern era. Business practices have experienced significant growth, with business segmentation increasingly varied and covering various layers of society without certain restrictions. Unfortunately, there is a paradox where a number of business practices, involving various parties from local entrepreneurs to small entrepreneurs, violate ethical principles. It is natural that there is a contradiction between impulsive profit-driven business goals and ethical principles. Entrepreneurs tend to prioritize profits over adhering to ethical values. This situation shows a setback in the application of consumption ethics, especially for Muslim individuals. This is due to the influence of the economic integrity factor of entrepreneurs on the implementation of Islamic consumption ethics in the real world (Saprida et al. 2021).

Muslims may show resistance to perform zakat, infaq, and sadaqah when faced with zakat utilization programs that support the development of micro, small, and medium enterprises in certain zakat institutions. This discomfort may arise because they feel disappointed as a consequence of ethical violations committed by entrepreneurs so far. The impact is the non-fulfillment of the basic assumption of *final spending in* Islamic consumption ethics. Of course, such a scenario is clearly not in accordance with the expectations and principles of Islamic law. According to K. Bertens there are three concepts of ethics that are in line with the instructions of Islamic law. First, ethics is explained as a set of values and moral norms that

provide guidance for individuals or groups in regulating their behavior. Second, ethics is understood as a set of moral principles or values that form a code of ethics. Third, ethics is considered as a scientific discipline that studies the concept of good and bad.

In this context, the possibility of non-compliance with zakat, infaq and sadaqah by the Muslim community highlights the need for zakat institutions and entrepreneurs to prioritize ethical integrity. Economic empowerment efforts that are in accordance with Islamic moral values and Shari'ah can create an environment that supports the implementation of religious obligations and more purposeful *final spending*. Thus, Islamic consumption ethics can be realized through policies that are transparent and based on the values of justice and blessings in wealth distribution.

The final spending-based Islamic Consumption Ethics, introduced by Monzer Kahf, faces some challenges when applied in daily life. However, this does not mean that the concept has no practical prospects or benefits. To actualize this concept, it requires high commitment and perseverance from all parties involved, especially the stakeholders in zakat institutions. They need to ensure that micro, small and medium enterprises that receive productive zakat have solid economic stability, so as to prevent ethical violations in their business practices. In addition, it is also necessary to convince the Muslim community that this productive zakat program guarantees that the beneficiaries do not engage in discriminatory behavior when conducting business. This effort shows that the implementation of Islamic Consumption Ethics in *final spending* requires concrete efforts to ensure economic integrity and avoid discrimination in the business environment supported by zakat funds.

Henry Simamora warns that the majority of entrepreneurs may act as the originator of social divisions in society because their business ventures are often entangled in the ambiguity of two conflicting ethical standards (Simamora 2004). This statement should be food for thought for stakeholders in zakat institutions as they design standards for expanding business for productive zakat beneficiaries, which should be in line with Islamic sharia principles. Relevant zakat institutions can also increase transparency regarding the business activities of some productive zakat beneficiaries through various media such as social media, mass media, and print media. All of this is expected to increase awareness to fulfill the obligations of zakat, infaq and sadaqah naturally. The existence of adequate Islamic social finance funds is expected to realize the circulation of wealth in the structure of society. The view that equitable socio-economic development of the society, starting from the concept of *final spending*, is considered as the achievement of maximum utility by the Muslim society, is the essence of the success of Islamic Consumption Ethics based on *final spending*. While Muslim individuals are encouraged to consume wisely and

choose halal, it should be kept in mind that there are still many Muslim individuals who deserve to receive financial support from their better-off fellow Muslims, so that they can achieve a decent level of consumption fulfillment. The motivation of better-off Muslim individuals to pay zakat should be recognized by stakeholders in zakat institutions, and this can be realized through innovations in zakat utilization programs (Anwar et al. 2022).

METHODOLOGY

Qualitative methods were chosen to support this research. A qualitative approach allows researchers to gain an in-depth and contextualized understanding of the phenomenon under study. Through more in-depth data analysis, this research aims to explore comprehensive insights into the topic under investigation. The qualitative approach allows the exploration of complex aspects, values, and nuances that may be difficult to capture by quantitative research methods (Moleong 2006).

This research can be categorized as a desk study, as the focus of this article lies on access to adequate literature and the ability to gather information related to the research theme. Based on the literature study, this research involves a series of processes including literature data collection, reading, recording, and summarizing various relevant references to support the details and analysis conducted. The information gathering method used in this research is literature study. The literature study approach involves a series of processes associated with collecting data from various literature sources. It involves reading, recording and processing a variety of relevant references to support the understanding and analysis of the research topic. This approach allows the researcher to utilize a variety of relevant text and literature sources to develop a solid and in-depth theoretical foundation for the research (Sugiyono 2013).

The analysis method applied in this research is descriptive analysis method. The descriptive analysis approach is used to evaluate and explain the data or information that has been collected by detailing the steps of compiling knowledge related to the research theme in a structured manner. By using this method, the research aims to provide a detailed and systematic description of the data collected, making it easier to understand and present the research findings clearly. The descriptive analysis approach provides an opportunity to organize information in detail, gain deep insight, and provide a comprehensive picture of the research topic (S Nasution 1998).

RESULT

The development of Islamic consumption theory and ethics can be done by referring to the economic concepts developed by Monzer Kahf.

Monzer Kahf's economic thinking provides a solid basis for designing a model that can guide consumption behavior within the framework of Islamic values. This model can be a clear guide for individuals and communities in regulating their consumption patterns in accordance with the principles of Islamic economics introduced by Monzer Kahf. The concept of absolute ownership in the name of Allah is the main foundation in Monzer Kahf's economic view. According to him, everything in this world should be considered as the property of Allah, and humans act as khalifahs or managers who are responsible for the assets and wealth given by the Creator. This view emphasizes responsibility and accountability in managing resources with full justice. In the context of consumption, this can be interpreted as an understanding that consumers should see themselves as trustees who are responsible for managing the resources given by Allah. This can create an awareness to encourage wise use of resources, avoid waste and consider sustainability.

The fair distribution of wealth is also a central point in Monzer Kahf's concept of Islamic economics. This principle emphasizes the importance of distributing wealth and income fairly, reducing social disparities, and creating a more equitable economic system. Consumers are expected to participate in creating social justice through their consumption choices. Consumers are expected to choose products from producers who practice fairness in profit sharing, provide fair wages, and implement ethical business practices. They can support fairly produced products and services, as well as contribute to efforts to reduce social inequality through zakat and sadaqah.

The application of the zakat obligation as a means of wealth redistribution, the recommendation to give infaq, and the practice of alms as a form of community empowerment are concrete examples of efforts to achieve fair wealth distribution and social solidarity. This foundation does not stop at theory alone, but also shapes Islamic consumption ethics. The concepts of absolute ownership and equitable wealth distribution guide responsible consumption practices, placing social justice and sustainability as core principles. With these Islamic values in mind, we can craft an economic model that creates harmony between religious principles and modern economic realities. The foundation of Islamic consumption ethics introduced by Monzer Kahf builds a bridge between spiritual and material wealth, creating a holistic framework to guide our economic actions.

The approach taken to integrate Monzer Kahf's concept of *final spending* in the economic model considers the positive impact of zakat and infaq on society as well as the emphasis on wise use of resources and avoidance of waste. In the context of this model, *israf* (extravagance) is avoided as part of Islamic consumption ethics. *Israf* includes not only waste of material resources, but also waste of wealth that could be used for general

social and economic benefit. The existence of zakat and infaq teaches that spending, especially through zakat and infaq, can be a driving force for economic growth and social welfare. Zakat and infaq are not only a form of religious obligation, but also a wealth redistribution mechanism that can reduce inequality and provide support to the needy.

Monzer Kahf's concept of *final spending* in the context of zakat and infaq shows that these expenditures not only benefit the direct recipients, but also create a positive impact on society as a whole. This includes welfare improvement, poverty reduction, and economic empowerment of weaker groups. This concept of *final spending* also highlights the importance of prudent spending, in accordance with the concept of absolute ownership in the name of Allah espoused by Monzer Kahf. Individuals are taught to consider sustainability in their consumption, safeguard natural resources, and avoid behaviors that may harm the environment. This concept provides guidance to individuals to undergo sustainable consumption, considering the long-term impact of their consumption decisions. This is in line with the principles of sustainability and social responsibility in Islamic economics.

The integration of these concepts creates a model that not only guides individuals to adhere to Islamic principles, but also contributes to sustainable economic and social development. By focusing on Monzer Kahf's concept of *final spending*, it will provide a holistic view of consumption and spending that reflects Islamic values and just economic principles. By building on this development of Islamic consumption theory and ethics, it is hoped that people can adopt consumption practices that comply with Islamic values, live a sustainable economic life, and help create a more just and empowered society.

CONCLUSION

Monzer Kahf's economic thought provides a strong foundation to build a model for the development of Islamic consumption theory and ethics that can be a guide for individuals and society. The concept of absolute ownership in the name of Allah is the main foundation in Monzer Kahf's economic views. Fair distribution of wealth is also a central point in Monzer Kahf's Islamic economics. The application of the zakat obligation as a means of wealth redistribution, the recommendation to give infaq, and the practice of alms as a form of community empowerment are concrete examples of efforts to achieve fair wealth distribution and social solidarity. This foundation does not stop at theory alone, but also shapes Islamic consumption ethics. Monzer Kahf's concept of *final spending* in the context of zakat and infaq shows that this spending not only benefits the direct recipients, but also creates a positive impact on society as a whole. This includes welfare improvement, poverty reduction, and economic empowerment of weaker groups. By building on these Islamic consumption

theories and ethics, it is hoped that people can adopt consumption practices that are in line with Islamic values, live a sustainable economic life, and help create a more just and empowered society.

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