

## Reconstruction of the Concept of Maslahat-Based Maqasid al-Shariah in Contemporary Islamic Economics Theoretical Paradigmatic: Systematic Literature Review

Zulkarnaen<sup>1\*</sup>, Muhammad Yafiz<sup>2</sup>

State Islamic University of North Sumatra\*<sup>1, 2</sup>

<sup>1</sup>*email:* [zulkarnaensilallahi@gmail.com](mailto:zulkarnaensilallahi@gmail.com)

<sup>2</sup>*email:* [myafiz@uinsu.ac.id](mailto:myafiz@uinsu.ac.id)

<i>Article Info</i>			
<i>Received:</i> November 16, 2025	<i>Revised:</i> December 15, 2025	<i>Accepted:</i> January 19, 2026	<i>Published:</i> February 17, 2026

<p><b>Abstract:</b> This research aims to reconstruct the concept of maqāsid al-syarī'ah based on maşlahat in the perspective of contemporary Islamic economics by systematically examining conceptual, methodological, and paradigmatic developments in the existing literature. The research uses a systematic literature review (SLR) approach by following the PRISMA 2020 Reporting flow. The literature search process was carried out through the Scopus database using keywords related to maqāsid al-syarī'ah, maşlahat, and Islamic economics, so that 23 articles that met the inclusion criteria were obtained for analysis. Data were analyzed using thematic analysis and narrative synthesis to group findings into conceptual–theoretical, methodological–paradigmatic, and conceptual development synthesis. The results of the study show that contemporary Islamic economic literature has adopted a substantive maşlahat orientation, especially in the study of Islamic banking, money waqf, and Islamic social finance, but still places maqāsid al-</p>	<p><b>Abstrak:</b> Penelitian ini bertujuan merekonstruksi konsep maqāsid al-syarī'ah berbasis maşlahat dalam perspektif ekonomi Islam kontemporer dengan menelaah secara sistematis perkembangan Konseptual, metodologis, dan paradigmatis dalam literatur yang ada. Penelitian menggunakan pendekatan systematic literature review (SLR) dengan mengikuti alur PRISMA 2020 Reporting. Proses penelusuran literatur dilakukan melalui basis data Scopus menggunakan kata kunci terkait maqāsid al-syarī'ah, maşlahat, dan ekonomi Islam, sehingga diperoleh 23 artikel yang memenuhi kriteria inklusi untuk dianalisis. Data dianalisis menggunakan analisis tematik dan sintesis naratif untuk mengelompokkan temuan ke dalam dimensi konseptual–teoretis, metodologis–paradigmatik, dan sintesis pengembangan konsep. Hasil penelitian menunjukkan bahwa literatur ekonomi Islam kontemporer telah mengadopsi orientasi maşlahat secara substantif, khususnya dalam kajian perbankan syariah, wakaf uang, dan</p>
--	--

shari'ah implicitly and sectorally. The use of maqāsid as the main paradigm of analysis is still limited, with the dominance of positivistic and evaluative approaches. Through the synthesis of literature, this study confirms the potential of maqāsid al-syarī'ah based on maṣlaḥat to be developed as an integrative and coherent Islamic economic paradigm. This research contributes to the strengthening of the conceptual framework of Islamic economics by placing maqāsid al-syarī'ah as the foundation of economic values, methods, and practices.

**Keywords:** *Maqāsid Al-Syarī'ah; Maṣlaḥat; Islamic Economics; Economic Paradigm; Systematic Literature Review.*

keuangan sosial Islam, namun masih menempatkan maqāsid al-syarī'ah secara implisit dan sektoral. Penggunaan maqāsid sebagai paradigma analisis utama masih terbatas, dengan dominasi pendekatan positivistik dan evaluatif. Melalui sintesis literatur, penelitian ini menegaskan potensi maqāsid al-syarī'ah berbasis maṣlaḥat untuk dikembangkan sebagai paradigma ekonomi Islam yang integratif dan koheren. Penelitian ini berkontribusi pada penguatan kerangka konseptual ekonomi Islam dengan menempatkan maqāsid al-syarī'ah sebagai fondasi nilai, metode, dan praktik ekonomi.

**Kata Kunci:** *Maqāsid Al-Syarī'ah; Maṣlaḥat; Ekonomi Islam; Paradigma Ekonomi; Systematic Literature Review.*

### A. Introduction

The development of contemporary Islamic economics shows an increasingly clear paradigm shift from a legal-formal approach to a substantive approach oriented to sharia goals (maqāsid al-syarī'ah). This shift is reflected in various empirical and conceptual studies that place stability, sustainability, governance, and the protection of the public interest as the main indicators of the success of Islamic economic institutions (Ibrahim et al., 2024). Recent studies in the fields of Islamic banking, money waqf, and Islamic social finance implicitly adopt the principle of maṣlaḥat as the ultimate goal of economic activity, although it is not always explicitly formulated within the framework of maqāsid al-shari'ah. This condition shows that Islamic economic practices have moved towards a beneficial orientation, but still face limitations in conceptual and paradigmatic formulation (Hamzah & Agus, 2021). Many studies place maqāsid only as a secondary normative legitimacy, rather than as the primary theoretical foundation in economic analysis. As a result, there is a gap

between the idealized value orientation in Islamic economics and the analytical framework used in the research. This gap is a fundamental issue in the development of contemporary Islamic economics. Therefore, studies that systematically reconstruct the concept of *maqāṣid al-shari'ah* based on *maṣlaḥat* are becoming increasingly relevant academically (Ildus & Elmira, 2020).

The dominance of the empirical-instrumental approach in the Islamic economic literature is evident in the study of Islamic banking and risk management. A number of studies show that risk management practices, enterprise risk management, and digitalization have a significant effect on the performance and resilience of Islamic financial institutions (Aydin, 2020; Economics et al., 2021; Hafas et al., 2020; Ildus & Elmira, 2020; Mergaliyev et al., 2021; Taslima & Kassim, 2020). The findings are substantially in line with the goals of asset protection (*ḥifz al-māl*) and the prevention of systemic harm that are integral parts of *maqāṣid al-shari'ah*. However, these studies generally stop at the level of institutional performance and financial stability as a proxy for well-being. *Maṣlaḥat* is functionally represented through efficiency and performance indicators, without being explicitly associated with the objective structure of *maqāṣid al-syarī'ah*. This shows that *maqāṣid* is implicitly present in practice, but it has not yet served as an analytical paradigm. The dominance of the positivistic paradigm in Islamic economic research causes Islamic normative values to not be fully integrated in the methodological framework. This condition shows epistemological limitations in the existing literature. Therefore, a conceptual approach is needed that is able to elevate *maqāṣid al-syarī'ah* from mere normative justification to the main framework of analysis.

Similar tendencies are also found in the literature on money waqf and Islamic social finance. Studies show that money waqf has great potential in realizing social welfare, economic sustainability, and distribution justice (Ildus & Elmira, 2020;

Mergaliyev et al., 2021; Taslima & Kassim, 2020; Uygur et al., 2020). Good governance, public trust, transparency, and risk management were identified as key factors in the optimization of money waqf. Substantively, these findings reflect the orientation of public maşlahat and long-term maqāşid. However, as in the banking literature, maqāşid al-syarī'ah is more often positioned as an implicit normative basis than as an explicit analytical framework. Waqf is understood as a socio-economic instrument, but it has not been systematically associated with the structure of the purpose of maqāşid al-syarī'ah. As a result, the development of the concept of maqāşid in waqf literature is still fragmented. This condition confirms that although the practice of Islamic economics has moved towards benefit, its conceptual foundations still need reconstruction. This is one of the main backgrounds of this research conducted.

On the other hand, conceptual and philosophical literature in Islamic economics provides a strong normative foundation for the development of maqāşid al-shari'ah based on maşlahat. The study of Homo Islamicus, ihsān ethics, endogenous ethics, and integrated knowledge methodologies affirm that Islamic economics cannot be separated from the Islamic worldview, monotheism, and the purpose of falāḥ (Abasimel, 2023; Akbar et al., 2023; Hafas et al., 2020; Taslima & Kassim, 2020). In this literature, maqāşid al-syarī'ah is positioned as the anthropological, epistemological, and axiological foundation of Islamic economics. Maşlahat is understood as a holistic goal that encompasses the material, social, and spiritual dimensions. However, these studies are generally normative and conceptual, with limitations in operational elaboration in the contemporary economic system. This creates a gap between the normative power of theory and the applicative needs of economic practice. This gap is an important part of the research gap in the Islamic economic literature. Therefore, research that seeks to synthesize empirical and conceptual literature is of great importance. The systematic literature review

approach allows the integration of the two literary streams systematically and critically (Handoko, 2020b).

The most prominent research gap in contemporary Islamic economic literature is the absence of a conceptual framework that explicitly and systematically makes *maqāṣid al-syarī'ah* based on *maṣlaḥat* the main paradigm. Meta-analysis shows that Islamic economic and financial research is still dominated by modern Western theories and positivistic paradigms, while *maqāṣid al-syarī'ah* has not been optimally utilized as a framework for analysis (Murniati et al., 2022). The mapping of Islamic economic research topics also shows that although the themes of justice, morality, and welfare are widely present, the normative approach of *maqāṣid* has not yet become mainstream (Ghulamallah et al., 2021). Empirical research tends to use *maqāṣid* implicitly or as an additional variable, rather than as a theoretical foundation. Meanwhile, conceptual research has not succeeded in bridging theory and practice comprehensively. This condition emphasizes the urgency of research that reconstructs *maqāṣid al-syarī'ah* based on *maṣlaḥat* as an Islamic economic paradigm. This research directly targets these gaps. Thus, this research has strong academic and strategic relevance.

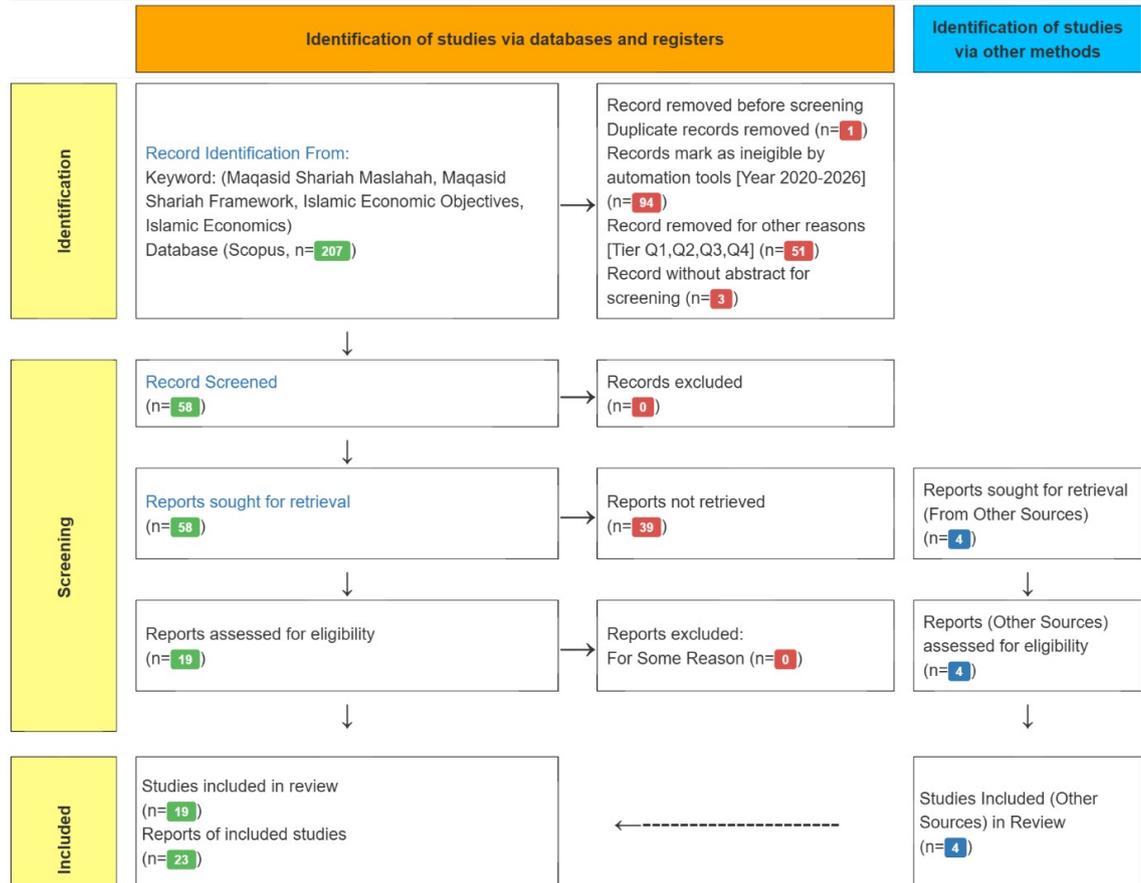
Based on this background, the main purpose of this research is to reconstruct the concept of *maqāṣid al-syarī'ah* based on *maṣlaḥat* in the perspective of contemporary Islamic economics through a systematic literature review approach. In particular, this study aims to examine how *maqāṣid al-syarī'ah* based on *maṣlaḥat* is defined, positioned, and developed in Islamic economic literature; how *maqāṣid* is used as a framework of analysis as well as its limitations; and how the synthesis of literature can formulate *maqāṣid al-syarī'ah* based on *maṣlaḥat* as an integrative and coherent Islamic economic paradigm. Thus, this research is not only descriptive, but also critical and constructive. The relationship of this research with the existing literature is integrative, because it connects empirical and conceptual studies in one

paradigmatic framework. The formulation of this research problem is reflected in three research questions oriented to the conceptual-theoretical, methodological-paradigmatic, and synthesis-development dimensions of conceptual development. Through this approach, research is expected to make an original contribution to enriching the treasures of contemporary Islamic economics. By using *maqāṣid al-shari'ah* based on *maṣlaḥat* as a paradigm, this study reaffirms Islamic economics as a value system as well as a coherent system of analysis.

## B. Research Method

This study uses the design of Systematic Literature Review (SLR) with a qualitative-descriptive approach and conceptual synthesis to reconstruct the concept of *maqāṣid al-syarī'ah* based on *maṣlaḥat* in the perspective of contemporary Islamic economics. The SLR design was chosen because it allows for the systematic and transparent identification, evaluation, and integration of research findings, especially in the context of the multidisciplinary and paradigmatic Islamic economic literature (Ghulamallah et al., 2021; Murniati et al., 2022). The literature search process was carried out by following the PRISMA 2020 Reporting flow, which included the stages of identification, screening, feasibility assessment, and inclusion of studies. Article searches are carried out through the Scopus database using structured keywords, namely *Maqasid Shariah Maslahah*, *Maqasid Shariah Framework*, *Islamic economic objectives*, and *Islamic economics*. From a total of 207 initial recordings, duplication removal, automatic filtering, and elimination of conceptually irrelevant articles were carried out, resulting in 23 articles being obtained as the final sample of the study. This sample consists of empirical and conceptual articles that discuss Islamic economics, *maqāṣid al-shari'ah*, *maṣlaḥat*, Islamic banking, money waqf, economic ethics, and Islamic economic methodology.

Prisma Reporting: Konsep Maqasid Al-syariah Berbasis Masalah Dalam Perspektif Ekonomi Islam



Generate From Watase Uake Tools, based on Prisma 2020 Reporting

## C. Results and Discussion

### Results

#### 1. Temporal Distribution and Research Publication Trends

The results of the literature on *maqāṣid al-syarī'ah*, *maṣlaḥat*, and Islamic economics show a significant increase post-2010. Publications before 2000 were still limited and predominantly normative-legal. A gradual increase occurred in 2012–2015 in line with the development of Islamic finance and banking. The highest spike occurred in 2019–2023, with peaks in 2021 and 2023, marked by an increase in

empirical and conceptual research linking *maqāṣid* to contemporary issues such as digitalization, fintech, risk management, and sustainability. However, research that explicitly reconstructs *maqāṣid* based on *maṣlaḥat* is still relatively limited.

## 2. Distribution of Research Types in the Corpus of Literature

Of the 23 articles analyzed, quantitative research dominates, especially in the Islamic banking and risk management sectors. Qualitative research is found in the study of waqf money and Islamic social finance. The conceptual article discusses the philosophical and methodological aspects of Islamic economics, including *maqāṣid*, Homo Islamicus, and ihsān ethics. There was also systematic review and bibliometric analysis, while mixed-method research was relatively limited and no experimental studies were found.

## 3. Distribution of Research Sectoral Context

Islamic banking is the most dominant research context, covering performance, stability, risk, and technology adoption. The Islamic money waqf and social finance sector occupies the second position with a focus on governance, trust, and innovation. Systemic and philosophical studies of Islamic economics are present in smaller quantities. The context of SMEs and the real sector is still limited, and no macro public policy studies based on *maqāṣid* have been found.

## 4. The Position of Maqāṣid al-Syarī'ah in the Research Framework

*Maqāṣid al-syarī'ah* is used in a variety of positions: as a normative justification, a framework for performance evaluation, and an epistemological foundation of Islamic economics. However, only a small percentage of research has made it a major analytical paradigm. In empirical research, *maqāṣid* is operationalized through derivative indicators such as stability and well-being, while in conceptual studies it is normative without empirical testing.

## 5. Representation of the Concept of Maṣlaḥat in Literature

The concept of *maṣlahat* is represented in various ways. In Islamic banking, it emerges through indicators of stability and asset protection. In money waqf, *maṣlahat* is interpreted as social benefits and community welfare. Conceptual studies view *maṣlahat* as a holistic goal, although often without an explicit operational definition and without short- and long-term distinctions.

#### 6. Theoretical Frameworks Used in Research

The research uses a variety of theories, both conventional and Islamic, such as contingency theory, resource-based view, behavioral theory, Homo Islamicus, and Islamic moral economy. The analysis methods include GMM, SEM-PLS, panel regression, interviews, thematic analysis, and machine learning-based topic modeling. No experiments or RCTs were found.

#### 7. Analysis Methods Used in the Literature

The study of Islamic banking emphasizes the role of risk management, digitalization, and capital in performance and stability. The study of money waqf emphasizes the importance of governance, trust, and innovation. Conceptual studies position Islamic economics as a *falāḥ-oriented value system*, with ethics as an endogenous variable. The meta-analysis shows the dominance of the positivistic paradigm and the limitations of the integration of classical Islamic theory.

#### 8. Key Findings on the Shariah Banking Study

The results of Islamic banking research show that risk management, digitalization, and capital affect the performance and stability of Islamic banks. Several studies have shown a positive relationship between enterprise risk management and institutional performance. Other research shows that the adoption of fintech increases the effectiveness of risk management. Cross-border studies show that financing risks persist in the Islamic banking system. Green banking research shows the difference in maqāṣid-based performance between Islamic banks and

conventional banks. These results were reported in the form of statistical and descriptive relationships. No cross-study generalizations are made in this section.

### Discussion

Research Question 1 (RQ1) Discussion: Conceptual–Theoretical

How is the concept of maqāṣid al-shari'ah based on maṣlaḥat defined, positioned, and developed in contemporary Islamic economic literature?

The results of the research synthesis show that in contemporary Islamic economic literature, the concept of maqāṣid al-syarī'ah based on maṣlaḥat is defined in a diverse and not completely uniform manner. Conceptual and philosophical research consistently interprets maqāṣid al-shari'ah as a fundamental goal of sharia oriented towards the achievement of falāḥ and holistic human well-being, which includes material, social, and spiritual dimensions (Aydin, 2020; Hafas et al., 2020; Hafas & Echchabi, 2022). In this literature, maṣlaḥat is understood not merely as short-term economic benefits, but as an integral goal inherent in the ontological and axiological structure of Islamic economics. This definition places maqāṣid al-shari'ah as the foundation of values that guide all economic activity, both at the individual and system levels. However, the findings of the study also suggest that this normative definition is rarely translated operationally in the empirical study of Islamic economics.

In empirical research, especially in the Islamic banking sector, maqāṣid al-syarī'ah tends to be implicitly defined through derivative indicators such as financial stability, asset protection, operational efficiency, and institutional performance (Alsagoff et al., 2021; Faisal & Ali, 2021). In this context, maṣlaḥat is functionally represented as a stable and sustainable economic condition. These findings show that the empirical literature emphasizes more on the outcome aspect than the purpose framework. Thus, maqāṣid al-syarī'ah is not positioned as a theoretical concept that shapes the design of an economic system, but rather as a normative consequence of

economic practices that are considered to be "going well". This position indicates the conceptual reduction of maqāṣid to mere ethical justification (H., 2024).

In the study of Islamic money waqf and social finance, the definition of maqāṣid al-syarī'ah based on maṣlaḥat also shows a similar pattern. Research Qurrata et al. (2025) emphasized that money waqf aims to realize social welfare, sustainability of benefits, and fair distribution. Maṣlaḥat in this context is defined as long-term social benefits that go beyond the interests of the individual. However, as found in the banking sector, maqāṣid al-syarī'ah is more often positioned as an implicit normative foundation than as an explicit conceptual framework. The development of the concept of maqāṣid in waqf literature is still sectoral and has not been systematically synthesized within a complete Islamic economic framework (Takeshi, 2022).

Overall, the findings of this study show that the development of the concept of maqāṣid al-shari'ah based on maṣlaḥat in Islamic economic literature is still fragmented. The conceptual literature is normatively strong, while the empirical literature is applicatively strong, but the two have not been coherently connected. These findings are consistent with the results of a meta-analysis that show a gap between classical Islamic theory and modern research practices in Islamic economics (Murniati et al., 2022). Thus, RQ1 is answered by showing that maqāṣid al-syarī'ah is defined and positioned in a diverse way, but has not yet developed as a systematic and integrated economic concept in contemporary literature.

Research Question 2 (RQ2) Discussion: Methodological–Paradigmatic

How is maqāṣid al-shari'ah based on maṣlaḥat used as an analytical framework in Islamic economic research, and what are the limitations of this approach in the existing literature?

The results of the study show that the use of maqāṣid al-syarī'ah as an analytical framework in Islamic economic research is still limited and partial. In

most empirical research, maqāshid al-syarī'ah is not used as a primary methodological paradigm, but rather as a normative background or additional evaluation framework. Islamic banking studies show that the analysis remains dominated by conventional management and economic theories, such as contingency theory, resource-based view, and banking risk theory (Abasime1, 2023; Alsagoff et al., 2021; Faisal & Ali, 2021). In this context, maqāshid al-syarī'ah does not form the basic assumptions of the research, but rather is placed at the stage of discussion or normative implications.

The use of maqāshid as a performance evaluation framework is seen more explicitly in green banking research and maqāshid-based Islamic bank performance measurement (Mergaliyev et al., 2021; Taslima & Kassim, 2020). These studies show that maqāshid al-syarī'ah can be operationalized through certain indicators to assess the ethical and social performance of financial institutions. However, the findings of this study also show that the approach is still sectoral and limited to evaluating results, not on designing economic systems. In other words, maqāshid is used to "measure" existing practices, not to "direct" the design of analysis from the start.

In the study of money waqf, the use of maqāshid al-syarī'ah as a framework of analysis also shows methodological limitations. Research Qurrata et al. (2025) conceptually links waqf risk management to the principles of maqāshid and Islamic financial axiom, but does not empirically test the approach. Other studies use behavioral and governance approaches without making maqāshid the main analytical structure (Asmy et al., 2025; Shompa, 2025). These findings suggest that maqāshid functions more as a normative value underlying the purpose of waqf, rather than as a research methodology.

The conceptual and methodological literature offers a more explicit approach to maqāshid as a paradigm of analysis. Rafikov and Akhmetova (2020) propose an integrated knowledge methodology that makes maqāshid a bridge between revelation

and empirical science. Aydin (2020) and Furqani et al. (2020) emphasizing the importance of making ethics and maqāṣid the foundation of economic analysis. However, the findings of this study show that this approach has not been widely adopted in empirical research on Islamic economics. The main limitation of the maqāṣid approach in the literature is the absence of an operational and widely replicable methodological framework.

Thus, RQ2 is answered by pointing out that maqāṣid al-syarī'ah based on maṣlaḥat has been used in Islamic economic research, but it is still largely normative, evaluative, and partial. The limitations of this approach lie in the dominance of the positivistic paradigm, the lack of integration of values and methods, and the lack of development of maqāṣid as a complete paradigm of analysis. These findings reinforce the results of a meta-analysis that shows methodological gaps in Islamic economic research (Ghulamallah et al., 2021; Murniati et al., 2022).

### Research Question 3 (RQ3) Discussion: Synthesis–Conceptual Development

How can the synthesis of literature formulate the framework of maqāṣid al-shari'ah based on maṣlaḥat as an integrative and coherent Islamic economic paradigm?

The results of the study show that the synthesis of literature allows the formulation of maqāṣid al-shari'ah based on maṣlaḥat as an Islamic economic paradigm that integrates normative, methodological, and applicative dimensions. The empirical literature suggests that the orientation of maṣlaḥat has been widely implemented in Islamic economic practice, although it is not always conceptually realized. Studies of Islamic banking, money waqf, and Islamic social finance show that the goals of wealth protection, distribution justice, and public welfare are the main focuses of Islamic economic practices (Faisal & Ali, 2021; Handoko, 2020a). These findings show that maqāṣid al-syarī'ah has been substantively present in practice.

On the other hand, conceptual literature provides a normative foundation that affirms that Islamic economics should be oriented towards holistic *falāḥ* and *maṣlaḥat* (Aydin, 2020; Hafas et al., 2020; Hafas & Echchabi, 2022). The synthesis of these two literary currents allows for the formulation of an Islamic economic framework that is not fragmented. Within this framework, *maqāṣid al-syarī'ah* is positioned not only as the ultimate goal, but also as the guiding principle of economic analysis. *Maṣlaḥat* becomes the conceptual core that connects values, methods, and practices.

This synthesis also affirms that the Islamic economic paradigm based on *maqāṣid* must include ontological, epistemological, and axiological dimensions. The ontological dimension places man as *Homo Islamicus* who is oriented towards ethics and *falāḥ* (Hafas & Echchabi, 2022). The epistemological dimension demands the integration of revelation and scientific rationality as proposed by (Ildus & Elmira, 2020). The axiological dimension directs economic goals to the achievement of public society and social justice. Thus, the synthesis of literature produces a paradigmatic framework that is coherent and consistent with Islamic values.

RQ3 is answered by showing that the synthesis of literature allows the reconstruction of *maqāṣid al-syarī'ah* based on *maṣlaḥat* as an integrative Islamic economic paradigm. This paradigm not only explains the goals of Islamic economics, but also provides an analytical framework for understanding and developing the contemporary Islamic economic system.

#### Significance and Contribution of Research

The main significance of this research lies in its contribution in bridging the gap between normative theory and empirical practice in Islamic economics. This study shows that *maqāṣid al-shari'ah* based on *maṣlaḥat* has been substantively present in Islamic economic practice, but has not been developed as a complete conceptual and methodological paradigm. By reconstructing *maqāṣid* as an Islamic

economic paradigm, this study expands the understanding of maqāṣid from a mere Islamic legal purpose or performance evaluation tool to a comprehensive economic framework of thinking.

The theoretical contribution of this research lies in strengthening the position of maqāṣid al-syarī'ah as the ontological, epistemological, and axiological foundation of Islamic economics. Its methodological contribution lies in the affirmation of the need for an integrated and value-based research approach. Its conceptual contribution lies in cross-sectoral and cross-approach synthesis that has not been explicitly done in the previous literature.

#### Research Implications

The theoretical implication of this study is the need to reorient the study of Islamic economics from a sectoral and positivistic approach towards a maqāṣid-based paradigm based on maṣlaḥat. The methodological implication is the push to develop research instruments and methods that make maqāṣid the main analytical framework. The practical implication is the provision of a conceptual basis for the development of Islamic economic policies and practices that are more consistent with the goals of sharia.

#### Research Limitations

This research has several limitations. First, this study is limited to the indexed literature available in the corpus analyzed. Second, the SLR approach is a synthesis of the literature and does not test the findings empirically. Third, this study has not developed an operational instrument for the application of the maqāṣid paradigm in empirical research. These limitations open up opportunities for further research to test and develop the framework of maqāṣid al-syarī'ah based on maṣlaḥat empirically and methodologically.

#### **D. Conclusion**

**Conclusion** This study concludes that contemporary Islamic economic literature shows an increasingly strong orientation towards the achievement of benefits, but has not fully placed *maqāṣid al-syarī'ah* based on *maṣlaḥat* as an explicit conceptual and methodological paradigm. The results of systematic literature review show that in empirical research, especially in the Islamic banking, money *waqf*, and Islamic social finance sectors, *maqāṣid al-syarī'ah* is generally implicitly present through indicators of stability, sustainability, distribution justice, and social welfare. Meanwhile, conceptual and philosophical studies consistently affirm *maqāṣid al-syarī'ah* as the normative, anthropological, and axiological foundation of Islamic economics, but it is still limited in operational and applicative elaboration. These findings show a fragmentation between the normative strength of theory and the dominance of positivistic approaches in Islamic economic research practice. Through a synthesis of the literature, this study confirms that *maqāṣid al-syarī'ah* based on *maṣlaḥat* has a strong potential to be reconstructed as an integrative Islamic economic paradigm, which not only explains economic goals, but also directs the way of analysis and development of economic systems. Thus, the main contribution of this research lies in strengthening the position of *maqāṣid al-syarī'ah* as an Islamic economic framework that unites the dimensions of values, methods, and practices in a coherent manner.

The contribution of this research to the field of Islamic economic science is conceptual, methodological, and paradigmatic. Conceptually, this study expands the understanding of *maqāṣid al-syarī'ah* from a mere purpose of Islamic law or a performance evaluation tool to a comprehensive economic paradigm oriented towards holistic *maṣlaḥat*. Methodologically, this study emphasizes the need for a more integrated research approach between revelation, ethics, and empirical analysis, as has been mentioned in the literature on Islamic economic methodology. Paradigmatic, this research contributes to bridging the gap between Islamic

normative theory and modern economic research practices which are still dominated by positivistic paradigms. Thus, this research enriches the scientific treasures of Islamic economics by offering a conceptual framework that is more consistent with sharia objectives and contemporary challenges. The results of this research also provide a strong academic basis for the development of Islamic economic policies, instruments, and practices that are more oriented towards the public benefit. Therefore, this study confirms the relevance of *maqāṣid al-syarī'ah* based on *maṣlaḥat* as the main foundation in the future development of Islamic economics.

Based on the findings and limitations of this study, there are several suggestions for future research. First, further research needs to develop an operational framework for *maqāṣid al-syarī'ah* based on *maṣlaḥat* that can be applied empirically to various sectors of the Islamic economy, not only limited to banking and money waqf. Second, empirical research is needed that explicitly makes *maqāṣid al-syarī'ah* the main paradigm of analysis, not just an evaluative variable or normative justification. Third, future research can test the relevance and consistency of *maqāṣid*-based paradigms in the context of public policy, Islamic macroeconomics, and sustainable development. Fourth, an integrated knowledge methodological approach that combines the value of revelation and empirical analysis needs to be systematically tested in Islamic economic research. Fifth, cross-disciplinary and cross-border research is also needed to enrich the understanding of *maqāṣid al-syarī'ah* in a diverse global context. With the direction of this research, *maqāṣid al-syarī'ah* based on *maṣlaḥat* is expected to develop not only as a normative discourse, but as an applicative, contextual, and sustainable Islamic economic paradigm.

#### E. Bibliography

Abasimel, N. A. (2023). Islamic banking and economics: Concepts and instruments, features, advantages, differences from conventional banks, and contributions to

- economic growth. *Journal of the Knowledge Economy*, 14, 1923–1950. <https://doi.org/10.1007/s13132-022-00940-z>
- Akbar, M. A., Asmy, M., Thas, M., & Mohammed, M. O. (2023). Prominent scholars in Islamic economics and allied disciplines: A bibliometric review. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-03-2023-0114>
- Alsagoff, S. R., Ali, A., Suhaimi, W., & Acceptability, I. (2021). The concept of gender and its acceptability as a category of analysis in economics: An Islamic perspective. *Afkar*, 23(1), 167–196.
- Asmy, M., Mohd, B., Thaker, T., & Akbar, M. A. (2025). Toward an understanding of the robot rights spectrum: An integrative framework from an Islamic economics perspective. *Journal of Islamic Marketing*, 16(5), 1447–1468. <https://doi.org/10.1108/JIMA-04-2023-0132>
- Aydin, N. (2020). Paradigmatic foundation and moral axioms of ihsan ethics in Islamic economics and business. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-12-2016-0146>
- Economics, I., Interest, C., Economics, I., & Prospectives, E. (2021). Erratum regarding missing declaration of competing interest statements in previously published articles. *International Economics*, 165, 279–281. <https://doi.org/10.1016/j.inteco.2020.12.002>
- Faisal, A., & Ali, S. (2021). Economics of loan growth, credit risk and bank capital in Islamic banks: The moderating role of capital. *Kybernetes*. <https://doi.org/10.1108/K-03-2021-0232>
- Ghulamallah, E., Alexakis, C., Dowling, M., & Piepenbrink, A. (2021). The topics of Islamic economics and finance research. *International Review of Economics and Finance*, 75, 145–160. <https://doi.org/10.1016/j.iref.2021.04.006>
- H., S. O. (2024). Performance assessment of participation banks based on maqasid al-shari'ah framework: Evidence from Türkiye. *Borsa Istanbul Review*, 24, 806–817. <https://doi.org/10.1016/j.bir.2024.04.011>
- Hafas, F., & Echchabi, A. (2022). Who is homo Islamicus? A NIC perspective on the Qur'anic economic agent in Islamic economics. *ISRA International Journal of Islamic Finance*. <https://doi.org/10.1108/IJIF-05-2021-0102>

- Hafas, F., Gunawan, A., & Mulyani, R. (2020). Ethics in Islamic economics: Microfoundations for an ethical endogeneity. *International Journal of Ethics and Systems*, 36(3), 449–463. <https://doi.org/10.1108/IJOES-03-2020-0032>
- Hamzah, H., & Agus, Y. (2021). The contribution of infaq funds to socio-economic resilience during the COVID-19 pandemic: An Islamic economics insight from Indonesia. *HTS Teologiese Studies/Theological Studies*, 77(4), 1–9.
- Handoko, L. H. (2020a). Bibliometric analysis and visualization of Islamic economics and finance articles indexed in Scopus by Indonesian authors. *Science Editing*, 7(2), 169–176.
- Handoko, L. H. (2020b). Current status of Indonesian journals in the field of Islamic economics and finance: A case study. *Science Editing*, 7(1), 61–64.
- Ibrahim, M. A., Abdullah, A., Ismail, I. A., & Asimiran, S. (2024). Leadership at the helm: Essential skills and knowledge for effective management in Islamic economics and finance schools. *Heliyon*, 10(17), e36696. <https://doi.org/10.1016/j.heliyon.2024.e36696>
- Ildus, R., & Elmira, A. (2020). Methodology of integrated knowledge in Islamic economics and finance: Collective ijihad. *ISRA International Journal of Islamic Finance*, 12(1), 115–129. <https://doi.org/10.1108/IJIF-02-2019-0034>
- Mergaliyev, A., Asutay, M., Avdukic, A., & Karbhari, Y. (2021). Higher ethical objective (maqasid al-shari'ah) augmented framework for Islamic banks: Assessing ethical performance and exploring its determinants. *Journal of Business Ethics*, 170(4), 797–834. <https://doi.org/10.1007/s10551-019-04331-4>
- Murniati, M., Ismail, N., & Reza, J. F. (2022). Mind the gap: Theories in Islamic accounting and finance, Islamic economics and business management studies. *ISRA International Journal of Islamic Finance*, 14(3), 333–348. <https://doi.org/10.1108/IJIF-11-2019-0175>
- Qurrata, V. A., Hakimi, M., Shafiai, M., Wahid, H., Almaamun, S., & Ismail, A. G. (2025). Institutional economics from Islamic perspective: With special reference to waqf. *SAGE Open*. <https://doi.org/10.1177/21582440251397178>
- Shompa, Z. A. (2025). Harmonizing maqasid al-shari'ah with sustainable waste management practices: A conceptual framework for principles and

implementation. *International Journal of Islamic and Middle Eastern Finance and Management*, 142–165. <https://doi.org/10.1108/IMEFM-02-2024-0061>

Takeshi, K. (2022). Islamic and capitalist economies: Comparison using econophysics models of wealth exchange and redistribution. *PLOS ONE*, 17(10), e0275113. <https://doi.org/10.1371/journal.pone.0275113>

Taslima, J., & Kassim, S. (2020). Exploring green banking performance of Islamic banks versus conventional banks in Bangladesh based on the maqasid shariah framework. *Journal of Islamic Marketing*, 11(3), 729–744. <https://doi.org/10.1108/JIMA-10-2017-0105>

Uygur, S., Spence, L. J., Simpson, R., & Karakas, F. (2020). Work ethic, religion and moral energy: The case of Turkish SME owner-managers. *The International Journal of Human Resource Management*, 31(4), 519–542. <https://doi.org/10.1080/09585192.2016.1166790>