



# Reconstructing *Homo Islamicus* through *Hifz al-Bi'ah*: An ecological paradigm for contemporary Islamic economics

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## ABSTRACT

### Introduction

Contemporary ecological crises have exposed the ethical and epistemological limitations of dominant economic paradigms that prioritize growth, utility maximization, and anthropocentric rationality. Within Islamic economics, the concept of *Homo Islamicus* has been advanced as an alternative model of economic agency grounded in moral, spiritual, and social values. However, despite Islam's explicit prohibition of environmental destruction and its emphasis on stewardship, ecological responsibility has not been articulated explicitly or systematically within many conceptualizations of *Homo Islamicus*. This gap becomes increasingly significant as sustainability and environmental justice emerge as central global concerns.

### Objectives

This study aims to critically re-examine the conceptual construction of *Homo Islamicus* in Islamic economics literature and to assess the extent to which ecological ethics, particularly *Hifz al-Bi'ah* (environmental preservation), are integrated into this model. It seeks to identify conceptual gaps, evaluate the relevance of ecological ethics within Islamic economic agency, and propose a paradigmatic reconstruction that aligns *Homo Islamicus* with contemporary sustainability challenges.

### Method

The study employs a qualitative literature analysis design based on a purposive selection of fifteen Scopus-indexed journal articles discussing *Homo Islamicus* and related concepts of Islamic

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economic agency. Using a modified analytical framework adapted from established qualitative synthesis methods, the analysis proceeds through three stages: identifying definitions of *Homo Islamicus*, tracing embedded ecological values and principles related to *Hifz al-Bi'ah*, and evaluating the role of ecological ethics within these conceptual frameworks.

### Results

The findings reveal that while *Homo Islamicus* is consistently portrayed as a morally guided and socially responsible agent, ecological responsibility remains largely implicit, symbolic, or secondary. Recent developments in *maqāṣid al-sharī'ah*, especially the discourse on *Hifz al-Bi'ah*, provide a strong normative basis for environmental ethics, yet this has not been fully integrated into models of economic agency.

### Implications

Integrating *Hifz al-Bi'ah* into the core of *Homo Islamicus* strengthens Islamic economics as an ethical framework capable of addressing sustainability and ecological justice.

### Originality/Novelty

This study offers a paradigmatic reconstruction of *Homo Islamicus* as an ethical-ecological economic agent, contributing to the advancement of Islamic economics as a transformative normative social science responsive to contemporary environmental challenges.

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## INTRODUCTION

The global environmental crisis—manifested in climate change, biodiversity loss, and large-scale ecological degradation—has increasingly exposed the limitations of dominant economic paradigms that prioritize growth, efficiency, and anthropocentric rationality. Conventional economic models have been widely criticized for externalizing environmental costs and treating nature as an infinite resource base, thereby accelerating ecological collapse (Kaya et al., 2021; Ni'mah et al., 2024). In response, scholars across disciplines have called for a fundamental rethinking of the ethical and ontological foundations of economic systems. Within this broader debate, Islamic economics has attracted growing scholarly attention as a normative framework that integrates moral, spiritual, and social dimensions into economic reasoning, offering an alternative vision of development that emphasizes justice, balance, and responsibility (Khalidin et al., 2024; Shakar et al., 2025).

Recent literature suggests that Islamic economics possesses conceptual resources that are particularly relevant for addressing sustainability challenges. Studies on *Maqāṣid al-Sharī'ah* highlight its orientation toward achieving benefit (*maslahah*) and preventing harm (*mafsadah*), principles that resonate strongly with contemporary

sustainability discourses ([Hasibuan & Achiria, 2024](#); [Paul et al., 2021](#)). Scholars have further demonstrated the compatibility between Islamic ethical principles and global sustainability agendas, including the United Nations Sustainable Development Goals ([K. M. Ali & Kassim, 2020](#); [Huda & Yuliati, 2025](#); [Umam et al., 2024](#)). The development of green Islamic finance, such as green sukuk and maqāṣid-based investment strategies, has been identified as a promising mechanism for aligning financial practices with ecological objectives ([Mareta et al., 2024](#); [Prayoga et al., 2025](#)). Nevertheless, much of this literature remains focused on institutional instruments rather than the underlying conception of the economic agent.

At the core of Islamic economic theory lies the concept of *Homo Islamicus*, an idealized representation of the economic agent who acts in accordance with Islamic moral and spiritual values ([Mursal et al., 2022](#); [Suhandi et al., 2022](#)). While this concept was developed as a critique of *Homo Economicus*—the self-interested, utility-maximizing agent of neoclassical economics—it has not been immune to criticism. Several scholars argue that *Homo Islamicus* remains insufficiently theorized with respect to ecological responsibility, despite its emphasis on ethics and social justice ([Sholihin et al., 2023b](#)). The prevailing representations tend to focus on individual piety, moral intention, and social welfare, while leaving environmental concerns implicit or secondary. This omission is increasingly problematic given the scale and urgency of contemporary ecological crises.

Moreover, critics have noted that *Homo Islamicus* risks reproducing a form of soft anthropocentrism if ecological considerations are not explicitly integrated into its conceptual structure. Khawar ([2024](#)) and Soldatos ([2016](#)) caution that rejecting *Homo Economicus* without articulating a robust alternative that accounts for ecological interdependence creates a theoretical gap. While Islamic economics seeks to transcend the value-neutrality of mainstream economics, it has yet to fully operationalize a model of economic agency that systematically incorporates environmental ethics ([Ayad et al., 2025](#); [Mansur, 2022](#); [Sinollah et al., 2025](#); [Sjafruddin & Zainuri, 2025](#)). As a result, the moral aspirations of *Homo Islamicus* often remain normative ideals rather than actionable frameworks capable of guiding behavior in environmentally sensitive contexts.

In response to these limitations, a growing body of literature has proposed maqāṣid-based and ethics-centered frameworks to address environmental sustainability within Islamic economics ([Asmar et al., 2023](#); [Kusnan et al., 2022](#); [Rambe et al., 2025](#)). Scholars emphasize principles such as *tawhīd* (divine unity), *khilāfah* (stewardship), and *maslahah* as foundational values that can reorient economic behavior toward ecological responsibility ([Anis & Zaki, 2019](#)). The extension of maqāṣid al-sharī'ah to include environmental preservation has gained particular prominence, with *Hifz al-Bi'ah* increasingly recognized as a necessary objective for safeguarding life systems and intergenerational justice ([Auda, 2008](#)). These frameworks highlight that sustainability is not an external add-on but an intrinsic ethical requirement within Islamic thought ([Zaman, 2019](#)).



Empirical and conceptual studies further demonstrate how *maqāṣid*-based approaches can inform governance, finance, and corporate behavior. Research on Islamic banking shows that institutions guided by *maqāṣid* principles tend to perform better in environmental, social, and governance (ESG) dimensions (Boudawara et al., 2023). Similarly, normative proposals advocate restructuring corporate governance and public policy to prioritize ethical accountability and ecological outcomes rather than mere compliance (Umar & Wahab, 2025). Despite these advances, such approaches often remain at the institutional or policy level, with limited attention to how ecological ethics are internalized by individual economic agents in daily decision-making processes.

More recent scholarship has begun to bridge this gap by explicitly linking *Hifz al-Bi'ah* to the concept of *Homo Islamicus*. Furqani & Echchabi (2022) argue that Islamic rationality entails the pursuit of multiple interests—self-interest, social interest, divine interest, and environmental interest—while treating ethics as endogenous to economic behavior. Similarly, Yenice (2020) reframes economic agency through the notion of *amanah*, emphasizing that humans are trustees rather than owners of material resources. These contributions suggest a promising conceptual convergence between ecological *maqāṣid* and models of Islamic economic agency, yet they stop short of offering an integrated paradigm that systematically unites these elements.

Despite these developments, the literature still lacks a comprehensive and coherent reconstruction of *Homo Islamicus* as an explicitly ecological economic agent. Existing studies tend to address ethics, sustainability, and agency in parallel rather than as mutually constitutive dimensions of a single paradigm. There remains no widely accepted model that explains how spiritual consciousness, social responsibility, and ecological stewardship operate simultaneously in economic decision-making. This fragmentation points to a significant research gap: the absence of a paradigmatic synthesis that integrates *Hifz al-Bi'ah* into the ontological, epistemological, and normative foundations of *Homo Islamicus*.

Accordingly, this study aims to reconstruct the concept of *Homo Islamicus* by explicitly integrating *Hifz al-Bi'ah* as a core dimension of Islamic economic agency. It argues that environmental preservation should be understood not as a supplementary ethical concern, but as an inherent component of *maqāṣid*-oriented economic behavior. The novelty of this study lies in its paradigmatic approach, which reframes *Homo Islamicus* as an ethical–ecological actor embedded within a relational system encompassing God, society, and nature. By synthesizing insights from Islamic economics, *maqāṣid* theory, and sustainability discourse, this study seeks to contribute to the development of Islamic economics as a transformative normative social science capable of responding meaningfully to contemporary ecological challenges.



## LITERATURE REVIEW

### **Conceptual Foundations and the Evolution of *Homo Islamicus***

The concept of *Homo Islamicus* has occupied a central position in Islamic economics as an attempt to redefine economic agency beyond the utilitarian and value-neutral assumptions of mainstream economic theory. Early formulations conceptualized *Homo Islamicus* as an economic agent whose behavior is governed by Islamic moral values, spiritual consciousness, and social responsibility rather than by self-interest alone. This notion emerged as a normative response to *Homo Economicus*, which dominates neoclassical economics and portrays humans as rational, self-maximizing actors detached from ethical considerations. Scholars argue that Islamic economics requires a distinct conception of economic agency grounded in revelation, moral accountability, and collective welfare (Agus et al., 2023; Furqani & Echchabi, 2022).

Subsequent theoretical developments expanded this foundational idea by embedding *Homo Islamicus* within broader ethical and social frameworks. Drawing on classical Islamic thought, scholars emphasized that economic behavior is inseparable from moral duty and communal well-being. Economic actions are viewed as part of worship (*ibādah*) and are therefore subject to ethical evaluation. Contributions from contemporary scholars highlight that *Homo Islamicus* is not merely rational in an economic sense but also moral, spiritual, and socially embedded, with a responsibility to pursue *maslahah* as a holistic objective encompassing material, social, and moral dimensions (Amini et al., 2024; Sholihin et al., 2023a).

Despite its normative appeal, the concept of *Homo Islamicus* has undergone significant debate and reinterpretation across different schools of thought. Some scholars adopt a primarily ethical-normative approach, emphasizing piety (*taqwa*) and moral intention (Firmansyah, 2021), while others advocate a more critical or pragmatic stance that accounts for institutional constraints and behavioral realities (Fuad, 2022). Recent literature also highlights emerging perspectives—such as feminist and critical political economy approaches—that challenge earlier formulations for overlooking gender, power relations, and structural inequalities (Tumanggor, 2024). These variations reflect the evolving nature of *Homo Islamicus* as a contested yet foundational construct within Islamic economic thought.

### ***Homo Islamicus* as a Critique and Alternative to *Homo Economicus***

A substantial body of literature positions *Homo Islamicus* explicitly as a critique of *Homo Economicus*, arguing that the latter's emphasis on self-interest, utility maximization, and instrumental rationality fails to capture the ethical and social dimensions of human behavior. In contrast, *Homo Islamicus* is presented as an agent whose economic decisions are informed by moral obligations, social justice, and accountability before God. This comparative discourse highlights how Islamic economics seeks to challenge the anthropocentric and growth-oriented assumptions embedded in conventional economic models (Amini et al., 2024).



One of the key theoretical strengths of *Homo Islamicus* lies in its holistic understanding of human motivation. Scholars argue that Islamic economics recognizes multiple layers of interest, including self-interest, social interest, and divine interest, which together shape economic behavior. This multidimensional rationality contrasts sharply with the narrow rationality attributed to *Homo Economicus*. By incorporating values such as justice (*'adl*), benevolence (*ihsān*), and stewardship (*khilāfah*), *Homo Islamicus* offers a richer and more ethically grounded conception of economic agency ([Furqani & Echchabi, 2022](#)).

However, the comparative literature also identifies significant limitations in the *Homo Islamicus* framework. Critics argue that it often remains an idealized construct that lacks empirical grounding and operational clarity. While *Homo Economicus* is criticized for its reductionism, *Homo Islamicus* is sometimes faulted for excessive idealism that does not adequately reflect real-world economic behavior. Moreover, the diversity of interpretations across different scholars and contexts has led to conceptual ambiguity, raising concerns about the model's coherence and applicability in contemporary economic systems ([Sholihin et al., 2023a](#)).

### ***Maqāṣid al-Shari‘ah* and the Moral Foundations of Economic Agency**

The framework of *maqāṣid al-shari‘ah* has become increasingly influential in Islamic economics as a means of articulating the moral foundations of economic agency. Traditionally understood as the higher objectives of Islamic law—preserving religion, life, intellect, lineage, and property—*maqāṣid* have been reinterpreted by contemporary scholars to address modern socio-economic challenges. Within this framework, economic behavior is evaluated not solely by efficiency or profitability but by its contribution to human welfare and ethical outcomes ([Alhammadi et al., 2022](#); [Mergaliyev et al., 2021](#)).

In the context of economic agency, *maqāṣid al-shari‘ah* provide a normative lens through which individual and institutional actions are assessed. Scholars argue that *Homo Islamicus* must act in ways that promote *maslahah* and prevent harm, thereby aligning personal economic decisions with broader social objectives. This perspective reframes economic rationality as inherently ethical, emphasizing balance (*tawāzun*), justice, and long-term well-being (*falāḥ*) rather than short-term gains (Tarique et al., 2021).

The application of *maqāṣid* has also influenced discussions on governance and institutional design within Islamic finance. Studies highlight that financial institutions guided by *maqāṣid* principles are better positioned to integrate ethical considerations into their operations, including social responsibility and environmental care. By embedding *maqāṣid* into performance evaluation and governance structures, Islamic economics seeks to move beyond formal compliance toward substantive ethical practice, thereby strengthening the moral agency of economic actors ([Shinkafi & Ali, 2017](#)).

## Environmental Ethics and *Hifz al-Bi'ah* in Islamic Economics

Environmental ethics have emerged as a critical area of inquiry within Islamic economics, particularly through the articulation of *Hifz al-Bi'ah* (environmental preservation) as an extension of *maqāṣid al-sharī'ah* (A. B. Abdullah & Abdullah, 2020; Shihan et al., 2021). While classical *maqāṣid* literature does not explicitly include environmental preservation as a distinct objective, contemporary scholars argue that safeguarding the environment is implicitly embedded in the protection of life, property, and human dignity. This reinterpretation reflects growing awareness of ecological degradation as a moral and economic issue (Boudawara et al., 2023).

Recent studies have explored how Islamic financial institutions and governance frameworks can operationalize environmental ethics through *maqāṣid*-based approaches. Research indicates that integrating environmental, social, and governance (ESG) criteria into Islamic finance aligns with the ethical imperatives of *Hifz al-Bi'ah*. Scholars emphasize that Islamic banks (Ghoniyyah & Hartono, 2020; Harahap et al., 2023; Jan et al., 2021; Mergaliyev et al., 2021) and financial instruments, such as green sukuk (M. S. Abdullah & Keshminder, 2022; Q. Ali et al., 2024; Endri et al., 2022; Liu & Lai, 2021), have the potential to promote sustainable development while remaining faithful to Islamic principles.

Nevertheless, the status of *Hifz al-Bi'ah* within *maqāṣid al-sharī'ah* remains contested. Some scholars advocate recognizing environmental preservation as a core and independent objective, while others caution against expanding the classical framework without sufficient theoretical justification. This debate highlights tensions between continuity and reform in Islamic legal and economic thought, raising important questions about how environmental ethics should be prioritized and institutionalized within Islamic economics (Marzuki & Kadir, 2025; Masitoh & Rahmawati, 2023).

## Integrating *Hifz al-Bi'ah* into Models of Economic Agency

The integration of *Hifz al-Bi'ah* into models of economic agency, particularly *Homo Islamicus*, represents a critical yet underdeveloped area in the literature. While ethical and environmental concerns are increasingly discussed at the institutional level, their incorporation into individual economic behavior remains limited. Scholars note that *Homo Islamicus* is often described in moral and spiritual terms without explicit reference to ecological responsibility, resulting in a fragmented understanding of economic agency (Furqani & Echchabi, 2022).

Some recent contributions attempt to bridge this gap by redefining Islamic rationality to include environmental interests alongside self, social, and divine interests. This approach suggests that ecological consciousness should be an inherent component of economic decision-making rather than an external constraint. By framing environmental responsibility as part of *amanah* (trusteeship), scholars argue that economic agents are morally obligated to consider the ecological consequences of their actions (Yenice, 2020).



Despite these advances, the literature still lacks integrated conceptual models that systematically explain how spiritual, social, and ecological dimensions interact in economic agency. Most studies address these elements in isolation, without offering a coherent framework that unifies them within the concept of *Homo Islamicus*. This limitation underscores the need for further theoretical development to operationalize ecological ethics within Islamic economic behavior (Tumewang et al., 2025).

### **Research Gap and the Significance of the Study**

The existing literature reveals a clear fragmentation between discussions of *maqāṣid al-sharī'ah*, environmental ethics, and models of economic agency. While scholars have extensively examined *Homo Islamicus* as a moral and social agent and explored *Hifz al-Bi'ah* as an emerging ethical objective, these strands have rarely been integrated into a unified conceptual framework. As a result, *Homo Islamicus* remains largely anthropocentric and normatively idealized, with ecological responsibility often treated as implicit or secondary rather than constitutive of economic agency.

This study addresses this gap by proposing a paradigmatic reconstruction of *Homo Islamicus* that explicitly incorporates *Hifz al-Bi'ah* as a core dimension of Islamic economic agency. By synthesizing insights from Islamic economics, *maqāṣid* theory, and environmental ethics, the study contributes to advancing Islamic economics as a normative social science capable of responding to contemporary sustainability challenges. Such a reconstruction is significant not only for theoretical coherence but also for developing ethical frameworks that can guide economic behavior toward justice, balance, and ecological sustainability.

## **METHOD**

### **Research Design and Approach**

This study adopts a qualitative literature analysis design aimed at critically examining the conceptual construction of *Homo Islamicus* within Islamic economics, particularly in relation to environmental preservation (*Hifz al-Bi'ah*). A qualitative approach is considered appropriate because the object of inquiry is not empirical behavior, but rather the epistemological, normative, and ethical foundations underlying the notion of the Islamic economic agent. By focusing on conceptual definitions, ethical frameworks, and philosophical arguments, the study seeks to uncover how ecological values are articulated—or omitted—within prevailing representations of *Homo Islamicus*.

The research is grounded in interpretive and critical traditions of social science, where texts are treated as sites of meaning production rather than neutral repositories of facts (Bevir & Blakely, 2018; Boreus & Bergstrom, 2017). This approach allows the study to engage deeply with the normative assumptions embedded in Islamic economic thought and to assess their coherence in addressing contemporary ecological challenges. Consequently, the study does not aim to test hypotheses statistically, but to generate conceptual clarification and theoretical reconstruction.



## Data Sources and Article Selection

The primary data for this study consist of peer-reviewed journal articles indexed in Scopus that explicitly discuss *Homo Islamicus* or related formulations of the Islamic economic agent. The literature search employed a set of predefined keywords, namely "Islamic man," "Homo Islamicus," and "Islamic economic agent." This search yielded an initial corpus of 33 articles. From this corpus, a purposive selection process was conducted to identify articles that were most relevant to the epistemological and ecological focus of the study.

Fifteen articles were ultimately selected based on a Content Relevance criterion. The selection emphasized substantive engagement with the concept of *Homo Islamicus*, theoretical depth, and relevance to ethical, moral, or ecological dimensions of Islamic economics. Articles that were purely descriptive, thematically marginal, repetitive, or lacking analytical depth were excluded. The final dataset includes works by key scholars such as Hafas Furqani, Mohd Mahyudi, Timur Kuran, Mehmet Asutay, Mohammad Omar Farooq, Lekpek Ahmedin, Ali Can Yenice, Elviandri, Muhammad Sholihin, and Mariam Khawar, whose contributions represent major strands of thought in the discourse on Islamic economic agency.

## Criteria of Substantive Relevance and Analytical Focus

The selection of articles was guided by four interrelated criteria of substantive relevance. First, the article had to provide a clear conceptual or theoretical discussion of *Homo Islamicus* or the Islamic economic agent. Second, it needed to engage with broader epistemological questions concerning ethics, morality, or the foundations of Islamic economics. Third, preference was given to works that explicitly or implicitly addressed environmental concerns, sustainability, or stewardship, even if ecological ethics were not the primary focus. Fourth, the article had to demonstrate sufficient theoretical rigor and originality.

These criteria ensured that the analysis was not limited to surface-level descriptions, but instead captured the underlying assumptions and normative structures shaping the concept of *Homo Islamicus*. By prioritizing depth over quantity, the study seeks to avoid fragmentation and instead provide a coherent and critical synthesis of the literature. This approach also allows for identifying patterns of emphasis and omission, particularly regarding the articulation of ecological responsibility within Islamic economic thought.

## Analytical Framework and Procedure

The data analysis followed a modified version of the qualitative analytical stages proposed by Stock and Boyer (2009), adapted to suit the objectives of conceptual and ethical analysis. The first stage involved identifying how *Homo Islamicus* is defined across the selected literature, focusing on key attributes such as rationality, morality, spirituality, and social responsibility. Definitions were examined verbatim to determine their uniqueness, overlaps, and conceptual boundaries.



The second stage focused on tracing the presence of ecological values and principles related to *Hifz al-Bi'ah* within these definitions and broader theoretical discussions. This included identifying references to stewardship (*khilāfah*), trust (*amanah*), balance (*tawāzun*), prohibition of corruption (*fasād*), and holistic welfare (*maslahah*). The third stage involved analyzing the relevance and positioning of ecological ethics within the framework of *Homo Islamicus*, assessing whether environmental responsibility functions as a core dimension or merely as a symbolic or derivative concern.

### **Validity, Reflexivity, and Analytical Rigor**

To enhance analytical rigor, the study employed iterative reading and cross-comparison across the selected texts. Concepts and themes were continuously refined through comparison, allowing for the identification of dominant narratives as well as marginal or dissenting perspectives. Reflexivity was maintained by critically assessing the normative assumptions embedded in both classical and contemporary Islamic economic literature, rather than accepting them at face value.

While the study does not claim empirical generalizability, it ensures conceptual validity by grounding its analysis in authoritative and widely cited sources within Islamic economics. The reliance on Scopus-indexed articles further enhances the credibility and academic robustness of the dataset. By making explicit the criteria of selection and stages of analysis, the study provides transparency and replicability at the level of conceptual inquiry.

### **Scope and Limitations of the Method**

The methodological scope of this study is intentionally confined to conceptual and theoretical analysis. It does not investigate empirical economic behavior, institutional performance, or policy outcomes. As such, the findings are primarily epistemological and normative in nature. This limitation is acknowledged as a deliberate choice aligned with the study's objective of reconstructing the conceptual foundations of *Homo Islamicus* in relation to ecological ethics.

Nevertheless, this conceptual focus provides a necessary foundation for future empirical research. By clarifying how ecological values are—or should be—embedded within Islamic economic agency, the study offers a framework that can inform subsequent empirical investigations, policy analysis, and institutional design. In this sense, the methodological limitations also define the study's contribution: advancing theoretical coherence and normative clarity in the evolving discourse of Islamic economics.

## **RESULTS AND DISCUSSION**

To develop a more systematic understanding of the concept of *Homo Islamicus* and the characteristics of economic actors from the perspective of Islamic economics, this study reviews a range of relevant academic articles. These works reflect the evolution of scholarly thinking and critiques concerning the model of the economic agent in



Islamic economics, spanning normative and ethical dimensions as well as critical engagements with the conventional *homo economicus*. Table 1 presents a list of the articles classified by year of publication, along with information on the authors, titles, and the journals in which they were published.

**Table 1**

*Article Classification by Year of Publication*

<b>Author</b>	<b>Article Title</b>	<b>Journal</b>
Kuran (1983)	Behavioral norms in the Islamic doctrine of economics: A critique	Journal of Economic Behavior & Organization
Asutay (2007b)	Conceptualisation of the second best solution in overcoming the social failure of Islamic banking and finance: Examining the overpowering of Homolislamicus by HomoEconomicus	International Journal of Economics, Management and Accounting
Furqani (2011)	The concept of human development in the notion of economic man: Secular and Islamic perspective	Media Syariah
Farooq (2011)	Self-interest, Homo Islamicus and some behavioral assumptions in Islamic economics and finance	International Journal of Excellence in Islamic Banking and Finance
Mahyudi (2015a)	Reviving the Islamic economic system through Shariah-based public policy	Humanomics
Mahyudi (2015b)	'True man': The true economic man for Islamic economics	Global Journal Al Thaqafah
Furqani (2015)	Individual and society in an Islamic ethical framework: Exploring key terminologies and the micro-foundations of Islamic economics	Humanomics
Furqani (2017)	Consumption and morality: Principles and behavioral framework in Islamic economics	Journal of King Abdulaziz University: Islamic Economics
Ahmedin (2019)	Corporate social responsibility in Islamic banking: Theory and practice	Sociologija
Furqani et al. (2020)	Ethics in Islamic economics: Microfoundations for an ethical endogeneity	International Journal of Ethics and Systems
Yenice (2020)	From Homoeconomicus to Homo Islamicus: A comparative research	Journal of International Islamic Economics and Finance Studies
Elviandri et al. (2018)	The formulation of welfare state: The perspective of Maqāṣid al-Shari'ah	International Journal of Islamic Economics and Finance Studies
Furqani & Echchabi (2022)	Who is Homo Islamicus? A Qur'ānic perspective on the economic agent in Islamic economics	ISRA International Journal of Islamic Finance



Author	Article Title	Journal
Sholihin et al. (2023b)	Rethinking the essentiality of <i>Homo Islamicus</i> : Exploring the fundamental critiques	Journal of Islamic Thought and Civilization
Khawar (2024)	Economic agency of women in Islamic economic philosophy: Going beyond Economic Man and Islamic Man	International Journal of Social Economics

Source: Scopus (2025). Authors' classification.

The discourse on *Homo Islamicus* in Islamic economics not only represents a theoretical effort to distinguish the Islamic economic agent from the *homo economicus* of conventional economics (Furqani, 2017), but also reflects the moral, spiritual, and social orientations embedded in economic action (Farooq, 2011). However, amid the intensifying global environmental crisis and the growing importance of integrating ecological concerns within Islam's normative framework (Asutay, 2007a), it becomes necessary to reread the position of *Homo Islamicus* in relation to the principle of *Hifz al-Bi'ah* (environmental preservation) (Elviandri et al., 2018). This article critically revisits the conceptual definitions of *Homo Islamicus* in the Islamic economics literature (Sholihin et al., 2023a), examines the extent to which ecological values have been articulated within the construct of the Islamic economic agent, and identifies a tendency for ecological representation to remain largely symbolic and implicit. The study further seeks to demonstrate the relevance of ecological ethics as an inherent dimension that should be inseparable from the character of *Homo Islamicus*, particularly in the context of Islam's response to contemporary challenges of sustainability and global ecological justice (Asutay, 2013). The discussion proceeds as follows:

### **Conceptual Definition of *Homo Islamicus* in the Islamic Economics Literature**

*Homo Islamicus* is an alternative concept to *Homo Economicus* in conventional economic theory. While *Homo Economicus* is characterized as egoistic, utilitarian, and individualistic, *Homo Islamicus* is understood as an economic agent who is subject to divine values, upholds Islamic ethics in all aspects of life, and is conscious of his or her spiritual, social, and ecological roles (Asutay, 2013; Furqani, 2015; Furqani & Echchabi, 2022; Mahyudi, 2015b, 2015a).

This foundational definition emerges in the works of scholars such as Hafas Furqani, Mohd Mahyudi, Mehmet Asutay, and Muhammad Sholihin, who argue that *Homo Islamicus* is not merely a rational being in the economic sense, but also a spiritual and social being who seeks *maslahah* (holistic well-being) in every action (Furqani et al., 2020; Mahyudi, 2015b; Sholihin et al., 2023b).

Within Islamic economics, *Homo Islamicus* is defined as a human being whose actions are guided by Sharia-based values, rather than being driven solely by the pursuit of material satisfaction or utility as assumed in the *Homo Economicus* framework. Hafas Furqani emphasizes that human beings in Islamic economics are agents grounded in *taqwa* and bound by moral values derived from revelation (Furqani & Echchabi, 2022). These values function as guiding principles in every economic decision, rendering ethics an endogenous variable in economic behavior (Furqani et



al., 2020). This perspective is reinforced by Farooq (2011), who portrays *Homo Islamicus* as an ideal figure living within a society imbued with Islamic values.

Furthermore, Mahyudi (2015b) describes *Homo Islamicus* as a God-conscious individual who maintains a balance between individual interests, social responsibilities, and concerns for the hereafter. From this perspective, no dichotomy exists between worldly life and the afterlife; economic activities are expected to fulfill material needs without compromising transcendent values. This also implies that the Islamic human being is not egoistic but altruistic, striving to realize collective welfare. Elviandri et al. (2018) add that spiritual submission to God shapes individuals who are aware of their social and ecological roles, thereby positioning spirituality as the foundation of economic structures and societal well-being.

This construction also situates human beings as God's representatives on earth. In his article "Who is *Homo Islamicus*?", Furqani (2017) emphasizes that human beings bear a trust (*amanah*) and an obligation (*taklif*) to cultivate and sustain the earth (*ta'mīr al-'arḍ*). Accordingly, the identity of *Homo Islamicus* is not merely normative but also functional—namely, as a moral agent who actively shapes civilization by upholding the principles of justice, *maslahah*, and sustainability (Ahmedin, 2019; Furqani et al., 2020).

Despite the widespread use of the term *Homo Islamicus* in the Islamic economics literature, most studies do not provide a consistent and explicit operational definition of the concept. In several works, including those by Furqani, Mahyudi, and Asutay, *taqwa* is presented as the foundational characteristic of *Homo Islamicus* (Asutay, 2007a; Furqani, 2015; Mahyudi, 2015b). However, this spiritual concept is generally articulated in normative terms, without sufficient elaboration on how *taqwa* is translated into concrete economic actions, public policies, or observable market behaviors. Moreover, values such as *khalifah*, *amanah*, and *maslahah* are frequently cited as key principles shaping the behavior of Islamic economic agents, yet systematic explanations of how these values operate within an economic framework that accounts for social and ecological sustainability remain limited (Farooq, 2011; Sholihin et al., 2023a). The primary critique of this approach lies in its tendency toward idealistic and normative descriptions, without providing analytical instruments or operational frameworks that would allow *Homo Islamicus* to be measured, cultivated, or meaningfully realized in contemporary economic practice (Asutay, 2007b; Yenice, 2020).

### **Values and Principles of Environmental Preservation (Hifz al-Bi'ah) in the Construction of *Homo Islamicus***

One of the defining characteristics of *Homo Islamicus* is *taqwa*, namely an awareness of the presence and commands of God in every economic decision. This awareness serves as the foundation of human action, oriented not only toward worldly gain but also toward *ukhrawi* (hereafter) objectives. It encourages human beings to refrain from damaging the earth, as such actions are understood to be contrary to the will of God. Furqani (2015) and Furqani & Echchabi (2022) argue that *taqwa* is not merely an inner



disposition, but also a source of economic morality that prevents *Homo Islamicus* from falling into exploitative practices toward nature.

**Table 2**

*Analysis of Themes and Contexts*

Author	Main Theme	Quote	Contexts
Kuran (1983)	Islamic norms guide non-exploitative behavior	“...never through speculation, gambling, hoarding, or destructive competition”	Rejection of exploitation and environmentally destructive competition
Asutay (2007b)	God-conscious individual attentive to social and hereafter interests	“...God-conscious individuals... maximize social welfare... taking into account the hereafter”	Hereafter-oriented perspective encourages ecological behavior
Furqani (2011)	Islamically rational agent attentive to self, society, God, and the environment	“...considers ethics as endogenous variables... self interest, God interest, social interest, and the environment interest”	Environmental concern as part of Islamic rationality
Farooq (2011)	Ideal agent acting in accordance with Islamic values	“...idealized society, imbued with Islamic values and commitment”	Economic actions reflecting ecological awareness
Mahyudi (2015a)	God-conscious individual balancing personal, social, and hereafter interests	“God-conscious individuals... concerned with the social good... maximize social welfare...”	Balance between personal, social, and environmental interests within the Sharia framework
Mahyudi (2015b)	A <i>Homo Islamicus</i> society acting according to Sharia ethical norms	“...would act... within ethic-politico-legal norms... justice, benevolence, self-sacrifice”	Ethical norms encourage justice and ecological concern
Furqani (2015)	<i>Homo Islamicus</i> maximizes <i>maslahah</i> , not utility	“‘Maslahah’ is different from utility... emphasizes balance and holistic well-being”	<i>Maslahah</i> transcends individual interests, including ecology
Furqani (2017)	The character of <i>Homo Islamicus</i> in consumption: submission to Islamic values, action based on <i>taqwa</i>	“In Islamic economics, an Islamic man ( <i>homo islamicus</i> ) is expected to fully commit to values as prescribed in Islam... <i>Taqwa</i> ... denotes such an individual.”	Consumption ethics as a form of social and environmental piety
Ahmedin (2019)	God’s representative acting justly and pursuing <i>maslahah</i>	“...acknowledges Tawhid, assumes obligations as Khalifah... seeks <i>Maslahah</i> ...”	Social and ecological responsibility in Islamic economics
Furqani et al. (2020)	Agent who maximizes <i>maslahah</i> and is conscious of justice	“...economic agent who... always maximises <i>maslahah</i> ...”	<i>Maslahah</i> as an objective encompassing environmental sustainability
Yenice (2020)	Individual aware of <i>amanah</i> over material resources and inclined to generosity	“...moves as someone who is not the owner but a trustee of material resources”	Resources as a trust encourage ecological responsibility



Author	Main Theme	Quote	Contexts
Elviandri et al. (2018)	Spiritual human being (Islamic Man) as the foundation of welfare	“Human dependence on God... can build a spiritual man (Islamic Man)”	Spirituality as the basis of ecological responsibility
Furqani & Echchabi (2022)	<i>Khalifah</i> entrusted to cultivate the earth ( <i>ta'mīr al-'ard</i> )	“...has been assigned a task ( <i>taklif</i> ) and is endowed with a trust ( <i>amanah</i> ) to make the earth prosper ( <i>ta'mīr</i> )”	<i>Homo Islamicus</i> preserves nature as an act of worship
Sholihin et al. (2023b)	Agent making ethical decisions and pursuing <i>maslahah</i>	“...striving to maximize holistic Islamic benefits ( <i>maslahah</i> )... Islam emphasizes balance ( <i>tawazun</i> )”	Economic decisions inclusive of environmental preservation
Khawar (2024)	<i>Homo Islamicus</i> as God's representative pursuing hereafter welfare	“...concept of homo Islamicus is a pious stand-in... based on <i>khilafah</i> ”	Women's role in building welfare and sustainability

Source: Scopus (2025). Authors' analysis.

Environmental ethics (*Hifz al-Bi'ah*) constitute an integral part of the *Homo Islamicus* framework, as Islam teaches balance (*tawazun*) and prohibits destruction (*fasād*) (Auda, 2008). Muhammad Sholihin emphasizes that economic decisions must pursue holistic *maslahah*, including the protection of the environment (Sholihin et al., 2023a). This ethical orientation is neither symbolic nor supplementary; rather, it is an essential component of *maqāṣid al-sharī'ah*, which safeguards the five fundamental objectives, one of which concerns the continuity of life and ecosystems (Auda, 2008).

The view that human beings are merely trustees rather than absolute owners of resources is reinforced by Ali Can Yenice. He argues that *Homo Islamicus* is “not an owner, but a trustee of material resources,” such that all economic actions must take their ecological implications into account. This constitutes a key distinction from exploitative capitalist logic. Within the Islamic framework, wealth accumulation without ecological accountability is considered a violation of *amanah* and a form of injustice toward future generations (Yenice, 2020).

A similar argument is advanced by Hafas Furqani in his article “Ethics in Islamic Economics,” where he asserts that Islamic economic agents are tasked with maximizing *maslahah* rather than merely financial profit. The notion of *maslahah* here encompasses social justice, environmental preservation, and the sustainable distribution of resources. From this perspective, environmental protection is not solely the responsibility of the state or non-governmental organizations, but an individual obligation of Muslims as part of worship. Consequently, *Homo Islamicus* inherently embodies ecological values that promote a spiritually grounded green economy (Furqani, 2017, 2019; Furqani et al., 2020; Furqani & Haneef, 2019; Haneef & Furqani, 2011).

### Critique of Ecological Representation: The Ecological Dimension Remains Symbolic and Implicit

Although the Islamic economics literature frequently employs terms that conceptually intersect with ecological concerns—such as *ta'mīr al-'ard* (the flourishing of the earth), *maslahah* (public good), and responsibility as *khalifah*—explicit and systematic



discussions of environmental preservation (*Hifz al-Bi'ah*) remain relatively rare. For instance, Hafas Furqani's article *Consumption and Morality* addresses consumption ethics in Islam, yet it does not engage key aspects of sustainable consumption, waste management, or the ecological footprint of Muslim consumers (Furqani, 2017). Similarly, Ahmedin (2019) and Elviandri et al. (2018) emphasize the importance of social responsibility and spirituality, but they stop short of formulating concrete policy instruments or institutional designs that would effectively support environmental preservation. The main critique of this tendency is that the ecological dimension tends to appear merely as a moral implication or symbolic reference, rather than as a structural element within the Islamic economic system. If *Homo Islamicus* is genuinely understood as an economic agent who does not cause environmental harm, then the ecological dimension should be an integral and explicit component of its definition, rather than a purely normative supplement.

**Table 3:***Keyword Analysis*

Key Element	Brief Description
Taqwa	Awareness of God as the foundation of economic behavior
Khalifah	The role of steward and guardian of the earth
Ecological	The earth as a trust rather than private property
Amanah	
Maslahah	Orientation toward holistic well-being, including environmental sustainability
Justice and Ihsan	Avoiding exploitation and supporting equitable distribution of resources
Tawāzun	Maintaining spiritual, social, and ecological balance
Endogenous Ethics	Ethics as the core component, not an add-on, of the Islamic economic system

Source: Scopus (2025). Authors' analysis.

Several studies (Furqani, 2015; Sholihin et al., 2023b; Yenice, 2020) point toward a promising direction in linking moral, spiritual, social, and environmental aspects within the construction of *Homo Islamicus*. Furqani & Echchabi (2022) emphasizes that *Homo Islamicus* is an economic agent who is "Islamically rational, pursuing multiple interests (self interest together with God interest, social interest, and the environment interest), and considers ethics as endogenous variables that would shape the behavior of Islamic man in economic analysis". This statement indicates that the ecological dimension (*environment-interest*) is not a symbolic addition, but an inherent part of the rational structure of Islamic economics.

Yenice (2020) further reinforces this position by stating that *Homo Islamicus* "moves as someone who is not the owner but a trustee of material resources", signaling that ecological responsibility arises from the understanding of *amanah* rather than absolute ownership. In this context, human beings are positioned as *khalifah* who are obliged to maintain ecological balance as part of their spiritual mandate. A similar point is made by Furqani et al. (2020) that Muslim individuals must "attain taqwa (piety) and full consciousness of *huquq* (rights and obligations) vis à vis oneself, others and nature while being motivated to maximize *maslahah*".

However, to best our knowledge, there is no integrated conceptual model that comprehensively explains how these dimensions—relations with the self, society, God, and nature—operate simultaneously in economic decision-making processes. While these studies may serve as an initial foundation for formulating an integrative model of *Homo Islamicus* as an ecological economic agent, efforts toward conceptual and practical synthesis remain limited. The central critique in this regard concerns the absence of a synthetic approach capable not only of unifying Islamic values at the conceptual level, but also of translating them into economic system design, indicators of agent behavior, and public policies that support environmental preservation (*Hifz al-Bi'ah*). Overall, the literature on *Homo Islamicus* has offered a strong ethical–normative construction, yet it remains weak in terms of explicit ecological articulation, the development of operational practical models, and the integration of values with modern institutional structures. As a result, *Homo Islamicus* often appears as an idealized moral figure, insufficiently equipped to address the concrete challenges of the global ecological crisis, which itself reflects a deeper structural crisis within contemporary economic systems.

In practice, *Homo Islamicus* brings the spirit of ecological ethics into both micro- and macroeconomic orders. Ahmedin (2019) links this concept to social and ecological responsibility in Islamic banking practices through a corporate social responsibility (CSR) approach grounded in the principles of *tawhid* and *khilāfah*. Ahmedin (2019) explains that “Islamic banking... social responsibility is an integral element... the institutionalization of Islamic banking... raised the question of the role of social responsibility in Islamic banks’ business practice”. By internalizing these values, Sharia-compliant firms are required to be accountable not only to shareholder profits, but also to society and the surrounding environment, thereby fostering value-based corporations rather than entities driven solely by profit.

Khawar (2024) extends this dimension to gender issues by positioning Muslim women as active participants within *Homo Islamicus* who shape social and ecological well-being. Khawar (2024) observes that the concept of *Homo Islamicus* has been constructed upon the principle of *khilāfah*, yet “among its flaws is the complete absence of a discussion of women as economic agents,” and therefore calls for “introducing a non patriarchal reading of *khilāfah* as the model of agency and... operationalising *taqwa* as the cardinal virtue of the economic agent”. In this context, women are not merely consumers or supplementary actors within households, but agents of change who integrate Islamic ecological values into everyday life—for example, through consumption patterns, waste management, and environmental education.

Finally, Asutay (2007b) emphasizes that an orientation toward the hereafter constitutes a strong foundation for ecological action. Within his Islamic political economy approach, Asutay (2007b) argues that “the modern variant of Islamic economics... held that the capitalist economic order was responsible for ... environmental issues in developing countries”. The awareness that worldly actions will ultimately be accounted for before God reinforces the principle of ecological justice



beyond what can be achieved through human regulation alone. Islamic ecological ethics, as manifested in *Homo Islamicus*, thus provide a robust moral and spiritual foundation for realizing an economy that is just, sustainable, and attentive to the rights of future generations.

### **Paradigmatic Reconstruction: *Homo Islamicus* and *Hifz al-Bi'ah* in Contemporary Islamic Economics**

In order to develop an Islamic economic framework that is substantive and responsive to contemporary dynamics, a reconstruction of the paradigmatic foundations shaping the subject, values, and direction of development in Islamic economics is required. Two key concepts that converge in this reconstruction are *Homo Islamicus* and *Hifz al-Bi'ah*. These are not merely terminological constructs, but reflections of a broader effort to reformulate the nature of the human being and the purpose of life within an economic system that upholds justice, balance, and sustainability.

The concept of *Homo Islamicus* emerges from a critique of the hegemonic *Homo Economicus* model in neoclassical economics—namely, a human being characterized as egoistic, materially rational, and value-free. In Islamic economics, *Homo Islamicus* represents a human subject who takes the *Shari'ah* as a guide for economic behavior, with a strong spiritual and social orientation. Since being substantively introduced by Mannan (1983) and later formalized terminologically by Asutay (2007b), *Homo Islamicus* has been understood as an economic subject who is conscious of moral responsibility, collective welfare (*maslahah*), and *ukhrawi* (hereafter-oriented) considerations in every economic decision. This characterization not only rejects the secularization of economic science, but also offers a normative foundation for constructing a more just and meaningful economic system.

Meanwhile, *Hifz al-Bi'ah* represents an extension of *maqāṣid al-shari'ah* that affirms the importance of preserving the continuity of God's creation and the overall order of life systems. Although this term does not appear explicitly in classical *maqāṣid* literature, contemporary thinkers such as Auda (2008) and Al-Qaradawi (2006) have emphasized the need to incorporate the protection of life systems as part of new *maqāṣid* (*maqāṣid jadīdah*). *Hifz al-Bi'ah* should not be understood merely as the protection of the physical environment, but also as a commitment to maintaining balanced social relations, ethical consumption practices, and distributive justice within economic structures.

The integration of *Homo Islamicus* and *Hifz al-Bi'ah* not only strengthens the normative edifice of Islamic economics, but also carries significant paradigmatic implications. First, it requires a reconstruction of the ontology of the economic subject, from a utilitarian agent toward an ethical-relational actor. The economic subject in Islam does not act solely in pursuit of self-interest, but considers the common good and transcendent responsibility. Second, it shifts the epistemology of Islamic economics from a deductive-legalistic approach toward an interdisciplinary framework that integrates values, social realities, and contemporary needs. Third, this integration expands the *maqāṣid al-shari'ah* framework from an individualistic model toward a

structural and ecological orientation that accounts for intergenerational relations, sustainability, and social responsibility.

Furthermore, this new paradigm encourages the development of more ethical and systemic Islamic economic policy designs. Fiscal and monetary policies, Islamic social finance instruments (zakat, waqf, and *infāq*), and Sharī'ah-compliant financial systems need to be reoriented based on the values of *Hifz al-Bi'ah* and the behavioral orientation of *Homo Islamicus*. This implies that indicators of success in Islamic economics should no longer be limited to growth and profitability, but should also encompass *falāh* (genuine well-being/salvation), social justice, and the sustainability of values. Within this framework, Islamic economics is positioned not merely as a technical alternative to capitalism, but as a value-based system that offers a fundamentally different perspective on human beings, wealth, and development.

Accordingly, a paradigmatic reconstruction that integrates *Homo Islamicus* and *Hifz al-Bi'ah* paves the way for the emergence of Islamic economics as a transformative normative social science. This discipline does not merely seek to legitimize instruments, but rather to restructure the economic system based on the values of *tawhīd*, justice, and *khilāfah* responsibility. In a world marked by ethical crises, social disintegration, and spiritual degradation, this paradigm offers a new direction: an Islamic economics that is not only Islamic in its symbols, but also *rahmatan lil-‘ālamīn* in its structures and practices.

## CONCLUSION

This study set out to critically examine the conceptual construction of *Homo Islamicus* in Islamic economics and to assess the extent to which ecological ethics, particularly *Hifz al-Bi'ah*, have been explicitly integrated into this framework. Through a systematic analysis of key Scopus-indexed literature, the study finds that while *Homo Islamicus* is widely portrayed as a morally guided, spiritually conscious, and socially responsible economic agent, its ecological dimension remains largely implicit, symbolic, or secondary. Most definitions emphasize personal piety, social justice, and ethical intention, yet stop short of articulating environmental responsibility as a core and constitutive element of economic agency.

The findings further demonstrate that contemporary developments in *maqāṣid al-sharī'ah*, especially the growing discourse on *Hifz al-Bi'ah*, provide a strong normative foundation for addressing this conceptual gap. The study shows that environmental preservation is increasingly recognized by scholars as an essential objective of Islamic law, extending the scope of *maqāṣid* from individual protection to the safeguarding of life systems and intergenerational justice. However, this ecological turn has not been consistently translated into the conceptual model of *Homo Islamicus*, resulting in a fragmentation between ethical objectives and representations of economic agency.

By proposing a paradigmatic reconstruction that integrates *Hifz al-Bi'ah* into the ontological and ethical core of *Homo Islamicus*, this study contributes to Islamic economics as a normative social science. It advances the argument that ecological



responsibility should not be treated as an external moral add-on, but as an inherent dimension of Islamic rationality and economic behavior. This contribution enriches existing debates on sustainability, ethics, and agency in Islamic economics, and provides a conceptual foundation for developing more coherent, just, and environmentally responsive economic frameworks.

### **Limitations of the Study**

This study has several limitations that should be acknowledged. First, it adopts a qualitative literature-based approach focused on conceptual and normative analysis rather than empirical investigation. As a result, the findings do not provide direct evidence of how *Homo Islamicus* operates in real economic settings or how ecological ethics are practiced by individuals, institutions, or markets. While this approach is appropriate for addressing epistemological and philosophical questions, it limits the ability to assess behavioral outcomes or policy effectiveness in concrete terms.

Second, the scope of the literature reviewed is confined to selected Scopus-indexed journal articles that meet specific relevance criteria. Although this ensures academic rigor and theoretical depth, it may exclude relevant insights from other sources such as books, policy documents, or region-specific studies that address Islamic environmental ethics in practice. Additionally, the analysis is primarily situated within the discourse of Islamic economics, without extensive engagement with parallel debates in environmental economics, political ecology, or sustainability science. These limitations suggest that the conclusions should be understood as conceptually grounded rather than empirically exhaustive.

### **Recommendations for Future Research**

Future research can build upon this study in several important ways. First, empirical investigations are needed to examine how ecological ethics associated with *Hifz al-Bi'ah* are internalized and enacted by Muslim economic agents in everyday decision-making. Such studies could explore consumer behavior, corporate governance, Islamic financial institutions, or public policy initiatives to assess whether the reconstructed model of *Homo Islamicus* aligns with observable practices. Mixed-method approaches combining qualitative interviews and quantitative analysis would be particularly valuable in this regard.

Second, further theoretical work is needed to translate the reconstructed concept of *Homo Islamicus* into operational frameworks and indicators that can inform institutional design and policy evaluation. Comparative studies that place Islamic economic agency in dialogue with other ethical-economic paradigms—such as ecological economics or post-growth theory—could also enrich the discourse. Finally, future research may explore gender, power relations, and global inequalities more deeply to ensure that ecological responsibility within Islamic economics is inclusive, context-sensitive, and responsive to diverse socio-economic realities.

### **Author Contributions**

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Conceptualization

M., H., R., M.F., & N.

Resources

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Data curation	M., H., R., M.F., & N.	Software	M., H., R., M.F., & N.
Formal analysis	M., H., R., M.F., & N.	Supervision	M., H., R., M.F., & N.
Funding acquisition	M., H., R., M.F., & N.	Validation	M., H., R., M.F., & N.
Investigation	M., H., R., M.F., & N.	Visualization	M., H., R., M.F., & N.
Methodology	M., H., R., M.F., & N.	Writing – original draft	M., H., R., M.F., & N.
Project administration	M., H., R., M.F., & N.	Writing – review & editing	M., H., R., M.F., & N.

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## Informed Consent Statement

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## Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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## Conflicts of Interest

The authors declare no conflicts of interest.

## Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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