

Philanthropy in the Perspective of Islamic Economics and Its Practices Among Indonesian Muslim Entrepreneurs: A Divine Insurance and Investment

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Abstract

Purpose: This article tries to explain the rationality of Muslim consumers, aka *homo Islamicus*, in carrying out philanthropic actions. It is explained from an Islamic Economics perspective why people are willing to sacrifice their economic resources, in the form of: money, time and energy for the benefit of others, such as donating, volunteering or participating in mutual cooperation.

Design/methodology/approach: This study apply 2 step of methodology: first, qualitative method using a literature study, and second, quantitative method thru a survey. In the first step, both approaches of the religious economics and the economics of religion are combined use to achieve the objectives of this article. Economic concepts, formulas, curves, graphs and consumer rational choice theory are applied in describing how believers carry out God's command written in the holy book to give alms. On the second step, a survey using face-to-face interviews of 300 middle-up class Indonesian muslim entrepreneurs who were rich enough to be zakat payers (*muzakki*) was conducted to prove the existence of philanthropic practices in the form of alms of gratituted (*sadaqah syukur*) and alms of desire (*sadaqah hajat*). The selection of respondents was carried out using the multiple quasi-random sampling method. Data was analyzed using descriptive statistics by showing gender differences.

Findings: In the perspective of Islamic Economics, alms is not ordinary consumption. People do it to gain safety or protection from anything they worries, and also to ensure that their hopes and desires will come true. This motives are derivated from the Al Qur'an verses and Hadith. Therefore, donations are more suitable to be categorized as insurance as well as divine investments, because God is the guarantor. Survey results showed that most of the respondents (88.4%) respondents who issue "alms of gratitude or *sadaqah syukur*" which is to increase alms if they get additional income in the form of additional fortune "*rezeki nomplok*", big profits and success, etc., although with different intensities (rarely, sometimes, often and always). It is the proof of positive relationship between income and alms. On the other hand, the majority (85.6%) of respondents also admitted they did special alms if they need Allah to fulfill they wish or hope, especially to ward off evil that they worry about, which called "alms of wish or *sadaqah hajat*".

Research limitations/implications: Further research is recommended to quantitatively analyze the factors that influence people's giving of alms. Among the influencing factors, such as personal or household income, household dependency ratio, religious observance and level of religiosity should be variables considered.

Practical implications: Socialization of the meaning concepts of "alms of gratitude or *sadaqah syukur*" and "alms of wish or *sadaqah hajat*" can be a strategy in an effort to increase

almsgiving behavior for the government and Islamic philanthropic institutions such as BMT (Baitul Mal wal Tamwil) or LAZIS (Zakat, Infaq and Sadaqah Collecting Institute).

Originality/value: This study contributes the definition concept of the believer (*homo religious*) which reflects the image of a true human being based on his nature, as a correction to the concept of the economic man (*homo economicus*), so that it can be applied to every man from all religions, even the atheists. Based on an understanding of the true human, the concept of utility regarding human needs and satisfaction from the goods/services they consume is expanded. The proposed concept of “*Maslahah*” is total utility from all benefits can be gained by real human from his/her decision to get a product or service by spending their economically resources, namely: physical/material benefit, psychological benefit, social benefit, spiritual benefit, and religious benefit. So it can explain the rationality of altruistic behavior, including giving alms and other philanthropic acts, because by giving to others, one still gaining self-benefit both in this mortal world life and eternal life hereafter. The contribution of new ideas regarding the concept of "alms of gratitude or *sadaqah syukur*" and "alms of wish or *sadaqah hajat*" is an effort to support the initiative to "grounding the Al-Qur'an verses and Hadith on earth" so that Allah's rules are easier to understand and implement in people's daily lives.

Keywords: Islamic Economics, Philanthropy, *Homo Economicus*, Utility, Rational Choice of altruistic behaviour.

Introduction

Starting 5 years ago, in 2018 Indonesia has been ranked as the most generous country in the world (CAF-Charities Aid Foundation, 2018), and again in 2021 (CAF-Charities Aid Foundation, 2021) and then again in 2022 (CAF-Charities Aid Foundation, 2022). Noble religious values in the form of philanthropic attitudes and behavior, and the tradition of mutual assistance (*gotong-royong*) that exist in Indonesian society are recognized as social capital that enables these achievements to be achieved (Mayestha & Ferrell-Schweppenstedde, 2021). However, how does Islamic economics as a part of the economics of religion explain this phenomenon? How is the economic rationality that underlies the philanthropic practices that occur among Indonesian people? This paper tries to explain the rationality of Muslim consumers alias *homo Islamicus*; namely explaining why people are willing to sacrifice their economic resources, in the form of: money, time, and energy for the benefit of others, such as donating, volunteering, or participating in mutual cooperation. Whereas in the rationality of *homo economicus* which is selfish and anti-social, these altruistic actions do not provide benefits for oneself, so these actions are considered irrational, only stupid or crazy people do it. In reality, humans in various parts of the world have traditions of giving and sharing, which are practiced by various ethnic groups and different religions.

This practice of giving and sharing is not only done within family, relatives, neighbors or friends who are known and loved, but is also done with other people who are unknown and even those who live far away in other parts of the world where have never visited. This altruistic human attitude is one source of criticism of economic man (*homo economicus*) who are considered not humanist, and is a challenge for many economic experts to improve it which makes the science of economy develop more rapidly, including: Gary S. Beker who pioneered discussing altruism in family (Beker, 1993) which later developed into Family & Household Economics (see Pollak, 2002; Lundberg & Pollak, 2007). Meanwhile, 'giving to the needy people who are not yet known' is a philanthropic topic of concern to many economists of religion, especially because the motive is largely due to carrying out 'religious commands'.

Literature Review

***Homo Economicus* versus Others 'homo' in economics studies**

Adam Smith is known as the patron saint of economics (Swasono, 2010) who gave birth to the concept of economic man, aka *homo economicus* (Dixon & Wilson, 2012;). But, in economic history, according to Ingram (1888), the notation 'economic man (*homo economicus*)' was first recorded in John S. Mill's writings, who also criticized it (see Mill, 1836; Rodriguez-Sick, 2009). The debate regarding economic man, aka *homo economicus*, has been going on for more than half a century (see Doucouliagos, 1994). Criticism of the concept of homo economicus is mainly because it is unable to describe actual human character in the real world (see Urbina & Ruiz-Villaverde, 2019).

The increasing attention to the real man in empirical situations, in line with criticism of the concept of economic man, has spurred the development of economics as a science. Many economic experts are encouraged to develop economic models that are more realistic in describing human rationality, using a multidisciplinary approach adopted from various branches of human science and humanity, such as psychology, sociology, anthropology, education, and cultural history; or even from branches of natural science such as physics, biology, mathematics/statistics, food/nutrition, technical and medical science. So that in current post-modern economic analysis, variables related to humanity, human physics, health, social and nature environment, are recognized as part of the considerations in economic decision making and maximizing individual satisfaction; both as goals, encouragement (motive) and obstacles, subject to, or constraints in economic models. There are various attempts to 'defend' it by developing a more realistic concept of homo economicus (see among others: Levitt & List, 2008; Donald, 2019; Henrich, et al., 2001; Read, 2022) or even replace it with another concept that is more in line with the focus of the field of study being researched (see among others: Friedman & Friedman, 2008; Jager, Janssen, De Vries, De Greef, & Vlek, 2000; Nyborg, 2000; Kent & Taylor, 2016; Brennan, 2008; Hudík, 2015). Especially in the study on religion and economics, there is concept of the believer, aka *homo spiritualist* (Achim, 2017) aka *homo religious*, has developed (see among others: Bose & Blanchard, 2013; Mendis, 1998; Bryant, 2000; Rudnycky, 2011; Aravik, Hamzani, & Khasanah, 2023).

Different 'Homo Religious' in different studies

However, before discussing further about the believer, aka *homo religious*, it is necessary to understand that there are two schools of thought in the study of economics and religion (Iannaccone, 1998; Kuran, 1994). Both use different 'knife' of tools in their analysis. First; religious economics or theological economics, namely religious experts and religious figures who observe economic practices in society. The knife of analysis is to comply with the rules, values and moral ethics originating from the holy books and religious teachings adhered to, and/or universal noble values accepted by all adherents of any religion. Second; the economics of religion, namely economists who study religious behavior, especially those related to the willingness to sacrifice the economic resources one possessed in order to carry out religious orders. The analytical tools used are existing formulas, curves, economic concepts and theories, as well as their developments. The development of economic concepts, formulations and theories in religious economics is necessary and needed because the basic assumptions and time horizon of *homo religious* are different from the assumptions and time horizon of *homo economicus* in neo-classical economics. The time horizon of *homo economicus* is limited to the 'now' in this mortal world, while *homo religious* apart from thinking about his worldly interests also considers his safety and welfare in the eternal afterlife.

The implication of the existence of these two schools of thought is that the same words "religious man (*homo religious*)" have many different meanings. Apart from the literal meaning, namely 'a person who adheres to a religion', There is very little or no similarity in the meaning and description of religious figures in one writing to another.

Differences in the meaning and description of '*homo religion*' can occur between subfields of economics, the schools of thought and analysis used, and each religion adhered to. There are many types of *homo religious* in Islamic economics aka '*homo Islamicus*' (Sholihin, Sugiyanto, & Susanto, 2023), and it's may be different from the image of *homo religious* in Christian economics aka *homo Christianicus*, or other religions in religious or theological economics. Moreover, the understanding of '*homo-religion*' in the realm of sustainable environmental economics might vary compared to its usage in accounting or other socio-economic disciplines, particularly when investigating its correlation with religious practices.

The initial idea was to substitute the notion of '*homo economicus*' with a '*homo religious*' concept that offers a more precise portrayal of human nature in the actual world, irrespective of religious beliefs or even atheism. Furthermore, it is important to establish a consistent interpretation of '*homo religious*' that can be employed in various economic studies, similar to the utilization of '*homo economicus*', despite its limitations and criticism against it.

So, at least in the economics of religion science, there is a need to define '*homo religious*' as a universal concept that can be used by all religions. It could be that if the concept of '*homo religious*' is able to describe the characteristics of true human nature, then this concept can be used in studying the economic behavior of all mankind, which has the implication of being able to improve or even replace '*homo economicus*'. In this way, a clear argument can be built about why humans in fact think altruistically and are willing to carry out philanthropic actions.

Method

This research uses quantitative approach in two steps: first, a literature studies, and second, observation of the common practises among Indomesian Muslim. In a first step, both religious/theological economics and religious economics approaches are combined to achieve the aims of this article. Economic concepts, formulas, curves, graphs and consumer rational choice theory are applied in describing how believers carry out God's command written in the holy book to give alms. There are several philanthropic acts in Islam related to property or money, namely: zakat, infaq, sadaqah and waqf (abbreviated as ziswaf). However, this research focuses on one form of philanthropy in Islamic teachings, namely: almsgiving, both routine almsgiving and irregular almsgiving, especially those relevant to the verses of the Koran and hadith which state that almsgiving can prevent disasters and will receive multiple rewards.

In the second stage, grounded research using a quantitative approach was carried out through observation. The aim of the research is to prove the existence of philanthropic practices in the form of alms which were formulated from the results of the first stage. Informal face-to-face in-depth interviews were conducted with respondents to understand in what situations and intentions why they spend money on alms, as well as what benefits they expect from this action. Upper class Indonesian Muslim entrepreneurs who were rich enough to be zakat payers (*muzakki*) became respondents and were interviewed using face-to-face interview techniques. Entrepreneurs were selected in order to obtain data on philanthropic actions based solely on their respective levels of religiosity, without anyone forcing them. This is because in most parts of Indonesia there are 'Regional Regulations on Zakat', which require government employees, police and soldiers to pay zakat with direct salary deductions, so these groups were not selected as respondents because the data would be biased for the purposes of this research. The selection

of research locations was deliberately chosen from 2 groups category of business location that have different religious social capital, based on the availability of many religious institutional facilities such as: prayer rooms and mosques, taklim councils, ZISWAF amil institutions, and Islamic financial institutions (Islamic banks, sharia pawnshops, etc.); and you can always hear the call to prayer every time it comes to pray. In this way, we obtained representatives of respondents who received social support from their business environment to become more religious, and those who did not.

Findings

Homo Religious: its universal defenitions

S.Y.R. Sanie offers the definition of the believer (*homo religious*) which describes the characteristics of the real man for analytical purposes related to considerations in making economic decisions to implement religion, or in the economic terminology called: 'humans as consumers of religion', namely as follows (Sanie-Herman, 2012):

“A believer aka *homo religious* (Latin) or *mu'min* (Arabic) is:

- a) a true human being, who consists entirely of physical (body) and spiritual (soul), and a social creature who by nature has reason (mind), passions & conscience.
- b) he has faith in God (the Unseen) and the existence of life after death; And
- c) he believes that his well-being in the life after death will depend on his behavior (deeds) in this life on earth.”

This definition of *homo religious* influenced the economic concepts of needs and satisfaction as well as utility theory and the indifference curve formula. Also influences the orientation and goals of economic decision making in the rational choice theory.

Time Orientation, Needs, and Satisfaction of the Homo Religious

The economic concepts of needs and satisfaction are closely related, like two sides of a coin, because satisfaction is the output of the process of fulfilling needs. So that the number, type and kind of needs provide or cause satisfaction in the same amount, type and kind.

True humans, as referred to in the concept of the believer (*homo religion*) above, have several different needs. And humans who are aware of their needs will try to fulfill them and obtain satisfaction. From the characteristics based on the definition above, the type of needs of the *homo religius* can be described as follows:

1. A true human consists of soul and body, so it has two sides, namely: outside and inside. Logically, humans also have inner (non-material) needs apart from outer (material) needs or in everyday language known as physical and psychological needs to be fulfilled. This is different from the character's of homo economicus which is described as having only physical needs, so that only material benefits are taken into account in neo-classical utility theory. Although there has been research discussing the psychological benefits of 'correcting and perfecting' the concept of homo economicus.
2. Humans are essentially social creatures. After birth, he grows up in the care of his family, and develops in a social environment that shapes him until he becomes an adult, then as an adult he takes a position and a role on his life in society. In short, he is a part or member of the society to which he receives and gives; which in the context of social economics science, can be said that humans have social needs and satisfaction. This is not recognized in the selfish, independent and anti-social character of homo

economicus. Even though in modern economic theory an extension of the indifference curve concept has been developed to explain altruistic action, still it's considered as an anomaly for a *homo economicus* character (Beker, 1993).

3. Normally, humans have hopes which are their spiritual needs, namely something they want to obtain later in their mortal life on earth. And if he believes in the Day of Judgment, then he also has religious needs, namely the hope for the goodness he will obtain in eternal life after death.

The things mentioned above underlie the rationality of religious consumer behavior. It can be assumed that the character of the believer (homo-religious) basically has two sides to various things in pairs (good-bad, yin-yang, etc.). So the character of a believer can be described as having the following needs, orientations and interests:

- 1) believers have material (outward/physical) and non-material (inner) needs;
- 2) believers prioritize their own interests (selfish) but also care about the interests of others (altruists), which is an implication of human nature as social creatures, which also means that humans have social needs and satisfaction.
- 3) time orientation in the economic decisions of the believer aims to maximize physical and psychological satisfaction in fulfilling worldly needs, but also to pursue safety and welfare in the afterlife in the afterlife;

The balance between these two sides of orientation, needs and interests in the believers attitude and practices are depends on the level of his personal religiosity.

Homo Religius Economic Decision Making

By nature, humans are equipped with appetite (lust or *shahwat*), reason (minds or *al-aqul*) and conscience. Appetence or lust makes humans have desires. Reason and conscience differentiate humans from animals and other creatures. Reason and conscience are tools given by God to humans as caliphs on earth. Reason gives consideration to whether the desire needs to be fulfilled or not, must be fulfilled immediately or can be postponed, and how to fulfill this desire. Meanwhile, conscience provides moral considerations, such as whether something is good or bad, permissible or not, legal or illegal, halal or haram (Sanie-Herman, 2012). So, a *homo religious* as a true human being uses the three tools he has, namely: lust, reason and conscience in guiding him to make economic decisions and other decisions in his life.

Meanwhile, *homo economicus* is depicted as making economic decisions guided by his desires alone, while his reason is only subject to serving his desires in order to achieve maximum satisfaction by looking for various ways to fulfill all desires, without any consideration of the moral values of his conscience. As a result, many decisions are taken based on the justification of the homo economicus character, which is not in accordance with the facts of practice in the real world, or even contradicts 'what normatively should be' about a just and prosperous economy for all mankind. So that in the last few decades, thinking has developed from economic experts who call for the creation of a new dimension of the economy in the form of an economy that is not valueless; namely an economy based on morals and ethics as well as an economy that takes sides while correcting the *homo economicus* paradigm in mainstream neo-classical economics. {see among others: (Sen, 2009), (Etzioni, 2010), (Thurow, 2009), (Swasono S.-E. , 2010)}.

In the conventional economic science definition, it is stated that human desires (lusts) are unlimited, only the ability from his economic resources, namely his income or money he has, is the limit for him to fulfill all these desires. However, in reality this is not the truth case, because humans do not have a desire for goods or services that they are not familiar with, and

in the same way they certainly will not want products whose existence they do not know about. In other words, human desires are limited to their knowledge about the existence of products that they can or usually consume. So, human desires need knowledge about the existence of products that can be consumed so that they want them. Just as reason requires the input of knowledge to be able to fulfill these desires effectively and efficiently. And the conscience also needs to receive input about noble values originating from socio-cultural heritage, habits, manners and religion; in order to provide adequate moral considerations. In short, both human lust, reason and conscience also have needs to fulfill to make them function better.

The Homo Religious: between sincere and rewards seeker (pamrih)

On the other hand, it must be acknowledged that humans are creatures who always seek rewards {= *pamrih* (Indonesian, Javaness)}. He is only willing to sacrifice his economic resources if he gets benefits from them. Even in the neo-classical *homo economicus* perspective, we must obtain maximum benefits from minimal economic sacrifices. *Homo religious* will also seek great benefits from sacrificing their economic resources to fulfill all needs and desires, because religion prohibits useless and wasteful actions, but all of this must be within the corridor of common sense and practical considerations, while guided by the moral values of conscience. For believers, aka *homo religious*, especially Muslims, aka *homo Islamicus*, every action he do have to be beneficially and also have to aim to bring the blessings from God (al Maududi, 2005). The blessing is in the form of hope, based on the belief, that there will be good rewards from God that can be obtained to enjoy during life in this mortal world and even in eternal life in the afterlife. This also applies to economic actions such as producing, consuming, transacting, or distributing goods or services.

According to the Islamic economic perspective, sacrifice of economic resources can provide benefits or rewards that: a) can be calculated (tangible) and cannot always be calculated (intangible), b) can be accepted in worldly life, but may also be accepted in the afterlife. This is one of the differences between the basic assumptions of conventional economics and Islamic economics, especially in the differences in time orientation which are taken into consideration in making economic decisions.

There are some Muslims who question the concept of '*pamrih*' with the concept of 'sincerity (*ikhlas* in Indonesian)'. In the author's opinion, an action is said to be sincere if the reward is expected solely from Allah. For example: sincere giving is when you don't expect anything in return, thanks or praise from people, especially from the person who received it.

However, it is sincere if someone gives charity in the hope of 'return' so that Allah will give him more sustenance, because that is what He promised, and a worshiping servant can 'claim the promise of his Lord', by asking Him with the prayer taught by Allah Himself in the Koran: "*Our Lord, give us what You have promised us... ..Indeed You never break a promise.*" QS Ali Imran (3): 193. 'Sincere' is also if someone gives charity out of fear of Allah; which means he 'protects himself' so that Allah will give him mercy and safety from His curse and punishment in hell.

As an extreme example of the sincerity, in this world perhaps only the prominent Sufi figure Rabiyyah Al Adawiyah who is truly sincere. The purpose of sacrificing her time, energy and thoughts is to worship Allah and for the sake of Allah alone. She stated in her very inspiring poetry, that she worshiped Allah not because she was afraid of sinning and going to hell, or wanting to get a reward and go to heaven; but because of her love for Allah alone. So that even though God's heaven and hell do not exist, she still worships Him {see: (HAMKA, 1953), (Tim Penulis IAIN Syarif Hidayatullah, 1994)}. However, Rabiyyah wanted her love to be accepted

by Allah, so Allah 'repaid' her by bringing her together with Him then she can see Him in person. Doesn't that mean she is also has a '*pamrih*'? In fact, according to the author, 'love of Allah' is the 'greatest reward' that a person who worships God can ask for.

Being 'self-interested' is also in kind of having benefits internally for yourself such as being happy to see other people happy because you gave him something, or feeling relieved to be free from guilt when you don't help someone in need, etc. But, it's not a kind of selfishness. Because that is Allah's command in the Qur'an QS. Al Maidah (5): 48 which is addressed to all religious communities: "... If Allah had willed, He would have made you one people (only), but Allah wants to test you regarding the gifts He has given you, so compete to do good deeds. Only to Allah will you all return, then He will make known to you what you previously disputed" (Kristina, 2021). So, according to the basic rules of Islamic law, it is stated that an altruistic attitude (putting the interests of others first) must not precede one's own interests in religious matters. For example, a Muslim woman should not sacrifice her opportunity to pray at the beginning of time – especially in congregation – because she is lending her face to someone else. This is in line with Allah's command "save yourself and your family from the torment of hellfire", (QS At-Tahrim (66): 6) which emphasizes that you must be saved first in order to save your family and other people. .

So carrying out philanthropic actions by giving charity to other people is to serve one's self because it provides benefits to oneself. Even if it is felt to be beneficial for the recipient of alms, then it is more of a positive externality. Externalities are a contemporary economic concept, especially in environmental impact analysis or the field of sustainable economics. 'Externalities' are defined as the impact felt by a party due to the economic activities of another party, both production and consumption processes. Externalities can take the form of positive externalities if they have a beneficial impact, and negative externalities if they have a detrimental impact (Boundreaux & Meiners, 2019).

Maslahah as Total Benefits of Homo Religius Consumer

Humans consume goods and services that provide benefits to them in fulfilling all their needs and desires. In Islamic economics, the benefits of an economic product consumed by humans can be in the form of materialistic benefits from the physical form of the object, and immaterialistic benefits from its inner or mental form or relative form. For example: if you use banking services to borrow a certain amount of money, then what you borrow is actually the relative form of the money, so you don't need to return it in its physical form, namely bills with the same serial number. In contrast to pawnshop services, if someone pawns jewelry, what is being pawned is the physical form of the jewelry, so when returned it cannot be replaced with other gold jewelry or gold plate even though the value is the same. In daily life, for example, if you consume some kind of food, the materialistic benefit is the feeling of fullness from the physical form of the food, while the immaterial benefit is the feeling of pleasure and enjoyment that comes from the inner form of the food which has a savory or sweet, and delicious taste. Many products in today's super modern world, especially secondary goods and luxury goods, are consumed only because immaterial benefits they provide from their inner being or relative form. For example: good paintings, lovely flower arrangements, CD of melodious music or favorite singing, or concert tickets, etc.

If viewed from the perspective of humans who consume it, an economic product can provide various benefits at once, such as: 1) physical benefits (body, external), 2) non-physical benefits consisting of: a) psychological benefits, b) social benefits, and c) the benefits of 'hope' (expectations) both for the benefit of the future while living in this world (called spiritual

benefits) and after death in the afterlife (called religious benefits). Spiritual benefits are only available to people who believe in supernatural things, invisible but real things, invisible powers, or miracles, although they don't have to adhere to a particular religion or even be atheists. People who carry out philanthropic actions simply because they believe that '*good things will happen to good people*', or giving money to other people in order to '*get rid of bad luck*' are examples of people who have spiritual benefits. Meanwhile, religious benefits are only available to believers of a religion that believes in eternal life after death. However, religious consumers definitely have spiritual benefits.

The author agrees with several Islamic Economics experts to use the term '*maslahat*' (Choudury, 1986), (Chapra, 1997) (Misanam, Suseno, & Hendrieanto, 2008), which is the goal of a believer (*homo religious*) in all his economic activities, namely utilizing the economic resources that he 'possesses' as a gift and entrusted to him by Allah. In this paper, *maslahat* is defined as the total value of all the benefits that a human being can obtain from the goods or services he consumes at the expense of the economic resources he has. The *maslahat* unit is use value or 'utility', the same as the unit in conventional economic utility theory. So that the formula for the individual *maslahat* of a true human being can be compiled as follows

$$M = U_{Ph} + U_{Ps} + U_{Sc} + U_{Sp} + U_R$$

Note:

M (Maslahat) = Total Benefit aka Total Utility

U_{Ph} = Physical Utility

U_{Ps} = Psychological Utility

U_{Sc} = Social Utility

U_{Sp} = Spiritual Utility

U_R = Religious Utility

The time to obtain the five types of benefits (utilities) mentioned above varies. There are 4 (four) time dimensions for enjoying the benefits of a product that a person has for sacrificing their economic resources, namely: 1) can be enjoyed directly at that very moment, 2) enjoyed for some time in the future, 3) expected will be obtained in the future in long term until death, and 4) expected will be enjoyed forever in eternal life after death. The duration of obtaining these benefits can be a continuum across time, considering that one product can provide more than one type of benefit. See diagram in figure 1.

Even though it is derived from the definition of *homo religion*, this formula for the *Maslahat* or total benefit that a person can get from the products they consume can be applied to all people of any religion, even atheists. If he is an atheist who does not believe in life after death, then the value of the religious benefits he obtains from consuming an item is = 0 (zero). Likewise, if he does not believe in supernatural things or miracles, then his spiritual utility is zero. From this formula, it can be said that believers have a greater chance of feeling happy than non-believers, because the believer have more sources of satisfactions that brings more happiness.

Table 1. Time Dimension to Enjoy the Benefits

Type of Benefits		Period of acquisition & enjoyment			
		Immediately right away at that moment	In the future while living in the world		in life after death
			In the Short Term	In the Long Term	Eternally in Hereafter
Material Benefits	Physical Utility	↔			
Inner (immaterial) Benefits	Psychological Utility	↔			
Expected Benefits	Social Utility	↔			
	Spiritual Utility		↔		
	Religious Utility				↔

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Homo religious rationality for carrying out philanthropic actions

From the formula of ‘*Maslahat*’ aka Total Benefits mentioned above, the rationale for why people want to carry out philanthropic actions can be explained. In this analysis, the philanthropic actions are focused to Islamic philanthropic actions in the form of zakat, infaq, alms, waqf, and kinds of charity as ordered by religion. As depicted in diagram figure 2.

It has been explained above that as a 'reward in return seekers' aka '*pamrih*' creatures, humans will only be willing to sacrifice their economic resources to obtain goods or services if and only if they receive benefits from the goods and services they desire. This also applies if he carries out philanthropic acts, in the sense of 'sacrificing a certain amount of his money or assets for the benefit of others'. From the concept of '*maslahat*' aka total benefit, a *homo religious* who reflects true human character will receive many benefits from the philanthropic actions he carries out, except physical benefits (see figure 2).

The benefits to be obtained are including: psychological benefits, social benefits, spiritual benefits and religious benefits. So it becomes natural and rational for a true human being as described by *homo religious* to carry out philanthropic actions, because this is beneficial for him to fulfill his psychological, social, spiritual and religious needs. Carrying out philanthropic actions provides use or utility value in the form of satisfaction for fulfilling these needs. In fact, the total benefits or total utility value aka '*maslahat*' obtained from philanthropic actions can be greater than the opportunity value if the same amount of money is spent to obtain physical satisfaction from consuming other goods/services for his own benefit.



Figure 2. *Maslahat* (Total Benefits) gained from Islamic Philanthropic Action

Meanwhile, the concept of *homo economicus* only recognizes physical benefits, whereas philanthropic actions have no physical utility value, a.k.a zero value for themselves. That is the reason why, for *homo economicus*, philanthropic actions are 'unreasonable', aka irrational, which are only carried out by people who 'lack sense' aka stupid, or 'lost their mind', aka crazy.

Charity Motives in Muslim Consumer Rationality: 'Illahiyah investment' and 'Illahiyah insurance'

In this section, the discussion is more in-depth specifically for homo religious who adhere to Islam, aka homo Islamicus, because it discusses Muslim rationality which originates from the Qur'an and Hadith. The terminology chosen deliberately and consciously is homo Islamicus, not Islamic homo religious, and certainly no Islamic homo economicus. Because Islamic teachings are more of a way of life where there is no separation between economic behavior and overall worship behavior. All actions in daily activities can become worship and receive rewards as long as they are carried out in accordance with God's norms and rules.

In all aspects of a Muslim's life from the time he wakes up until he goes back to sleep, there are Islamic rules that regulate procedures, including: activities to fulfill basic personal needs such as: eating, drinking, sleeping, having sex with husband and wife, talking, even going to the toilet; and activities related to other human beings (mu'amalah) such as: studying, working, transactions (buying and selling, borrowing, marriage contracts, mutual assistance contracts (ta'awwuni), etc.); behave towards parents, partners, children, siblings, friends, people of different religions, infidels, even towards enemies; as well as guidance on attitudes and behavior towards other creatures of God, namely animals and plants, as well as relationships with the natural environment. This is in accordance with the opening prayer (iftitah) that Muslims read in every prayer which is sourced from QS Al-An'am (6): 162-163 as follows: "... verily my prayer, my life and my death are only for Allah, the Lord of all the worlds, no there is a partner for Him, and so I was commanded and I was the first to submit (Muslim)." Servantism to Allah is human nature, because the blue-print and mission of human creation is

as 'worshippers', in accordance with Allah's statement in QS Adz Dzariyat (51): 56: "*I did not create jinn and humans but so that they would worship Me*" (Al Qur'an 'an and its Indonesian translation, 1971).

For homo Islamicus, the motive for charity or spending his wealth in accordance with Allah's instructions and commands, is to obtain what Allah promises in the Qur'an and the hadith of the Prophet, in the form of multiple rewards that are much greater than the donation money we spend (see (Qur'an) 'an Tajwid & Translation, 2006): QS al-Baqarah (2):261; QS al-An'am (6):160). So giving charity as a philanthropic act is an investment for a Muslim. In fact, in another verse, alms is stated as "giving a good loan to Allah" which will get the best reward in the form of the largest and most numerous multiple payments from Allah's side (see (Qur'an) Tajwid & Translation, 2006), QS Al-Muzzammil (73):20 & QS al-Baqarah (2): 245). These productive investments and loans will continue to grow and grow, as in the authentic hadith narrated by Muslim from Abu Hurairah ra., that Raulullah sws. said: "There is no one who gives alms from his wealth which is halal - which Allah does not accept. but only what is halal - unless Allah accepts it with His right (good), even though the charity is only a date. Then the date will grow bigger in the hands of the Most Merciful Allah, so that it becomes bigger than a mountain. Thus Allah takes care of your alms, just as you take care of goats and camels (which get bigger and bigger) (Muslim, 1993).

In conventional economics, there is a view of homo economicus' version of utilitarianism that charity or charity (scarified giving) is considered as 'a reduction in assets that can be opportunistically used for the consumption of other desired goods/services, resulting in a decrease in satisfaction (utility)'. Based on the verses and hadith mentioned above, this is denied in Islamic teachings. Charitable expenditure based on religiosity, piety and devotion in Islamic economics is not a form of allocation of income that is ready to be spent (disposable income) for consumption which causes a reduction in assets. This has been confirmed by the Prophet Muhammad. in the hadith: "Alms, in essence, will not reduce wealth..." (see: HR Muslim no. 4689 book: 46 chapter: 1238) (Muslim, 1993). In modern economic language, it can be said that charity for Muslims, aka homo Islamicus, is more of a productive loan and divine insurance, meaning that the guarantor is Allah, who will pay back what has been given in charity many times over. So, giving alms is actually a strategy to increase wealth.

Apart from being a 'divine investment', alms is also 'divine insurance'. Because in the teachings of Islamic monotheism, it is believed that "almsgiving repels disaster/misfortune" as stated by the Prophet in several hadiths. In Islamic economic rationality, if a Muslim faces an uncertain situation (uncertainty), anxiety or worry about something, then giving alms is one solution and guarantee of spiritual & religious protection. With this argument, the author expresses a different opinion from several parties who state that spending obligatory and sunnah alms (ZISWAF) is a form of consumption like consuming other goods or services. In fact, alms, like other philanthropic acts, is actually a diversion of funds that are ready to be spent (disposable income) now for future needs for an indefinite period of time, namely for: 1) a mechanism or strategic way to multiply assets, aka a form of 'Illahiyah investment'; and 2) is a form of 'illahiyah insurance', namely: a mechanism to obtain guarantees of success and success, as well as a mechanism to obtain safety and avoid danger or disaster from God.

Routine Alms and Non-routine Alms

Based on the rationality of giving alms described above, alms is part of the lifestyle of a Muslim (homo Islamicus), including in Indonesia. This means that giving alms is a routine activity as worship, the same as prayer and fasting. From the results of observations and in-depth interviews, several categories of alms were obtained, namely: routine alms and occasional

alms.

Routine alms can be done in various forms, in different time periods, namely: a) daily, b) weekly, c) monthly, d) annually. Daily alms, including: 'dawn alms', namely infaq money put into the charity box at the mosque after every morning prayer, giving alms to the poor who are found on the street, for example street children or beggars and scavengers, etc. Meanwhile, weekly routine almsgiving can take the form of: activities known as 'Friday Barokah', namely distributing food on Fridays, or infaq at the mosque during Friday prayers, or providing free food and drinks to break the fast every Monday. and Thursday for customers who are visiting at Maghrib time at mosques/prayer rooms and owned business premises (shops, restaurants, food stalls, or gas stations). Monthly alms include: regular donations for poor relatives, orphans or foster children, students memorizing the Qur'an, etc., whether given directly to each recipient or via Islamic Philanthropic Institutions. Routine alms issued annually, such as: alms in the month of Ramadan, giving during holidays (THR = holiday allowance), extra compensation for orphans specifically in the 'month of orphans', namely the month of Muharram, donations for education issued at the beginning of each school year new assistance in the form of education costs, registration fees, and new school equipment for students from low-income families, etc.

The motivation for routine almsgiving is wanting to get the reward promised by Allah and asking for protection to avoid threats if you don't do it, based on verses from the Qur'an and various hadiths known to the respondents. For example: alms every morning is from the hadith of the Messenger of Allah from Abu Hurairah ra.: "There is not a single dawn experienced by the servants of Allah unless two angels descend upon them. One of them prays: "O Allah, give compensation to people those who give infaq", while the other prays "O Allah, grant damage to those who withhold (their wealth)." (HR. Bukhari 5/270).

Apart from that, there are non-routine or occasional alms, for example participating in fund raising to improve services or buildings for mosques, schools, clean water for ablutions or drinking water, well or electricity facilities for households in remote areas, building schools, hospitals, Islamic boarding school to teach Al Qur'an and various other public interests. This kind of alms is a form of charity, which is the most profitable 'investment' for a Muslim. Giving alms is motivated by the desire to obtain rewards as rewards that flow continuously even to the realm after death as long as various public facilities are used and provide benefits to society. Another form of non-routine alms is aid to victims of natural disasters or victims of war, which is generally channeled through large, trusted philanthropic institutions, whether religious-based institutions or other private or government institutions.

Alms at any time according to need: alms of gratituted (sadaqah syukur) and alms of desire (sadaqah hajat)

here are also alms that are given at any time to meet personal needs, including: 'alms of hajjat' and 'alms of gratitude'. Almsgiving is almsgiving when someone wants something and asks for Allah's help so that their wish comes true. For example, when planning something important and having a big impact on life in the future, or facing a situation of uncertainty that is felt to be critical in life, it is common for Muslims - at least in Indonesia - to individually and secretly spend money to give alms. , or even holding an 'almsgiving' or 'Yasinan' event, namely: giving alms to or inviting neighbors, close relatives, and/or orphans from orphanages to eat while reading QS Yasin and praying together. Opportunities for carrying out 'almsgiving' include: when going to a wedding ceremony, starting a new business or opening a new shop, restaurant or outlet, building a house or moving to a new house, before school exams or job entrance tests,

etc. Almsgiving is done with the motivation that the activities to be carried out will run smoothly and successfully, so that the business will make a profit, so that the new house will be blessed by Allah so that it becomes 'paradise for its inhabitants' in accordance with the Arabic proverb which says 'My house is my heaven (baiti jannati)'. The motivation for doing charity is based on the instructions in the following hadith: "...give charity when you are still in good health and free, when you really want to be rich, and when you are worried about being poor... (HR Bukhari) (Dompot Dhuafa, 2020).

Almsgiving is also done with the motivation of 'asking for forgiveness and not being angry with Allah' and to avoid 'bad death' because you have made a mistake or sinned. This expectation of benefit is based on a hadith from the words of the Prophet: "Indeed, alms can extinguish the anger of Rabb (God) and prevent death in bad conditions" (HR Tirmidhi) (Sabiq, 1999) (Tirmidhi, 2011).

Meanwhile, alms of gratitude, "alms of gratitude" which is to give special alms if they get additional income (in the form of additional fortune/"windfall", big profits, etc.), although with different intensities (rarely, sometimes, often and always). Almsgiving of thanks is also done when escaping a disaster, surviving an accident or danger or serious illness which is feared will lead to death, or simply to be grateful for God's grace, for example when getting older. The basis for carrying out this act of thanksgiving is from Allah's warning in QS Ibrahim (14): 7 which reads: "... And (remember too), when your Lord announces; "Indeed, if you are grateful, We will surely increase (favours) to you, and if you deny (My favours), then indeed My punishment will be very painful."

The majority of respondents answered 'Yes, I increase my alms if there is additional income', although the intensity varied, some said 'sometimes', 'often', and only a few said 'always'. Of the remainder, a small number of respondents admitted that they would not give additional alms if they received additional income. This answer was relatively the same for men and women.

Apart from that, more than half of the respondents stated that the value of the amount of alms they spend now has increased more than in the past when their income was still lower than now. This confirms that there is a tendency to increase alms due to an increase in income (MPSa = Marginal Propensity to give alms) which is positive or greater than zero (> 0).

Conclusions

Thus, the rationale for why people are willing to sacrifice their economic resources, in the form of: money, time, and energy for the benefit of others, aka carrying out philanthropic actions, such as donating, volunteering, or participating in mutual cooperation, has been explained. A homo religious person, especially a homo Islamicus, does this because it provides benefits (total benefits+ which are multiplied and can be enjoyed not only in this mortal world but also continue until after death in eternal life in the afterlife.

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