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P - ISSN: 3048-3980 E - ISSN: 3048-4146 Basic Concepts of Islamic Economics: Purpose of Life, Islamic Economics and Islamic Economic Rationality

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#### ABSTRACT

**Baground.** Islamic economics is an economic system that explains all phenomena about choice behavior and decision making in every unit of economic activity or activity based on moral and ethical rules. This research discusses the basic concepts of Islamic economics which include the purpose of life, the principles of Islamic economics, and the rationality of Islamic economics in economic practice. The problem raised in this study is about how Islamic economics directs Muslims to achieve the welfare of the world and the hereafter through an approach that integrates spiritual and material dimensions.

**Purpose.** The purpose of this research is to analyze how the purpose of life in Islam affects economic behavior and how Islamic economic rationality differs from the concept of conventional economic rationality.

**Method.** The method used in this research is a qualitative literature study, by examining primary and secondary sources related to the concept of Islamic economics.

**Result.** The results show that Islamic economics prioritizes the principles of justice, balance, and public good, where economic rationality is based on ethical considerations and ultimate goals that go beyond material gain alone.

#### **KEYWORDS**

Consepts Islamic Economics, Purpose of life, Islamic Economic Rationality

### **INTRODUCTION**

Economics, in general theory, is known as a discipline that studies human behavior in meeting relatively unlimited needs using limited resources. Each resource has an alternative use or what is known as opportunity cost (Easterbrook & Hadden, 2021; Li et al., 2022). This basic understanding gives rise to the concept of rationality in meeting needs, which is then known as economic rationality or economic rationality (Kurniawan & A'yun, 2022; Nguyen et al., 2018; Rafique et al., 2022; Warman et al., 2020). In this context, individuals and organizations try to allocate their resources in the most efficient and effective way to achieve maximum satisfaction, so that an understanding of economic behavior is key in decision making and economic planning where the global economy itself moves in various cycles at each (Wibowo level Khoirudin, & 2022).

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Islam is a religion that regulates all human behavior. As a caliph in the world, even for himself, humans have a very important role in fulfilling the needs to navigate life in the world towards the afterlife. The main human problem in general is economic problems, or fulfillment of needs (A'yun & Khasanah, 2022). So it is very reasonable to say that Islam is the only religion that fully concentrates on talking about it, it can even be said that all economic science in the world comes from Islam itself, if traced from its history and development.

Islamic economics is an economic system that explains all phenomena about the behavior of choice and decision making in every unit of activity or economic activity based on moral and ethical rules. As a separate system, Islamic economics has explained everything related to the mechanism of acquisition of ownership, procedures for managing and developing ownership, and how to distribute wealth among humans in detail through the provisions of its laws (Wardiwiyono, 2013). Economic issues are not separated at all from the aspects of aqidah, morals, and worship, because according to the Islamic perspective, economic behavior must always be colored by the value of aqidah, morals, and worship (Ngasifudin, 2018). Islamic economics offers a holistic and integrative approach, where the principles of justice, social welfare, and sustainability become the main foundation in every economic decision taken.

The Islamic economy has freedom, but that freedom comes from cooperation, not from competition. This is because cooperation is a common theme in the organizational structure of Islamic society (Harahap et al., 2023; Hasanah & Faddad SZ, 2023; Karimah et al., 2023; Masri & Warsodirejo, 2023). Individualism and social concern have a very close relationship, and working for the welfare of others is the most hopeful way to develop one's own interests and obtain the pleasure of Allah SWT.In Islamic teachings, economic activity is considered an integral part of human life, based on the values contained in the Al-Quran and Hadith (Kawangung, 2019; Mirete et al., 2022; Puri et al., 2020). These values become the main footing in the formation of the Islamic economy. Every economic activity is driven by Islamic principles, including the fulfillment of basic needs (Azizah, 2016). Humans have a moral responsibility to ensure their survival by fulfilling their daily needs, both for themselves and for their fellow humans.

In addition, the general principles of Islamic economics underlie it. underlying them. These principles form the overall framework of Islamic economics, which if likened to a building can be visualized as follows building can be visualized as follows:

#### Figure 1.

Islamic Economic Foundation Building Chart



The building of an Islamic economy is based on five universal values universal values, namely: Tawhid (faith),'Adl (justice), Nubuwwah (prophethood), Khalifah (government), and Ma'ad (results). These five are the basis of inspiration for compiling propositions and Islamic economic theories.

Universal values of Islamic economic theory, these values become the basis of inspiration to build Islamic economic theories (Dimyati, 2021). The details are as follows: a. Tawhid (oneness of God).

Tawhid is the foundation of Islamic teachings. With tawhid man testifies that "there is nothing worthy of worship other than Allah," and "there is no owner of the heavens, the earth and its contents and at the same time its owner, including the owner and there is no owner of the heavens, the earth and its contents, including the owner of humans and all existing resources. b. 'Adl (justice).

Allah is the creator of all things, and one of His attributes is justice, and He commands humans to be just (Syantoso et al., 2018).

In Islam, fairness is defined as "not oppressing and not being oppressed". The economic implication of this value is that economic actors are not allowed to pursue personal gain if it harms others or damages nature. c. Nubuwwah (Prophethood).

The main characteristics of Muhammad SAW that must be emulated by humans in general and business people in particular, are: a) Siddiq (true, honest). b) Amanah (responsibility, trust, credibility). 3) Fathanah (ingenuity, wisdom, intellect). c) Tablig (communication, openness, marketing). d) Khalifah (governance).

In the Quran, Allah says that humans were created to be caliphs on earth, meaning to be leaders.and prosper the earth. Therefore, every human being is a leader by nature. The Prophet said: "Every one of you is a leader, and will be held accountable for those he leads." In Islam, the government plays a small, but very important role in the economy. Its main role is to ensure that the economy is run in accordance with the Shariah, and to ensure that there are no violations of human rights (Jamaludin & Syafrizal, 2020)

From an Islamic economic perspective, consumption is seen as an integral part of the purpose of human creation. This approach emphasizes the need for behavior that is in line with God's will and provides tangible benefits for human welfare (Man et al., 2022; Susanto et al., 2020). Therefore, every economic activity must always take into account Islamic values and the principles of sharia law. The distribution system of the Islamic economy encourages freedom of action and conduct, emphasizing the principle of justice in ownership. This includes the obligation to pay zakat, infaq and shadaqah and the responsibility of the state in ensuring that people's needs are met in accordance with Islamic standards of living.

The view of the concept of rationality has consequences for human behavior in carrying out economic actions and goals of life (Dimyati, 2021). Economic rationality built by the conception of homo economicus as developed in capitalist and socialist economies is different from the economic rationality built by the conception of homo islamicus as developed in Islamic economics. Therefore, it is important to recognize the basic concepts of economics in Islam, namely the purpose of life in Islamic economics, Islamic economics and rationality, Islamic economic methodology.

# RESULT AND DISCUSSION DISCUSSION

Islamic economics refers to a set of general economic principles drawn from the Qur'an al-Karim and As-Sunnah. Hasanuzzaman defines Islamic economics as the science and application of sharia studies and rules that prevent fraud in the acquisition of material resources to fulfill human beings thereby enabling them to fulfill their obligations to Allah swt and society (Almahasees et al., 2021). The essence of Islamic economics is the application of sharia law to economic activities (Arif, 2020). This definition is very suitable for analyzing the problems of economic activity in society. People's consumption behavior is influenced by Islamic teachings, tax and monetary policies related to Zakat, as well as credit and investment systems related to the prohibition of usury.

#### **Definition of Islamic Economics According to Experts**

Islamic economics is a science that combines economic principles with Islamic sharia law in accordance with the agreement of scholars which aims to achieve public welfare. There are several definitions of Islamic economics according to experts based on the Basic Principles of Islamic Economics book as follows:

#### Muhammad Abdul Mannan in "Islamic Economics: Theory and Practice"

The branch of social science based on Islamic principles applied in an economic context to achieve social justice, equity, and the overall welfare of the people is known as Islamic economics. *Muhammad Nejatullah al-Siddiqi in "Muslim Economic Thinking: A Survey of Contemporery Literature"* 

The development of Islamic economics is an in-depth response of Muslim thinkers related to economic problems faced in his day. In answering these challenges, Muslims not only rely on the teachings of the Qur'an and Sunnah, but also combine rational thought and experience to form an economic paradigm that reflects Islamic law in life.

### M. Umer Chapra in "The Future of Economic: An Islamic Perspectif

Islamic economics aims to achieve human happiness through prosperity, by managing and distributing limited resources in accordance with the principles of Islamic sharia. This process also seeks to maintain sustainable freedom and environmental sustainability.

### M. Akram Khan in "Islamic Economics: Nature and Need

The purpose of Islamic economics is to study and apply the principles that can lead humans to happiness through the management of natural resources. Based on the principles of cooperation and participation, Islamic Economics seeks to create an inclusive and sustainable environment.

# Khurshid Ahmad in "Studies in Islamic Economics (Perspective of Islam)"

Islamic economics is a study that combines the concept of economic teachings with Islamic teachings, which aims to understand more deeply the various economic problems faced by humans and their economic behavior within the framework of Islamic values.

#### The Purpose of Life in the Basic Concept of Islamic Economics

In the basic concept of Islamic economics, the purpose of human life is to achieve happiness and balance in life. This goal can be achieved by following Islamic principles that direct humans to do good and maintain a balance between material and spiritual needs (Mubayyinah, 2019). Islamic economic principles are based on five universal values which include tawhid (faith), 'adl (justice), nubuwwah (prophethood), khilafah (government) and ma'ad (results). From these five universal values, three derivative principles are built, namely; multiple ownership, freedom to act and social justice.

In general, the task of human caliphate is the task of realizing prosperity and welfare in the lives of mankind, as well as the task of service or worship in a broad sense. To fulfill this task Allah has equipped humans with two main things, namely: manhaj al-hayat, namely the system of life and wasilah al- hayat, namely the means of life. In Islamic economics, the main purpose of life is to achieve falah (welfare and success) in the world and the hereafter, in a way that is in accordance with the will of Allah SWT.

The purpose of life is basically every human being always wants his life in this world in a happy state, both materially and spiritually, individually and socially (Nufi Mu'tamar Almahmudi, 2019). However, in practice, happiness is very difficult to achieve because of the limited ability of humans to understand and translate their desires comprehensively, limitations in balancing between aspects of life, and limited resources that can be used to achieve happiness (Sukarniati, 2005). Economic problems are only one part of the aspects of life that are expected to bring humans to their life goals.

# Figure 2.

The basic framework of Islamic finance



There are three key points needed to understand how to achieve life purpose:

#### Falah as the Purpose of Life

The word "falah" comes from the Arabic verb aflaha-yuflihu which means success, glory, or victory. Literally, "falah" means glory and victory in life. According to Islam, falah is defined as long-term good fortune, both in this world and in the hereafter, with a focus on spiritual rather than material aspects. This concept has many aspects in the world. It relates to both individual/micro and collective/macro behavior.

#### Maslahah as an Intermediate Goal to Achieve Falah

Maslahah is any condition that can improve human dignity as the noblest creature, both material and non-material (Wahid et al., 2023). Five things are the main issues in human life: religion (dien), soul (nafs), intellect (aql), family and offspring (nash), and material (wealth). If humans want to live happily both in this world and in the hereafter, then they must fulfill these five needs. If one of the five needs is not fulfilled or fulfilled equally, it will not be able to achieve happiness in life as a whole.

#### **Problems in Achieving Falah**

Humans face many problems in their efforts to achieve human falah. These problems are very complex and are often related to each other. In worldly life, falah means survival, freedom, power and honor. But in the hereafter, falah means survival, prosperity, glory, and eternal knowledge, which removes all ignorance. Therefore, economics consists of three main parts, namely:

#### Consumption

What commodities are needed to realize or achieve mashlahah, namely by determining what commodities are needed, in what quantity, and when they are needed. There are options for utilizing resources to meet various human wants and needs. One of the tasks of economics is to determine how best to utilize resources for various goods that are urgently needed.

#### Production

To achieve mashlahah, society must decide who will produce, how production technology will be used, and how to manage resources.

## Distribution

Economics is responsible for ensuring equitable distribution and utilization of resources because commodity resources are distributed evenly in society so that everyone can achieve mashlahah, i.e. each community must decide who is entitled to goods and services so that everyone can feel the real welfare.

The three components of production, consumption, and distribution must work together to achieve the same goal, which is to achieve the greatest possible benefit for humanity. Consumption must focus on maximizing benefits so as to maintain a balance between individual needs and between aspects of life, and production must be carried out efficiently and fairly so as to maintain a balance between aspects of life (Mubayyinah, 2019). Human life will be happy both in this world and in the hereafter if mashlahah can be achieved (Irwan, 2021).

Falah as the goal of life, Falah is glory and victory, which is the glory and victory of life (Nufi Mu'tamar Almahmudi, 2019). The term falah according to Islam is taken from the words of the Koran, which is often interpreted as long-term luck, world and hereafter. So that it does not only look at the material aspect, it emphasizes the spiritual aspect. In the context of the world, falah is a multi-dimensional concept that has implications for aspects of individual/micro behavior and collective/macro behavior. For the life of the world, falah includes three notions, namely survival, freedom of will, and strength and honor. As for the afterlife, falah includes the notions of eternal life, eternal tranquility, eternal death, and eternal knowledge (free from all ignorance).

Here are some of the main goals of life in the basic concepts of Islamic economics:

Achievement of Falah (Holistic Welfare)

Compliance with Sharia

Welfare and Justice

Moral and Ethical Improvement

Development and Efficient Use of Resources

Balance between Consumption and Production

This can be achieved through sharia compliance, social justice, ethics and morals, and wise and efficient resource management. Islamic economics strives to create a fair and sustainable economic system, which benefits not only individuals but also society as a whole.

#### The Concept of Rationality in Islamic Economic Perspective

Rational, which comes from Latin, namely rationality, is a thought where human thought in performing an action or treatment based on logic and reason (Maharani & Hidayat, 2020). Rational thinking can usually analyze a problem based on cause-and-effect logically by accepting all forms of variables that may relate to the problem. The concept of rationality in an Islamic economic perspective emphasizes economic decision-making that is not based solely on material gain, but also considers moral, ethical, and sustainability aspects that are in line with sharia principles, so that every economic action must reflect a balance between worldly and afterlife needs.

Basically, economics will be related to human behavior or behavior which is then called economic behavior (Nur Solihat & Arnasik, 2018). There is an assumption that human behavior is fully rational in an economic view (Dimyati, 2021). In economics, the behavior of economic actors is the basis for conducting economic analysis. The economic analysis, for example, when we are faced with conditions where there are similar goods but have price differences, rationally we will

definitely make the decision to choose similar goods at a low price. This is based on considerations of rationality as an economic actor who is concerned with welfare for himself without caring about the welfare of the provider of these goods. So that rationality in this economy will always be related to how economic actors think, behave and act rationally or based on logical logic. There are several principles of economic rationality including the following:

# Completeness

The determination of the two preferred goods is the content of the economic rationality principle of completeness.

# Transitivity

Contains the process of determining and deciding on several choices from existing product alternatives.

#### Continuity

If someone states that item "A is preferred over product B", it causes product A to be preferred over product B.

# The More is Always the Better

States that when individuals consume more of an item it will increase the amount of satisfaction. This principle is shown by the consumer satisfaction curve (indifference curve). Where the curve provides better satisfaction if the curve increases. So that this causes consumers to be more likely to increase consumption to get satisfaction.

Rational application in Islamic economics itself is defined as how a Muslim can carry out economic activities based on the sharia taught in Islam for the welfare of a Muslim or his influence on society (Hernawan et al., 2021; Sani et al., 2023; Zur Raffar et al., 2021). Rationality in the application of Islamic economics can also be used as a solution to economic problems and avoid decisions that will make bad consequences for the future. Rationality in conventional economics leads to more assumptions in meeting the needs or desires are more material, but in Islamic economic rationality has the assumption that it can be said to be rational if in meeting their needs it is more thinking about non-material long-term goals (hereafter) (Ngasifudin, 2018).

The following Islamic rules should be the basis for the rational behavior of Muslim consumers:

Muslim consumers are considered to act rationally if they spend according to their needs and abilities.

A person can be considered rational if he makes expenditures for the benefit of the way of Allah (fii sabililah), not just for worldly goods. This is in line with Qs. Al-israa: 26: which means: "And give to the near relatives their due, to the poor and the traveler: and do not squander (your wealth) in bonuses" and Al-Furqan: 67 Meaning: "And those who, when they spend, are neither extravagant nor miserly, and their learning is in the middle".

Since they can only consume halal and thayib goods, Muslim consumers may consume less than non-Muslims. This is in accordance with the evidence of Allah SWT in QS. Al-Baqarah: 173 which means: "Verily, Allah has only forbidden to you carrion, blood, pork, and animals which (when slaughtered) are called by a name other than Allah. But whoever is compelled by necessity (to eat) and does not desire it nor transgresses the limits, then there is no sin on him. Verily, Allah is Forgiving, Merciful."

A person is considered rational if they avoid accumulating wealth through savings or buying luxury goods and prefer to invest.

Economic rationality in Islam is directed as the basis of Muslim behavior that considers selfinterest, social, and devotion to Allah. Humans need to act rationally because they have some advantages over other creations of Allah. Rationality in the view of conventional economics is very different from Islamic economics. The conventional economic view considers humans to be rational when they can fulfill their material desires. The economic view broadly involves analyzing how limited resources are allocated to meet unlimited human needs, as well as how economic decisions are made by individuals, companies, and governments to achieve efficiency and welfare (Kurniawan & A'yun, 2022).

Whereas in the view of Islamic economics is very different, Islam views a person as rational if he can fulfill his needs and desires. Broadly speaking, there are several assumptions that build the concept of Islamic economic rationality as follows: a) Each actor tries to complete the information in an effort to minimize risk in conditions of uncertainty, each actor tries to find and complete the information and its capabilities. This is then used to calculate whether a risk falls into the category of worthwhile or unworthed so that a decision can be made whether to face the risk or avoid it. This information can be explored through the phenomenon of past events or clues / information provided by certain parties. b) Every economic actor always tries not to do waste, it can be understood that to achieve a goal, a sacrifice is needed. However, if the sacrifice is greater than the expected result, then it is certain that there has been a waste of resources. This behavior of preventing wasting is desired by every actor because the occurrence of waste means that there has been a reduction in the resources owned without compensation in the form of comparable results. c) Every Economic Actor Always Strives to Minimize Risk. Risk is something that is unpleasant and therefore causes a decrease in the problems received (Salim & Suripto, 2023). This is a consequence of the axioms of monotonicity and qusi concavity. However, not all risks can be avoided or minimized. Only risks that can be anticipated can be avoided or minimized.

#### CONCLUSION

Thus, the conclusion that can be drawn is that the purpose of life in the basic concept of Islamic economics is to achieve happiness and balance in life. This goal can be achieved by following Islamic principles that direct humans to do good and maintain a balance between material and spiritual needs, rationality in Islamic economics means making decisions in accordance with Islamic principles and life goals that are considered as the main goal, this rationality does not only focus on material benefits, but also on diversity and balance between material and spiritual needs and Islamic economic methodology focuses on the use of Islamic principles in economic analysis and decision making.

Based on the findings, it shows that Islamic economics is an economic system that integrates Islamic principles and sharia law to achieve overall economic prosperity and justice. The main focus of Islamic economics is the balance between economic growth and social and environmental aspects. This system differs from capitalism and communism, offering a middle ground that emphasizes cooperation over competition. Based on the Qur'an and Hadith, Islamic economics aims to fulfill human needs both in this world and the hereafter. Economic activity in Islam is an integral part of human life, which must be based on Islamic values such as justice and moral responsibility. Principles such as zakat, infaq, and shadaqah as well as the responsibility of the state in ensuring the needs of society are the main footing. Consumption in Islam is seen as an effort to fulfill the purpose of human creation, which must be in line with the will of Allah.

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