

Islamic Epistemology of Kuntowijoyo in Sharia Economic Development

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Abstract

This paper examines the integration of Kuntowijoyo's Islamic epistemology in developing Sharia economics. Kuntowijoyo emphasizes integrating empirical knowledge and revelation, outlining an Islamic scientific paradigm based on Islam, Indonesian identity, and modernity. Principles such as tauhid, sharia, and ethics are implemented in Sharia economics to create justice and welfare. This research employs a qualitative approach with literature analysis to explore the concept of prophetic social sciences and its application to issues in sharia economics, including riba, gharar, and profit-sharing mechanisms like mudharabah and musyarakah. The findings indicate that Kuntowijoyo's epistemological integration can guide a more comprehensive and responsive development of Sharia economics that addresses the needs of society.

Keywords

Islamic Epistemology; Sharia Economics; Kuntowijoyo

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1. INTRODUCTION

Islamic economics as a science was born through a long process of study. At first, there was a pessimistic attitude regarding the existence of Islamic economics in people's lives, where the idea that there must be a dichotomy between religion and science emerged. However, over time, this view began to erode. Western economists are beginning to recognize the existence of Islamic economics as an economic science that provides a cool feel to the world economy. The capitalist and socialist economic systems have proven incapable of optimally improving the people's welfare. In this context, Islamic economics emerged as a solution-oriented economic system, offering answers to the failures of conventional economic systems—both capitalist and socialist—with solutions that could provide maximum welfare to the people. Islamic economics is an economic science based on Islamic values and teachings. Therefore, as a science, Islamic economics must continue to be developed so that formulations truly based on Islamic sharia principles can be found. (Thian, 2021)

Sharia economics has grown rapidly around the world in the last ten years. This aligns with the increasing public awareness of the importance of Islamic values in economic activities. (Ansori, 2016) In this context, Kuntowijoyo's Islamic epistemology provides a strong theoretical framework for



integrating Sharia science and principles. Kuntowijoyo emphasized that knowledge cannot be separated from religious values and cultural contexts, which makes Sharia economics a forum for applying justice and ethics in the economy. This study explores the relevance of Kuntowijoyo's epistemology in developing the sharia economy in Indonesia. (Arifin, 2014)

As an example of the application of Sharia economics, institutions such as Islamic banking show how profit sharing (*mudharabah*) and cooperation (*musyarakah*) can be applied as an ethics of economic behavior regulated by religion. This process allows religious ethics to be transformed into an economic science that benefits everyone, including religious, non-religious, or even religious skeptics, so Muslims can apply these values to benefit all humanity. The objectification methodology, which is based on the internalization of values and the translation of internal values into objective categories, states that an act is considered objective if it is perceived by non-Muslims as something natural, not as a religious action. (Azizah, 2018)

2. METHODS

This research method uses a qualitative approach with literature analysis as the main method. First, the research began with collecting data from relevant literature sources, including books, journal articles, and other documents related to the epistemology of Kuntowijoyo Islam and Sharia economics. Special attention is paid to Kuntowijoyo's works to understand his views on integrating empirical science and revelation.

Furthermore, an in-depth analysis was carried out on the literature that had been collected to extract the main concepts related to Islamic epistemology, scientific paradigms, and principles of Sharia economics. Important issues in the Sharia economy, such as *riba* and *gharar*, and profit-sharing mechanisms, such as *mudharabah* and *musharakah*, were also identified and analyzed. Information from various sources was analyzed to understand the application of Kuntowijoyo's epistemology in developing the Sharia economy. Through this process, arguments are formulated to support the importance of integration between empirical science and revelation in Sharia economics.

Finally, the findings were analyzed to evaluate the relevance and application of prophetic social science concepts in facing challenges in Sharia economics. The conclusion was compiled to describe Kuntowijoyo's epistemological contribution to creating a fairer and more sustainable Sharia economic system. This method aims to provide deep insights into the relationship between Islamic epistemology and Sharia economic practices and develop a framework that is responsive to the needs of society.

3. FINDINGS AND DISCUSSION

3.1. Biography

Kuntowijoyo is a historian, writer, and cultural scholar. Born in Sanden, Bantul, Yogyakarta, on September 18, 1943, and died at Dr. Sardjito Hospital, Yogyakarta, on February 22, 2005, due to complications of the illness, including shortness of breath, diarrhea, and kidney disorders. Kuntowijoyo feels he inherited two cultures, Yogyakarta and Surakarta because he spent a lot of time in Klaten and Solo. Kuntowijoyo completed his primary education at the Ngawonggo State People's School, graduating in 1956. His childhood was spent reciting in the surau, which he called the Arabic School. There, he learned to write poetry, recitation, and storytelling from his teacher, Saribi Arifin, one of the signatories of the Cultural Manifesto, and M. Yusmanan, a national writer. (Fahmi, 2005)

Kuntowijoyo is active in the Muhammadiyah organization and the Islamic Da'wah Council (MDI). He also likes the news, often listens to RRI Surakarta broadcasts, and visits the library. His love for books and magazines began as a child. He completed his education at SMP 1 Klaten in 1959 and continued to SMA II Solo. While in junior high school, he began writing stories and synopsis. Kuntowijoyo then continued his studies at the Faculty of Letters, Gadjah Mada University (UGM), and graduated in 1969. After graduating, he was appointed as a teaching staff at UGM and married Susilaningsih, who gave him two children, Punang Amaripuja and Alun Paradipta. During his college years, he became more active in writing, and many of his poems, short stories, novels, essays, and drama scripts were published in various media, such as literary magazines, Kompas, Republika, Bernas, and Uloomul Qur'an.

Kuntowijoyo earned his MA in 1974 at the University of Connecticut on a Fulbright scholarship and his Ph.D. in history at Columbia University in 1980. After returning from America, he became more active in writing scientific papers and essays, strengthening his position in history, social sciences, and Islamic studies. Although since the early 1990s, he has suffered from meningeal disease, which has resulted in difficulties in moving his body, Kuntowijoyo is still productive in writing. In 1999, he received the SEA Write Award, a prestigious literary award in Southeast Asia from the Thai government. In 1997, he also won the ASEAN Award on Culture. His ideas, such as prophetic social science, social history, periodization of the awareness of Muslim diversity, objectification of Islam, and methods of transcendental structuralism, are increasingly studied and become an important part of academic discussions. (Riyanto, 2013)

3.2. Islamic Epistemology Kuntowijoyo's Perspective

Islamic epistemology is the study of the theory of knowledge in the context of Islam, which includes how knowledge is obtained, received, and applied according to Islamic principles. Different thinkers offer different views, each emphasizing relevant aspects. One of the important figures is Kuntowijoyo, who argued that secular science results from humanity's collective contribution. In contrast, integralistic science is a product of the community of faith. He emphasized that, in today's context, humans are products, participants, and consumers of secular science. Therefore, it is important to criticize secular science constructively and develop it rather than denigrating or ignoring it, given its vital role in human progress. (Kuntowijoyo, 2004)

Kuntowijoyo emphasized the importance of integration between empirical science and revelation. According to him, revelation (Qur'an and Hadith) provides the moral and ethical foundation for interpreting scientific knowledge. The concept of monotheism (the oneness of Allah) is also a basic principle in Islamic epistemology that must be reflected in the scientific worldview. In his view, all knowledge aspects should be considered part of a larger unity determined by God's will and wisdom. Kuntowijoyo introduced a new concept in epistemology known as "Islamic scholarship." This concept focuses on transitioning from text to context, i.e., from the Quran and Sunnah texts to their real application. From the perspective of Kuntowijoyo, the study of Islamic epistemology seeks to bridge the understanding between the sources of revelation and the context of daily life. (Yulinda, 2017)

Scientific Paradigm

Kuntowijoyo initiated three fundamental aspects that are the basis for the basic values of the Islamic scientific paradigm. Namely, Islam, Indonesianness, and modernity. These three aspects inherently form the foundation and direction of the Islamic scientific paradigm that is being developed. (Abidin, 2016) The explanation of the three aspects of the Islamic scientific paradigm is as follows:

1. Islam

Islam is the most basic aspect and is the "spirit" of Kuntowijoyo's Islamic scientific paradigm. For him, Islam is not only a moral foundation but also a "spectacle" to see reality. In this context, the Islamic paradigm aims to build a knowledge construction that allows reality to be seen as an Islamic view. Kuntowijoyo emphasized that the Islamic paradigm must harmonize with the Quran and Sunnah as the main foundation for building knowledge. Kuntowijoyo criticized Western secular science, which is often considered objective but is loaded with certain values and interests. He claimed that many Muslims are skeptical of the Islamic system because they learn from Western secular sciences that view religion as something only relevant in private affairs, not the public. Kuntowijoyo emphasized that religion must be the basis of knowledge, not just an addition.

2. Indonesianness

In building the Islamic paradigm, Kuntowijoyo remembered the mainland. As a historian who delves into the historical journey of his nation, the majority of which is Muslim. Kuntowijoyo emphasized that the Islamic paradigm responds to the Indonesian nation's situation and conditions. The intense intellectual struggle with the reality in society and the deep empathy for the issues raised reflect Kuntowijoyo's awareness as a Muslim thinker. This makes his ideas always relevant and gets a positive response from the community. One of the important points in Kuntowijoyo's thinking about the history of Muslims in Indonesia is the importance of the ummah in getting out of the realm of mythical thoughts. Kuntowijoyo emphasized the need for demythologizing in the way of thinking to understand history, past, and contemporary reality more clearly. According to Kuntowijoyo, those still trapped in myths cannot face and overcome the existing reality. As a historian, Kunto knows that history must be critical of myths and mythologized symptoms. Rational and factual historical analysis of myths and mythologies allows historians not to be partisans and participants but to be able to see from a distance. (Kuntowijoyo, 2006)

3. Modernity

Kuntowijoyo was born in the West, where modernity is still very dominant in various aspects of life. The formal influence of the West on Kunto can be seen from the background of Kunto's education spent in the West. As mentioned in his biography, in 1973, with a scholarship from Fullbright, he continued his studies at The University of Connecticut USA until he earned an MA in American Studies. Here, Kunto took an S3 degree at Columbia University with a scholarship from the Rockefeller Foundation. Emile Durkheim's theory influenced Kuntowijoyo's idea of the social transformation of Muslims. Kuntowijoyo proposed social engineering to make Muslims more "advanced." This idea aligns with Durkheim's thought that cultural structure influences social structure. Where the values that Muslims need to have to reclaim supremacy are monotheism. However, the spirit of modernity that is anti-mythical and focuses on rationality is also clear in his thinking, where irrational things must be left behind in people's view of reality.

3.3. Prophetic Social Sciences

The birth of the concept of Islamic science sparked debate among intellectuals. The debate centered on the process of forming Islamic science, which began with the idea of the Islamization of science. This idea has divided the views of Muslim intellectuals, both at the global and national levels. On the one hand, some groups support the importance of the Islamization of science, while on the other hand, there are groups that reject the concept. Kuntowijoyo responded to the debate on the concept of prophetic social sciences (ISP). This alternative paradigm is proposed to get out of the doctrine of Islamization of

science and towards the concept of Islamic Scholarship. (Wulansari & Khotimah, 2020) ISPs have three main characteristics as follows:

1) Humanization

This concept focuses on the basic principles for humanizing humans. This concept also serves as a counterpoint to Western science and industrialization, which is experiencing a crisis of humanistic values and thus encouraging privatization and capitalism.

2) Liberation

This concept can be likened to liberation theology, which aims to liberate human beings from oppressive structures and binding doctrinal ideologies. Communication Context: The news of Malaysia's claim against Reog Ponorogo comes amid political tensions between Indonesia and Malaysia. This can make the Indonesian people more sensitive to the news and make it easier to interpret it negatively.

3) Transcendence

This concept encourages Muslims to criticize Western epistemology, both in the mode of thinking and the mode of inquiry. This concept emphasizes that the source of knowledge comes from ratios and empiricism that tend to be positivistic, intuition, and revelation.

The three characteristics of ISPs refer to Surah Al-Imran: 110.

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ ءَامَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِّنْهُمْ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ

"You are the best people born for man, telling the ma'ruf, and preventing from the unrighteous, and believing in Allah. If the People of the Book believe, it would be better for them, some of them believe, and most of them are wicked people."

Humanization refers to *ta'muruna bil-ma'ruf* (humanizing people), liberation refers to *tan-hauna 'anil-mungkar* (preventing evil and liberating humans), transcendence refers to *tu'minuna billah* (involving or returning all affairs to Allah SWT).

Kuntowijoyo deserves the title of the organic intellectual. This term was popularized by Antonio Gramsci, who divided intellectuals into two categories, namely first, traditional intellectuals who characterize thinkers who only dwell with science and are alienated from reality or are in an ivory tower, while organic intellectuals are those who not only dwell on scientific problems but also always try to use their knowledge to build society. This is represented in one of his essays entitled *Muslims Without Mosques*, as follows:

"A new generation of Muslims has been born from the womb of history, without the presence of the father, not waited for by his brothers. Other Muslims did not even hear of his birth. They are a new generation that is now blooming in other units, such as the state, nation, region, party, mass organization, business class,

etc. Their religious knowledge is not from conventional institutions such as mosques, Islamic boarding schools, or madrassas but from anonymous sources, such as courses, seminars, books, magazines, tapes, CDs, VCDs, the internet, radio, and television. Many religions are unable to see the modern symptoms and fail to understand the meaning of structural disparities or the perpetrators of corruption, collusion, and nepotism with righteous faces." (Kuntowijoyo, 2004)

The quote illustrates how Kuntowijoyo responds to the dynamics of change in meeting the needs of the religious dimension of Muslims in Indonesia. Kuntowijoyo narrated the shift in the role of a kiai or pesantren in fulfilling the need for religiosity that has shifted to television and radio as well as the internet today as an impact of digitalization. Tom Nichols refers to this phenomenon as a symptom of the "death of expertise." (Wulansari & Khotimah, 2020) The statement "Muslims without a mosque" in the context and interpretation as presented by Kuntowijoyo must be admitted to be a surprise. One expected that his interpretation would be different. This is because the mosque can be drawn into several meanings as a symbolic element in religion. With some new meanings of the word mosque, the problem will also differ from the context in which the famous cultural scholar and historian from Yogyakarta constructed the term. (Mustofa, 2004)

3.4. Relevance Of Sharia Economics

Kuntowijoyo made significant contributions to thinking in various fields, especially economics. His thinking includes important concepts such as prophetic economics, alternative economics, social transformation, and social justice. The alternative economy he proposed is rooted in prophetic social science and the process of knowledge Islamization. Through his thoughts, Kuntowijoyo encourages the public to think rationally and critically, emphasizing the values of justice in economic development. (Nabila et al., 2024)

For Kuntowijoyo, the economy is one of the forces that move history. The fact that humans are economic beings leads to the conclusion that economic factors determine history. One example is the creation of the Silk Road from China to Europe, driven by economic interests. (Saputra, n.d.) Kuntowijoyo hopes that social transformation can improve the condition of Muslims, both individually and collectively. (Ibrahim, 2005) His transformative thinking is theoretical and oriented towards social practice, offering a paradigmatic framework for understanding current conditions.

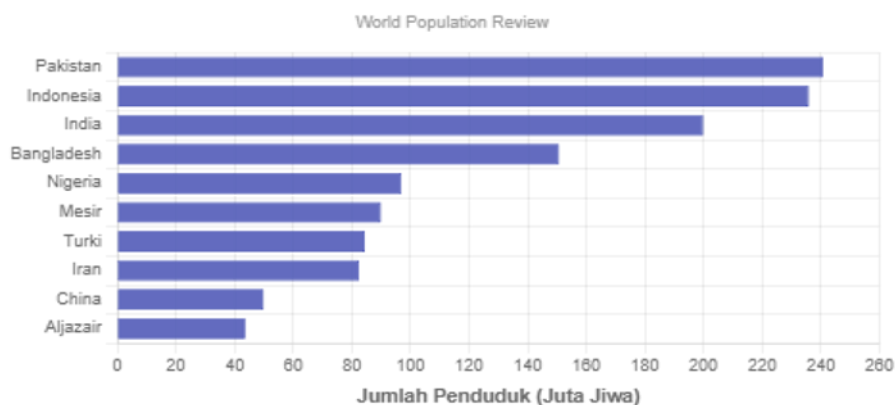
It aims to transform Islamic normative values into scientific theories that can be applied to social behavior and action. (Manoppo, 2017) In the context of Islamic objectification, Kuntowijoyo uses Islamic banks as an example of rational alternatives. The objectification process begins with the internalization of values, such as zakat, which reflects the belief in the importance of cleaning property. The payment of zakat is an externalization of this belief. It can be felt by non-Muslim communities, such as through

Free Hospitals and Natural Disaster Service Posts managed by the Amil Zakat Institute (LAZ). (Quraissy, 2009)

In Indonesia, the term Islamic economics is often equated with the term Sharia economics. Sharia economics is a science that discusses people's behavior related to consumption, production, and distribution, with a foundation on Islamic values. The Islamic economic system seeks to create prosperity for all people by instilling the values of justice and solidarity and providing the greatest opportunities to every economic actor. Islamic economics is based on three main principles applied in economic activities: monotheism, sharia, and morals.

The development of the Islamic economy in Indonesia is influenced by the progress of Islamic banking in other Muslim countries. According to *World Population Review data*, Indonesia has the second-largest Muslim population in the world. In total, around 236 million people in Indonesia embrace Islam. (Dwi, 2024)

Indonesia Menduduki Peringkat Kedua dengan Populasi Muslim Terbanyak di Dunia



In the early 1980s, discussions about Islamic banking emerged as one of the pillars of Islamic economics. Several figures, such as Karnaen A. Perwataatmadja, M. Dawam Rahardjo, A.M. Saefuddin, and M. Amien Aziz, were involved in this initiative. At that time, several experiments were carried out on a limited scale, such as Baitul Tamwil-Salman in Bandung, which showed significant growth. In Jakarta, a similar institution in the form of a cooperative was established, namely the Ridho Gusti Cooperative. (Santi, 2019)

The development of Islamic banking was increasingly rapid during the reform period, marked by the ratification of Law No. 10 of 1998. This law thoroughly regulates the legal basis and types of businesses that Islamic banks can run. This law also directs traditional banks to open sharia branches or even convert into sharia banks. With the rapid development of Islamic banking, more comprehensive regulations are needed, so Law Number 21 of 2008 concerning Islamic Banking was issued. (Wardiantika & Kusumaningtias, 2014)

4. CONCLUSION

This article explains the integration of Islamic epistemology from Kuntowijoyo's perspective in the development of Islamic economics. Kuntowijoyo argues that Islamic epistemology includes the integration of empirical and revealed sciences to create a moral and ethical framework in interpreting science. The proposed scientific paradigm includes three fundamental aspects: Islam, Indonesianness, and modernity, which complement each other in building relevant and contextual knowledge for Muslim society in Indonesia. In Islamic economics, principles such as monotheism, justice, and solidarity are the basis for creating social welfare. Problems such as usury and gharar must be overcome to achieve a just economic system. Concepts such as *mudharabah* and *musyarakah* provide alternatives to Islamic principles and encourage collaboration in economic management. With this approach, it is hoped that the economy will be an effective solution for the welfare of the people, which integrates Islamic values with the needs and dynamics of modern society.

Kuntowijoyo's thoughts on Islamic epistemology and Islamic economics show the importance of combining Islamic values and modern science. Educational institutions are expected to develop curricula that combine the moral principles of revelation with contemporary science and provide training for intellectuals and academics through seminars that discuss critiques of secular science. Interdisciplinary research that connects social and religious disciplines should also be encouraged to produce insights that are relevant to the challenges of today's society. Increasing public awareness of Islamic economics is also very important. Education through workshops and seminars will help the public understand the principles of Islamic banking while strengthening Islamic financial institutions.

This must be done through collaboration between the government and financial institutions. The use of digital technology for preaching and education is also very effective in reaching the younger generation so that religious information can be disseminated widely and interactively. It is also important to facilitate open discussions about critiques of modernity and community involvement in social projects based on Islamic values, such as *zakat* and humanitarian programs. In addition, an in-depth study of the history of Muslims in Indonesia is also needed to separate myths from facts so that a realistic understanding of the position of Muslims can be built. Through these steps, Kuntowijoyo's thoughts can be implemented practically, thus making a real contribution to the progress of Muslims in Indonesia.

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