

## Ontological approach in improving Islamic economic literacy

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### ABSTRACT

This study examines the role of the ontology approach in enhancing Islamic economic literacy in Indonesia, a strategic effort given the country's low national Sharia Financial Literacy Index, which stood at 43.42% in 2025. Ontology, as a philosophical study of the nature of existence, became the foundation for defining Islamic economics not only as a social science but also as an integral part of Tawheed, in which all economic activity is seen as a mandate from Allah and aims to achieve Falaah. This ontological approach is vital because the nature of Islamic Economics is derived from divine revelation, in contrast to conventional economics, which is derived from human thought. Without a deep understanding of this ontological nature, such as the fundamental difference between usury and profit sharing, people tend to equate Shariah products with conventional ones, differing only in their labels. Using a literature study and philosophical content analysis, the study concludes that ontological understanding serves as an epistemological filter that encourages critical thinking, allowing literate individuals to distinguish between renaming and changing the essence. Therefore, ontological integration transforms literacy from surface normative compliance into an authentic systemic and philosophical understanding, which is essential for constructing a just and sustainable Islamic economic system.

**Keywords:** Islamic economic literacy; ontology; sharia; economic system.

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## 1. INTRODUCTION

The contemporary global economy is characterized by complexity and rapid dynamics, requiring individuals to have an adequate level of financial literacy in order to be able to make rational and responsible decisions (Judijanto et al., 2025). In the context of Muslim societies, this literacy is not only limited to the understanding of conventional financial instruments but should be extended to include Islamic Economics. Islamic economics is crucial because it guides individuals to integrate Islamic spiritual and ethical values into their daily economic activities, ensuring that financial transactions and decisions are aligned with Sharia principles (Yuwono et al., 2025). This research seeks to delve deeper into Islamic economics, not only as technical knowledge but also as a framework of thinking that underlies economic behavior.

As the country with the largest Muslim population in the world, Indonesia has a very high potential to transform into an Islamic Economic and financial center at the regional and global levels. To realize this strategic vision, massive efforts are needed to improve the understanding and implementation of Sharia values in people's economic activities. Increasing Islamic economic literacy is widely believed to be the key that will facilitate to realizing Indonesia as the world's Sharia economic center. Data from the National Sharia Financial Literacy Index, which only reached 43.42% in 2025, according to the National Survey on Financial Literacy and Inclusion/SNLIK OJK, shows that there are major challenges in efforts to develop the sharia economy in Indonesia. Although this figure could be interpreted as an increase from previous years, the fact that less than half of the population is considered well-literate in Islamic financial concepts, products, and services indicates that people's basic understanding is still shallow. This low level of literacy not only hinders the penetration rate of Sharia financial inclusion but also risks causing people to choose Sharia products based solely on religious sentiments without being supported by a critical and rational understanding of Sharia principles and underlying risks.

This low literacy index is a common homework, especially in the context of significant differences between conventional financial literacy and Sharia finance. The figure of 43.42% reflects a wide knowledge gap, where people may be familiar with terms such as Islamic banks or mudharabah but do not understand the ontological nature that distinguishes them fundamentally from interest (riba) and conventional loans. The implications of this low literacy are very real, including (1) low effective demand for innovative Sharia products, (2) the risk of moral hazard, where consumers are easily influenced by dubious practices, and (3) the difficulty for regulators and the industry to launch complex but Sharia-compliant products. Therefore, more in-depth and philosophy-based literacy strategies are needed, not just marketing campaigns, to build critical awareness and strong beliefs, which are important dimensions in measuring literacy indices.

Islamic economic literacy plays a vital role in building moral integrity and social justice in the economic system. A lack of understanding of the basic concepts of Islamic Economics, such as the Prohibition of riba (interest), encouragement of zakat, and the principle of profit sharing, can lead individuals and communities to be trapped in unethical economic practices or even contrary to their beliefs (Sugiarto, 2025). Therefore, Islamic economics not only improves the quality of individual financial decision-making but also contributes to the sustainable and value-based growth of the Islamic financial sector, which can offer a more stable and equitable alternative to the conventional economic system.

Islamic economics is a blend of two types of science, economics and Islamic Religious Science (Zain, 2021). As with other sciences, Islamic ecology has two objects of study: formal and material objects. The formal object of Islamic economics is the entire system of production and distribution of goods and services carried out by businesspeople, both from the aspect of predicting the profit and loss that will be generated and the legality of a transaction. The material object is the entire science related to Islamic economics (Zaini, 2021).

An ontological approach is needed to understand Islamic Economics comprehensively. In the context of Islamic economics, ontology refers to the nature or fundamental existence of the economic phenomenon itself (Harahap et al., 2024). Islamic economics is not only seen as a social science but rather as an integral part of Tawheed, which means that all resources and economic activities are a mandate from Allah SWT. This approach places the economic goal as achieving Falaḥ and not simply maximizing

material wealth. Understanding this ontological basis is key to crafting a literacy framework that instills divine awareness in all economic actions. Islam requires its followers to practice Islamic teachings in all aspects of life, including social and cultural politics. In everyday life, the economy is the wheel of life as a place to meet human material needs, both individually and socially (Ulung & Aderus, 2025). The current economic discussion cannot be separated from the Islamic economy, which continues to evolve. This is because the Muslim community is increasingly aware of the need to implement Islamic law, especially in the economic field, which makes them try to apply Islamic Economics in their lives (Alsha, 2021).

The ontological nature of Islamic economics is that it is an economic system based on divine revelation, which not only regulates the way a person meets his needs but also places him as a servant of Allah 'Ta'ala. In this context, the essence of Islamic economics is that all activities must be returned to Allah (Alsha, 2021). Islamic economics is based on the belief that (1) natural wealth is sufficient to meet human needs, (2) human needs are met and regulated, (3) restrictions on consumption, (4) production, (5) distribution of wealth, and (6) prohibition of usury (Mubarok, 2022). This ontological approach is becoming increasingly relevant, given the complexity of modern Islamic financial instruments. Without a deep understanding of the nature and underlying structure, people tend to equate Shariah products with conventional products, differing only in the label. Ontological understanding serves as an epistemological filter that enables literate individuals to distinguish between mere renaming and a changing nature. It encourages critical thinking (e.g., against the practices of *Hila Syar'iyah* or the tricks of the law) and ensures that economic participation is based on philosophical awareness, not just blind obedience to the law. Therefore, this study aims to examine in depth how the ontological approach can be integrated into the framework of improving Islamic economic literacy. This integration involves identifying fundamental ontological concepts and formulating a methodology for transforming them into easily understandable literacy materials. Thus, the literacy achieved is not only limited to the ability to recognize products but also to analyze and evaluate economic structures based on the foundations of the existence (ontology) of legitimate Islam.

## **2. LITERATURE REVIEW**

### **2.1 Islamic Economics**

Islamic economics is the science that observes human activity in the use of resources to create goods and services for themselves and for distribution to others (Madnasir, 2011). This activity is carried out by following the rules of Islam with good and honest transactions to hope for the blessings and pleasure of Allah (Rahyu & Ulhaq, 2023). According to Chapra (1992) Islamic economics is a knowledge that helps and facilitates efforts to realize human happiness through the allocation and distribution of limited resources that are within the corridors that refer to the teaching of Islam, without giving individual freedom or without sustainable macroeconomic behavior and without environmental imbalances. According to Abdul Manan, Islamic economics is a social science that studies the economic problems of society, inspired by and based on Islamic values (Haikal, 2025).

### **2.2 Ontology**

Ontology is derived from the Greek 'Ontos', which has the understanding of being something that really exists, and that is true, or also true reality. While 'logos' has the meaning of science or teaching, it also means thought. Ontology has many definitions. One of them, according to Misno (2020), is that ontology is a discussion of what we want to know, how far we want to know, or, in other words, a study of the theory of existence. Ontology is the main area of philosophy that questions the essence of the existence of everything that exists, according to a systematic order of relationships based on the law of cause and effect; that is, there is man, nature, and *causa prima* in a total, orderly, and harmonious relationship in harmony (Rokhmah, 2021). Ontology reveals the nature of what is studied; in other words, ontology is the science of being qua being (Suyatno et al., 2025). The ontological approach is used as a guideline to define Islamic economics.

In philosophy, ontology examines reality. In the ontological component, a person is made to understand the true meaning of life, its purpose, way of life, and purpose of life. In addition to trying to know the individual inside and out, we delve into our identity and try to understand ourselves. According to ontology, Islamic economics is derived from sources based on human reason (ratio) and the guidance of Allah's revelation contained in the Qur'an and Hadith. The ontological method serves as a framework for defining Islamic economics, starting with its definition, nature, goals, and needs (Zein et al., 2024). The ontology of Islamic Economics offers a new perspective on economic issues and phenomena, such as defining the origins of economic issues and guiding us towards a thorough understanding of the "maqasid al-Shariah" end goal of economics, or "falah."

This ontological approach is becoming increasingly relevant, given the complexity of modern Islamic financial instruments. Without a deep understanding of the nature and underlying structure, people tend to equate Shariah products with conventional products, differing only in the label. Ontological understanding serves as an epistemological filter that enables literate individuals to distinguish between mere renaming and a changing nature. It encourages critical thinking and ensures that economic participation is based on philosophical awareness rather than blind obedience. In the discussion of ontology, man is faced with the question of how to explain the nature of everything that exists. Humans are faced with two types of reality for the first time. The first is the reality of the material (truth), and the second is the reality of the spiritual (psychic). Therefore, ontology can be defined as the science or theory of the existence of nature that exists in science. Research on the nature and nature of scientific objects.

### **3. RESEARCH METHODS**

#### **3.1 Types of Research**

This study will use a qualitative approach to the type of research literature and content analysis (Philosophical content analysis). The qualitative approach was chosen because the main focus is on the interpretation, in-depth understanding, and conceptual construction of the nature (ontology) of Islamic Economics and its application in literacy materials. Primary data sources will include the fundamental books of *usul fiqh*, philosophical works of Islamic Economics from contemporary figures, and publications that discuss the basic concepts of ontology. Secondary data sources include academic journals, textbooks, and institutional reports related to economic literacy. The aim is to systematically identify and map the core ontological principles of Islamic Economics, which will then be used as a foundation for designing an effective Literacy Framework.

#### **3.2 Data Analysis Techniques**

Data collection will be performed using documentation techniques on all relevant literature. The data analysis phase will use thematic content analysis, which is divided into three main steps. First, Data reduction, in which the main ontological concepts are extracted from the primary and secondary literature. Second, the presentation of data, that is, the organization of these reduced concepts into a conceptual framework that shows the hierarchical relationship between ontology, epistemology, and literacy methodology. Third, the conclusion is that this ontological framework is validated and formulated as a recommended approach model to improve the depth and quality of Islamic economic literacy.

### **4. RESULTS AND DISCUSSION**

#### **4.1 Ontology in Islamic Economics**

Islamic economics addresses two disciplines simultaneously. The two disciplines are pure economics and *fiqh mu' amalat*. Thus, the operation of Islamic economics will always involve both disciplines. Ontological problems that arise later are how to combine the secular thought of economics with the sacred thought contained in the *fiqh* of *mu' amalat*. This issue arises because the source of Islamic economics is human thought, while the source of *fiqh muamalat* is revelation based on the guidance of the Qur'an and the Hadith of the Prophet. This difference in the sources of science led to differences in

the assessment of human economic issues. Economics comes from the human mind; conventional economics justifies all means to meet human needs. But otherwise, not necessarily, fiqh muamalat allows it because whatever is done, everything must be. This is in accordance with the Qur'an and Sunnah (Arianti et al., 2024).

The essence or ontology of Islamic economics is an economic system based on divine revelation; it not only regulates the way a person meets his needs but also places him as a servant of Allah. In this context, the essence of Islamic economics is that all activities must be returned to Allah SWT (Alsha, 2021). Islamic economics is as follows (Agriyanto & Rohman, 2017):

1. Natural resources sufficient to meet human needs
2. Human needs are met and have been arranged
3. Consumption restrictions
4. Production
5. Distribution of wealth
6. Prohibition of usury.

The ontology of Islamic economics and its characteristics is a new way of looking at the problems and phenomena of economic reality, such as identifying the causes of economic problems that lead to "maqashid Sharia" and economic goals to "and economic goals to falah."

#### **4.2 Differences Between Islamic Economic Ontology and Conventional Economic Ontology**

In its application, Islamic economics will always come from two disciplines, namely Muamalat fiqh and pure economics, and the ontological problem that arises is how to combine secular economic thought with sacred thought in Muamalat Fiqh. This problem arises because the source of economics is human thought, while the source of fiqh muamalat is revelation based on the teachings of the Qur'an and the Hadith of the Prophet (Ramzy et al., 2024). This difference in the sources of science led to the emergence of different assessments of human economic issues. For example, economics will create a liberal, capitalist, and communist economic system to the extent that it can meet the needs of human beings. However, fiqh muamalat does not necessarily accept these three systems because legislation is still needed from the Qur'an and the Hadith (Zaini, 2021). On the other hand, the theory of truth in economics and jurisprudence muamalat is the opposite. The criterion of truth in economics always leads to three theories of truth used in the philosophy of science: coherence, correspondence, and pragmatist theories. The theory of truth in fiqh muamalat explicitly refers to the revelation of God. That is, an agreement in economics is considered correct if there are no prohibitions in the Revelation. Based on different sources of knowledge and the theory of truth applied, it is difficult to combine economics and muamalat fiqh. It is even expressly recognized that the application of the Islamic economic system in the field of banking and insurance is identical to that in the conventional economic system.

The Western economy is clearly not based on the belief in the existence of revelation, to which reason and the mind must submit (Abduh & Abduh, 2023). The paradigm that is built is that good and bad come from man himself, also adheres to the understanding that religion should not regulate ethical issues. Because faith is a matter of privacy, religion is only concerned with its own relationship with God, and religion should not regulate the relationship between people. The Western scientific paradigm is based on reason or reason as a means to carry out philosophical reasoning. Whether the world is materialized from ideas or only materialized depends on speculative reasoning. The West tends to rely on the performance of the brain through logic, mathematics, or dialectics to focus on certain things, thus eliminating things that are spiritual in nature, and tends to be sceptical of everything that is supernatural. This is different from Islam, which places its ontological foundation on the revelation of God rather than on reason.

In capitalist thought, human beings basically meet their needs individually; therefore, the whole process of economic production must be based on a rational measure. Marx's ontological view, on the other hand, placed the essence of man at work. The alienation of man is inherent when he is removed from the results of his work. Therefore, when someone works for someone else, they are kept away from their own essence. The ontological view of capitalism holds that man is individualistic. Human behavior



is generally self-centered. Smith stated that all the needs that we get from buying are not because the seller wants to pay attention to our needs but because they pay attention to their own benefits. Thus, Adam Smith's thinking developed into economic thinking based on meeting personal needs and self-interest.

The Socialists condemned the capitalist system for its disregard for human dignity and offered a communist state in its place. However, in the next development, socialism is considered a failure because it ignores the freedom of the individual in the conduct of economic activity. Capitalism and socialism seem to be different from each other, but they are driven by the same assumption, namely their views on the human species, whether humans are competing egoistically (capitalist) or together there is no competition. From this difference in the interpretation of the nature of species, two different views emerge: the socialist wants to destroy the ownership of the means of production so that everyone can stand together, while the capitalist retains the means of production because the nature of species is to compete. Islamic economics studies what should be done by every economic actor in accordance with Islamic values. Therefore, some Western scientists classify Islamic economics as a normative science. However, if Islamic economics theory is viewed in relation to reality, this science can also be classified as positive knowledge. Based on this, Islamic economics is included in normative and positive sciences. Of course, this will be very difficult for Western scientists, who separate the two in their scientific theories, to accept.

Western scientists, especially those who believe in positivism, deny Islamic economics as a science. This rejection was influenced by the differences between Western and Islamic worldviews. The West views science as a reality that exists and is separate from moral and ethical values. Islam considers that all human activities on earth are inseparable from divine values (ilahiyah). Islamic economics must be viewed as a unity that cannot be separated from the point of view of positivism and normativism. Therefore, the methods and approaches in Islamic economics cannot be likened to those used in the Western worldview. Islamic economics can be understood using methods and approaches that are acceptable from the Islamic perspective. Methods and approaches that are in accordance with Islamic views will be formed if Islamic economics is understood as a single unit with other branches of Islamic sciences.

#### **4.3 Role of Ontology in Improving Islamic Economic Literacy**

Ontology, a branch of philosophy that examines the nature of existence or reality, plays a fundamental role in building the scientific foundation of Islamic Economics. Its main role is to clearly and systematically define the entities and relationships that make up economic reality from an Islamic perspective. In this context, ontology establishes that the reality of Islamic economics is not only limited to material variables and self-interest rationality, as in conventional economics, but also includes the spiritual, moral, and accountability dimensions of ukhrawi (hereafter). This ontological understanding became the initial prerequisite for understanding the unique framework of Islamic Economics. The role of ontology in improving Islamic economic literacy stems from the assertion of the nature of property and ownership. Islamic Economic ontology teaches that absolute ownership (haqiqiy) belongs to Allah Swt. Humans are only trustees (mandub) or have relative ownership (majazi) of the earth. This affirmation directly shapes key entities such as zakat, Infaq, and Waqf; they are not merely a means of redistribution but the implementation of a worldview about wealth. By understanding this ontology, literacy learners can fundamentally distinguish between the concept of capital in Islam and non-Islam to interpret the economic practices of Sharia with the correct philosophical framework.

Furthermore, ontologies help establish the operational principles that distinguish Sharia transactions. For example, ontology explicitly defines the nature of interest (riba) and profit sharing (mudharabah/musharakah) as ontologically distinct entities. Usury is viewed as the growth of property that is detached from the real sector and contains elements of tyranny, while profit sharing is defined as growth inherent to shared risks in real production or trading activities. This ontological understanding allows literate individuals to not only memorize halal and haram laws but also understand why certain transactions are prohibited or encouraged, providing greater conceptual depth in economic decision-making.

With a strong ontological framework, Islamic economic literacy can move from mere normative adherence (furu' iyyah) to systemic understanding (ushuliyyah). When individuals understand that the main

objective (maqashid) of all economic entities, such as Islamic banks and Islamic capital markets, is to achieve fair and equitable well-being (falah), they will be able to analyze Islamic economic policies and products more critically and holistically. Ontology provides the category structure needed to connect the concept of the micro (individual) with the concept of the macro (economic system) in a unified Islamic worldview. Ontology is the backbone that elevates Islamic economic literacy from surface knowledge to essential understanding. By providing a firm definition of the nature of the existence of God, man, property, time, and their relationships, ontology ensures that the literature formed is authentic, that is, rooted in the correct Islamic worldview. It is vital to produce economic agents who are not only technically proficient but also have moral and spiritual awareness that encourages economic behavior in accordance with Sharia values, thus contributing to the construction of a just and sustainable economic system.

## **5. CONCLUSION**

The ontology approach plays a crucial role in efforts to improve Islamic economic literacy in Indonesia, which is currently still facing challenges with the National Islamic Financial Literacy Index, which has just reached 43.42%. Ontology, as the study of the nature of existence, defines Islamic economics not only as a social science but also as an integral part of Tawheed, where all economic activity is the mandate of Allah. This ontological essence positions economic goals on the achievement of Falah, not simply the maximization of material wealth. By understanding the ontological foundations, such as the fundamental difference between the nature of riba (apart from the real sector) and profit sharing, and the concept that absolute ownership belongs to Allah, a literate individual can critically distinguish between renaming and changing the nature of Islamic financial products. Therefore, the integration of ontological approaches transforms literacy from surface normative compliance to systemic and philosophical understanding, ensuring that economic behavior is based on authentic divine consciousness and contributes to constructing a just and sustainable Islamic economic system.

The practical implication of this study is the need for a shift in focus in the Islamic economic literacy curriculum, from merely normative aspects (furu' iyyah) to an emphasis on philosophical foundations (ushuliyyah) or the nature of existence (ontology). As such, educational institutions, regulators, and the Islamic finance industry must revise their literacy materials to build critical awareness and strong faith in the community beyond mere product introduction. For future research, it is advisable to conduct action or development research to formulate and test this ontology-based Literacy Framework model. The focus should be on how to transform fundamental ontological concepts into easily understood material and measure their effectiveness in increasing the depth of Public Understanding, which is vital to overcoming the low national Sharia Financial Literacy Index.

### **Ethical Approval**

Not Applicable.

### **Informed Consent Statement**

Not Applicable.

### **Authors' Contributions**

Jhody Wiraputra contributed to the conceptualization of the study, the theoretical framework, and the supervision of the study research process. He also coordinated the preparation of the script and served as a correspondent writer. Yulia Andriani, Palupi Pratiwi, and Isti Safira contributed to the design of methodologies, data analysis, and validation procedures, including reliability and establishing validity testing. Madnasir and Ruslan Abdul Ghofur are responsible for data collection, literature review, and assist in preparing and revising manuscripts.

## **Disclosure Statement**

The Authors declare that they have no conflict of interest.

## **Data Availability Statement**

The data presented in this study are available upon request from the corresponding author for privacy reasons.

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