

ISLAMIC ECONOMIC PHILOSOPHY: A PHILOSOPHICAL ANALYSIS OF THE  
DIGITAL CONSUMPTION PHENOMENON FROM THE PERSPECTIVE OF  
MAQASID AL-SYARIAH IN INDONESIA

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ABSTRACT

This study aims to analyze the concept of consumption in Islamic economics, the phenomenon of Indonesian consumption in the digital era, and its alignment with the principles of Islamic economic philosophy. This study uses the Systematic Literature Review (SLR) method by examining ten scientific articles published between 2020 and 2025 that are relevant to the theme of digital consumption and Islamic values. The selection of these ten articles was based on academic justification based on thematic saturation, which occurs when additional literature no longer produces significant new conceptual themes. This approach was chosen to ensure the representativeness and depth of analysis of the issue of digital consumption in the context of Islamic economic philosophy. The research gap in this study lies in the absence of research that explicitly links Islamic consumption philosophy to the phenomenon of digital consumption through the Maqasid al-Shari'ah framework. The results of the study indicate that consumption in Islamic economics is not merely aimed at satisfying (utility), but is oriented towards achieving *maslahah* (benefit) and *barakah* (blessings). The phenomenon of digital consumption in Indonesia shows two extreme poles: increasing awareness of *halal* (halal) and consumption ethics on the one hand, and consumptive behavior influenced by social media, market algorithms, and digital services on the other. Although digitalization brings convenience and efficiency, digital consumption practices do not fully align with the principles of justice (*'adl*), moderation (*wasathiyah*), and benefit (*kemaslahah*) in Islamic economic philosophy. Therefore, strengthening Islamic economic literacy, digital ethics, and consumption spirituality is necessary to achieve consumption behavior that is just, balanced, and oriented towards the values of *maqasid al-Shari'ah*.

**Keywords:** Islamic Economic Philosophy; Digital Consumption; *Maslahah*; *Maqasid al-Syariah*; *Wasathiyah*.

## A. INTRODUCTION

The development of digital technology over the past decade has fundamentally changed global consumption patterns. Digital ecosystems such as e-commerce, paylater services, social media platforms, and algorithm-based recommendation systems have created new consumption patterns characterized by speed, impulsivity, personalization, and a highly emotionally driven nature (Nada & Riyadi, 2024). In the context of Muslim societies, these changes pose ethical dilemmas because consumption is not only understood as an economic activity but also as a moral and spiritual act bound by Islamic values (Sazalia Naura Azzahra & Imsar Imsar, 2025).

The e-commerce and paylater phenomena demonstrate a trend of impulsive consumption and debt behavior to fulfill desires, rather than needs. Several studies have found that paylater services are a major driver of overspending behavior among the younger generation of Muslims (Selvi et al., 2023). This suggests that digital consumption has the potential to trigger the practice of *israf* (excessive spending), which is explicitly prohibited in the Quran (Q.S. Al-A'raf: 31).

In social media, users are targeted by marketing algorithms that personalize ads based on their digital activity history. These algorithmic recommendation systems psychologically encourage impulsive consumption behavior, FOMO, and a purchasing culture to build a digital identity (Kurniawati et al., 2025). From an Islamic perspective, this phenomenon poses a serious challenge because it encourages consumption based on desires, rather than value-rationality, which is the basis of Islamic consumption decisions (Ahmed Fernanda Desky et al., 2025).

Meanwhile, Islamic economics literature has largely emphasized normative aspects of consumption, such as the *halal-thayyib* principle, the prohibition of *israf*, and the recommendation of contentment (Muhammad, 2021). However, studies integrating classical ethical values (*kifayah*, *israf*, and contentment) with the phenomenon of digital consumption are still very limited. Several studies on Muslim consumption have only addressed consumer behavior empirically, but have not yet developed an Islamic philosophical framework for consumption that examines the issue from the perspective of ontology (the nature of needs and desires), epistemology (how values and knowledge shape consumption decisions), and axiology (the ethical purpose of consumption in Islam).

Thus, there is an urgent need to reconstruct a deeper and more philosophical understanding of consumption from an Islamic perspective, particularly in the context of the challenges of rapidly evolving digital consumption. The research gap in this study lies in the lack of research that comprehensively links the phenomenon of digital consumption to Islamic economic philosophy through an approach based on classical ethical values such as *kifayah* (sufficiency), *qana'ah* (sufficiency), and the prohibition of *israf* (waste). These values are highly relevant to explaining modern consumption behavior, which tends towards excess amidst the flow of digitalization. Therefore, this study aims to analyze the concept of consumption in Islamic economics, examine the consumption patterns of Indonesian society in the digital era, and evaluate their alignment with the principles of Islamic economic philosophy based on the *Maqasid al-Shari'ah* framework. Ultimately, this study is expected to serve as a theoretical basis for the development of contemporary Islamic economic philosophy discourse and provide normative direction for just, moderate, and welfare-oriented Muslim consumption behavior in the digital economy era.

## **B. METHOD**

This research employs a descriptive qualitative approach using the Systematic Literature Review (SLR) method, designed to deeply analyze the relationship between the concept of consumption in Islamic economics and the phenomenon of digital consumption in Indonesia. This method was chosen because it is suitable for systematically, structured, and evidence-based review of previous research findings. The research design consisted of four main stages: identification of the research problem and objectives, literature search, selection of relevant articles, and analysis and interpretation of the study results within the context of Islamic economic philosophy (Nahlah et al., 2024).

The scope of the research encompasses the study of the nature of consumption in Islamic economics, the phenomenon of societal consumption in the digital era, and its alignment with the ontological, epistemological, and axiological principles of Islamic economic philosophy. This research focuses on the notion that consumption is a moral and spiritual activity bound by Sharia values and serves to achieve justice (*'adl*), balance (*wasathiyah*), and welfare (*maslahah*) (Badu et al., 2024).

The research object was secondary scientific literature, namely national and international journal articles discussing digital consumption, Muslim consumer behavior, and Islamic economic philosophy. Data were obtained from various online sources such as Google Scholar, ResearchGate, DOAJ, and the SINTA-accredited national journal portal. The articles used were scientific works published between 2020 and 2025, written in Indonesian or English, and relevant to the themes of consumption and Islamic economics. A total of 10 journal articles were selected after a screening process based on strict inclusion and exclusion criteria (Nduru et al., 2024).

Data collection was carried out through a literature search and selection process using the keywords "Islamic economic philosophy," "digital consumption," "Islamic consumption ethics," "maslahah," and "Islamic e-commerce." Articles that met the criteria were then reviewed using a thematic approach to identify conceptual patterns between consumption, Islamic values, and economic digitalization (Ismail & Siti Aisyah, 2024). Each article was analyzed to extract its objectives, methods, results, and relevance to aspects of Islamic economic philosophy.

The operational definitions in this study refer to three main variables. First, Islamic economic philosophy is understood as a system of thought that explains the nature, sources of knowledge, and objectives of economic activity based on integrated revelation and reason (Nahlah et al., 2024). Second, consumption is defined as economic activity to fulfill needs, considering the dimensions of utility and *maslahah* (benefit), and is limited by *sharia* principles to avoid excessive behavior (*israf*) or waste (*tabdzir*) (Stevia & M. Syaikhul Arif, 2025). Third, digital-era consumption refers to societal consumption patterns mediated by digital technologies such as e-commerce, social media, and electronic payment systems, where consumption decisions are influenced by algorithms, promotions, and digital culture (Nduru et al., 2024).

Data analysis was conducted using a thematic and interpretive approach, namely by exploring similarities in patterns, differences in views, and the relevance of the literature to Islamic values such as monotheism, justice, *wasathiyah* (moderation), and *maslahah* (benefit). Each finding is interpreted based on three dimensions of Islamic economic philosophy: ontology, which asserts that all economic resources belong to Allah SWT and that humans are responsible for managing them with moral responsibility (Fazira et al., 2025); epistemology, which places revelation as the primary source of economic knowledge (Ismail & Siti Aisyah, 2024); and axiology, which asserts that the goal of economics is to achieve social justice and universal welfare (Risya et al., 2025).

The results of the literature synthesis are then presented descriptively and argumentatively to demonstrate how the phenomenon of digital consumption in Indonesia can be interpreted through the framework of Islamic values. This approach allows researchers to assess the extent to which modern consumption behavior aligns with or deviates from the principles of *maqasid al-shari'ah* (obligatory objectives of the *sharia*), and provides a philosophical basis for establishing ethical and just digital consumption behavior.

### C. RESULTS AND DISCUSSION

This research was drawn from 10 studies that met the literature criteria published between 2020 and 2025 and contained discussions related to the research topic.

**Table 1 Research Data**

Title	Author, Year	Key Findings	Relevance to Research
Halal Awareness and Muslim Consumer Behavior in Indonesia: A Systematic Literature Review Strategies, Digital Era	S. Deti, 2025	Halal awareness increases ethical consumption behavior in digital media; online communities strengthen the religious identity of young consumers.	Describes the relationship between religiosity and consumption ethics in the digital era.
Digitalization of Halal Markets and Sharia E-Commerce	S. Hidayat & D. Khairunnisa, 2025	The digitalization of the halal market demands strict sharia supervision and a trust system between producers and consumers.	Supporting the analysis of trust and justice as Islamic values in e-commerce.
Digital Transformation in the Islamic Economy: Innovations	M. A. Laksono & R. Setiawan, 2025	Digital technology fuels innovation in the Islamic economy; The main challenge lies in the integration of ethical values and maqasid sharia.	Relevant to explain the ontology and axiology of Islamic digital consumption.
The Nexus of Religious Behavior and Values in Muslim Contexts	M. Z. D. Dahlan et al., 2025	Religious values have a significant influence on the consumption behavior and ethical preferences of Muslim communities	Strengthening the aspects of spirituality and morality in the philosophy of consumption.
Sustainable Consumer Behavior of Halal Cosmetics in Indonesia E-Commerce: A Maslahah-Based Approach	M. S. Al Farisi et al, 2025	Consumers consider sustainability, benefit, and blessings in their decisions to purchase halal products.	Supporting the discussion of the axiology of consumption: maslahah as an ethical goal.
Social Media on Islamic Lifestyle Trends: A Systematic Literature Review	E. A. Siregar et al, 2025	Social media shapes digital Islamic lifestyles and consumer identity behavior; “spiritual consumerism” emerges.	Relevant to explain the phenomenon of symbolic consumption and Muslim digital identity.
Impulse Buying Behavior in E-Commerce Users: A Study of Consumptive Society and Islamic Consumption Ethics	A. F. Desky et al, 2025	Impulse buying is on the rise among young Muslims; the concepts of israf and qana’ah need to be internalized.	It is very relevant to discuss the phenomenon of overconsumption and Islamic ethics.
Islamic Business Ethics in the Framework of	S. Sulaeman & S. Herianingrum, 2025	The integration of business ethics and maqasid produces a just	Provides an ethical framework for Islamic economic philosophy.

Maqasid al-Shariah		and sustainable consumption-production system.	
The Influence of E-Commerce, Digital Payments, and Digital Literacy on MSME Income in the Perspective of Islamic Economics	A. Rifa'i & N. Nurbaiti, 2025	Digital literacy and halal transactions increase Muslim consumer confidence.	Relevant to discuss the epistemology of digital Islamic economics.
Artificial Intelligence and Financial Regulation in Indonesia's Islamic Banking: A Systematic Literature Review	M. B. Bas et al, 2025	AI strengthens regulation and transparency in Islamic finance; ethical caution is required.	Supporting the discussion of moral oversight and rationality of technology in Islam.

*Source: Literature Data*

### Concept of Consumption in Islamic Economics

From an Islamic economic perspective, consumption is understood not simply as an economic activity aimed at maximizing satisfaction (utility), but as a moral and spiritual act directed toward achieving *maslahah* (benefit) and blessings (*barakah*). Consumption in Islam has interrelated ontological, epistemological, and axiological dimensions: humans, as caliphs, have a moral responsibility to use resources in accordance with sharia principles (Sulaeman & Herianingrum, 2025). Several studies confirm that consumption rationality in Islam is normative-ethical, not merely economic. (Al Farisi et al., 2025) states that Islamic consumption behavior demands a balance between worldly and hereafter needs, and attention to the social impact of consumption. Thus, utility in Islam is directed toward achieving *maslahah* (benefit), not merely individual satisfaction. Meanwhile, (Ahmed Fernanda Desky et al., 2025) highlight that in the digital context, Muslim consumption rationality is beginning to be eroded by impulsive behavior due to exposure to algorithmic advertising and paylater services. This phenomenon demonstrates a deviation from the principle of *qana'ah* (sufficiency) and the prohibition of *israf* (excess), necessitating a value reorientation to return consumption behavior to the principle of *wasathiyah* (moderation). Epistemologically, consumption in Islam is based on the integration of revelation and reason. Islamic economic behavior is based on a combination of empirical knowledge, social experience, and spiritual values rooted in the teachings of revelation. In other words, consumption in Islam is a manifestation of worship, not simply an economic act (Dahlan et al., 2025).

### Phenomena and Consumption Patterns in Indonesian Society in the Digital Era

A literature review shows that digital consumption in Indonesia has undergone significant changes over the past decade, marked by an increase in online transactions through e-commerce, social media, and digital financial systems. According to (Laksono et al., 2025) digital transformation in the Islamic economy brings significant opportunities for innovation, but also poses challenges in maintaining the integrity of Sharia values. A systematic review by (Deti, 2025) found that increasing halal awareness among young consumers is driving new

consumption behaviors oriented toward ethics and religious identity. However, exposure to social media promotions also leads to more emotional than rational consumption behavior. Meanwhile, (Siregar et al., 2025) added that social media now functions as an arena for shaping Islamic lifestyles, where consumption is influenced not only by needs but also by Islamic imagery and social symbols. This phenomenon marks a shift from functional consumption to symbolic and identity-based consumption. According to (Rifa'i et al., 2025) digital literacy plays a significant role in shaping ethical consumption behavior. Muslim consumers who understand the principles of halal transactions and possess digital financial literacy tend to be more selective and cautious when shopping online. Conversely, low literacy increases the risk of overconsumption and impulsive buying.

In general, the consumption patterns of Indonesian Muslims in the digital era exhibit two extremes: on the one hand, the emergence of a halal-conscious consumption trend, indicating increased economic religiosity; on the other, the emergence of consumer behavior driven by digital promotions and market algorithms (Nurjannah et al., 2025). These findings suggest that digitalization is not only changing the way Muslims conduct transactions but also reshaping value orientations and rationality in consumption decision-making. This shift reflects the dialectic between technological advancements and the internalization of Islamic values, where digital innovation has the potential to strengthen religious identity while simultaneously posing new ethical challenges. In other words, the development of digital consumption in Indonesia is not merely an economic phenomenon, but also a social and moral phenomenon that reflects the extent to which sharia principles can adapt amidst the currents of digital capitalism.

### **The Alignment of Digital Consumption Phenomena in Indonesia with the Principles of Islamic Economic Philosophy**

Islamic economic philosophy assesses consumption activities based on three main principles: justice ('adl), moderation (wasathiyah), and benefit (maslahah). Based on the 10 literature reviewed, some digital consumption phenomena in Indonesia still do not fully align with these principles. From the aspect of justice, (Sulaeman & Herianingrum, 2025) emphasize that justice in consumption means ensuring that no party is harmed, either socially or morally. However, digital marketing practices and pay-later systems often push people into consumer debt, which contradicts the principle of distributive justice. From the perspective of moderation, (Ahmed Fernanda Desky et al., 2025) found that the phenomenon of impulse buying on digital platforms contradicts the value of wasathiyah. Consumptive behavior triggered by algorithmic recommendations weakens spiritual awareness and increases dependence on instant gratification. This indicates a serious challenge to the internalization of the value of contentment among young Muslims.

Meanwhile, the benefit dimension demonstrates that the concept of maslahah can be a conceptual solution to the digital consumption crisis. Maslahah-based consumption directs individuals to consider the sustainability, blessings, and social impacts of every economic decision. Research (Bas et al., 2025) also highlights the importance of technological ethics in the digital economy. They argue that the use of artificial intelligence (AI) and algorithmic recommendation systems must be guided by Sharia values to prevent exploitation of consumer behavior. In this regard, moral oversight becomes the implementation of the axiology of Islamic economic philosophy amidst technological disruption. Thus, although digital consumption offers efficiency and convenience, its practice still requires internalizing the values of Islamic

economic philosophy to remain within the ethical framework of Sharia. Consumption in accordance with Islamic principles is just, proportional, and brings social blessings, not merely increased material satisfaction.

#### **D. CONCLUSION**

This research shows that the digital consumption phenomenon in Indonesia has undergone fundamental changes over the past decade. From an Islamic economic perspective, consumption is not solely aimed at satisfying (utility), but is directed toward achieving *maslahah* (benefit) and *barakah* (blessings) as a manifestation of human responsibility as caliphs on earth. Consumption is a moral activity based on the principles of justice (*adl*), balance (*wasathiyah*), and social responsibility. The consumption phenomenon among Muslim communities in the digital era demonstrates two contrasting poles: increasing awareness of halal values and ethical consumption on the one hand, and the rise of consumer behavior fueled by algorithmic systems and digital promotional culture on the other. In this context, digital literacy and Islamic economic literacy play a crucial role in shaping ethical, rational, and moderate consumption behavior. In general, digital consumption practices in Indonesia are not yet fully aligned with the principles of Islamic economic philosophy. The main challenges remain aspects of distributive justice, behavioral moderation, and orientation toward the benefit of God, which are often overlooked in modern digital economic practices. The theoretical implications of this research demonstrate the need to develop a paradigm of Islamic economic philosophy that is more adaptive to technological change. Islamic economic philosophy can be expanded by integrating the principles of *maqāṣid al-Shari'ah* into digital ethics, market algorithm systems, and the design of Muslim consumer behavior in online spaces. Thus, this study contributes to enriching contemporary Islamic economic philosophy discourse with a normative foundation relevant to the digital era. Recommendations for further research cover two main areas. First, empirical studies are needed to measure the level of internalization of *maqāṣid* values in the digital consumption behavior of Muslim communities. Second, policy studies are needed to examine the application of the principles of justice, moderation, and welfare in the regulation of Islamic e-commerce and the digital economy. Therefore, strengthening Islamic economic literacy, technological ethics, and consumption spirituality is imperative to realizing digital consumption behavior that is just, balanced, and oriented towards social blessings within the framework of *maqāṣid al-Shari'ah*.

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