



EXPLORING THE ESSENCE OF HOMO ISLAMICUS: A CASE STUDY OF STUDENTS IN MALANG, EAST JAVA

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Abstract

This study examines the impact of Homo Islamicus behavior, as reflected by Maqāsid Sharia, on the quality of life among Muslim students in Malang, East Java. Using a sample of 110 students from Brawijaya University and Malang State University, Partial Least Squares (PLS) analysis was employed to analyze the data. The research found significant relationships between maintaining reason, soul, and descendants with students' quality of life while maintaining property did not significantly affect it. The study highlights the need for a balanced approach to Homo Islamicus behavior, with maintaining religion showing the lowest score among the Maqāsid variables. These findings suggest that to enhance quality of life, the implementation of Maqāsid Sharia must be comprehensive. The study contributes to understanding the dynamics of Homo Islamicus behavior and its implications for the well-being of Muslim students.

Keywords: *Homo Islamicus, Maqāsid Syariah, Quality of life, Homo economicus*

Abstract

Penelitian ini mengkaji dampak perilaku *Homo Islamicus*, sebagaimana tercermin dalam *Maqāsid Sharia* terhadap kualitas hidup mahasiswa Muslim di Malang, Jawa Timur. Dengan menggunakan sampel sebanyak 110 mahasiswa dari Universitas Brawijaya dan Universitas Negeri Malang, analisis *Partial Least Squares* (PLS) digunakan untuk menganalisis data. Penelitian menemukan hubungan signifikan antara menjaga akal, jiwa, dan keturunan dengan kualitas hidup mahasiswa, sementara menjaga harta tidak berpengaruh secara signifikan. Studi ini menekankan perlunya pendekatan seimbang terhadap perilaku *Homo Islamicus*, dengan menjaga agama menunjukkan skor terendah di antara variabel *Maqāsid*. Temuan ini menyarankan bahwa untuk meningkatkan kualitas hidup, implementasi *Maqāsid Sharia* harus komprehensif. Penelitian ini berkontribusi pada pemahaman dinamika perilaku *Homo Islamicus* dan implikasinya terhadap kesejahteraan mahasiswa Muslim.

Keywords: *Homo Islamicus, Maqāsid Syariah, Quality of life, Homo economicus*



Introduction

In economic theory, humans are known as economic-being (Homo economicus); this paradigm assumes that humans as economic agents will try to maximize their welfare to a certain extent (Attick, 2017; Bowsher, 2018); (Rodriguez-sickert, 2009). These assumptions are then used to determine how humans make rational economic choices. The first rationality is self-interest, where humans tend to be selfish in making decisions (Cojanu, 2017; Liang et al., 2021);(McCarthy, 2009). The second rationality, maximizing satisfaction; in other words, all decision choices are made for individual pleasure (Khalil, 2022);(Leightner, 2016);(Amri & Ramadhi, 2021). However, the fundamental question is whether the paradigm is universal (Henrich et al., 2010; Meyer, 2016). The shortcomings of Homo economicus stem from its simplicity of human behavior. While self-interest and maximum enjoyment are important considerations in economic decision-making, they are not the only ones. Behavioural economics has evolved to counter this viewpoint by emphasizing the impact of emotions, social norms, and cognitive biases on economic decisions.

Criticism of the Universality of Homo economicus has been started since the 1940s, one of which was Simon Harbert in his two books "Administrative Behavior" 1947 and "Models of Man: Social and Rational" 1957, where he considered that the principle of rationality assumes that humans are perfect beings who only use all information obtained to maximize satisfaction and profit (Luth'v et al., 2022), even though human decisions are also very much determined by environmental conditions that influence them, therefore to analyze the economy subjective and psychological factors should be taken into consideration in making decisions (Blasco-Belled et al., 2024);(Katona, 1974);(Tajeddini et al., 2021) meaning that human behaviour is not solely the result of a cost-benefit analysis, but is also influenced by emotions that often contradict rationality. Even the homo economicus paradigm also fails to explain the behaviour of MSME actors in the market (Henrich et al., 2010); (Martino, 2020); (Shanks, 2020).

In making decisions, a Muslim is not only influenced but also ordered to carry out Islamic law. Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَلَا تُبْطِلُوا أَعْمَالَكُمْ

"O you who have believed, obey Allah and obey the Messenger and do not invalidate your deeds." (QS. Muhammad: 33)".



In explaining the verse, Ibn Kathir explains: narrated by Abdullah ibn al-Mubarak, that it has been narrated to Bakr ibn Ma'ruf, from Muqatil ibn Hayyan, from Nafi', from Ibn Umar r.a. who has said, "We are the companions of the Messenger of Allah. We think that nothing is good but acceptable," until His word came down: Obey Allah and obey the Messenger and do not destroy (reward) your deeds. (QS. Muhammad: 33) So we (the companions) asked, "What can erase our good deeds?" And we think that what erases good deeds are significant sins that plunge the perpetrators into hell and fahisah (heinous) deeds until the word of Allah SWT descends: Verily Allah will not forgive the sin of shirk, and He forgives all sins. other than that (shirk) for whom He wills. (QS. An-Nisa: 48), until the end of the verse. After this verse was revealed, then we have no such suspicions anymore, and we are worried about those who commit major sins and do fahishah deeds; and we hope that the others don't fall into it". Based on Ibn Kathir's explanation, in Islam, sharia is a filter for human behaviour; in other words, good or bad human actions must be based on sharia, which has been stipulated in the Qur'an and As-Sunnah, no longer on human logic, which is very relative and sometimes misleading. Therefore, Al-Ghozali argues that for humans to survive and avoid damaging factors, sharia is needed to encourage prosperity (Al-Falah).

The implementation of sharia in life, formulated by Abdullah al-Juwayni into three levels; the first dharuriyah is the highest level, namely the things that are the foundation of life. The second level is hajiyah which should be there to carry it out freely and avoid difficulties, and The last is tahsiniyyah, which should be following the necessity of good morals or custom. Then Al-Ghozali added five dimensions of Maqāsid into each level or also known as al-ushul al khamsah. Al-ushul al khamsah in sharia includes maintaining religion, soul, mind, lineage, and property. In ushul fiqh, the three levels and five dimensions of sharia are also called Maqāsid sharia.

In the economic context, Mustafa Omar Mohammed started to develop maqashid-based performance measures using Performance Measures Based on Sharia (PMMS) (Mohammed & Razak, 2008) The role of Maqāsid in achieving sustainable development is elucidated in (Muhtadi et al., 2019). On the other hand (Bedoui, 2012) developed the maqsid index to measure financial performance using trigonometric principles to assess the extent to which the financial institution has implemented maqsid in its operations. Different indexation methods are performed by (Nizam & Larbani, 2014). By offering the concept of Maqāsid Al-Shariah Composite Index (MSCI), this indexation developed aims to measure progress in the socio-economic field. Furthermore (Hadi, 2018) noted that Human beings are only required to

fulfill basic needs (dharruriyyat) properly, correctly, and in accordance with halal practices. The operational principles of Islamic banking include: safeguarding religion, life, intellect, wealth, and progeny through transactions that comply with Islamic law. In terms of riil sector (Faisal et al., 2022) found the need to integrate Maqāsid principles into hotel operations, including halal certification, ethical practices, and financial transactions.

Thus, the rationality built in Islam is divine rationality or rationality based on the filters of the Koran and As-Sunnah, so in this context, humans in the view of Islam can be called homo Islamicus. Why is the homo Islamicus paradigm important in Islamic economics? The answer is that the decision to do something in Islam has worldly consequences and the Hereafter (Asutay, 2007; (Aydin, 2020; Sheet, 2023), which led to the methodology of Islamic economics, which was positive and normative, with a deductive and inductive approach.

Another consequence is, if adherence to sharia is carried out (acts like homo Islamicus), then the life of a Muslim will be full of blessings. As the word of Allah in the letter Al-A'rof verse 96. Ibn Manzhur defines barokah as an-namaa' wa aziyaadah which means to grow and develop, meaning that the life of a Muslim whom Allah blesses will always be given the grace of Allah. Hamka, in his later interpretation, explains that the form of God's grace in the world is the quality of life in the form of happiness in the world and Hereafter (Fajriah et al., 2016); (Aydin, 2020; Sheet, 2023).

Ibnu Abbas stated that there are seven indicators of quality of life according to Islam, namely a grateful heart, a pious partner, having pious children, four environments that are conducive to faith, halal wealth, enthusiasm for understanding religion, and a blessed life.

Based on that concepts, this study will analyze how the influence of homo Islamicus behavior on the quality of life of individual Muslims. Because this research is a preliminary study, the object of this research is Muslim students who are in Malang, East Java.



Literature review

In Islam the Qur'an is a philosophy of life that must be followed, Allah says:

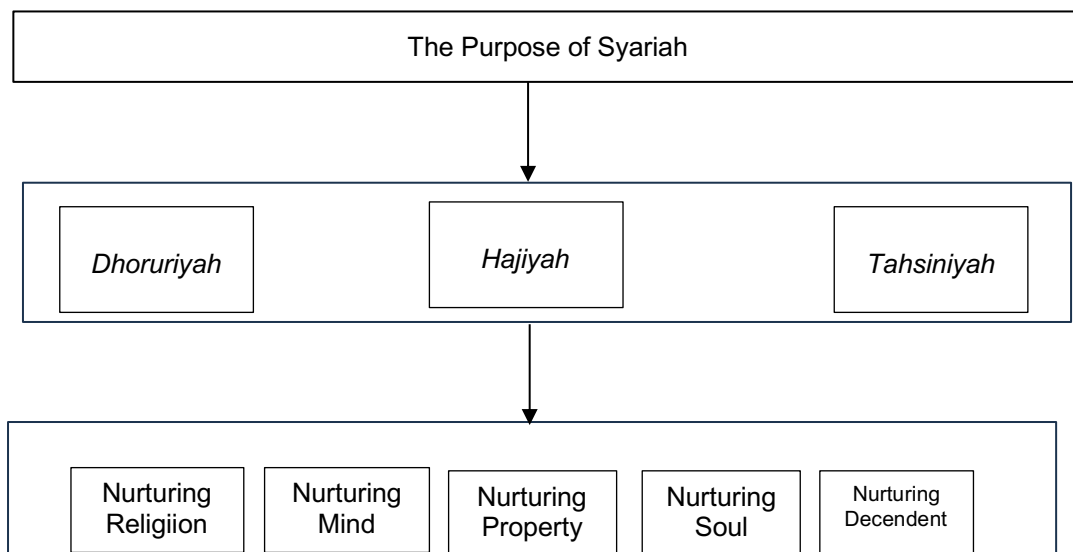
وَيَوْمَ نَبْعَثُ فِي كُلِّ أُمَّةٍ شَهِيدًا عَلَيْهِمْ مِنْ أَنْفُسِهِمْ وَجِئْنَا بِكَ شَهِيدًا عَلَى هَؤُلَاءِ ۗ وَنَزَّلْنَا عَلَيْكَ الْكِتَابَ تِبْيَانًا لِكُلِّ شَيْءٍ وَهُدًى وَرَحْمَةً وَبُشْرَى لِلْمُسْلِمِينَ

"(O Muhammad), warn them of the coming of a Day when We shall bring forth a witness against them from each community, and We shall bring you forth as a witness against them all; (and it is for that purpose that) We sent down the Book to you which makes everything clear,⁸⁶ and serves as a guidance and mercy and glad tidings to those who have submitted to Allah." (QS. An-Nahl: 89).

Ibn Mas'ud explains the verse by stating that the Qur'an is a source of knowledge, including things that are lawful and unlawful, as well as everything that humans need in living life in this world and the Hereafter.

The development of maqashid sharia as a method of taking law began to develop after the era of the Companions until the eighth century (Auda, 2013). Al-Tirmidhi is one of the scholars who first used Maqāsid; he also wrote about the book al-Hajju wa Asrarihi with a Maqāsid sharia approach. In addition to Al-Tirmidhi by a scholar on this subject, Abu Mansur al-Maturudi in 333 H, in his book entitled Imam Shafii later refined Ma'khudz al-Sharia in Mahasin Al-Syariah and Ibrāhīm ibn Mūsā Abū Ishāq al-Shātībī in the book Al-Muwafaqat. The classification of maqashid sharia can be described in figure 1:

Figure 1
Maqashid Sharia Levels



The division of the objectives of sharia into three levels, states in the book *al-Burhan fi Usul Fiqh* by Abdullah al-Juwayni. Where *dharuriyah* is the highest level in *Maqāsid*, namely the things that are the foundation of life, then the second level is *hajiyah*, which is something that should be there so that it is carried out freely and avoids difficulties, and the last is *tahsiniyyah*, which is something that should be following the necessity, good morals or with customs. Then Al-Ghozali added five dimensions of *Maqāsid* into each level or also known as *al-ushul khamsah*.

Thus, the scope of *Maqāsid* is limited to individuals and includes the life of the state and humanity (Auda, 2013). For example, Ibn Ashur emphasized social *Maqāsid* compared to individuals; even Yusuf Qardhawi incorporated honor and human rights into his *Maqāsid* theory. The expansion of this concept is intended so that Islam can answer dynamic global problems. Or in other words, the contemporary *Maqāsid* concept can be used as a measurement and analysis tool for social and economic phenomena

Method

This study took a sample of 110 students spread across Brawijaya University and Malang State University. In this study, the analytical method used is Partial Least Square (PLS), where PLS itself is part of the Structural Equation Model (SEM) based on Variance Based SEM. Although both can be categorized as SEM, PLS and CBSEM have apparent differences. The main thing that differentiates between PLS and CBSEM is the purpose of using the method. The purpose of using PLS is to make predictions. The prediction referred to here is the prediction of the relationship between constructs.

In contrast to PLS, which aims to make predictions, CBSE is more intended to confirm the theory. So, it can be said that PLS is more prediction-oriented while CB-SEM is theory-oriented. PLS is non-parametric based on its statistical assumptions, while CBSEM is more of a Multivariate normal distribution and independent observation (parametric). Therefore, PLS modelling does not require data with a normal distribution. Modelling in PLS is divided into two, namely :



1. Inner Model

Inner models, encompassing inner relations, structural models, and substantive theory, elucidate the interconnections among latent variables predicated on substantive theoretical frameworks. Evaluation of the structural model entails employing various statistical measures, including R-square for the dependent construct, Stone-Geisser Q-square test to gauge predictive relevance, and the assessment of t-tests and the significance of the coefficients of structural path parameters. The assessment of the model using Partial Least Squares (PLS) methodology commences with an examination of the R-square values pertaining to each latent dependent variable, a process akin to interpreting regression analyses. Variations in the R-square values serve as indicators of the impact of specific independent latent variables on the latent dependent variable, thereby facilitating an understanding of their substantive influence. (Chin & Newsted, 1998). Moreover, the evaluation of the Partial Least Squares (PLS) model extends to scrutinizing the predictive relevance of Q-square for the structural model. Q-square serves as a metric to assess the model's efficacy in generating observed values and estimating parameters accurately.

2. Outer Model

The assessment of convergent validity within the measurement model employing reflective indicators entails a thorough scrutiny of the correlation between item scores or component scores and the construct scores as determined through Partial Least Squares (PLS) analysis. A reflective measure is considered robust when it demonstrates a correlation surpassing 0.70 with the intended construct. However, during the preliminary phases of scale development in scholarly pursuits, loading values falling within the range of 0.5 to 0.60 are deemed acceptable benchmarks (Chin & Newsted, 1998).

The discriminant validity of the measurement model with reflective indicators is evaluated by cross-loading measurements with constructs. If the correlation between the construct and the measurement item outweighs the correlations with other constructs, it suggests that the latent construct better predicts the size of the block than the differing block sizes. Another approach to assess discriminant validity involves comparing the square root of Average Variance Extracted (AVE) for each construct with the correlations between other constructs in the model. When the square root of AVE for each construct exceeds the correlation values between constructs and other constructs in the

model, it indicates favorable discriminant validity. This metric serves to evaluate the reliability of latent variables' component scores, yielding more conservative results than composite reliability. It is advisable that the AVE value exceeds 0.50. Composite reliability, which gauges a construct's reliability, can be evaluated through two measures: internal consistency and Cronbach's Alpha (Hair, 2014).

Result and Discussion

The structure of this research report uses recommendations from Chin & Newsted, (1998) that use a two-step approach or called a two-step approach. The first is focused on the measurement model results, and the second is focused on the structural model results.

This first part will explain the evaluation of the measurement model by testing the validity and reliability of each question item that reflects its latent variables. Because the indicator is reflective, the assessment uses a loading factor, ACE, Communalities, and Composite reliability. The results of the loading factor for each indicator are as follows:

Table 1
Loading Factor

Code	Wording	Loading	Code	Wording	Loading
AG1	I Always Smile to Others	0.938	Ktr 2	I protect the dignity of my friends	0.881
AG2	I always forgive others if they wrong me	0.93	Ktr 3	I will choose a Spouse because of his religion	0.849
Jw 1	I Eat Halal Food	0.837	Ktr 4	I fulfil my obligations well as a child	0.821
Jw 2	Consume Clean Food Is My Priority	0.905	Hrt 1	I set aside some of my money for charity	0.906
Jw 3	Eating Healthy Food is My Priority	0.889	Hrt 2	I make a personal financial plan	0.808
Akl 1	I practice time management so I won't be stressed	0.743	Hrt 3	I spend my income according to sharia provisions	0.822
Akl 2	I give warning to those who do bad deeds	0.759	Kh 1	I am always grateful for what God has given me	0.852
Akl 3	I respect the views of others	0.859	Kh 2	I always pray for my parents	0.9



Akl 4	I am careful in making decisions so as not to violate Allah's commands	0.861		Kh 3	I live in a decent and good environment	0.863
Akl 5	Seeking knowledge that does not conflict with sharia is a form of worship	0.839		Kh 4	I often see Islamic studies through social media (Youtube, Whatsapp, etc.)	0.756
Akl 6	Seeking knowledge is a lifelong endeavour	0.822		Kh 5	I always do good to others	0.754
Ktr 1	I pray for the well-being of my parents every day	0.893				

Source: Processed research data

Table 2
Indicator Full Name

Indicator Name	Full Name
AG	Nurturing Religion
Jw	Nurturing the Soul
Akl	Nurturing mind
Ktr	Nurturing descendants
Hrt	Nurturing Property
Kh	Quality of Life

Table 1 shows that the relationship between each indicator and its latent variable is above 0.70; thus, all question items are reliable. While construct validity can be seen in discriminant validity using the Fornell-Larcker Criterium.

Table 3
Discriminant Validity

	Quality of Life	Nurturing Religion	Nurturing Mind	Nurturing Property	Nurturing the Soul	Nurturing Decendent
Quality of Life	0.827					
Nurturing Religion	0.614	0.934				
Nurturing Mind	0.851	0.638	0.815			
Nurturing Property	0.708	0.57	0.778	0.846		
Nurturing the Soul	0.815	0.641	0.842	0.735	0.878	
Nurturing Decendent	0.791	0.51	0.793	0.669	0.732	0.861

Source: Data processed (2024)

Table 3 shows that the latent construct predicts indicators in their block better than indicators in other blocks. In addition to the construct validity test, a construct reliability test was also carried out, measured by two criteria, namely composite reliability and Cronbach alpha. And obtained the following results:

Gambar 4
Composite Reliability and Cronbach alpha

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Quality of Life	0.883	0.889	0.915	0.684
Nurturing Religion	0.854	0.857	0.932	0.873
Nurturing Mind	0.899	0.908	0.922	0.664
Nurturing Property	0.801	0.818	0.883	0.716
Nurturing the Soul	0.85	0.851	0.909	0.77
Nurturing Decendent	0.884	0.892	0.92	0.742

Source: Data processed (2024)



Table 4 shows all the numbers in the Cronbach's Alpha column and the Average Variance Extracted (AVE) column above 0.70. Thus, it can be concluded that the construct has good reliability. After the measurement results of the model are carried out, the next step is to evaluate the results of the structural model of each sharia Maqāsid variable on the quality of life. In total, the results of the structural model can be presented in the following table:

Table 5
Structural Model Results

Hypothesis Relationship	Std Beta	t Value	p Value	f ²	Q ²
Nurturing Religion -> Quality of Life	0.072	1.765	0.078	0.065	0.009
Nurturing Mind -> Quality of Life	0.37	3.019	0.003	0.110	0.027
Nurturing Property -> Quality of Life	0.017	0.211	0.833	-	-
Nurturing the Soul -> Quality of Life	0.249	2.423	0.016	0.076	0.019
Nurturing Decendent -> Quality of Life	0.266	2.374	0.018	0.105	0.031
R ² 0.791					

Source: Data processed (2024)

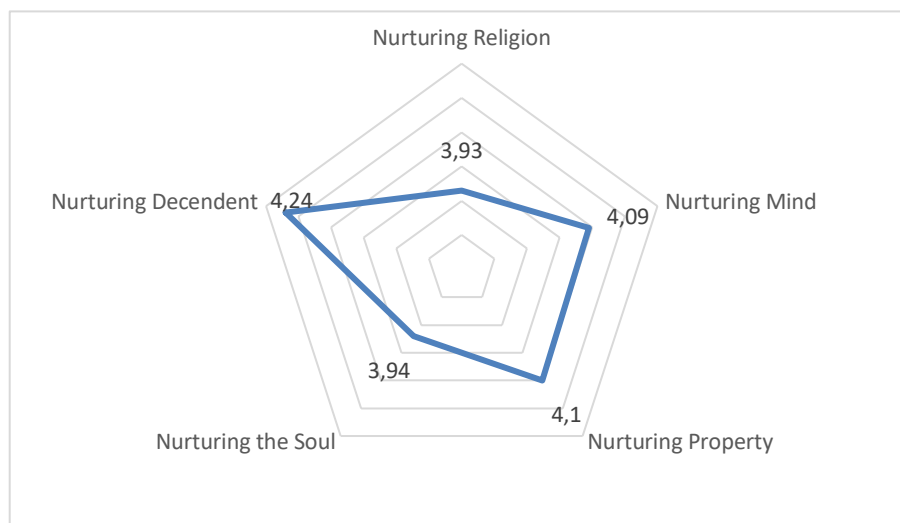
From table 5, it is known that the four Maqāsid variables, namely maintaining religion, maintaining reason, maintaining, soul and descent, are significant with a confidence interval of 10%. At the same time, the variable maintaining property does not significantly affect students' quality of life. When viewed from the direction of the influence of each exogenous variable with endogenous variables, all variables have a positive direction. In other words, the higher the Maqāsid value, the higher the quality of the individual.

Furthermore, the strength of the structural model can be seen from R square, f square, and Q square. The overall structural model that is built is quite strong; this is indicated by the value of R² of 79,1%. However, if viewed partially or f² the power of endogenous variables to predict exogenous variables is relatively weak; this is indicated by the value of f² below 0,15 (Hair, Hult, & Ringle, 2017). The weak partial relationship shows that to achieve a good quality of life, the implementation of Maqāsid must be balanced and joint, as Syatibi in al-muwafaqat states that the benefit of life must be carried out will be achieved if the five dimensions of Maqāsid are fulfilled. As for the value of Q² is already greater than 0, this indicates that the model has a reasonably good predictive relevance.

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In general, the behaviour of homo Islamicus students reflected by the Maqāsid sharia has not been fully balanced, where the value of maintaining offspring is the highest among other Maqāsid. While keeping religion gets the lowest score. More details can be seen in figure 2:

Figure 2
Maqāsid Syariah Values



The high value of nurturing offspring shows that students have an increased sense of responsibility towards their parents, which is manifested by asking questions about praying for parents and being responsible for parents' trust. Regarding marriage, the average respondent answered that he would look for a partner following the Islamic faith.

Maintaining property occupies the second position with a value of 4.10. Thus, it can be stated that the majority of respondents have managed their property following the sharia corridor, namely by spending the pocket money earned by the sharia corridor and setting aside some of the funds for charity.

Conclusion

This study concludes that the fulfilment of Maqāsid sharia is a crucial element in supporting the quality of individual Muslims. However, in this study, maintaining the property for student case studies did not significantly affect the quality of life. Furthermore, of the five Maqāsid sharia, the highest value is preserving offspring; this shows that students pay more attention to



the harmonization of family and friends that can perpetuate future generations of Islam.

The study's sample size of 110 students from two universities in Malang, East Java, is relatively small and geographically restricted, potentially limiting the generalizability of the findings to the broader population of Muslim students in Indonesia or globally. The use of self-reported questionnaires introduces biases such as social desirability and recall bias, as participants may have provided socially acceptable responses rather than accurate reflections of their behaviors and beliefs. Additionally, the cross-sectional design of the research, capturing data at a single point in time, complicates the establishment of causality between Homo Islamicus behavior and quality of life. Future research should consider larger, more diverse samples, mixed methods, and longitudinal designs to enhance the robustness and comprehensiveness of the findings.

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