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THE DIALECTIC OF DIVINE VALUES AND ECONOMIC RATIONALITY (FORMULATION OF A DIVINE-RATIONALITY SYNTHESIS MODEL IN ISLAMIC ECONOMIC PHILOSOPHY)

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Abstract

This study deeply examines the dialectic between Divine values and economic rationality within the framework of contemporary Islamic economic philosophy. Conventional economic systems tend to strictly separate spiritual aspects from material activities, thereby triggering moral crises, exploitation, and systemic social inequality. In contrast, the Islamic economy offers an alternative paradigm that integrates transcendental revelation with the power of human reason. The central issue addressed in this article is the nature of the operational intersection that emerges when absolute Divine values confront pragmatic human rationality in modern economic practice. Employing a descriptive-analytical qualitative method based on a comprehensive literature review, this study critically explores the integration of the principles of Tawhid (Divine Oneness) and Maqasid Sharia (the objectives of Islamic law) in guiding economic behavior. The findings indicate that Divine values do not hinder economic efficiency; rather, they successfully reconstruct the concept of secular rationality into an ethical rationality oriented toward the holistic attainment of *falah* (ultimate well-being). Economic behavior is driven not merely by the maximization of material utility but also by the maintenance of social balance through instruments of Islamic philanthropy. The study underscores the urgent need to reconstruct the conceptual framework of Islamic economic philosophy, establishing it as a fundamental moral basis for creating a modern market system characterized by justice, balance, and sustainability.

Keywords: Islamic Economic Philosophy, Rationality, Falah, Maqasid Sharia

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INTRODUCTION

The modern economic paradigm—oriented toward limitless growth and the maximization of material utility—has contributed to the concentration of wealth among specific groups, widened income inequality, and accelerated the exploitation of natural resources beyond the environment's carrying capacity. Development strategies prioritizing economic efficiency often overlook ethical dimensions, distributive justice, and ecological sustainability, thereby giving rise to interconnected social and environmental crises. These conditions demonstrate that an economic paradigm relying solely on instrumental rationality has proven insufficient to achieve equitable and sustainable development (Islar et al., 2024).

The limitations of this paradigm are fundamentally rooted in the growing separation of spiritual-moral dimensions from economic rationality in decision-making processes. When economic activity is measured exclusively by efficiency, productivity, and profit accumulation—while ethical values, justice, and social responsibility are relegated to secondary status—market mechanisms risk losing their human-centric orientation. Consequently, issues such as economic instability, wealth inequality, crises of trust, and environmental degradation tend to recur. Therefore, contemporary studies emphasize the importance of reintegrating moral and economic dimensions as the foundation for building a market system that is not only efficient but also equitable, resilient, and oriented toward the common good (Asutay et al., 2023).

This situation highlights the need to reconstruct economic behavior in a way that integrates human rationality with Islamic spiritual values. From the perspective of Islamic economic philosophy, rationality is not defined merely as the maximization of material satisfaction, but rather as a decision-making process aligned with the principles of tawhid (divine unity), justice, public interest (maslahah), and social responsibility. Integrating economic needs with adherence to Sharia is expected to foster more ethical economic behavior, strengthen social cohesion, reduce inequality, and create sustainable economic and social stability. Thus, economic development is not only measured through growth indicators, but also through achieving equitable prosperity in accordance with the objectives of maqāṣid al-syarī'ah (Furqani & Haneef, 2023).

The principles of tawhid (divine unity) and khilafah (stewardship) constitute the ontological foundation of Islamic economic philosophy, asserting that absolute ownership of all natural resources and wealth rests with Allah (SWT), while humans are granted only relative ownership rights—a trust to manage, utilize, and distribute these resources in accordance with Sharia provisions. This concept frames economic activity not merely as a pursuit of

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profit, but as a form of moral and spiritual accountability that must be carried out justly, productively, and with a focus on the common good. Consequently, economic decisions are evaluated not only by efficiency or the economic value generated but also by adherence to principles of justice, balance, and social responsibility—the core objectives of the Islamic economy.

The principle of Maqāṣid al-Syarīʻah serves as a framework of ethical rationality guiding every economic decision—whether in consumption, production, or distribution—to ensure they are not solely oriented toward fulfilling individual interests or maximizing profit. Instead, economic decisions must aim to realize the common good (maṣlaḥah), distributive justice, and social balance, while safeguarding the five primary objectives of Sharia (al-ḍarūriyyāt al-khams): the preservation of religion, life, intellect, lineage, and property. Thus, economic rationality in Islam is not driven by self-interest but is grounded in moral and social responsibility to create sustainable, shared prosperity (Dusuki & Bouheraoua, 2021).

In recent years, research on Islamic economic rationality has been dominated by conceptual debates that dichotomously compare the characteristics of Homo Economicus with Homo Islamicus. While most studies focus on demonstrating the superiority of the Islamic economic paradigm over conventional assumptions of economic rationality, few have explained how divine values and economic rationality can be integrated to shape economic behavior that is adaptive to modern economic dynamics. Consequently, the development of Islamic economic theory tends to remain normative in nature, failing to fully offer a philosophical framework capable of bridging the demands of economic efficiency with ethical principles and maqāṣid al-sharīʻah. This situation highlights the need to reconstruct the paradigm of Islamic economic rationality—moving beyond conceptual dichotomies to forge a synthesis between spiritual and rational dimensions as the foundation for developing contemporary Islamic economics (Sholihin et al., 2023).

Most research in the field of Islamic economics and finance continues to focus on implementation—specifically product development, contracts, Sharia compliance, and service innovation within Islamic financial institutions. While such studies contribute significantly to industry development, attention to the philosophical dimensions shaping customers' economic rationality and behavior remains relatively limited. As a result, understanding how divine values influence economic preferences, motivations, and decision-making has not been adequately developed. This gap underscores the need to strengthen research into

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the philosophy of Islamic economics—moving beyond an examination of technical institutional aspects to provide a more comprehensive explanation of the relationship between the normative foundations of Sharia and the formation of economic behavior within society (Mansour et al., 2024).

Previous research indicates that the dimension of spirituality plays a significant role in shaping individual compliance with Islamic social finance instruments, particularly zakat and waqf. Religious values, moral norms, and the level of trust in managing institutions have been shown to influence public intentions and behaviors regarding the fulfillment of zakat obligations and participation in waqf. These findings suggest that economic decisions within the Islamic social finance ecosystem are influenced not only by rational and economic considerations but also by the internalization of spiritual values that foster social responsibility and the common good (Masrizal et al., 2023).

However, most conceptual models developed in prior research still position divine values as a set of external norms that constrain individual economic behavior—acting as an external constraint—rather than as an intrinsic foundation shaping preferences, motivations, and rationalization processes in economic decision-making. Consequently, the relationship between the spiritual dimension and economic rationality tends to be understood dichotomously; thus, it fails to explain how the internalization of values such as *tawḥīd* (divine oneness), amānah (trustworthiness), and *maqāṣid al-sharīʿah* (objectives of Sharia) can serve as a primary internal driving force that shapes economic behavior in a conscious, ethical, and welfare-oriented manner.

A review of existing literature reveals a conceptual gap in the development of Islamic economic philosophy, particularly regarding the modeling of the dialectic between divine values and economic rationality. Most studies tend to address these two aspects separately, failing to produce a theoretical framework that explains how absolute divine values can be dynamically internalized into rational economic decision-making processes amidst the complexities of modern market economies. As a result, the integration mechanism linking the principles of tawḥīd, maqāṣid al-sharīʿah, and economic rationality has not yet been depicted as an epistemological process of mutual influence in shaping individual economic behavior. This gap serves as a crucial basis for developing a conceptual model that explains the harmonious dialectic between the spiritual dimension and economic rationality, forming a foundation for Islamic economic behavior that adapts to contemporary economic dynamics.

To address this conceptual gap, this study proposes the Rationality–Divine Synthesis Model (MSRI) as a philosophical framework that integrates divine

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values with economic rationality in the decision-making process. Unlike earlier approaches that tended to position faith and rationality as opposing entities, the MSRI views them as complementary and mutually reinforcing dimensions. In this model, economic rationality is not measured solely by the optimization of material utility; rather, it is reconstructed into a holistic utility encompassing economic benefits, social responsibility, moral values, and an orientation toward spiritual rewards and the well-being of the Hereafter. Consequently, economic decisions are understood as a synthesis of rational considerations, the principles of maqāṣid al-sharīʿah, and spiritual awareness, thereby fostering economic behavior that is efficient, equitable, and sustainable. The Rationality–Divine Synthesis Model (MSRI) is expected to contribute theoretically to the development of Islamic economic philosophy by formulating a conceptual framework that elucidates the dynamic relationship between divine values and economic rationality amidst the complexities of the modern economy.

Based on these issues and research gaps, this study aims to analyze the dialectical mechanism between transcendental divine values and economic rationality from the perspective of Islamic economic philosophy, and to explain how their interaction shapes the economic decision-making processes of contemporary market participants. Furthermore, this study seeks to formulate a conceptual framework explaining the integration of the principles of tawḥīd, maqāṣid al-sharīʿah, and economic rationality as a foundation for economic behavior that is oriented not only toward efficiency and material utility but also toward justice, public welfare, social responsibility, and sustainability. Through this approach, the study is expected to contribute to the development of Islamic economic philosophy—specifically by strengthening the understanding of the dynamic relationship between the spiritual dimension and economic rationality—as a foundation for establishing an Islamic economic system that is adaptive to modern economic dynamics.

RESEARCH METHOD

Type and Research Approach

This study employs a qualitative research method using a library research approach with a descriptive-analytical design. This approach was selected because the study focuses on exploring and conceptually synthesizing the dialectical relationship between divine values and economic rationality from the perspective of Islamic economic philosophy. The research data were obtained through a systematic review of primary literature, including reputable scientific

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articles, academic books, and scholarly documents discussing Islamic economic philosophy, maqāṣid al-sharīʿah, economic rationality, and economic ethics. The literature used was prioritized from journals indexed in Google Scholar and, where possible, from reputable journals indexed in Scopus, with a publication period of 2021–2026, supported by relevant classical works as theoretical foundations. Data analysis was conducted using qualitative content analysis through the stages of identification, reduction, categorization, interpretation, synthesis, and conclusion drawing to systematically establish conceptual relationships among the variables. This approach enables the researcher to develop an in-depth interpretation of the texts and formulate a new conceptual framework concerning the relationship between transcendental divine values and economic rationality in shaping contemporary economic behavior (Kawamoto et al., 2023).

This approach was chosen because the object of the study lies within the domain of philosophy and conceptual development, which requires a critical, interpretive, and systematic examination of various texts, theories, and paradigms related to Islamic economic philosophy. Through the library research approach, the researcher can identify, compare, interpret, and synthesize various concepts developed in the literature to produce a new conceptual construction that addresses the research problem. This approach is relevant because the study is not oriented toward empirically testing hypotheses, but rather toward developing scientific arguments and formulating a conceptual framework based on an analysis of credible academic sources (Creswell & Creswell, 2023).

Data Sources

The data used in this study are secondary data obtained through a systematic review of various authoritative scientific sources, including reputable journal articles, academic books, scientific proceedings, and other scholarly documents relevant to the themes of Islamic economic philosophy, economic rationality, and maqāṣid al-sharīʿah. The selection of data sources was based on the principles of credibility, relevance, currency, and scholarly authority to ensure that the analyzed data possess academic validity and are capable of supporting the development of comprehensive conceptual arguments (Snyder, 2019).

The primary data in this study consist of key literature that serves as the main objects of analysis, including classical works on Islamic economic philosophy by scholars such as Muhammad Umer Chapra, Monzer Kahf, and Syed Nawab Haider Naqvi, as well as reputable scientific articles discussing the philosophy, methodology, and rationality of Islamic economics. Meanwhile, secondary data were obtained from supporting sources, such as research

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methodology books, reference books, reputable national and international journal articles, and other relevant scholarly documents. The selection of data sources was based on their relevance, credibility, scholarly authority, and alignment with the research questions, thereby enabling the study to produce a systematic conceptual analysis that can be academically justified (Sugiyono, 2018).

Data Analysis Technique

The data analysis in this study employs qualitative content analysis combined with philosophical comparative analysis. The analysis was conducted through several stages, including the identification and selection of literature, data reduction, conceptual categorization, and interpretation of various theories and research findings related to divine values, economic rationality, maqāṣid al-sharīʻah, Homo Economicus, and Homo Islamicus. Subsequently, a comparative analysis was conducted to examine the similarities, differences, and dialectical relationships between the conventional economic paradigm and the Islamic economic paradigm based on ontological, epistemological, and axiological aspects. The results of this analysis were then synthesized into the Rationality–Divine Synthesis Model (RDSM) as a conceptual formulation that explains the integration of revelation (naqliyah) and reason (aqliyah) in shaping rationality and contemporary Islamic economic behavior (Creswell & Creswell, 2023).

RESULTS AND DISCUSSION

The Discovery of a Dialectic between Divine Values and Economic Rationality

The dialectic between divine values and economic rationality demonstrates that economic decision-making in Islam is constructed through the integration of revelation (naqliyah) and reason (aqliyah), which complement rather than contradict each other. Revelation serves as a source of normative values that establishes the principles of justice, trustworthiness, public benefit, and the prohibition of economic practices involving riba, gharar, and maysir. Meanwhile, reason plays a role in conducting rational analysis, ijtihad, innovation, and policy formulation in accordance with contemporary economic developments. This integration gives rise to the concept of Islamic economic rationality, namely a form of rationality that does not merely pursue efficiency and material profit but also ensures that all economic activities remain within the framework of Islamic ethics and the objectives of Islamic law (maqāṣid al-syarīʻah). Thus, revelation provides normative direction, while reason serves as an operational instrument for realizing these objectives, thereby creating a

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balance between individual interests, societal interests, and responsibility before Allah SWT (Hendarti & Yafiz, 2026).

This finding further confirms that Islamic economic rationality is not contrary to divine values but rather serves as a mechanism for actualizing divine values in modern economic practices. Unlike conventional economic rationality, which is primarily oriented toward the maximization of individual utility, Islamic economic philosophy positions rationality as a means of realizing distributive justice, collective welfare, social responsibility, and sustainability through the framework of maqāṣid al-syarī'ah. Therefore, an economic decision can be considered rational when it is capable of generating maṣlaḥah while simultaneously complying with Islamic principles. This paradigm demonstrates that divine values do not restrict rationality; instead, they enhance it through a moral foundation that guides innovation and the development of economic systems toward holistic human well-being (Al Fahad et al., 2026).

Reconstruction of Islamic Economic Rationality

The reconstruction of Islamic economic rationality demonstrates that economic decision-making no longer relies solely on a utility paradigm oriented toward material interests but is built upon a philosophical foundation that integrates the ontological, epistemological, and axiological dimensions of Islam. From an ontological perspective, tawḥīd serves as the fundamental foundation, emphasizing that all economic activities constitute part of devotion to Allah SWT. Human beings are therefore positioned as khalīfah who are responsible for managing resources in accordance with the principles of trustworthiness and justice. From an axiological perspective, Maqāṣid al-Syarī'ah functions as a rational parameter for evaluating every economic decision based on the degree of benefit (maṣlaḥah) and harm (mafsadah). Consequently, efficiency, productivity, and profit remain legitimate as long as they are aligned with the objectives of Islamic law.

This reconstruction results in a paradigm shift from utility-oriented rationality toward maṣlaḥah. Oriented rationality, namely a form of rationality that balances individual interests, social welfare, environmental sustainability, and spiritual responsibility. From this perspective, the ultimate objective of economic activity is no longer merely the attainment of consumption satisfaction or wealth accumulation, but the realization of falāḥ, namely comprehensive, just, and sustainable well-being encompassing both worldly (dunyā) and hereafter (ākhirah) dimensions.

Formulation of the Rationality–Divine Synthesis Model (RDSM)

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The formulation of the Rationality–Divine Synthesis Model (RDSM) represents a conceptual model that reconstructs Islamic economic rationality through the harmonious integration of divine values (naqliyah) as normative sources derived from the Qur'an and Sunnah with economic rationality (aqliyah) as an analytical instrument for understanding the dynamics of contemporary economic activities. In this model, revelation and reason are not positioned as two conflicting sources of knowledge but rather as two complementary epistemological instruments in shaping an economic decision-making process that is rational as well as morally grounded (Abdellatef, 2021).

This synthesis produces a rationality paradigm that is no longer oriented toward the maximization of individual utility, as represented by the concept of phomo economicus, but is instead directed toward achieving maṣlaḥa through the framework of maqāṣid al-syarī'ah. Thus, all economic activities take into consideration the dimensions of justice, social benefit, and spiritual responsibility (Tarique et al., 2021). This process gives rise to the concept of Homo Islamicus, namely an individual who regards tawḥīd as the ontological foundation, Sharia as the normative guideline, and reason as an instrument of ijtihad in selecting economic actions that are not only efficient but also ethical and oriented toward worship. Consequently, the ultimate objective of economic activity is not merely the accumulation of wealth or material satisfaction but the attainment of falāḥ, namely holistic well-being that integrates material, spiritual, social, and sustainability dimensions in both worldly life and the hereafter.

Conceptual Implications of RDSM for Economic Behavior

The conceptual implications of the Rationality–Divine Synthesis Model (RDSM) for economic behavior are reflected in a transformation of economic behavioral orientation that is no longer centered on the maximization of individual utility but directed toward achieving maṣlaḥah and falāḥ through the integration of divine values and economic rationality. In the area of consumption, RDSM encourages moderate consumption (wasaṭiyyah), namely fulfilling needs proportionally, avoiding isrāf (excessiveness) and tabdhīr (wastefulness), and considering social and environmental impacts as part of the moral responsibility of a Muslim (Kasri & Ahmed, 2021). In the production dimension, the model emphasizes responsible production through compliance with halal principles, fairness in labor relations, environmental sustainability, and the creation of added value that benefits society at large in accordance with the objectives of maqāṣid al-syarī'ah (Aydin, 2022).

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In the field of investment, RDSM directs decision-making toward halal investments that are free from riba, gharar, maysir, and activities contrary to Sharia principles, while simultaneously emphasizing sustainability and impact investing as forms of socioeconomic responsibility (Sarea & Hanefah, 2022). Furthermore, the model strengthens the functions of zakat, infāq, ṣadaqah, and waqf (ZISWAF) as instruments of wealth redistribution capable of reducing economic inequality, increasing Islamic financial inclusion, and strengthening equitable social development (Ascarya & Sakti, 2022).

At the macro level, RDSM also has implications for the establishment of equitable market governance, namely a market that upholds transparency, honesty, fair competition, protection of the rights of economic actors, and the prevention of monopolistic practices, exploitation, and information asymmetry. Thus, the Rationality–Divine Synthesis Model not only offers a philosophical framework for the development of Islamic economic theory but also provides normative and operational foundations for building an economic system that is ethical, inclusive, sustainable, and oriented toward collective well-being (falāḥ).

Dialectics of Divine Values and Economic Rationality from the Perspective of Islamic Economic Philosophy

The dialectic between divine values (naqliyah) and economic rationality (aqliyah) constitutes an epistemological foundation that distinguishes Islamic economic philosophy from the secular economic paradigm. From an Islamic perspective, revelation and reason are not positioned as two conflicting sources of knowledge, but rather as complementary elements in constructing a comprehensive framework of economic rationality. Revelation provides the normative foundation in the form of values, objectives, and moral limitations, while reason functions as an analytical instrument for understanding economic dynamics and formulating solutions to contemporary problems. Therefore, Islamic economic rationality is not merely oriented toward economic efficiency but is also directed toward achieving welfare, justice, and prosperity in accordance with Sharia principles (Yılmaz, 2022).

This paradigm provides a fundamental critique of the secular economy, which is constructed upon the assumption of value neutrality, namely the notion that economic activities can be separated from religious and moral values. In Islamic economic philosophy, economic activities are regarded as part of worship and the human responsibility as khalifah on earth. Therefore, every economic decision must take into account ethical dimensions, social responsibility, and accountability before Allah SWT. Accordingly, the purpose of economic activity

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does not stop at profit maximization but also includes the creation of social justice and benefits for society at large (Sholihin, Sugiyanto, & Susamto, 2023).

The dialectical relationship between revelation and reason subsequently gives rise to the concept of integrative rationality, namely a form of rationality that combines critical thinking with a commitment to transcendental values. Within this framework, reason is given the opportunity to conduct ijtihad, innovation, and the development of economic theories, while remaining within the framework of maqāṣid al-syarīʻah so that economic freedom does not develop into individualism or materialism. This synthesis provides the conceptual foundation for the emergence of Homo Islamicus, namely an economic human being who regards tawhid, trustworthiness, and justice as the foundations of economic behavior, with the ultimate goal of achieving falāḥ as well-being in both this world and the hereafter (Sholihin, Annisa, & Rahman, 2024).

Reconstruction of Rationality through Tawhid and Maqāṣid al-Syarīʻah

The reconstruction of rationality in Islamic economic philosophy begins with the affirmation that tawhid constitutes the ontological foundation that determines how human beings perceive the nature of ownership, economic activities, and the purpose of life. From this perspective, all economic resources ultimately belong to Allah SWT, while human beings act as khalifah entrusted with the responsibility to manage, utilize, and distribute these resources responsibly. Consequently, economic activity is not understood as a value-free domain but as part of the manifestation of servitude (ʻubūdiyyah) that must be aligned with the principles of justice, balance, and moral responsibility. Thus, tawhid is not merely a theological doctrine but also establishes the ontological framework underlying the entire epistemological structure and practice of Islamic economics (Hilmiyah, Possumah, & Shafiai, 2019).

From an axiological perspective, maqāṣid al-syarīʻah functions as a value orientation that directs all economic activities toward the realization of maṣlaḥah and falāḥ. Economic decision-making is no longer assessed solely on the basis of efficiency or financial profit but also according to its ability to protect religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-ʻaql), progeny (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl). This orientation makes maqāṣid an evaluative standard in formulating economic policies, business activities, and the development of Islamic financial instruments so that they remain consistent with the principles of social justice, sustainability, and collective welfare (Yussuf, 2022).

Meanwhile, reason occupies a position as an epistemological instrument that enables human beings to conduct ijtihad, rational analysis, and innovation in

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responding to contemporary economic dynamics. Rationality in Islamic economics is not an autonomous form of rationality detached from the values of revelation, but rather a form of rationality that operates integratively with Sharia principles to produce economic decisions that are adaptive as well as morally grounded. Through this approach, reason becomes a means of connecting normative texts with empirical realities, allowing Islamic economic theory and practice to develop dynamically without losing its philosophical identity as an economic system founded upon tawhid and maqāṣid al-syarīʻah (Widianita & Burhanuddin, 2025).

Rationality–Divine Synthesis Model (RDSM) as the Novelty of the Study

The novelty of this study lies in the formulation of the Rationality–Divine Synthesis Model (RDSM) as a conceptual paradigm that integrates divine values (naqliyah) and economic rationality (aqliyah) into a comprehensive epistemological framework. This model is constructed upon three main components: divine values as the normative foundation derived from the Qur'an, Sunnah, and maqāṣid al-syarīʻah; economic rationality as an analytical instrument for understanding economic realities; and the synthesis process that connects the two to produce economic decisions that are not only efficient but also consistent with Sharia principles. Through this mechanism, revelation functions as a source of values and moral legitimacy, while reason serves as an instrument of ijtihad for evaluating the benefits, risks, efficiency, and socioeconomic impacts of each decision. Therefore, RDSM offers a reconstruction of economic rationality that is no longer value-neutral but instead oriented toward values (value-oriented rationality), enabling the integration of spiritual, ethical, and rational dimensions within a single Islamic economic decision-making system (Mohammed, Razak, & Taib, 2021).

The RDSM model also has fundamental differences from the Homo Economicus paradigm in conventional economics. While Homo Economicus is understood as an individual who acts to maximize utility and personal interests, RDSM reconstructs the economic actor as Homo Islamicus, who regards tawhid, trustworthiness, justice, and maqāṣid al-syarīʻah as the foundations of economic behavior. This concept gives rise to maṣlaḥah-oriented rationality, namely a form of rationality that integrates economic efficiency with distributive justice, social responsibility, environmental sustainability, and compliance with Sharia principles. Therefore, the success of economic activities is not measured solely through economic growth and financial profit but also through their contribution to achieving falāḥ, namely comprehensive well-being encompassing material, spiritual, social, and sustainability dimensions. Thus, RDSM offers a new paradigm in Islamic economic philosophy that bridges the dichotomy between revelation and modern rationality through a conceptual model that is integrative, applicable, and relevant to contemporary economic challenges (Sholihin, Sugiyanto, & Susamto, 2023).

Implications of RDSM for Contemporary Economic Behavior

The Rationality–Divine Synthesis Model (RDSM) has significant implications for shaping contemporary economic behavior through the integration of divine values and economic rationality in every decision-making process. From the consumer perspective, this model encourages moderate consumption (wasaṭiyyah), need-based consumption, and the avoidance of wastefulness, exploitation, and consumption practices that contradict Sharia principles. From the producer perspective, RDSM directs production activities not only toward efficiency and profit but also toward product quality, halal compliance, responsibility toward workers, environmental preservation, and social benefit. In the field of Islamic investment, this model places maqāṣid al-syarīʻah as the basis for investment evaluation, ensuring that investment decisions consider not only profit and risk levels but also their impacts on social justice, sustainability, and compliance with principles prohibiting riba, gharar, and maysir. This approach demonstrates that Islamic economic rationality is capable of integrating ethical, spiritual, and professional dimensions in shaping more inclusive and sustainable economic behavior (Laldin & Furqani, 2021).

In the context of the digital economy, RDSM serves as a normative framework for responding to the development of financial technology, e-commerce, artificial intelligence, and digital financial ecosystems while ensuring that they remain within the framework of Sharia principles. This model emphasizes the importance of algorithmic transparency, data protection, transaction fairness, accountability of digital platforms, and the prevention of speculative practices that may lead to gharar and injustice. Furthermore, RDSM strengthens the role of Islamic social finance instruments, such as zakat, infāq, ṣadaqah, and waqf (ZISWAF), as mechanisms for wealth redistribution, community economic empowerment, poverty reduction, and increased Islamic financial inclusion. The integration of the digital economy and Islamic social finance through the RDSM framework is expected to contribute to the development of a more equitable, adaptive, and sustainable economic governance system, ensuring that development is oriented not only toward economic growth but also toward the achievement of falāḥ, namely

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comprehensive well-being for individuals and society (Muneeza, Mustapha, & Hassan, 2023).

Theoretical Contribution to the Development of Islamic Economic Philosophy

This study provides a theoretical contribution to the development of Islamic economic philosophy through the reconstruction of the concept of rationality by positioning tawhid as the ontological foundation, maqāṣid al-syarīʻah as the axiological orientation, and reason as the epistemological instrument in the economic decision-making process. Through this approach, the study strengthens the concept of Homo Islamicus as an economic actor who does not act solely on the basis of efficiency and utility considerations but also regards the integration of divine values, ethics, and social responsibility as the foundation of economic behavior. The integration of revelation and rationality demonstrates that Islamic economics is not constructed upon a dichotomy between religion and science but rather upon the unity of knowledge, in which revelation serves as a source of values and reason functions as a means of developing knowledge. Thus, this study expands the scope of Islamic economic philosophy from a normative approach toward an epistemological paradigm capable of explaining the relationship between morality, rationality, and economic reality in an integrated manner (Choudhury, 2018).

Furthermore, this study offers the Rationality–Divine Synthesis Model (RDSM) as a new conceptual framework that integrates divine values with economic rationality into a systematic decision-making model. Unlike the Homo Economicus paradigm, which is oriented toward individual utility maximization, RDSM places maṣlaḥah-oriented rationality as the basis for evaluating every economic action by positioning maqāṣid al-syarīʻah and falāḥ as the ultimate objectives. This model has the potential to be developed into an analytical framework for empirical research on Muslim consumer behavior, Islamic investment, the digital economy, Islamic financial governance, and Sharia-based public policy. Therefore, RDSM not only enriches the body of knowledge in Islamic economic philosophy but also creates opportunities for the development of new theories that connect Islamic epistemology with contemporary economic practices through multidisciplinary and transdisciplinary approaches.

Synthesis of the Main Discussion

The conceptual implications of this study demonstrate that the application of RDSM can provide a new direction for the development of contemporary Islamic economic behavior. This model encourages moderate consumption patterns, responsible production activities, investment in halal and productive sectors, and the strengthening of Islamic social finance instruments such as zakat,

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infāq, ṣadaqah, and waqf as mechanisms for promoting equitable welfare. At a broader level, RDSM provides a philosophical foundation for developing a more ethical, inclusive, and sustainable market system, making it relevant in responding to various modern economic challenges, including digital economic transformation.

This study contributes theoretically to the development of Islamic economic philosophy through the reconstruction of the concept of rationality that integrates spiritual and economic dimensions comprehensively. Nevertheless, the model developed remains conceptual and therefore requires empirical testing in future research. Future studies may develop measurement instruments to examine the relationships between religiosity, economic rationality, and Islamic economic behavior across various community groups and Islamic financial institutions, thereby allowing the validity and applicability of the Rationality–Divine Synthesis Model (RDSM) to be examined more comprehensively.

CONCLUSION

This study demonstrates that the dichotomy between divine values and economic rationality that has developed within the conventional economic paradigm is not a characteristic of Islamic economic philosophy. Through a qualitative approach based on library research, the study finds that economic rationality in Islam is constructed through a dialectical process between revelation (naqliyah) as a source of normative values and reason (aqliyah) as an analytical instrument in economic decision-making. This integration positions tawhid as the ontological foundation, maqāṣid al-syarīʻah as the axiological orientation, and rationality as an epistemological mechanism, which complement one another in shaping economic behavior that is just, productive, and responsible.

The findings of the study result in the Rationality–Divine Synthesis Model (RDSM) as the main conceptual contribution of the research. This model integrates five main components: Divine Values (Naqliyah), Economic Rationality (Aqliyah), the Synthesis Process, Homo Islamicus, and Falāḥ. Through this model, divine values are no longer positioned as external constraints on economic activities but rather as internal drivers that shape the preferences, motivations, and behavior of economic actors. Economic rationality is not directed solely toward the maximization of material utility but is reconstructed into maṣlaḥah-oriented rationality, which integrates economic

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efficiency, Sharia compliance, distributive justice, social responsibility, and sustainability.

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