

## **THE CONCEPT OF HUMAN BEHAVIOR IN A REVIEW OF ISLAMIC ECONOMIC PHILOSOPHY**

### ***KONSEP PERILAKU MANUSIA DALAM TINJAUAN FILSAFAT EKONOMI ISLAM***

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#### **Abstract**

Human behavior is formed from the way he thinks. There are two dominant ideologies of human thinking today, the ideology of capitalism which is the dominant ideology throughout the world and is the benchmark for the actions of the majority of society. The separation of religion from life is the principle that gave rise to this ideology. Meanwhile, the ideology of socialism, even though it has experienced an era of destruction, is still being fought for by its fanatical followers. This ideology emerged from the concept of materialism. Concern and worry, perhaps two words that should be said relate to the behavioral problems that plague humanity today towards human behavior. For this reason, this study will try to unravel how the concept of human behavior in a review of Islamic economic philosophy uses descriptive qualitative research using secondary data. The results of this study describe that humans have a tendency to behave well or behave badly. There is a negative element in the soul in the form of lust (al-ghadhab and al-syahwat), so that humans have good behavior they must use reason to grasp al-hikmat, both al-hikmat al-'ilmiyyat al-nazhariyyah (theoretical wisdom) which is captured by reason theoretical and also al-hikmat al-khuluqiyyat (practical wisdom). These two balances (al-hikmat) become the control of al-ghadhab and al-lust.

**Keywords:** man; behavior; Islamic economic philosophy

#### **Abstrak**

*Prilaku manusia terbentuk dari cara berfikirnya. Ada dua ideologi berpikir manusia yang dominan saat ini, ideologi kapitalisme yang merupakan ideologi dominan di seluruh dunia dan menjadi tolok ukur perbuatan mayoritas masyarakat. Pemisahan agama dari kehidupan merupakan asas yang memunculkan ideologi ini. Sementara itu, ideologi sosialisme meski telah mengalami era kehancuran, namun masih tetap diperjuangkan oleh para pengikut fanatiknya. Ideologi ini muncul dari konsep materialisme. Keprihatinan dan kerisauan, boleh jadi dua kata yang patut dikemukakan berkaitan dengan problem perilaku yang melanda umat manusia dewasa*

*ini terhadap prilaku manusia. Untuk itu penelitian ini akan mencoba mengurai bagaimana konsep prilaku manusia dalam tinjauan filsafat ekonomi Islam dengan menggunakan penelitian kualitatif deskriptif menggunakan data sekunder. Hasil penelitian ini menguraikan bahwa manusia mempunyai kecenderungan berperilaku baik atau berperilaku buruk. Adanya unsur negatif pada jiwa yang berupa nafsu (al-ghadhab dan al-syahwat), maka agar manusia berperilaku baik harus menggunakan akal untuk menangkap al-hikmat, baik al-hikmat al-‘ilmiyyat al-nazhariyyah (kebijaksanaan teoritis) yang ditangkap akal teoritis dan juga al-hikmat al-khuluqiyyat (kebijaksanaan praktis). Kedua keseimbangan ini (al-hikmat) menjadi kontrol al-ghadhab dan al-syahwat.*

**Kata kunci:** manusia; prilaku; filsafat ekonomi islam

## A. INTRODUCTION

Often in our lives in the mass and electronic media there are broadcasts and news related to the problems of life. Anarchist demonstrations (both workers, traders, and students), fights between villagers, student and student fights, violence perpetrated by school gangs and motorcycle gangs, killings in various ways, drug abuse illegal drugs, the spread of free sex (both among educated people and society in general), pregnancy out of wedlock, increasing suicide tendencies, corrupt behavior, case brokering, violence and political frictions, hoarding of goods, and so on. These events are a reflection of human behavior which can be said to deviate from God's commands which call for virtue and prevent evil (Sudrajat, 2010).

Behavior is a person's psychic reaction to their environment, the reaction in question is classified into two, namely in a passive form (without real or concrete action) and in an active form (with concrete action). Human behavior is formed from the way of thinking. Concepts are attempts to link facts/reality with knowledge (if we want to understand the essence of something) or by associating every knowledge with reality (if we want to know reality). This conception is then based on an ideological basis as a measure of the truth of the concept (Ismail, 1998). Someone who consistently associates each decision as a benchmark for a certain ideology will form a certain mindset. This mindset then colors a person's behavior pattern. Someone who always associates the benchmarks of his thinking with Islamic ideology will give birth to an Islamic mindset and if done will emerge a pattern of Islamic behavior. Likewise, on the other hand, someone who associates the benchmarks of his thinking with capitalist ideology will give birth to a capitalist mindset and if this is done, it will lead to capitalistic behavior.

At present the ideology of capitalism is the dominant ideology throughout the world and is the benchmark for the actions of the majority of society. The separation of religion from life is the principle that gave rise to this ideology. Meanwhile, the ideology of socialism, even though it has experienced an era of destruction, is still being fought for by its fanatical followers. This ideology emerged from the concept of materialism. They believe that life in this world is material, arising from matter and annihilating to become matter again. The similarity with the ideology of capitalism is stating that the affairs of human life are absolute human rights. Humans are free to determine their own rules based on the concept of democracy. The only difference is that this ideology completely denies the existence of God and considers religion to be the opium of the people.

Islam as an ideology has the view that human behavior is not in a state of absolute coercion nor does it have absolute freedom. Islam views that human behavior must always be bound by the rules given by Allah Swt. Therefore, Islam forbids the use of the principle of benefit as a benchmark in action because benefit in the human view is not an essential truth taught by Allah Swt (Sholahuddin, 2007).

Concern and concern, perhaps, are two words that should be said in relation to the behavioral problems that plague humanity today. Behavioral problems are indeed chronic and acute diseases, as well as classic problems that have accompanied human life since its inception on this earth's stage (Muchsin, 2002:131).

The dynamics of life with its various problems shape human behavior and if you are unable to direct it, it will become bad behavior. This is the great wisdom sent by the Prophet Muhammad Saw. on this earth so that humans can behave well so as to achieve the degree of al-karimah morals. The moral problems mentioned earlier, in the view of philosophers, cannot be separated from human behavior.

The behavior referred to here is the original or basic element that is attached to human beings since the time of their creation. Behavior is something that is given, already from there, from Allah Swt. The problem now is first, how do philosophers or scientists interpret and interpret the existence of this human behavior? Second, why does psychic disturbance occur in humans and what is the internal solution? Third, how to maintain and direct it so that it gives a sense of self-benefit for the community?

## **B. THEORETICAL FRAMEWORK**

### **Human Behavior in the Philosopher's View**

Behavior is a set of actions or actions of a person in respond to something and then make it a habit because there is a value that is believed. Human behavior is essentially an action or activities of humans both observable and unobservable by human interaction with the environment which is manifested in the form of knowledge, attitudes, and actions. Behavior in a more rational way can be interpreted as a response organism or a person to stimuli from outside the subject.

Other opinions related to behavior include: First, a statement saying that human behavior is basically good. Humans tend to be good, and do not do bad or evil. Humans commit bad and evil actions because they make mistakes, are wrong, don't know, or because of the influence of external or external elements that enter into them. Among the philosophers who argue about this is Socrates (Mansur, et al., 2009).

This opinion goes on to say that bad and evil deeds are the result of ignorance. This opinion wants to emphasize that when a person knows that an act is bad and also knows that it will have bad consequences for other people, then of course that person will not do the bad deed. This thinking reflects an idealistic-logical and linear way of thinking, which does not give probabilities or possibilities for deviations to occur. In reality, the perpetrators of crimes are not from ordinary people, but people who know very well which actions are good and which are bad and all their consequences.

The opinion above furthermore says that ugliness and crime is something that is not desired. The lack of will to do bad and evil deeds, according to them, is enough to leave the debate. But in practice, will alone is not enough to ward off someone from these bad and evil deeds. Therefore, so that humans do not commit bad and evil actions, there must be a ruler who makes rules and has the authority to give sanctions to the perpetrators of evil. A more modern view also says that humans are created in good condition. But in its development, a human being commits bad and evil actions, because he often gathers and associates with those who like to do bad and evil. Finally, he was complacent in fulfilling his lustful desires, which caused him to forget the consequences of the bad deeds he had committed.

Second, the opinion that basically human behavior is evil. The ugliness and evil that exist in humans is not caused by the environment that surrounds their lives, but

because it is rooted in the character they have. Such an opinion was put forward by Plato's followers in Egypt and his students who had atheistic views (Mansur, et al., 2009).

Third, the view that, on the one hand, human behavior is good, and on the other hand, evil. According to Plato, the good that exists in humans comes from the spirit element that exists in human behavior, while evil stems from the animal nature that is in him. According to him, the main source of goodness is the divine spirit that is in human beings. Meanwhile, his animal soul becomes the source of his evil. According to Plato, human success in life is very dependent on the specificity of his soul and its closeness, as well as its inclination with the divine spirit in the body. Thus, humans can and may be directed to subdue their soul, in which there is lust and animal nature, so that it has an inclination towards the Divine soul.

Some Muslim scholars are of the opinion that lust and spirit (*nafs*) are always in conflict, continuously, sometimes the soul wins, so that humans become evil. When the lust overpowers the spirit, then the educational process will help individuals with various means that enable the spirit to defeat its lust. Fourth, the view that human behavior is actually neutral, neither good nor bad or evil. According to this view, human behavior is in accordance with the origin of its creation which is not in favor of good and bad or evil. He has and has the potential and readiness to do good and bad, according to education and the circumstances and environmental conditions that direct him. This view is often expressed by contemporary philosophers. Among them was Immanuel Kant, who said that in man there are animal tendencies and various desires, but neither good nor bad.

Imam Al-Gazali said, a child who is entrusted to his parents, his heart is pure like a clean pearl, free from all kinds of carvings and images. If he is accustomed to being good, and taught (educated), he will grow in goodness. However, if bad habits are made, and are belittled, such as belittling animals, then he will be miserable, despicable, and destroyed (Mansur et al., 2009).

Al-Ghazali likens humans to a kingdom. The human soul is the king, the body is the territory, the senses and other limbs are the soldiers, the mind is the vizier, and the passions and anger are the police. Kings and viziers try to lead people to a good path and please Allah, while lust and anger invite humans to misguided paths and Allah's wrath. In order to create peace and happiness in the kingdom of human beings, the power of kings and viziers must be above the power of lust and anger. If the opposite happens, then

the kingdom collapses and perishes. According to Al-Ghazali, the body is a tool for the soul. The soul is *baqa* while the body is mortal.

Behavior is a state of the human mind (*ash-shural-bathina*) that settles and permeates the soul which creates actions that arise naturally and easily without requiring much thought and consideration. If the character causes positive actions according to reason and *syara'*, then the character is called good character, while if the character causes negative actions then it is called bad character.

Ibn Sina said, in fact every human being is based on strengths (*al-quwwah al-nabatiyah, al-quwwah al-hayawaniyah, and al-quwwah al-insaniyah*), with these powers humans do good deeds, and with the power Likewise, humans commit crimes. (Harun Nasution, 1979). According to him, a good education can direct a person's behavior. This education does not turn neutral behavior into good behavior. Because neutral behavior is obedient behavior, it is very possible that this behavior is directed by several media and educative methods towards good virtues and means, continuously.

From a number of opinions in advance, in general it can be said: (1) basically human behavior can be directed and patterned according to the wishes of its founders, (2) education occupies and plays an important or even very important role in the framework of this formation, both education that comes from family, school, and community environment, as well as the policies and will of the government in power.

### **Disharmony in Human Behavior**

Another problem that accompanies human behavior is the occurrence of psychological or psychological shocks experienced and felt by humans. Psychological shock and war, or the lack of a sense of security in the human soul, is caused by several factors:

#### **1. Socialization Factor**

Deviant behavior occurs because one of them is due to the incompatibility of messages, norms, and values conveyed by each socialization agent or other individual. The individual who learns these behaviors ultimately does not feel that it is deviant, instead he considers the behavior he has learned normal to do.

## 2. Anomie factor

Anomie is generally defined as a condition when society loses its grip on norms. According to Emile Durkheim, anomie is a condition without norms and without direction, so that in this society there is no conformity between expected reality and existing social reality. It is known that this often happens in societies that have many norms and values, but these values and norms are contradictory. This symptom is often found in modern society, one example of which is the value of freedom of expression currently embraced by people in democratic and liberal countries (Setiadi, 2011).

## 3. Differential Association Factors

According to Edwin H. Sutherland, deviant behavior occurs due to differential associations or different associations with a crime. The higher a person's interaction with people who behave deviantly, the higher the possibility of that person's deviant behavior. The degree of this interaction then depends on the frequency, duration and intensity, so that the interaction is not enough once or twice to make someone affected (Syahra, 2000).

## 4. Labeling factor

This factor states that deviant behavior arises because of stamps, nicknames, or designations for individuals who commit acts that are considered deviant. So indirectly the stamp or designation will encourage that person to behave in a deviant way too.

## 5. Liver disease and inability to side with *muthmainnah*.

Weak conscience can lead to weak morals, which in turn creates disharmony in human behavior. The tendency to follow a disgraceful soul (*lawwamah*) and follow his desires will encourage people to behave in an undirected and uncontrolled manner so that they end up doing bad things and going astray (QS. al-Qashash: 50).

Meaning: So if they don't answer (your challenge) know that in fact they are only following their (mere) desires. And who is more astray than one who follows his own desires and does not receive any guidance from Allah. Verily, Allah does not guide the unjust people.

Humans who follow their passions and live in negligence will ignore the ethical and social values that apply to themselves and others. When humans forget themselves, turn away from social values, then the peace and serenity of life also turn away from them (QS al-Hasyr: 19). Humans who never make dhikr of Allah, can act and behave erratically, so that they experience bad behavior, and never feel confident. That is the soul that suffers and has a narrow life (QS. Thaha: 124).

Islam has basically laid the foundation and principles for how one should live life on this earth, and how to get guidance and stay away from misguidance. In a calm soul (*muthmainnah*) will always be in harmony, never experience psychic suffering as well as bring people to peace and tranquility. It is the conflict between these forces that causes human beings to always be overwhelmed with endless anxiety and restlessness. This is the cause of the emergence of behavioral deviations in society and disharmony in life, and there is no psychological and social harmony.

### **C. METHOD**

In answering the problems that exist in this researcher, researchers use qualitative research methods and describe them descriptively, so that they are expected to be able to answer existing problems. To complete this study, researchers used secondary data sources obtained from books, previous research, journals and trusted websites which can be used as references and research reinforcement.

### **D. RESULT AND DISCUSSION**

#### **Human Behavior in the View of Islam**

As previously stated, psychic conflict or mental turmoil is seen as a genuine human element, an inevitability that cannot be avoided in life. An inevitability that must happen. Through their physical tendencies, humans want to enjoy whatever material pleasures are, while with their souls, humans want to reach the ideals and image of the Divine in their lives. According to nature, as has been stated, the nature and composition of human beings, consists of physical and spiritual elements. According to al-Kindi, the spirit is simple and its substance comes from God. Through the mediation of the spirit, humans gain knowledge of the five senses and knowledge of the mind. Knowledge of the



five senses is only about things that are outwardly, while knowledge of reason describes human nature (Harun Nasution, 1979).

It is through these two elements that Allah has created man in the best form. "Verily, We have created man in the best form" (QS al-Tin: 4). The goal is that humans can carry out life activities on this earth properly. A life in which humans connect themselves to each other, are bound to each other, help each other, and depend on each other. Humans are in the right nature, so said by Mansur (2009).

The purpose of life concerns values. Value is a quality that covers a very broad field. Value in this case is human behavior that shows the purpose of life, something that must be done by someone so that the purpose of life is achieved. The purpose of life is the perfection that can be obtained (*al-kamal al-mumkin*) that every human being longs for. Perfection which refers to an essential substance, namely the *nafs*. The purpose of human life is the perfection of the soul because the soul has the basic nature of knowing. According to al-Ghazali, the highest level of intellectual ability is *al 'aql al-mustafad* which can relate to the active mind, the angel closest to the real world. So that humans can get the perfection of life because they are close to God through the world of angels or vice versa.

Human perfection is closely related to the functioning of the powers possessed by humans as virtues (*al-fadh'il*) and if they do not function they are called vices (*al-radzai'il*). There are 4 (four) highest virtues (*ummahat al-fadha'il*) in humans, namely *al-hikmat* as the primacy of reason, *al-syaja'at* as the primacy of *al-ghadhab's* power, *al'iffat* as the primacy of *al-lust's* power and *al 'adalat* (balance).

*Al-ghdhab* and *al-syahwat* are two inherent tendencies in driving force (*al-ba'isat*) or will (*al-iradat*). Humans are compelled to do something inseparable from one of these two tendencies. The tendency of *al-ghadhab* arises courage in humans to do anything against something that is detrimental to them. The tendency of *al-syahwat*, someone will try to have everything that benefits him. Without any higher power being another source of consideration. *Al-ghadhab* can lead to savagery and *al-lust* will lead to greed. That's why in humans as moral beings who have reason which functions to capture *al-wisdom* (Yasir Nasution, 2022).

Mastery of the spirit (*nafs*) over the body encourages humans to make sacrifices, share with others, promote love and compassion for others. Mastery of the spirit over the

body will lead to various goodness in a person. This individual goodness in time can lead to goodness for other individuals according to its level, which ends with the birth of collective goodness. This collective good will be realized when community members jointly maintain morale, stay away from bad actions, avoid drug use, stay away from immoral behavior, do not have pre-marital sex, do not bias corrupt behavior, do not apply discrimination, no one oppresses and is oppressed, no one is unjust or wronged. Power is used to uphold the truth, command virtue, and forbid evil.

Kindness becomes a virtue in all situations, conditions, generations, and environments. However, as stated earlier, humans can receive certain characteristics, which may be different from their original nature. Once upon a time he had a disposition, as if the body were controlling him; but at other times, he is possessed by his spirit. With another statement that humans have the readiness to accept both good and bad. Meaning: "And the soul and its perfection (creation), then Allah inspires the soul (way) of its ungodliness and piety. Surely the person who purifies the soul is lucky, and indeed it is a loss for the person who pollutes it" (QS. al-Shams: 7-10). As previously mentioned, al-Ghazali divides *al-hikmat* into two namely *al-hikmat al-'ilmiyyat al-nazhariyyah* (theoretical wisdom) which is captured by theoretical reason and *al-hikmat al-khuluqiyyat* (practical wisdom) which relates to practical reason. These two balances become the control of *al-ghadhab* and *al-lust*. With the realization of *al-fadha'il* in a person, he already has commendable morals. A commendable character does not alienate humans from their society. The realization of *al-fadha'il* will certainly be followed by social balance (*al-'adl fi al mu'amalat and balance of government (al-siyasat)*) (Yasir Nasution, 2022).

When the life of the spirit (*nafs*) has no meaning or the tendency of the body to dominate everything that the spirit should control, at that time the light of the spirit dims, goes out, and cannot illuminate the path of physical life. The result is disharmony. Even though there is still a spirit in him, humans have degraded, becoming lower than animals. He becomes as lowly as a creature, because he leaves the spiritual powers. Meaning: "They have hearts, but they do not use them to understand (the verses of Allah) and they have eyes (but) they do not use them to see (signs of Allah's power), and they have ears (but) they do not use them to hear (verses -verses of Allah). They are livestock, they are even more astray. They are the heedless ones" (QS. al-A'raf: 179).

When a human has denied his normal nature, thus he has come out of normal human boundaries. Such a human being, even though he is still called a human, has a lower level, equated with the rank of an animal, even lower than himself. Humans like this have lost control, as well as have no instinctive control in regulating their actions. Humans have become ugly and evil creatures, because they have deviated from the standard standards for normal humans.

### **Relationship of Human Behavior to Islamic Economic Philosophy**

Muslim individuals have the right to freedom to develop and develop their economic activities in accordance with Islamic principles and not harm individual interests and the interests of others (sense of social responsibility). Things like this will encourage a constructive economy in Islamic economics. Social justice is one of the basic things that stands out from Islamic economics. Justice means putting something in its place. Social justice implies equality of all people before sharia. Islamic provisions regarding social justice guarantee equality of economic opportunities for all human beings (Iqbal Anjum, 1996).

Islamic economics consists of ontological, epistemological, and axiological dimensions. By still using a fairly thick historical and ideological (even apologetic) approach, on the ontological dimension it appears that there is no reason to reject the existence of Islamic economics as a science. The substance of the formulation is reflected in the statement which states that Islamic economics is a science that studies human behavior in order to meet their needs. This knowledge originates from the values of Islamic teachings contained in the Qur'an and As-Sunnah whose historical reality can be found in the treasures of Islamic literature (fiqh books and qanuns) whose discussion material starts from the time of the Prophet to the present day (Juhaya S. Praja, 2002).

The problem is human behavior in meeting their needs on earth with various existing patterns of behavior, so that the historical and ideological (and even apologetic) approaches are reused by Muslim thinkers in reformulating Islamic economics. The classical Muslim thinkers were not trapped in compartmentalizing the various kinds of knowledge as current thinkers do. They see these sciences as "verses" of Allah that are scattered throughout nature. In their view, although at first glance these sciences appear to be different and of various kinds, in essence they come from different sources. one,

that is, from the All-Knower of all knowledge. The Most True, Allah Swt (Adiwarman, 2002).

That is what "causes" the formulation of the ontological dimension of Islamic economics. On the epistemological dimension, in general the discussion revolves around the substance of the problems expressed by the three current schools of Islamic economic thought; namely the Baqir Sadr (*Iqtishaduna*) school, the Mainstream school, and the Critical Alternative school. The Baqir Sadr School argues that economics can never be in line with Islam. Economy is still economy and Islam is still Islam. The two can never be put together, hence their contradictory philosophies. One is anti-Islam, the other is Islamic. According to them, this philosophical difference has an impact on the different perspectives of the two in viewing economic problems.

According to economics, economic problems arise because of unlimited human desires while the resources available to satisfy these human desires are limited. The Baqir school rejects this statement, because according to them, Islam does not recognize limited resources. The argument used is the Koran 54: 49, which means Verily, We have created everything according to measure.

The opinion that human desires are unlimited is also rejected. This school concludes that unlimited desires are not true, because in reality human desires are limited. (Compare Gossen's legal opinion, Law of Diminishing Returns Marginal Utility). The Baqir School also argues that economic problems arise because of unequal and fair distribution as a result of an economic system that allows the exploitation of the strong against the weak. The strong have access to resources and thus become very rich. While the weak do not have access to resources so they become very poor. Therefore the economic problem is not because of limited resources, but because of unlimited human greed.

Meanwhile, the Mainstream school (second school) differs from the Baqir school of opinion, this school agrees that economic problems occur due to limited resources faced with unlimited human desires. It is true, for example, that the total demand and supply of rice worldwide are at equilibrium. However, if we talk about a certain place and time, it is very likely that there will be a scarcity of resources. In fact, this often happens. The argument used is Al-Qur'an Surah 2:155 which means: "And indeed We will give you trials, with a little fear, hunger, lack of wealth, souls and fruits. and give good tidings

to those who are patient”, and Surah At-Takatsur: 1-3 Meaning: “Boasting has neglected you. Until you go into the grave. Never! Later you will know (the result of your actions)”.

Thus, the view of this school on economic issues is almost no different from the view of conventional economics. It is the scarcity of resources that creates economic problems. If so, where is the difference between this mainstream school and conventional economics? The difference lies in how to solve the problem. Source dilemmalimited power versus unlimited desire forces humans to make choices of their will. Then humans make a scale of priority fulfillment of desires, from the most important to the least important. In conventional economics, choices and prioritization are made based on individual tastes. Humans may consider religious demands, may also ignore them. Such a thing in the language of the Koran is called "the choice is made by risking one's desires". But in Islamic economics, these choices cannot be made arbitrarily. Human behavior in every aspect of life including the economy is always guided by Allah through the Quran and Sunnah. The leaders of this school include M. Umer Chapra, M.A. Mannan. M. Nejatullah Siddiqi, and others.

The third school is the Critical Alternative school. The school whose pioneers were Timur Kuran and Jemo criticized the two previous schools. The Baqir school is criticized as a school that seeks to find something new that has actually been discovered by others. While the Mainstream school of thought is criticized as an imitation of neoclassical economics by eliminating the usury variable and including zakat and intention variables. This school is a school that is critical, their view is that critical analysis must not only be carried out on socialism and capitalism, but also on Islamic economics itself. They believe that Islam must be correct, but Islamic economics is not necessarily correct because Islamic economics is the result of Muslim interpretation of the Qur'an and Sunnah, so its truth value is not absolute. Propositions and theories put forward by Islamic economics must always be tested for the truth as is done with conventional economics (Adiwarman, 2002).

On the axiological dimension, the discussion is carried out on issues that have the potential to realize Islam as *rahmatan lil'alam*, especially from an economic perspective (Musa Asy'ary, 2004). Currently, this axiological dimension can be seen from the emergence and rapid development of a number of Islamic economic institutions

throughout the world; do not miss also in Indonesia. The fundamental problem found in this dimension lies in the weak human resources of the Islamic world.

Therefore, no matter how good the Islamic economic system is built, it will still mean nothing if it is not supported by the availability of skilled, reliable (professional) and good morals human resources. Academics are still in disagreement about the existence of Islamic economic theory. Is Islamic economics a theory. Theory is scientific knowledge that includes an explanation of a certain factor of a scientific discipline. There are those who think that there is no Islamic economic theory, those who have a view like this consider Islamic economics only moral economics. Meanwhile, some observers believe that Islamic economic theory exists. Islamic economic theory originates from the Qur'an and hadith as a basis.

The debate will be answered by relating it to Islamic economic philosophy. Whatever the outcome of the debate about whether there is a theory in Islamic economics, it is better to study philosophy. Because theory is born after a long thought process (philosophy) is then tested (verification) so that a theory emerges. The philosophical process of finding out produces awareness which is called knowledge. If the process has methodical, systematic and coherent characteristics, and the way to get it can be accounted for, then science is born.

Philosophy is methodical, systematic and coherent knowledge of all reality (reality). Philosophy is a rational reflection (thought) of the whole reality to reach the essence (truth) and gain wisdom (wisdom). Including human behavior in economic life such as consumption, distribution of goods and services, property ownership, employment (labor), and others. The fact or reality of how humans behave in consumption, whether looking at needs or desires alone. Desire can lead to pride, greed, envy and jealousy. All the problems of life in economic activity become part of the study in philosophy.

So that knowledge which (1) is arranged methodically, systematically and coherently about a certain field of reality (reality), and which (2) can be used to explain certain phenomena in that field (knowledge). The more knowledge is used to explore and study the specifics of reality (reality), the more real is the demand to find out about all realities (reality). However, many people forget that philosophy comes from religion.

Thoughts about Islamic economics were born from the responses of Muslim thinkers to the economic challenges of their time.

The Islamic economic thought is inspired and guided by the teachings of the Qur'an and Sunnah and then followed by their *ijtihad* (thought) and empirical experience. Thought is a human process, but the teachings of the Al-Quran and Sunnah are not human thoughts. The object of study in Islamic economic thought is not the teachings of the Koran and Sunnah about economics but the thoughts of Islamic scientists about economics in history or how they understand the teachings of the Koran and Sunnah about economics. The object of Islamic economic thought also includes how the history of Islamic economics has occurred in historical practice.

## E. CONCLUSION

Humans have a tendency to behave well or behave badly. There is a negative element in the soul in the form of lust (*al-ghadhab and al-syahwat*), so that humans have good behavior they must use reason to grasp *al-hikmat*, both *al-hikmat al-'ilmiyyat al-nazhariyyah* (theoretical wisdom) which is captured by reason theoretical and also *al-hikmat al-khuluqiyyat* (practical wisdom). These two balances (*al-hikmat*) become the control of *al-ghadhab* and *al-lust*. It is hoped that humans in every economic activity when making decisions or choices are not arbitrary. The behavior of a Muslim in every aspect of his life including the economy is always guided by Allah through the Quran and Sunnah.

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