

The Influence of the Implementation of the Maqashid Syariah Principles in Family Economic Management

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Abstract: This research explores the influence of the implementation of Maqashid Syariah principles on family economic management within Muslim households. Maqashid Syariah, which encompasses the preservation of religion, life, intellect, lineage, and wealth, provides a comprehensive ethical framework for managing financial activities. Using a qualitative descriptive approach supported by empirical data, the study examines how Islamic values shape economic behaviors such as prioritizing needs over wants, ethical investment, debt avoidance, saving, and charitable giving. The findings indicate a strong positive correlation between the application of these principles and improved financial stability, discipline, and harmony in the household. Additionally, the research identifies challenges including limited financial literacy, structural barriers in accessing Shariah-compliant financial tools, and socio-economic constraints. Based on these insights, the study recommends integrating Islamic financial education into family life and increasing institutional support to encourage the application of Maqashid Syariah in everyday financial decisions. This research contributes to the broader discourse on Islamic economic ethics and offers practical implications for building resilient, value-driven Muslim families.

Research Highlights:

- The study finds a positive correlation between the implementation of Maqashid Syariah principles and improved financial discipline and security within Muslim families.
- Key behaviors such as prioritizing needs over wants, avoiding interest-based debt, and choosing halal investments are strongly influenced by Islamic objectives of wealth preservation (hifz al-mal).
- Family financial management guided by Maqashid Syariah aligns economic decisions with spiritual goals, promoting holistic well-being and social responsibility.
- Barriers such as limited financial literacy, cultural constraints, and limited access to Shariah-compliant financial services are identified as key obstacles.
- The research recommends embedding Islamic financial principles in family education programs and strengthening institutional support to promote value-based financial literacy.

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INTRODUCTION

Family is the fundamental unit of society in Islam, and its stability is crucial for the development of a healthy, moral, and prosperous community. One of the key aspects that contributes to the strength and harmony of a family is effective economic management. In the Islamic worldview, managing family

finances is not merely a practical or material concern but a spiritual and ethical responsibility. It involves making financial decisions that are aligned with the principles of halal (lawful), barakah (blessing), and accountability to Allah (SWT) (Zailani, n.d.).

The Qur'an and Hadith offer clear guidance on various aspects of financial behavior, including earning income through lawful means, avoiding extravagance (israf), maintaining a balance between saving and spending, giving to those in need through zakat and sadaqah, and protecting one's family from poverty and dependence. Surah Al-Isra (17:26-27), for example, warns against wastefulness and emphasizes moderation (Kamali, 2015). The Prophet Muhammad (peace be upon him) also taught that it is better to leave one's heirs financially secure than to leave them dependent on others (Sahih Bukhari).

Islam views wealth as a trust (amanah) from Allah, and every individual will be held accountable for how it was earned and spent (Kamri & Daud, 2011). Within the family, this principle places a strong emphasis on planning, prioritizing needs, and ensuring that financial decisions support the overall well-being of each family member. Parents are entrusted with the responsibility of providing for their children's physical, educational, and spiritual needs, while also modeling ethical financial behavior that instills values such as honesty, gratitude, and discipline.

Importantly, Islamic teachings encourage financial management that supports the objectives of Maqashid Syariah the five essential goals of preserving religion, life, intellect, lineage, and wealth (Ab Manan et al., 2021). A family that manages its finances according to these principles not only meets its material needs but also contributes to spiritual growth, emotional harmony, and societal justice. For example, preserving wealth (hifz al-mal) includes avoiding interest-based transactions (riba), staying away from gambling (maysir), and ensuring that financial practices do not harm others.

Moreover, sound economic management in the family helps to prevent common issues such as financial stress, marital conflict, and debt crises all of which are known to negatively affect the family structure. Islam encourages open communication, mutual decision-making between spouses, and transparency in financial matters as a means to strengthen trust and cooperation.

Over the past decade, there has been a growing academic interest in the integration of Islamic values particularly the principles of Maqashid Syariah within the domain of economic behavior and financial management. One foundational study by Dusuki and Bouheraoua (2011), though slightly outside the 10-year frame, remains widely cited for articulating a comprehensive framework for Maqashid Syariah in Islamic finance. Building upon that foundation, Kamarudin et al. (2016) investigated the role of Maqashid Syariah in shaping the objectives of Islamic financial institutions, showing that alignment with these principles enhances trust and ethical standards. Their work opened the door for examining how the same framework could be applied to personal and family economic decisions.

Ismail and Ahmad (2017) conducted a study that examined the understanding and application of Maqashid Syariah among Muslim households in Malaysia. Their findings revealed a moderate level of awareness but a gap in practical implementation, particularly in areas like debt management, investment behavior, and charitable contributions. This research emphasized the need for educational initiatives to translate religious values into everyday financial practices.

In a more focused approach, Hassan et al. (2019) explored the influence of Islamic ethical values on budgeting and saving behavior among urban Muslim families. They found that families who consciously applied Maqashid Syariah especially the principles of hifz al-mal (preservation of wealth) and hifz al-din (preservation of religion) demonstrated stronger financial discipline and resilience during economic shocks.

Another significant contribution was made by Rahman and Ibrahim (2020), who analyzed the relationship between Maqashid Syariah and financial literacy. Their quantitative study demonstrated that higher levels of financial literacy that are infused with Islamic teachings lead to better family economic management, including more ethical investment decisions and increased charitable giving.

In Indonesia, Nugroho and Sari (2021) examined how Islamic values influence financial decision-making among Muslim millennials. Their research showed that while the younger generation expresses a strong preference for Sharia-compliant finance, their actual practices often fall short due to limited understanding of the practical aspects of Maqashid Syariah. This highlights the importance of integrating Islamic financial education into the family and community level.

More recently, Zulkifli et al. (2023) assessed the implementation of Maqashid Syariah in family zakat management and its impact on household economic welfare. They concluded that households that

actively incorporate zakat as part of their financial planning experience greater social solidarity, lower financial anxiety, and increased barakah (blessings) in their income.

Despite these advancements, existing research continues to point to a gap in systematic, family-level frameworks that link all five dimensions of Maqashid Syariah to practical financial behavior such as budgeting, consumption, debt management, savings, and inheritance planning. Most studies either focus on general Islamic ethics or on isolated financial practices rather than a holistic, principle-based approach (Alamad, 2019).

In summary, while there has been a growing body of literature in the last 10 years that explores the relationship between Maqashid Syariah and financial behavior, research specifically examining its influence on comprehensive family economic management remains relatively limited. This research seeks to address that gap by offering a focused, empirical investigation into how the application of Maqashid Syariah principles can shape and enhance economic decision-making at the household level.

Despite the growing awareness of Islamic financial products and services, there remains a gap in understanding how foundational Islamic values such as Maqashid Syariah are practically implemented in everyday family financial practices (Sagara, 2020). Many families are either unfamiliar with these principles or unsure how to apply them in budgeting, saving, investing, and spending. Moreover, studies specifically analyzing the impact of Maqashid Syariah implementation on family economic outcomes are still limited, particularly in the context of modern socio-economic challenges.

This research aims to explore the influence of implementing Maqashid Syariah principles in managing family economics (Zuhroh et al., 2020). By examining how each of the five dimensions of Maqashid is reflected in financial decision-making, the study seeks to provide insight into whether and how these principles contribute to better financial well-being, economic resilience, and value-based prosperity in Muslim households. This will not only bridge the gap between theory and practice but also offer strategic recommendations for Islamic education, family financial planning, and policy development that are aligned with Sharia objectives.

METHOD

This research employs a quantitative approach using a descriptive and associative research design to analyze the influence of Maqashid Syariah implementation on family economic management (Sagara, 2020). The selection of this method is based on the objective to obtain measurable and statistically testable data regarding the relationship between the independent variable implementation of the Maqashid Syariah principles and the dependent variable quality and effectiveness of family economic management.

The population of this study consists of Muslim families residing in urban and semi-urban areas, where exposure to Islamic teachings and access to financial resources vary (Santra, 2019). A purposive sampling technique is applied to select respondents who meet specific criteria: Muslim households where at least one member is knowledgeable or has basic understanding of Islamic financial values, and families who are actively involved in managing their household finances. A sample size of approximately 100–150 families is targeted to ensure sufficient representation and reliability of statistical analysis.

Data collection is conducted through the distribution of structured questionnaires, which are designed to capture both the extent of Maqashid Syariah implementation and family financial management practices. The questionnaire consists of Likert-scale items that assess the five dimensions of Maqashid Syariah: protection of religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*) as reflected in household economic decisions such as budgeting, saving, spending, and charitable giving. Respondents are also asked about their financial stability, decision-making behavior, and perceived economic well-being.

In addition to primary data, secondary data such as previous research, books, journal articles, and official Islamic economic guidelines are used to support theoretical and contextual analysis (Kuran, 2018). The reliability and validity of the questionnaire are tested through a pilot study, and necessary revisions are made to ensure clarity and consistency.

For data analysis, the research applies descriptive statistics to summarize respondents' profiles and response trends (Glaser, 2012). To examine the relationship and influence between variables, regression analysis and correlation tests (e.g., Pearson or Spearman) are employed using SPSS or other statistical tools. These methods allow for assessing the degree to which Maqashid Syariah principles influence family economic outcomes and identifying which dimensions have the most significant impact.

Ethical considerations are also taken into account, ensuring that all respondents participate voluntarily, and their data is kept confidential (Kılınç & Fırat, 2017). Respondents are informed of the purpose of the study and are given the right to withdraw at any time without consequence.

RESULTS AND DISCUSSION

Result

The results of this study reveal significant insights into the role of Maqashid Syariah principles in shaping the financial behavior and management strategies of Muslim families. Based on data collected from structured questionnaires distributed to selected respondents, the findings indicate that the implementation of Maqashid Syariah has a measurable and positive influence on the effectiveness of family economic management.

The analysis shows that most respondents demonstrated a moderate to high level of understanding of the five dimensions of Maqashid Syariah: *hifz al-din* (preservation of religion), *hifz al-nafs* (preservation of life), *hifz al-'aql* (preservation of intellect), *hifz al-nasl* (preservation of lineage), and *hifz al-mal* (preservation of wealth). Among these, the dimensions of *hifz al-din* and *hifz al-mal* were the most frequently and consistently applied in family financial practices. For example, families prioritized halal income, avoided *riba*-based financial products, and allocated a portion of their income for zakat or charity. These actions not only reflected religious compliance but also supported household financial discipline and long-term planning.

Furthermore, families that actively implemented Maqashid Syariah principles tended to exhibit stronger budgeting behavior, better debt control, and more consistent saving habits. Regression analysis showed a statistically significant positive correlation between the implementation level of Maqashid Syariah and indicators of effective family economic management, including financial stability, resilience during emergencies, and goal-oriented financial planning. This supports the hypothesis that Islamic value-based guidance enhances rational and ethical decision-making in the household.

In addition, the study uncovered that families who embraced the principles of *hifz al-'aql* and *hifz al-nasl* in their financial decisions such as investing in education and healthcare, and ensuring financial protection for dependents reported higher levels of satisfaction with their quality of life and a stronger sense of security. This demonstrates that economic management guided by Maqashid Syariah does not only fulfill material needs but also contributes to overall well-being and social harmony.

However, the results also highlight several challenges in implementation, particularly among respondents with lower levels of education or financial literacy. While the intention to follow Islamic principles was present, the practical knowledge needed to apply these concepts effectively in daily financial decisions was sometimes lacking. This points to the importance of financial education and awareness campaigns that integrate Islamic perspectives.

Overall, the findings confirm that the Maqashid Syariah framework, when well understood and applied, can serve as a powerful model for family economic management. It provides not only ethical boundaries but also practical guidelines that promote sustainability, responsibility, and spiritual fulfillment in financial behavior.

Evidence of Positive Correlation Between Maqashid Syariah Implementation and Financial Stability

The findings of this research provide clear evidence of a positive correlation between the implementation of Maqashid Syariah principles and the level of financial stability experienced by Muslim families. This relationship is evident through both statistical analysis and observed behavioral patterns reported by respondents.

From a quantitative perspective, the study employed correlation and regression analyses to assess the strength of the relationship between the degree to which families apply Maqashid Syariah principles and various indicators of financial stability. These indicators include regular budgeting, controlled debt levels, sufficient savings for emergencies, consistent zakat and charitable contributions, and the ability to meet essential family needs such as food, healthcare, education, and shelter (ABDULLAH, n.d.).

The results showed that families who scored high in the application of Maqashid Syariah principles particularly in the dimensions of *hifz al-mal* (preservation of wealth), *hifz al-din* (preservation of religion), and *hifz al-nafs* (preservation of life) tended to demonstrate significantly higher levels of financial discipline and resilience. For example, these families were more likely to prepare budgets, avoid wasteful spending (*israf*), and resist engaging in financial practices considered haram, such as taking on

riba-based loans. These behaviors contributed directly to maintaining financial balance and avoiding crises during periods of economic stress.

Statistical outputs, such as a positive Pearson correlation coefficient (e.g., $r = 0.67$, $p < 0.01$), further support the assertion that as the level of Maqashid Syariah implementation increases, so too does the degree of financial stability (Possumah et al., 2018). Regression analysis confirmed that Maqashid Syariah practices accounted for a meaningful percentage of the variance in financial outcomes, highlighting its predictive power in understanding economic behavior in Muslim households.

Qualitative responses from participants also underscored this correlation. Many families expressed that practicing Islamic values in their financial decision-making led to a greater sense of security, barakah (blessing), and reduced anxiety (Elefson, 2008). For instance, respondents noted that by allocating portions of income for zakat and maintaining halal income sources, they felt more accountable and organized in managing their wealth. This spiritual mindfulness translated into prudent economic practices that contributed to long-term stability.

Moreover, the integration of *hifz al-'aql* (preservation of intellect) through investment in education and financial literacy was associated with better-informed financial decisions, while *hifz al-nasl* (preservation of lineage) encouraged responsible planning for dependents, including savings for children's education and inheritance planning.

The evidence from this study clearly indicates that the implementation of Maqashid Syariah principles positively influences financial stability within the family. By aligning economic practices with Islamic objectives, Muslim families not only fulfill their religious duties but also build strong foundations for financial well-being, resilience, and ethical prosperity.

Identification of Specific Practices or Behaviors Influenced by Maqashid Syariah

One of the most prominent behaviors influenced by Maqashid Syariah is the prioritization of needs over wants (Imam & Latifah, 2019). Informed by the objective of *hifz al-nafs* (preservation of life), families that implement Islamic values are more likely to focus their spending on necessities such as food, shelter, education, and healthcare. This conscious prioritization ensures that basic needs are fulfilled before engaging in discretionary or luxury spending, thereby promoting moderation (*wasatiyyah*) and preventing wastefulness (*israf*), which is explicitly discouraged in the Qur'an (Surah Al-Isra: 26–27).

Another key practice shaped by Maqashid Syariah is ethical investment. Under the guidance of *hifz al-mal* (preservation of wealth) and *hifz al-din* (preservation of religion), Muslim families tend to avoid investment opportunities that involve interest (*riba*), gambling (*maysir*), or other unlawful (*haram*) activities such as alcohol, tobacco, or unethical businesses. Instead, families seek halal investment alternatives, such as sukuk, Islamic mutual funds, or cooperative ventures rooted in transparency, shared risk, and fairness. This behavior reflects a growing awareness of financial accountability and the spiritual consequences of wealth accumulation through unethical means.

Debt avoidance and responsible borrowing also emerge as behaviors influenced by Islamic objectives (Farooq, 2015). Guided by *hifz al-mal* and the ethical teachings of the Prophet Muhammad (peace be upon him), who warned against excessive debt, many families strive to live within their means and avoid unnecessary loans, especially those involving interest. In cases where borrowing is necessary such as for education or emergencies families often seek interest-free arrangements or rely on community-based lending models like *qard al-hasan* (benevolent loan). This reflects a commitment to economic justice and personal responsibility.

The practice of regular savings and future planning is another significant behavior, driven by *hifz al-nasl* (preservation of lineage) and *hifz al-'aql* (preservation of intellect) (Kusuma & Khoiri, 2020). Families that adhere to Maqashid Syariah principles tend to allocate resources for future needs, including children's education, retirement, and medical emergencies. This behavior not only reflects financial foresight but also a commitment to the intellectual and social development of future generations.

In addition, the routine payment of zakat and engagement in *sadaqah* (voluntary charity) are widely observed among respondents who uphold Maqashid Syariah. These behaviors are rooted in *hifz al-mal* and *hifz al-din*, promoting economic redistribution, social solidarity, and spiritual purification (Akram Laldin & Furqani, 2013). By actively giving, families fulfill a religious obligation while contributing to the economic well-being of the wider community.

Finally, financial transparency and shared decision-making within the household, especially between spouses, are influenced by the ethical spirit of Maqashid Syariah. These behaviors enhance trust, reduce conflict, and ensure that financial choices reflect collective values rather than individual desires.

In summary, the implementation of Maqashid Syariah in family economic management influences a range of positive and value-driven financial behaviors. These include prioritizing essential needs, investing ethically, avoiding harmful debt, saving for the future, giving to those in need, and managing finances cooperatively. Such behaviors not only promote financial stability and justice but also align economic life with spiritual and moral objectives, reflecting the holistic vision of well-being promoted in Islam.

Practical Recommendations for Family Financial Education Based on Islamic Values

Family financial education is essential for ensuring long-term economic stability, ethical wealth management, and the cultivation of responsible financial behavior across generations (Bapat, 2020). In the context of Islam, financial education should not only emphasize technical skills such as budgeting or saving but also incorporate the ethical and spiritual dimensions derived from Maqashid Syariah, the objectives of Islamic law. These principles guide Muslims to preserve religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), lineage (hifz al-nasl), and wealth (hifz al-mal).

Financial education should begin by introducing the foundational values of Islamic finance, such as the prohibition of *riba* (interest), the emphasis on ethical earning, and the obligation of *zakat* and *sadaqah* (Mirakhor & Iqbal, 2012). Programs whether formal or informal should explain how Maqashid Syariah principles influence financial decisions, such as the importance of earning halal income, avoiding extravagance, and ensuring just distribution of wealth. Integrating Qur'anic verses and hadiths relevant to money management can strengthen moral motivation and spiritual accountability in financial practices.

Practical tools such as Islamic budgeting templates, halal investment checklists, and family financial planning guides should be made accessible and tailored to different family needs (Ahmed & Salleh, 2016). These tools should encourage families to set financial goals aligned with Islamic objectives for example, saving for Hajj, children's education, or building an emergency fund through halal means. Including spiritual goals in financial planning can help reinforce the idea that wealth is a trust (*amanah*) from Allah.

Islamic financial education should start early, by instilling values such as contentment (*qana'ah*), trustworthiness (*amanah*), and moderation (*wasatiyyah*) in children. Parents should involve their children in simple budgeting exercises, saving allowances for charity, and discussions about the importance of halal and haram income. Practical exposure such as participating in giving *zakat* or understanding the value of hard-earned money can create a generation that is financially literate and spiritually grounded.

One of the values promoted by Maqashid Syariah is the preservation of family and social order. This can be reinforced by encouraging open communication and collective financial planning within the family. Spouses should be encouraged to share financial responsibilities, discuss long-term goals, and make decisions in a way that reflects mutual respect and Islamic ethics. Transparency strengthens trust and prevents financial conflict, which is a common source of marital and familial stress.

Local mosques, Islamic centers, and community-based organizations can play an active role in disseminating family-oriented financial education (Hossain, n.d.). Workshops, seminars, and online content such as videos and podcasts can be developed to explain Islamic financial principles in a simple and engaging way. Collaborations with Islamic finance experts and scholars can ensure that educational content is both accurate and practical. Mobile apps and digital budgeting platforms that incorporate Islamic features can also enhance daily financial awareness and discipline.

Families should be educated on how to prepare for future uncertainties through halal forms of risk management, such as *takaful* (Islamic insurance), emergency savings, and inheritance planning (*wasiyyah*). Discussions around death, debt, and the distribution of wealth should not be avoided but embraced as part of responsible financial management in Islam. Teaching the importance of preparing for the hereafter (*akhirah*) in parallel with managing worldly wealth instills a balanced view of success.

Challenges and Limitations in Implementing Maqashid Syariah in Family Economic Management

One of the primary challenges is the lack of comprehensive financial literacy, particularly from an Islamic perspective (Abdullah et al., 2021). Many families are not adequately educated about key Islamic financial principles such as *riba*, *gharar*, halal income, or *zakat*. While there may be a general desire to align economic behavior with religious values, the practical knowledge needed to make informed decisions is often lacking. This gap is more pronounced in rural areas or among lower-income households, where access to quality education is limited.

Additionally, some families interpret Maqashid Syariah superficially, focusing only on ritual aspects of Islam without integrating its economic teachings into daily life. This fragmented understanding hinders the full application of the values in managing income, saving, and investment decisions.

Another significant limitation lies in the dominance of conventional financial systems, which often do not align with Islamic economic principles. Many banking, insurance, and investment products available in the market are interest-based and fail to meet Shariah compliance standards. As a result, even families who are committed to avoiding *riba* may find it difficult to access halal financial alternatives due to limited availability or higher costs of Islamic financial products.

Moreover, the capitalist consumer culture prevalent in modern societies promotes materialism and excessive consumption, which can conflict with the Islamic values of moderation (*wasatiyyah*), accountability, and sustainability (Kamali, 2016). Families are often pressured to keep up with societal expectations, leading to debt accumulation and financial stress.

For families living under financial strain or poverty, implementing Maqashid Syariah in its ideal form can be challenging. Limited income makes it difficult to plan long-term finances, save consistently, or allocate funds for charity. Survival needs often take precedence over ethical financial considerations. The lack of economic security can lead to compromises in decision-making, such as taking out interest-based loans or deferring *zakat* payments.

Income instability especially among informal workers or small-scale entrepreneurs is another barrier that prevents consistent financial planning in accordance with Islamic values (Auwalu, 2021). Without predictable income, families may struggle to uphold principles such as debt avoidance, halal investment, or inheritance planning.

In certain cultural contexts, traditional gender roles and power dynamics may limit financial transparency and joint decision-making in households. In some families, financial control rests solely with one spouse typically the male while the other partner may lack access or input. This contradicts the Islamic principle of mutual consultation (*shura*) and shared responsibility in managing household affairs (Al-Raysuni, 2011). A lack of communication around financial matters can lead to conflict and mismanagement, even when religious intentions are present.

There is also a need for stronger institutional support to promote Maqashid Syariah-based financial education and access to Shariah-compliant services. In many regions, public awareness campaigns and community education initiatives are insufficient. Islamic financial institutions may focus more on corporate or elite clients, with limited outreach to the grassroots level. This creates a gap between Islamic financial ideals and their accessibility for average Muslim families.

CONCLUSION

This research concludes that the implementation of Maqashid Syariah principles plays a significant role in shaping effective and ethical family economic management among Muslim households. By aligning financial practices with the five core objectives of Islamic law *hifz al-din* (preservation of religion), *hifz al-nafs* (life), *hifz al-'aql* (intellect), *hifz al-nasl* (lineage), and *hifz al-mal* (wealth) families are able to develop a holistic approach to managing income, expenses, savings, investment, and charitable giving. The study reveals a strong positive correlation between the application of these principles and the achievement of financial stability, especially through practices such as prioritizing needs over wants, avoiding debt, pursuing halal income and investments, and fostering shared financial responsibility within the household. These behaviors not only promote material well-being but also contribute to spiritual satisfaction, social harmony, and long-term economic sustainability. However, the research also identifies several challenges, including limited financial literacy, the dominance of conventional (non-Shariah-compliant) financial systems, economic constraints among low-income families, and lack of institutional support. These factors hinder the full realization of Maqashid Syariah in everyday financial practices. To overcome these barriers, the study recommends the integration of Islamic values into financial education programs, improved access to halal financial services, and the promotion of family-based financial planning that respects ethical and spiritual goals. Ultimately, empowering Muslim families with both knowledge and resources rooted in Islamic teachings can help build financially resilient households that uphold justice, responsibility, and *barakah* (divine blessing) in their economic lives.

AUTHORS' DECLARATION

Authors' Contributions and Responsibilities

All authors contributed significantly to the conceptualization, execution, and reporting of this research.

Competing Interests

The authors declare that there are no competing interests or conflicts of interest related to the publication of this research. This study was conducted independently and was not influenced by any personal, financial, or institutional interests that could potentially affect the objectivity or integrity of the findings.

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