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## Comparative Study of Contemporary Islamic Economic Thoughts Muhammad Abdul Mannan and Monzer Kahf

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### ABSTRACT

*Islamic economics is a distinctive discipline rooted in Islamic principles from the Qur'an and Hadith, offering diverse perspectives on economic phenomena. Islamic economists emphasize the application of Sharia principles and integrate ethical values and social justice into economic activities. This research focuses on the contributions of prominent scholars, Muhammad Abdul Mannan and Monzer Kahf, to contemporary Islamic economic thought. Employing a literature review approach, we analyze their works to explore similarities and differences in their interpretations of Islamic economic principles. The study aims to identify key areas of agreement and divergence in their perspectives, including profit-and-loss sharing, Islamic banking, poverty alleviation, and Islamic business ethics. Ultimately, the research seeks to shed light on the profound influence of Mannan and Kahf, fostering a deeper understanding of Islamic economics in today's global context.*

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**Abstrak:** Ekonomi Islam adalah disiplin unik yang berakar pada prinsip-prinsip Islam dari Al-Qur'an dan Hadits, menawarkan beragam perspektif tentang fenomena ekonomi. Para ekonom Islam menekankan penerapan prinsip-prinsip Syariah dan mengintegrasikan nilai-nilai etika dan keadilan sosial ke dalam kegiatan ekonomi. Penelitian ini berfokus pada sumbangan ulama terkemuka, Muhammad Abdul Mannan dan Monzer Kahf, terhadap pemikiran ekonomi Islam kontemporer. Dengan menggunakan pendekatan kajian literatur, kami menganalisis karya-karya mereka untuk mengeksplorasi persamaan dan perbedaan dalam interpretasi mereka tentang prinsip-prinsip ekonomi Islam. Penelitian ini bertujuan untuk mengidentifikasi area kunci persetujuan dan perbedaan dalam pandangan mereka, termasuk bagi hasil, perbankan Islam, pengentasan kemiskinan, dan etika bisnis Islam. Pada akhirnya, penelitian ini bertujuan untuk memberikan pemahaman yang lebih mendalam tentang pengaruh yang mendalam dari Mannan dan Kahf, serta menerangi ekonomi Islam dalam konteks global saat ini.

**Kata kunci:** Ekonomi Islam, Muhammad Abdul Mannan, Monzer Kahf.

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## A. INTRODUCTION

In the era of globalization and rapid development of knowledge, Islamic economic thought has become an increasingly relevant and intriguing topic for research. Islamic economics is an essential aspect in understanding economic principles based on the teachings of Islam. Amidst the dynamics of the global economy, prominent figures in the field of Islamic economic thought have made significant contributions to developing economic theories and concepts rooted in Islamic teachings. Two highly influential figures in the study of contemporary Islamic economic thought are Muhammad Abdul Mannan and Monzer Kahfi (Marasabessy, 2022).

Muhammad Abdul Mannan and Monzer Kahfi are two Muslim scholars who have contributed significantly to formulating modern Islamic economic thought. They offer unique perspectives and approaches in analyzing and developing an economy based on Islamic principles. Based on the above background, the writer would like to compare contemporary Islamic economic thought during the time of Muhammad Abdul Mannan and Monzer Kahf.

Muhammad Abdul Mannan, an economist and academic from Bangladesh, is renowned for his work titled "Islamic Economics: Theory and Practice." His contribution has greatly enriched modern Islamic economic thought. On the other hand, Monzer Kahfi, a prominent economist and writer from Indonesia, has produced several important works in the field of Islamic economics, including "Islamic Economics: Theory and Practice." (Sukamto, 2019)

In this research, we will conduct a comparative study of contemporary Islamic economic thought from these two figures. Through this comparative study, our aim is to identify similarities, differences, and contributions made by each of them in developing Islamic economic thought. Additionally, the research will explore the practical implications of their perspectives within the context of economic policies and development based on Islamic principles (Anwar et al., 2022).

The research methodology will involve a descriptive approach and comparative analysis of their works. Data will be obtained through literature review, document analysis, and interviews if possible. The expected outcome of this research is to provide a comprehensive overview of Islamic economic perspectives from these two prominent scholars and their relevance in addressing contemporary economic challenges. Ultimately, this research is expected to provide valuable insights for academics, practitioners, and policymakers in

understanding and applying Islamic economic principles to achieve economic well-being and justice for society (Sukamto, 2019).

The aim of this research is to fill the gap in understanding contemporary Islamic economic thought proposed by Muhammad Abdul Mannan and Monzer Kahfi. Some identified gaps include the lack of direct comparison between their perspectives and the limited analysis of the practical implications of their views in economic policies and development based on Islamic principles. The research will also explore the relevance of Islamic economic perspectives in facing global and local challenges while identifying fundamental similarities and differences in their economic views. By addressing these gaps, this research is expected to make a valuable contribution to developing a comprehensive understanding of contemporary Islamic economic thought and its practical implications in the current economic situation.

The novelty of this research lies in its specific focus on contemporary Islamic economic thought presented by two prominent figures, Muhammad Abdul Mannan and Monzer Kahfi. Although their works have significantly contributed to Islamic economics, this research introduces novelty through an in-depth comparative study and analysis of their economic perspectives. It bridges a gap in the literature by directly comparing the ideas of Muhammad Abdul Mannan and Monzer Kahfi, a comparison that has been rarely explored before (Wati & Rafai HA, 2020). Additionally, the research highlights the practical aspects of their Islamic economic thought within the context of economic policies and development based on Islamic principles. Furthermore, the study examines the relevance of their Islamic economic perspectives in confronting contemporary economic challenges on both global and local scales. As a result, this research provides a valuable contribution in enriching the understanding of contemporary Islamic economic thought and its practical implications in the context of the current economic situation (Anwar et al., 2022).

## **B. THEORITICAL REVIEW**

Mohammad Abdul Mannan and Monzer Kahf are two prominent scholars in the field of Islamic economics. Their works have significantly contributed to the development of contemporary Islamic economic thought. Below is a brief overview of their contributions (Marasabessy, 2022):

### **1. Mohammad Abdul Mannan**

Mannan was a Bangladeshi economist and Islamic scholar who extensively researched Islamic economics. He focused on synthesizing

Islamic principles with modern economic concepts. Some of his significant contributions include:

- a. **The Concept of Islamic Economics:** Mannan emphasized that Islamic economics is not just a religiously inspired economic system but a distinct socio-economic paradigm based on Islamic principles such as justice, equity, and ethical conduct.
- b. **Profit-and-loss Sharing (PLS) Contracts:** He advocated for the adoption of PLS contracts, such as Mudarabah (profit-sharing) and Musharakah (joint venture), as alternatives to conventional interest-based banking. These contracts align better with Islamic principles and risk-sharing.
- c. **Poverty Alleviation and Social Welfare:** Mannan emphasized the role of Islamic economics in addressing poverty and ensuring social welfare through Zakat (obligatory charity) and Sadaqah (voluntary charity).
- d. **Institutional Framework:** He discussed the importance of developing Islamic financial institutions and legal structures that align with Islamic economic principles.

## 2. Monzer Kahf

Monzer Kahf is a Syrian-American economist and Islamic scholar known for his research in Islamic economics and finance. Some of his notable contributions include (Abu Bakar, 2022):

- a. **Islamic Banking and Finance:** Kahf contributed extensively to the development of Islamic banking and finance. He highlighted the importance of creating financial instruments compliant with Islamic principles, avoiding interest, and promoting risk-sharing.
- b. **Islamic Insurance (Takaful):** Kahf explored the concept of Takaful as an Islamic alternative to conventional insurance, based on the principles of cooperation, mutual assistance, and shared responsibility.
- c. **Islamic Business Ethics:** Kahf emphasized the significance of ethical business practices in Islamic economics, including fair trade, transparency, and accountability.
- d. **Islamic Economic System:** He delved into the features of an Islamic economic system, which involves the implementation of Islamic principles in economic policies, resource allocation, and wealth distribution.

In a comparative study of these scholars' works, one could explore similarities, differences, and potential areas of convergence in their interpretations of Islamic economic thought. Researchers may analyze their perspectives on interest-free banking, profit-sharing mechanisms, poverty

alleviation, and the role of Islamic ethics in economic activities. The study could also shed light on the impact of their ideas on the development of Islamic economics as a field and its application in various Muslim-majority and Muslim-minority countries.

### **C. METHOD**

In this research, the method employed is the library research method. The study begins with a comprehensive problem assessment, and data collection is conducted, encompassing both primary and secondary sources relevant to the research subject (Zeid, 2014). The data is sourced from various materials such as books, research findings, journals, and other credible academic sources. The literature review involves meticulous collection of suitable documents, specifically focusing on contemporary Islamic economic thought as presented by Muhammad Abdul Mannan and Monzer Kahf. This approach enhances the robustness and credibility of the research by drawing from reputable and scholarly works to analyze and compare the perspectives of the two distinguished scholars.

This research aims to compare the contemporary Islamic economic thoughts of two prominent scholars, Muhammad Abdul Mannan and Monzer Kahf. The research methodology involves a literature review, encompassing the collection and identification of primary sources from the works of both scholars on Islamic economics. The data from the literature will be qualitatively analyzed using an appropriate approach to understand and compare Mannan and Kahf's views on various aspects of Islamic economics, including Islamic finance, banking systems, wealth distribution, economic systems, and business ethics in Islam. The study will focus on the latest works of both scholars to gain a more contemporary perspective on Islamic economics. Additionally, historical aspects of Mannan's and Kahf's personal and academic lives will be considered to comprehend the influence of their individual contexts and experiences on their thoughts regarding Islamic economics. The research findings will be presented in the form of texts, tables, or relevant diagrams, and an in-depth analysis will be conducted on the impact of their thoughts on the development of Islamic economics as a discipline. The research conclusion will identify the similarities, differences, and convergences in Mannan and Kahf's perspectives on Islamic economics, along with the implications of their ideas on the development of Islamic economics, Muslim societies, and Islamic financial institutions. The entire research will adhere to ethical principles, including proper acknowledgment of relevant sources and references from the cited works.

## **D. RESULTS AND DISCUSSION**

### **1. Muhammad Abdul Mannan**

Muhammad Abdul Mannan was born in Bangladesh in 1938. He took his Master's degree in economics in 1960 at Rajahsi University and then continued at Michigan State University and earned his doctorate in 1973. He also taught in Papua New Guinea after receiving the degree. He was appointed Professor at the International Centre for Research in Islamic Economics in Jeddah in 1978 (Menita, 2017).

Some of the works owned by Abdul Mannan are Islamic Economics, Theory, and Practice. The scope of research and depth discussed by Abdul Mannan grew from time to time, so he published another book, namely *The Making of Islamic Economy* in 1984, which is a detailed book from before (Rahayu & Nurhayati, 2020).

Abdul Manan conveyed the understanding of Islamic economics with "Islamic economics is a social science which studies the economics problems of a people imbued with the values of Islam". Islamic economics is a social science about economic problems in society which is understood with Islamic values (Mannan, 1997).

According to him, problems that exist in terms of production can be solved, such as population policies, land tenure, and industrial relations. According to him, Islam has emphasized the issue of land tenure, which must be used for the benefit of the community, so land ownership for a few people is very contrary to Islam.

Population issues are carried out with family planning that limits births to limit the expanding population and the growth of happy families with economic growth in a country. Problems that occur among workers are problems related to industrial relations. Strikes that occur are related to consumers and producers, and existing workers. Consumers can experience a shortage of goods and affect the increase in the price of goods (Mannan, 1997).

Muhammad Abdul Mannan argues that Islamic economics is a source of law from the basic principles of existing operational steps. According to him, there are seven steps of operations. This step affects the application of Islamic economics for its concrete nature and can develop Islamic economic thinking from the response to existing changes (Qurbani, 2021):

- a. Basic economic functions are determined in all existing systems without being interfered with by ideology, such as production, distribution, and consumption.
- b. Determination of the basic principles of essential economic functions that are by the Sharia and are not limited in time, such as attitudes in consuming
- c. Develop concepts in the development of Islamic economic theory. We start with the what, behaviour, function, and theory of Islamic economics.
- d. Determine the exact amount in need for existing goods and services so that individual or aggregate goals are achieved
- e. Implementing the steps that have been prepared. Like the fourth step can be done with the price mechanism.
- f. Evaluate the existing targets by looking at the goals and welfare achievement in all the steps set.
- g. Comparing the implementation of the policies set on the results obtained. This stage requires identification in the second stage and rearranging the third, fourth, fifth stages.

Abdul Mannan builds the institutional framework as follows (Aravik, 2017):

- a. The relationship between individuals, society, and the State is a strong relationship and is a significant factor for the development of society in a country. Existing economic activities are focused on transactions that occur so that the role of each individual is crucial. The morality of each individual can affect the role of society and the State in reducing conflict.
- b. Abdul Mannan argues that existing ownership belongs to Allah SWT. Property is a deposit that exists and is used by humans. Private ownership has also been officially recognized in Islam. The legitimacy of ownership is not absolute because obligations must be issued, such as zakat. The ownership needs to be organized so that no assets are not used, are not used in dangerous ways, and are not centralized by a few people. The State can take action if this happens (Mannan, 1986).
- c. The State supervises the market mechanism in setting prices so that there is a balance of supply and demand. The State must exist to ensure fairness and a healthy market mechanism and fulfil basic needs. The convergence of a country's price system and planning needs to be monitored.
- d. Zakat is an obligation for every Muslim as state income. Zakat has a significant influence in realizing prosperity so that money can fulfil a distributive function.

- e. Riba is something that is rejected and prohibited. Riba is replaced by lawful contracts such as *mudharabah*, *murabahah*, *ijarah*, *musyarakah*, *wakalah*, *kafalah*, and so on. Such as the presence of capital participation so that the owner also has a risk on its management. This also led to the formation of Islamic banks.

According to Mannan, consumption should not be excessive in fulfilling desires. Good consumption in Islam always pays attention to cleanliness, justice, modesty, morality, and generosity. Everything is based on the Sharia and pays attention to the benefits of this world and the hereafter. It is the same in the case of production, which pays attention to subjective and objective criteria. Objective criteria are related to material welfare, and subjective criteria are related to production activities (Anwar et al., 2022).

According to Abdul Mannan, fiscal policy is also included in Islamic economic thought. Fiscal policy is based on a balanced distribution in society and balances material and spiritual values. Thus, he laid down fiscal policy not only for material orientation but also for spiritual values (Menita, 2017).

Abdul Mannan uses waqf as a source of fiscal policy instruments and is supported by zakat. He argues that if waqf is the primary source, fiscal policy can occur based on a balanced material and spiritual orientation. One of the fiscal policy instruments is waqf which is included in Islamic Social Finance in alleviating poverty. Waqf funds eliminate the existing economic lag with the productive business sector. Waqf can be flexible, and anyone can be involved in any amount (Hamzah & Rasidin, 2020).

He believes that waqf funds can be adequate if they cooperate with Islamic banks to report transparently and accountably (Mannan, 2018). In addition, from waqf, he initiated the establishment of the World Social Bank in the circulation of cash waqf. The use of cash waqf can be used for the benefit of the people, such as the procurement of bridges, hospitals, schools, and others. The implications resulting from cash waqf are not only on the intended object but also on the subject who performs or waqif. The welfare of the world and the hereafter will be achieved both for yourself and your family (Abu Bakar, 2022).

Mannan believes that there is sufficient flexibility and space in the development of waqf in administration and management in various countries, especially countries with a majority Muslim population. With

many countries that also implement waqf, the distribution of wealth will be more evenly distributed, and many Muslims will be helped (Marasabessy, 2022).

Fiscal policies implemented by Abdul Mannan with those implemented in Indonesia look a little different. Zakat that occurs in Indonesia is often based on the desire to purify the assets owned. So, there is still a need to study things related to the distribution, impact of allocation, and stabilization of zakat, one of the fiscal policy instruments and waqf, which is still not included in the fiscal policy instrument. Zakat has not been fully included in the fiscal policy in Indonesia. Zakat can be distributed to reduce poverty through zakat institutions. So, even though it has not been included in the fiscal policy instrument, zakat has helped in Indonesia's economic cycle (Wati & Rafai HA, 2020).

## 2. **Monzer Kahf**

Monzer Kahf was born in Damascus in 1940. He studied there and took a bachelor's degree in commerce in 1962 at the University of Damascus (Ubaidillah, 2018). He is the author of books and booklets in English and Arabic in Islamic banking and finance, zakat, waqf, Islamic economics. His familiar books are 'Islamic Economics: Analytical Study of the Functions of an Islamic Economic System,' 'Economics of Zakat,' 'International Economic Relations from an Islamic Perspective,' and others. He has also written more than 100 English and Arabic articles in public and private finance, Islamic banking, Islamic economics, waqf, and zakat (Sriwahyuni, 2017).

The Qur'an and Hadith are the basis used by Monzer Kahf in the existing principles. He also tried to explain the confusion of ordinary Muslims with appropriate and comprehensive teachings. The theory of consumer behaviour is an Islamic economic theory developed on capitalism in the West based on rationalism and utilitarianism. Rationalism is a word that is very freely used in economics because relevant axioms can rationalize it (Kahf, 1997).

Utilitarianism is a source of moral attitudes such as honesty and is used to guarantee trust, perseverance in work, punctuality, and frugality. The main elements of rationalism include 3 concepts (Izzah, 2021), namely:

- a. The concept of success he also quotes the opinion of M. N. Siddiqi that "Success lies in goodness, the higher the goodness, the more successful he is."

- b. Consumers' time scale of consumption has direct and indirect effects. In Islamic teachings, every Muslim is obliged to use the time to remember Allah and give some of his abilities always to spread the truth and make good use of time in improving the moral, spiritual, and economic community.
- c. Wealth in Islam is a gift given by Allah SWT. A Muslim should not be excessive in using his wealth and not cause harm.

The next theory of Islamic economic thought is about production. Production can be interpreted by taking advantage of the universe by the goals of Muslims. The Qur'an and Hadith have also explained the importance of doing production, forbids stopping from production, and forbids laziness. The factors of production are capital, land, and labour (Wati & Rafai HA, 2020).

According to Monzer Kahf, a market structure that uses free cooperation by looking at the classical theory that frees access to enter and exit the market, freedom to choose technology, production activities, and market information has been guaranteed by the government. The market structure that the capitalists have dominated makes decisions at the expense of the working group. The cost of production will be kept to a minimum, with the maximum benefit possible so that only a few people gain wealth.

Therefore, he provides an Islamic market structure: free cooperation with economic freedom and a work spirit. The role of the government remains by the Sharia. In this context, Indonesia has made arrangements with the prevailing market structure to benefit several parties and make the business competition unfair (Anwar et al., 2022).

According to him, the existing economic policies aim to reduce existing disparities, maximize resources, prohibit the accumulation of wealth, and carry out fair transactions, known as *al-Hisbah* law (Islahi, 2010). To implement the existing policies, he proposed the use of several instruments (Qoyum, 2021), namely:

- a. Maintaining exchange rates and financing using zakat funds so that they are free from interest
- b. Regulate state revenues and expenditures, including taxes and subsidies
- c. Allocating resources according to the existing sector for production equipment
- d. Distribute wealth with zakat
- e. Implement the law by the supervision of al-Hisbah and court institutions.

## E. CONCLUSION

Islamic economic thought by Muhammad Abdul Mannan and Monzer Kahf attempts to detail the current economic development. These theories adapted problems in society with the Qur'an and Hadith so that economic problems can be completed with the explanation of the theory. The theory developed by Muhammad Abdul Mannan is related to production, consumption, and fiscal policy. Meanwhile, the theory developed by Monzer Kahf is related to consumer behaviour, production, and market structure with free cooperation. Fiscal policy and monetary policy.

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