e-ISSN: 2797-9083; p-ISSN: 2963-7252, Hal 44-50

# Islamic Economic Thoughts And Their Relevance In Society 5.0 Era Of Zainal Abidin Ahmad

Aufa Rizka Azzumi 1, Miswanto 2, Naqiyah 3

<sup>1</sup>STIKes Ibnu Sina Ajibarang, Banyumas, Jawa Tengah, Indonesia <sup>2,3</sup> Pascasarjana UIN Saizu Purwokerto, Banyumas, Jawa Tengah

Korespondensi penulis: <sup>1</sup> <u>aufa.r.azzumi@stikes-ibnusina.ac.id</u>, <sup>2</sup> <u>2224130100011@mhs.uinsaizu.ac.id</u>, <sup>3</sup> nagiyah@uinsaizu.ac.id

Abstract. Islam has a concept of a universal, integral, and comprehensive way of life. This concept governs all aspects of human life, from the simple to the complex, including social, economic, political, educational, artistic, and cultural aspects. This research discusses the contribution of Islamic economics to national economic development, particularly in Indonesia, the largest Muslim-majority country in Asia. Islamic economics aims to create social justice, equitable income distribution, and economic sustainability within the context of Islam. The thoughts of Zainal Abidin Ahmad, a Muslim thinker from Indonesia, on Islamic economics, are explained in this research. Zainal Abidin Ahmad presents his views on Islamic economics as a distinct perspective from the popular capitalism and socialism of his time. Despite his comprehensive and profound thinking, Zainal Abidin Ahmad's ideas have received less attention from intellectuals, economists, and scholars. This article emphasizes the importance of studying and developing the thoughts of Zainal Abidin Ahmad in the current era. In this research, the researcher highlights the importance of studying and developing the ideas of Zainal Abidin Ahmad and previous Islamic economists relevant to the present era, particularly in the context of Islamic economics in the Society 5.0 era. Through in-depth research and study of these ideas, understanding will be enhanced, and relevant concepts of Islamic economics will be developed to address the challenges of the time.

Keywords: Islamic economics, Zainal Abidin Ahmad, Society 5.0

### INTRODUCTION

Islam has the concept of a universal, integral, and comprehensive life system. This concept has established a complete order to regulate human life. As a "way of life," Islam regulates all aspects of life, from the simple things to the most complicated affairs, both in social, economic, political, educational, and even arts and culture. If the concept of Al-Qur'an and As-Sunnah is used as the basis for a country's economy, then the economy will run better and be directed according to its goals. However, not all Muslim countries have implemented this basis. This article explains how the Islamic Economy, also known as the Islamic economy, contributes to national economic development, especially in Indonesia, a country with the most extensive Muslim base in Asia.(Tho'in, 2015).

Islamic economics aims to create social justice, equitable distribution of income, and economic sustainability in an Islamic context. Sharia principles form the basis of Islamic economic thought, including the prohibition of usury (interest), the prohibition of maysir (gambling), and the prohibition of gharar (uncertainty or lack of clarity in transactions). These principles aim to prevent exploitation and injustice in economic transactions and encourage sustainable and ethical economic activities. (at-Tariqi, 2004).

At the beginning of Indonesian independence, a Muslim thinker and scholar from Minangkabau named Zainal Abidin Ahmad (ZAA) emerged, who put forward a view of Islamic economics as a perspective unrelated to capitalism and socialism that were popular in Europe at that time. Zainal Abidin Ahmad wrote two books, "Fundamentals of Islamic Economics" in 1950 and "Joint Economic Prosperity System Together" in 1955. Both of these books discuss Islamic Economics comprehensively and indepth. However, only some intellectuals, economists, and scientists discuss Zainal Abidin Ahmad's thoughts. Zainal Abidin Ahmad's thoughts on a shared welfare economic system seem forgotten and buried in the history of development and thought. Therefore, post-reform Indonesian Islamic economic thinkers have never studied it in depth. (Agustine, 2023).

In the current era, especially the era of Society 5.0, Islamic Economics faces the challenge of producing essential ideas based on the thoughts of Islamic Economics figures in the past. Sometimes,

the breakup of this intellectual tradition causes later figures to be disconnected from the thoughts or ideas formulated by previous figures. This break with tradition resulted in many important ideas that should have been discussed further. This weakness is seen in the need for more research and studies on economic system thinking developed by Zainal Abidin Ahmad. With this research, it is hoped to enhance and develop a study of the thoughts of previous Islamic Economics figures relevant to the current era. (Agustine, 2023).

#### **METHODS**

This writing uses *library research methods* or library research to collect data. This literature review provides scientific truths of theoretical nature. The literature review describes various theoretical reviews and the results of previous research related to the topic to be studied or discussed. The literature study approach involves an analysis of existing literature and research on Islamic economics and its implications in the Society 5.0 era. Through this approach, researchers can gather information about the latest developments in theories, frameworks, and findings in Islamic economics that can be applied in the context of the Society 5.0 era. This approach can help identify research gaps that still need to be explored in the relationship between Islamic economics and Society 5.0.

#### LITERATUR REVIEW

#### **Biography of Zainal Ahmad Abidi**

Zainal Abidin Ahmad (ZAA) was born in Difficult Water, Solok Regency, West Sumatra. His date of birth is April 11, 1911. At age 6, his parents sent him to recite the Koran at Surau Tabing under the tutelage of Angku Datuk. Then, he moved to recite the Koran at Surau Nunang, which was cared for by Haji Muhammad Shaleh. During his education at the surau, he developed a solid religious character with an anti-colonial spirit. His education continued at the village school (Volkschool), and a year later, he moved to the Gouvernements Inlandshce School. He studied for five years in the Governorate. Still, there was turmoil in his heart because his parents wanted him to continue his studies at the Padang Panjang Normaal School. In contrast, he wanted to go to an Islamic boarding school because he was against everything related to the Dutch. Nonetheless, he finally complied with his parent's wishes and tried to take the test at the Padang Panjang school, but he was rejected because he was deliberately stopped. Finally, his parents relented and allowed ZAA to study at the pesantren. In 1928, at 17, he completed his education at Tawalib and Diniyah. In 1931, at the age of 20, ZAA married Rohana Djamil, and after the marriage, he taught the Koran at Madrasah Thawalib. Zainal Abidin Ahmad breathed his last on April 26, 1983, at the age of 72 years. (Qoyum et al., 2021)

Zainal Abidin is also known as an educator. He set up various educational institutions where cadres studied and prepared for the coming battle. All the institutions he founded were based on Islam, with the belief that religion is God's revelation that must be followed and upheld. Every Friday at the mosque or in the lectures delivered, he always quotes pearls of wisdom and verses from the Qur'an and the hadiths of the Prophet in language that contains deep meaning. The books he wrote discussed various issues, including those on Islamic state administration, education, the economy, and Islamic society. He also wrote several biographies of Islamic movement figures such as Ibn Sina, Imam Ghazali, and Ibn Rushd. (Qoyum et al., 2021)

# Zainal Abidin Ahmad's Islamic Economic Thought

### 1. The Meaning of Islamic Economics

Zainal Abidin Ahmad stated that the word "economy" comes from the Greek term "oikos," which means house, and "nomos," which means rules. Thus, the meaning of the word "economy" is the rules used to fulfill the necessities of life, both within the scope of the people's household (volkshuishouding) and the scope of the state household (staatshuishouding). In Arabic, this term is called "Mu'amalah Maddiyah," which refers to the rules regarding human relations in managing their life needs. Apart from that, the term "ijtihad" is also used to manage human life sparingly. (Qoyum et al., 2021)

Zainal Abidin Ahmad revealed that the economy is human activity to meet, produce, and share needs with others. The thoughts of Muslim philosophers such as Ibn Sina and Ibn Rushd influenced this concept. Zainal Abidin Ahmad also defines Islamic Economics as an economy derived from Islamic moral economy, which refers to the Qur'an and Sunnah. In his theory, he stated that the economy is inseparable from values because humans are involved in meeting their needs in *mu'amalah* (social interaction). According to him, economic and social are interrelated, so morals must go hand in hand to achieve a good and orderly socio-economic order. Therefore, the

e-ISSN: 2797-9083; p-ISSN: 2963-7252, Hal 44-50

economy must include material (*mu'amalah maddiyah*) and moral (*mu'amalah adabiyah*) aspects. Islamic economics must return to Islamic morality in economic activities to achieve social welfare and community prosperity. Discussion in economics can be divided into three: (1) economics as a human effort to meet the necessities of life, referred to as "*Leven economy*," "*economic life*," "*Wirtschaft*"; (2) the economy as government planning, referred to as "*economize politiek*," "*political economy*," or "*Wirtschaft politiek*"; and (3) economics as theory or knowledge, referred to as "*economize wetenschappelijk*," "economic science," or "*Wirtschaft Wissenschaft*." (Qoyum et al., 2021)

#### 2. Islamic Economic Justice

According to Zainal Abidin Ahmad's view, economic justice is related to verse 8 of Surat al-Maidah in the Qur'an, which states that people who believe must always stand firmly in the truth because Allah is to be fair witnesses. The hatred of a group should not encourage someone to act unjustly. Just actions are closer to righteousness, and humans must fear Allah because Allah is All-Knowing of all the actions that are done. (Agustine, 2023)

Zainal Abidin Ahmad views a fair economy as based on several principles, namely: (a) the principle of kinship, which emphasizes loyalty and brotherhood; (b) the spirit of love and kindness, in which each individual loves his neighbor as he loves himself; (c) an attitude of sacrifice and charity for people with low incomes and those in need; (d) willingness to suffer (*îtsâr*) by prioritizing the interests of other people and society in general; and (e) the principles of cooperation and cooperation (*ta'âwun and syrah*) in seeking and sharing, so that there is no room for greed and greed. Therefore, Islamic economics carries the principles of priority, happiness, and prosperity together and plays a role in overcoming the gap between rich and poor. (Agustine, 2023)

# 3. Economic Collapse

According to Zainal Abidin Ahmad, the cause of economic collapse can be found in verse 34 of Surat Al-Taubah in the Qur'an. The verse conveys a rebuke to the believers that many of them, including scholars and monks, acquire wealth incorrectly and prevent people from the path of God. Allah also reminds us that those who save gold and silver but do not spend it in the way of Allah will get painful punishment. (Qoyum et al., 2021)

This verse is a warning from Allah SWT to anyone that economic disasters can occur in an economic system based on world economic history. The economic collapse occurred for two reasons: first, from a group of religious leaders and priests who, in the wrong way, appropriated human property by using the name of religion and God's universalism. A case in point in Europe, where the pope and clergy imposed burdensome regulations on the property of the ordinary people, created the age of universal-Feudalism. Second, from the capitalist group with power over property ownership, ignoring divine and human aspects. Several centuries later, the French Revolution occurred in which the selfish and monopolistic bourgeoisie created individualistic capitalism that made people miserable. As a result, there is an accumulation of wealth, unemployment, economic crisis, and the effects of severe poverty. (Qoyum et al., 2021)

#### 4. Monotheism as the Basic Principle of Economics According to Islam

The main topic in Zainal Abidin Ahmad's economic thought is to make Tawhid or Godhead the basis of the economy, intending to strengthen moral and social and provide holy guidelines in the formation of a new economy in the world. In his view, all economic activities must prioritize Allah SWT with faith that follows Shari'ah and noble morals. Economic action not only fulfills worldly needs but also leads to the goal of happiness in the afterlife. Zainal Abidin Ahmad explained that there are four factors of production in the economy, namely natural forces (such as land, light, water, and air), human labor (such as mind and physic), capital power (in the form of money and goods), and corporate power (ability arrange). He stressed that every factor of production must be based on monotheism or faith in Allah SWT. (Agustine, 2023)

Natural energy production factors are factors humans cannot create themselves, which are the main conditions for economic production. With their intelligence, humans can change natural factors into economic capital in the form of goods or money. Organizational factors are also important factors of production; as Ali bin Abi Talib stated, "Truth without organization will be defeated by mistakes that are well managed through the organization." Furthermore, the human factor is seen by Ibn Khaldun as a "subtle enterprise" in economic planning. In today's economic struggle, human sweat is not the main thing; intelligence and knowledge are more important in economic development. (Agustine, 2023)

#### 5. Islamic Economics Goals

Furthermore, Zainal Abidin Ahmad explained the purpose of Islamic economics as contained in Surat al-Qasas verse 77, which reads, " *And seek the hereafter with what Allah has bestowed on you, but do not forget your share in this world and do good as Allah has done well.*" to you, and do not make mischief in the earth" Based on this verse, the objectives of Islamic economics, according to ZAA, are as follows:

- Achieving happiness in the afterlife by utilizing Allah SWT's gifts while in the world.
- b. Remembering the pleasures of the world by seeking lawful fortune.
- c. Always do good to society as Allah SWT has done good to us.
- d. Stay away from actions that damage the environment and the preservation of the earth.

God forbids His people to take actions that can damage nature because the earth where we live is a legacy for future generations. Therefore, the earth must be looked after and cared for properly to produce blessings and blessings. (Qoyum et al., 2021)

#### **Economic Society 5.0**

Society 5.0 Economy is an economic concept that emerged in the advanced and rapidly developing digital era. Society 5.0 refers to the stage of community development based on sophisticated information and communication technologies, such as artificial intelligence (AI), the Internet of Things (IoT), big data, robotics, and other technologies. Given the rapid movement of industrial revolution 4.0 larvae, the State of Japan said that the world is entering the era of Society 5.0 or Society 5.0. (Pasaribu, 2021) Conceptually, it is a human-centered society based on the resulting technological sophistication. The industrial revolution 4.0, with one of the products in the form of sophisticated information technology, has the potential to degrade the human role. This made Japan come up with a concept, namely Society 5.0. One of the basic ideas of this concept is the hope that artificial intelligence products will transform big data from internet transaction products in all areas of life into a pearl of new wisdom. (Asiah & Birwin, 2019) That is, creating hope to increase human capabilities in opening up new opportunities for humanity. In the context of Society 5.0, there are several characteristics which include:

- 1. Technology and Human Integration: Society 5.0 carries the concept of collaboration between humans and technology. Technology is used to improve the quality of human life, improve efficiency, and create solutions to various social and environmental challenges. The focus is on how technology can provide more significant benefits to society. (Setyawati, 2022)
- 2. Digital Innovation and Transformation: Society 5.0 encourages innovation driven by digital technology. Technological developments such as AI, IoT, and big data provide new opportunities to increase efficiency, productivity and create added value in various economic sectors. Digital transformation is the key to achieving sustainable economic growth. (Setyawati, 2022)
- 3. Sustainable Development: Society 5.0 also emphasizes the importance of sustainable development. This concept includes protecting the environment, wise use of resources, and creating a long-term sustainable economic system. Technology is used to find innovative solutions to reduce negative environmental impacts and achieve harmony between economic growth and sustainability. (Setyawati, 2022)
- Community Empowerment: Society 5.0 aims to empower society by ensuring that all levels can benefit from technological progress. An inclusive and participatory approach is emphasized to ensure no digital divide and that everyone has access to technology, education, and economic opportunity. (Setyawati, 2022)

## **RESULT AND DISCUSSIONS**

#### Islamic Economic Justice is relevant in the era of Society 5.0

Economic justice is a central principle in Islamic economics that remains relevant in the era of Society 5.0. according to Zainal Abidin Ahmad, justice includes the principles of priority and shared happiness and prosperity, bridging the gap between the rich and the poor. Aspects of Islamic economic justice in the context of the era of Society 5.0 include:

 Equitable Distribution: Islamic economic justice emphasizes the fair distribution of resources and wealth. In the era of Society 5.0, where digital technology and connectivity increasingly influence the economic distribution, this principle encourages ensuring that the economic benefits and opportunities generated by technology are distributed fairly and equally among all members of society.

# Public Service And Governance Journal Vol.4, No.2 Juli 2023

e-ISSN: 2797-9083; p-ISSN: 2963-7252, Hal 44-50

2. Equal Opportunity: Islamic economic justice promotes equality of opportunity, where everyone has equal access to develop their economic potential. In the era of Society 5.0, where digital technology can play an essential role in providing access to markets, education, information, and business opportunities, this principle encourages ensuring that all members of society have equal access to technological advances and the economic benefits it offers.

3. Balance Between Wealth and Prosperity: Economic Justice Islam teaches the importance of balancing wealth accumulation and society's welfare. In the era of Society 5.0, where wealth accumulation and economic inequality are significant concerns, this principle reminds us to use wealth and technological progress responsibly, ensure the welfare of society as a whole, and reduce socio-economic disparities. (Ariadi & Sugiarto, 2003)

#### Tawhid as the basis of Islamic Economics in the era of Society 5.0

Tawhid is a fundamental principle in Islamic economics that remains relevant in the era of Society 5.0. Tawhid refers to the belief in the oneness of Allah and its implications for human life, including in the economic context. Several ways in which monotheism has become the basis of Islamic economics in the era of Society 5.0 include:

- Allah's Ownership and Power: Tawhid teaches that all ownership and power come from Allah. In an economic context, this means that humans are trustees or custodians of the property and resources that God has given them. In the era of Society 5.0, where technology and resources are increasingly abundant, this principle reminds us to use this wealth responsibly, somewhat, and in the public interest.
- Transparency and Accountability: Tauhid encourages transparency and accountability in every aspect of life, including economic activities. In the era of Society 5.0, where digital technology is increasing, transparency becomes even more critical. This principle encourages the development of a transparent financial system, clear disclosure of information, and accountability in asset and financial management.
- 3. Economic and Spiritual Balance: Tauhid teaches the importance of balancing the material and spiritual aspects of human life. In an economic context, this reminds us not to get too fixated on accumulating material wealth but also to pay attention to spiritual needs and well-being. In the era of Society 5.0, where materialism and consumerism dominate, this principle invites us to balance material and spiritual needs in economic activity. (Hadi Gunarso, 2019)

# The Goals of Islamic Economics in the Era of Society 5.0

The goals of Islamic economics in the era of Society 5.0 cover various aspects that lead to prosperity and justice in society. Some of the main goals of Islamic economics in the era of Society 5.0 include:

- 1. Prosperity and Life Satisfaction: One of the main goals of Islamic economics is to achieve well-being and life satisfaction for individuals and society. In the era of Society 5.0, where digital technology plays a central role in human life, Islamic economics aims to use technological advances and resources to provide maximum benefits for welfare and a good life.
- Sustainability and Environment: Islamic Economics emphasizes the importance of sustainability and environmental protection. In the era of Society 5.0, where the environmental impact of technology and economic activities is becoming increasingly significant, this goal reminds us to use technology wisely, maintain a balance between economic interests and environmental protection, and promote sustainable resource management.
- 3. Empowerment: Islamic Economics aims to achieve financial inclusion, economic empowerment, and active participation of all members of society in the economic process. In the era of Society 5.0, where digital technology provides new opportunities for economic access and participation, this goal reminds us to ensure that technology is used to reduce economic inequality, provide inclusive financial access, and encourage economic empowerment for all levels of society. (Tariqi & Husain, 2004)

#### CONCLUSION

The concept of Islamic economics offered by Zainal Abidin Ahmad provided something new in the development of Islamic economics at that time, even though he had conceptualized it. Four points or foundations must be considered in the development of Islamic economics, namely the concepts of human, society, state, and divinity, which refer to the Qur'an and Sunnah.

As God's Khalifah on earth, humans must strive for or prosper it. Humans as individuals are the main factor in the economy, so understanding human behavior in the economy must be developed in the correct *Islamic worldview*. Society embodies Islamic socio-economics because it is essential in discussing Islamic economics now.

In the era of Society 5.0, Islamic economics maintains its relevance by presenting principles that promote prosperity, justice, sustainability, inclusion, and spiritual and material balance. These principles include fair distribution, equal opportunity, protection against exploitation, fair trade, and sustainable resource management.

The main goal of Islamic economics in the era of Society 5.0 is to achieve prosperity and life satisfaction for individuals and society while maintaining economic justice, environmental sustainability, inclusion and empowerment, and balance between spiritual and material aspects. To achieve this goal, Islamic economics emphasizes the values of transparency, accountability, social responsibility, and justice in every aspect of economic activity.

The application of Islamic economics in the era of Society 5.0 involves the wise use of digital technology to optimize society's economic benefits and welfare. This also involves protection against the negative impact of technology on the environment and the balance of life. In addition, Islamic economics is committed to ensuring that technological advances and economic opportunities are accessed relatively by all members of society without creating more profound disparities.

Thus, Islamic economics in the era of Society 5.0 provides a holistic approach that considers economic aspects and moral, ethical, and social welfare values. Islamic economics remains a relevant framework in facing the challenges and opportunities offered by technological advances and social changes in this era. It contributes to developing a just, sustainable, and harmonious society.

#### **REFERENCES**

- Agustine, R. I. (2023). Perspektif Ekonomi Islam Menurut Zainal Abidin Ahmad Reni. *Jurnal Manajemen Dan Sains*, 8(1), 175–180. https://doi.org/10.33087/jmas.v8i1.947
- Ariadi, N. E., & Sugiarto, D. (2003). Studi Sistem Ekonomi Islam Sebagai Sistem Ekonomi Alternatif (Telaah Kritis Terhadap Pola Kebijakan Ekonomi Orde Baru). *Buletin Ekonomi Moneter Dan Perbankan*, 2(1), 23–46. https://doi.org/10.21098/bemp.v2i1.190
- Asiah, N., & Birwin, A. (2019). Society 5.0 Dan Riset Perguruan Tinggi Indonesia. *Prosiding Seminar Nasional Berseri*, 91–100. https://doi.org/10.22236/semnas/111-20166%0Ahttps://doi.org/10.22236/semnas/1191-100171
- at-Tariqi, abdullah. (2004). Prinsip Dasar dan Tujuan. In *Ekonomi Islam*. Yogyakarta: Magistra Insania Press.
- Hadi Gunarso, G. (2019). Equation And Difference Of Consumer Behavior In Conventional Economics And Islamic Economic Law. *Mpra*, *July*, 1–16. https://mpra.ub.uni-muenchen.de/95345/1/MPRA\_paper\_95345.pdf
- Pasaribu, P. N. (2021). Nilai-Nilai Islam Pada Model Sdm Menuju Era Society 5.0 Studi Kasus Bni Syariah. *Media Bina Ilmiah*, 15(6), 4637. https://doi.org/10.33758/mbi.v15i2.979
- Qoyum, A., Nurhalim, A., Fithriady, |, Dwi, M., Nurizal, P. |, Mohammad, I., Khalifah, H. |, Ali, M., Ekonomi, D., Syariah, K., & Indonesia, B. (2021). Sejarah Pemikiran Ekonomi Islam.
- Setyawati, A. (2022). Akselerasi Transformasi Era Society 5.0 Akibat Perubahan Perilaku Konsumen Pasca Covid-19 Dan Dampaknya Terhadap Ekonomi Kreatif (studi pelaku UMKM Kota Malang). *Seminar Nasional Riset Ekonomi Dan Bisnis*, 1(1), 228–232.
- Tariqi, A., & Husain, A. A. (2004). *Ekonomi Islam Prinsip-Prinsip Dasar dan Tujuan*. Magistra Insania press. Yogyakarta.
- Tho'in, M. (2015). Konsep Ekonomi Islam Jalan Tengah (Kapitalis Sosialis). *Jurnal Ilmiah Ekonomi Islam*, 1(03), 118–133. https://doi.org/10.29040/jiei.v1i03.34

# Public Service And Governance Journal Vol.4, No.2 Juli 2023

e-ISSN: 2797-9083; p-ISSN: 2963-7252, Hal 44-50

- Agustine, R. I. (2023). Perspektif Ekonomi Islam Menurut Zainal Abidin Ahmad Reni. *Jurnal Manajemen Dan Sains*, *8*(1), 175–180. https://doi.org/10.33087/jmas.v8i1.947
- Ariadi, N. E., & Sugiarto, D. (2003). Studi Sistem Ekonomi Islam Sebagai Sistem Ekonomi Alternatif (Telaah Kritis Terhadap Pola Kebijakan Ekonomi Orde Baru). *Buletin Ekonomi Moneter Dan Perbankan*, 2(1), 23–46. https://doi.org/10.21098/bemp.v2i1.190
- Asiah, N., & Birwin, A. (2019). Society 5.0 Dan Riset Perguruan Tinggi Indonesia. *Prosiding Seminar Nasional Berseri*, 91–100. https://doi.org/10.22236/semnas/111-20166%0Ahttps://doi.org/10.22236/semnas/1191-100171
- at-Tariqi, abdullah. (2004). Prinsip Dasar dan Tujuan. In *Ekonomi Islam*. Yogyakarta: Magistra Insania Press.
- Hadi Gunarso, G. (2019). Equation And Difference Of Consumer Behavior In Conventional Economics And Islamic Economic Law. *Mpra*, *July*, 1–16. https://mpra.ub.uni-muenchen.de/95345/1/MPRA\_paper\_95345.pdf
- Pasaribu, P. N. (2021). Nilai-Nilai Islam Pada Model Sdm Menuju Era Society 5.0 Studi Kasus Bni Syariah. *Media Bina Ilmiah*, *15*(6), 4637. https://doi.org/10.33758/mbi.v15i2.979
- Qoyum, A., Nurhalim, A., Fithriady, |, Dwi, M., Nurizal, P. |, Mohammad, I., Khalifah, H. |, Ali, M., Ekonomi, D., Syariah, K., & Indonesia, B. (2021). Sejarah Pemikiran Ekonomi Islam.
- Setyawati, A. (2022). Akselerasi Transformasi Era Society 5.0 Akibat Perubahan Perilaku Konsumen Pasca Covid-19 Dan Dampaknya Terhadap Ekonomi Kreatif (studi pelaku UMKM Kota Malang). *Seminar Nasional Riset Ekonomi Dan Bisnis*, 1(1), 228–232.
- Tariqi, A., & Husain, A. A. (2004). *Ekonomi Islam Prinsip-Prinsip Dasar dan Tujuan*. Magistra Insania press. Yogyakarta.
- Tho'in, M. (2015). Konsep Ekonomi Islam Jalan Tengah (Kapitalis Sosialis). *Jurnal Ilmiah Ekonomi Islam*, 1(03), 118–133. https://doi.org/10.29040/jiei.v1i03.34