

Epistemological Literature Study of Islamic Finance

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ABSTRACT

This study examined research related to Epistemology of finance in national journal articles. The study used descriptive statistical analysis and narrative reviews based on 30 publication articles with the keyword "Principles of Islamic finance" using Harzing's Publish or Perish application. All sample journal articles have been published. The results showed that there was a diversity of discussions related to "Principles of Islamic finance" published. The largest number of publications is in 2021 as many as 17 articles out of 30 samples of published articles. In general, of the 30 article publications using qualitative approach methods in discussing the "Principles of Islamic finance" as many as 23 articles (76.67%) and quantitative approaches as many as 7 articles (23.33%). Then related to the subject of the study, more related to knowledge / interest with the number of 11 articles (36.67%), then followed by a number of 6 articles (20%) and other themes such as performance which only amounted to 2 articles (6.67%), and others as many as 11 articles (36.67%).

Keywords : *Epistemology, principles of finance, sharia, literature*

INTRODUCTION

Islam is a universal and comprehensive religion that includes three main teachings contained in it, namely *aqidah*, *sharia* and *morals*. The three are intertwined in such a way that they form a comprehensive system. *Sharia* is a set of rules that explain *halal* and *haram*, what is permissible and what is not allowed. *Sharia* is divided into *worship* and *mu'amalah*. *Worship* is necessary to maintain the obedience and harmony of human relationship with His *khaliq*. *Mu'amalah* is in the general sense understood as the rule of human relationship. One aspect associated with human relationships is economics. Islamic teachings on economics have principles derived from the *Qur'an* and *Hadith*. These general principles are eternal, such as the principles of *tawhid*, *just*, *maslahat*, *freedom*, and *responsibility*, *brotherhood*, and so on. These principles become the foundation of economic activities in Islam that are technically operational always evolving and can change in accordance with the development of the times and civilizations faced by humans.

Until now there is a number of literatures that show research related to Islamic economic epistemology, namely Anindya Aryu Inayati., (2015), it was found that *ibn Khaldun's Islamic economic epistemological framework* is *al-'Umran* (civilization), *al-fikr* (thought), *at-ta'lim* (teaching) and the division of science, *at-date* (history) and *al-waqi' al-Ijtima'i* (social reality). *Ibn Khaldun's Islamic economic sources* are *revelation* (*qur'an* and *sunnah*), *reason*, *senses*, *intuition*, *phenomena of social and historical reality*. *Ibn Khaldun's Islamic economic method* is a *deductive and empirical-inductive method*. The validity of truth according to *Ibn Khaldun* is divided into two, *absolute and relative*. *Absolute truth* is tested through its presenter authority and *relative*

truth is tested by the feasibility and probability of data with existing reality. Furthermore, research conducted by Ma'mun Mu'min (2015), Islamic economics as an object of science has three important aspects, namely: ontology, epistemology and axiology.

This study of Islamic Economic Epistemology literature will provide little understanding of how the diversity of discussion of articles related to Epistemology of Finance published, the approach methods used in the article examined, and the subject of discussion studied in selected articles. The structure of writing this paper consists of introduction, literature review, methodology, findings, discussion, and conclusions.

LITERATURE REVIEW

Epistemology of Sharia Economics

In the process of developing Islamic science, it is often forgotten by us related to the basic part, roots and beginnings of a science. This knowledge is known as epistemology. Epistemology is a branch of philosophy that deals deeply with the whole process of acquiring science. Epistemology is generally called the philosophy of knowledge. In English, the term theory of knowledge is used. The term Epistemology first appeared and was used by J.F. Ferrier in 1854. Epistemology comes from the Greek words episteme and logos. Episteme means knowledge, while logos means science. Epistemology is the theory or science of knowledge. Epistemology is also a branch of philosophy that investigates origins, methods, and science. According to Yusnaini (2016), Epistemology is a science that studies the origins, nature and methods of a science with the aim of gaining confidence. Some of the main problems contained in epistemology are: 1) Essence existence and scope of knowledge; 2) Sources of knowledge; 3) Methodology of science on how to know a knowledge; 4) The means used in the framework of the metroological work and; 5) Test knowledge validation.

Epistemologically, Islamic economics means talking about the nature of Islamic economics and its basics. Islamic economics examines the process of human activities related to production, distribution and consumption in societies that apply the agreement in fiqh mu'amalat. Terminology is defined as the study of human behavior in relation to the use of scarce prospective sources to produce goods and services and distribute them for consumption. Islamic economics when referring to the narrow understanding is only about people who believe in the oneness of Allah SWT and His moral teachings, as reflected in the Qur'an and Sunnah, but on the other hand also includes a broad dimension because this economic science takes knowledge from non-economic factors, such as political, social, ethical and moral factors which are all a set of integrative elements that are Its functionalization is oriented to the welfare of the people in general.

Islamic Financial System

Alqur'an and hadith are guidelines for mankind in carrying out life including carrying out the Islamic financial system. The Islamic financial system is one of the systems used by using the basic Islamic principles of sharia as a reference, also using the basis of Islamic law as a guideline. The Islamic financial system has been exemplified by the Apostle and his companions. Characteristics of the Islamic financial system are (Qutb Ibrahim, 2007):

- a. The public treasure in the Islamic State's financial system is the treasure of Allah.

- b. The Apostle was the first to practice Islamic finance.
- c. The Qur'an and the Sunna are fundamental sources of Islamic finance.
- d. The Islamic financial system is a universal financial system.
- e. Special finance in Islam underpins the Islamic State's system of dissimilarity.
- f. The Islamic financial system takes the principle of allocation to services as a source of state revenue.
- g. The Islamic financial system is characterized by transparency.
- h. The Islamic State's financial system is a movement of good.
- i. The Islamic financial system is the capital of tolerance of Muslims.

The basic principles of the Islamic financial system used are derived from the rules set in the Qur'an and also sunah. Prohibitions that should not be made on the Islamic financial system are prohibiting the existence of usury, gambling, monopoly, fraud, gharar, hoarding of goods etc. Therefore, all financial activities in this system must be in accordance with sharia principles as regulated through the Qur'an and Sunah.

Principles of Islamic Finance

The property owned by every human being is a gift from Allah SWT needs to be maintained in accordance with the provisions of sharia because it will be held accountable. In order to achieve the benefit of every human being there needs to be rules that govern, so as not to violate the provisions of Allah SWT. This is in accordance with the content of the Verse of the Qur'an surah An-Nisa verse 29 as follows:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبِطْلِ إِلَّا أَنْ تَكُونَ تِجْرَةً عَنْ تَرَاضٍ
مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

translation:

O you who believe, do not eat each other's property in a beautiful way, except by the way of business that happens with consensualness between you and do not kill yourself. Surely Allah is merciful to you.

Every human being is given freedom by Allah SWT to determine his life and choices, with each of these choices, man must be willing to accept the consequences of each of his choices. The Islamic financial system known as sharia principles will be described as follows:

- a. Principle of revenue-sharing (*muḍārabah and musyārahah*)

Revenue sharing system is a system in which agreements or mutual bonds are carried out in conducting business activities. In the business promised a distribution of the proceeds on the profits that will be between the two parties or more. Profit sharing in the shari'ah banking system is a special feature offered by the community, and in the rules of *Shari'ah* relating to the distribution of business results must be determined first at the beginning of the contract (*akad*). The amount of determination of the portion of profit sharing between the two parties is determined by mutual agreement, and must occur with the willingness (*An-Tarodhin*) in each party without any element of coercion.

Mudharabah Akad between the owner of capital (*shahibul maal*) and the manager

(*mudharib*) to obtain income or profit. The income or profit is divided based on the ratio that has been agreed at the beginning of the contract. Musharakah is a joint venture cooperation between two or more capital owners to finance a type of business that is halal and productive. Income or profit is divided according to the agreed ratio.

An example of *mudharabah* is shahibul maal who partnered with mudharib for convection business for 6 months. Shahibul Maal gave money for business capital of Rp. 10 million. And both sides agreed on a profit-sharing ratio of 30:70 (40% profit for shahibul maal). After *mudharib* running a business for 6 months, business capital has grown to Rp. 20 million, so that a profit of Rp. 10 Million (Rp. 20 million - Rp. 10 Million). So, *shahibul maal* is entitled to a profit of Rp. 3 Million (30% x Rp. 10 million). And the rest of Rp. 7 million becomes the right of mudharib.

b. Principles of buying and selling (*Murabahah, Salam and Istishna*)

Murabahah is a buying and selling agreement between banks and customers. The Bank purchases the goods needed by the customer and sells to the customer concerned the cost of the principal plus the agreed profit. Salam is an Agreement on the sale and purchase of goods ordered (*muslam fiih*) between the buyer (*muslam*) and the seller (*muslam ilaih*). The specifications and price of the ordered goods are agreed upon at the beginning of the contract, and payment is made in full. If the bank acts as a muslam then orders to another party to provide goods (*muslam fiih*), then this is called a parallel greeting. Istishna is an Akad selling goods (*mashnu'*) between the orderer (*mustashni'*) and the recipient of the order (*shani'*). The specification and price of the ordered goods are agreed at the beginning of the contract with payment made gradually as agreed. If the bank acts as a *shani'* then appoints another party to make the goods (*mashnu'*), then this is called istishna parallel.

c. Principle of Rent (*Ijarah and ijarah wa iqtina*)

Ijarah is a rental contract between the bank (*muaajir*) and the tenant (*mustajir*). After the lease expires, the rental item is returned to the *muaajir*. While *Ijarah wa Iqtina Akad* rents goods between the bank (*muaajir*) and the tenant (*mustajir*) followed by a promise that at the specified time the ownership of the rental goods will move to the *mustajir*. This scheme is often also called *ijarah muntahiya bittamlik*.

d. Loan Pattern (*Qard*)

Is a loan agreement from the bank (*muqridh*) to a certain party (*muqtaridh*) that must be returned with the same amount as the loan. *Muqridh* can request a guarantee on a loan to *muqtaridh*. Loan repayments can be made in installments or all at once.

METHODS

The methodology used in this study is a qualitative method approach with descriptive statistics of literature studies of 30 journals and research on the "Principles of Islamic finance". Qualitative research method is a research method based on the philosophy of postpositivism used to examine the condition of natural objects, (as opposed to experiments) where the researcher is as a key instrument, data collection techniques are done triangulation (combined), data analysis is inductive/ qualitative, and qualitative research results emphasize meaning more than generalizations (Sugiyono: 2008).

The study used a purposive non-probability sampling method. A purposive sample is a sample that has the goal of understanding certain information. This sample can be grouped into a sample of decisions (judgment) that chooses members of the sample that fit certain criteria on the basis of past records or research objectives to be achieved, and the sample quota is a sample selected based on a specific quota or category, choosing respondents over certain relevant characteristics that describe the dimensions (proportions) of the population (Wijaya: 2013). The criteria referred to in this study are the publication of journals related to "Principles of Islamic finance".

RESULTS AND DISCUSSION

Result

Number of articles

Based on searches using Harzing's Publish or Perish application using the keywords "Principles of Islamic finance" from 2019 to 2021 there are 115 journal articles published with national indexes related to "Islamic financial principles". After further investigation, not all articles are relevant and there are articles that are not accessible. Of the 115 articles available, which are sampled only articles published through journals, while those through repositories (thesis and thesis), books and proceedings are not samples in this article. Figure 1 describes the distribution of journal articles that show the varying number of published journals. The publication of the journal related to the "Principles of Islamic finance" is the most in 2021 as many as 17 articles (56.67%). While the publication of the previous year's journal / in 2020 only as many as 4 articles (13.33%) and in 2019 as many as 9 articles (30.00%).

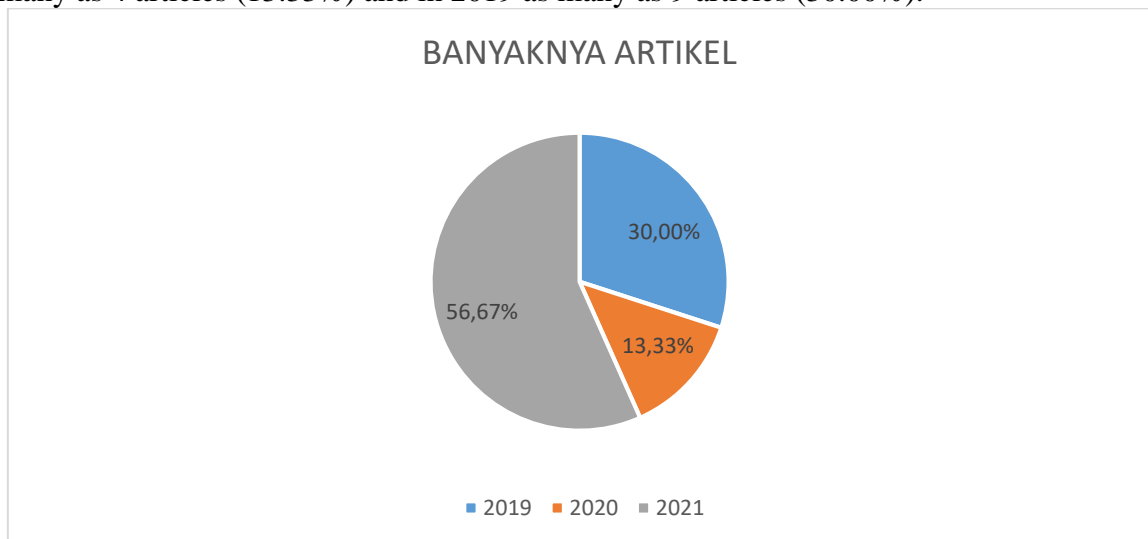


Figure 1. Number of Publication Articles per Year

Publication Article Research Approach

Based on Punch (2013), there are 3 types of research approaches, namely qualitative approach, quantitative approach and mixed method approach. In this article, the publication article themed "Principles of Islamic finance" is only divided into 2 (two) categories, namely quantitative and qualitative. Figure 3 shows the research methodology used for each published

journal. In this observation, the most used research approaches are qualitative approaches of 23 articles (76.67%) and publication articles with a quantitative approach of 7 articles (23.33%).

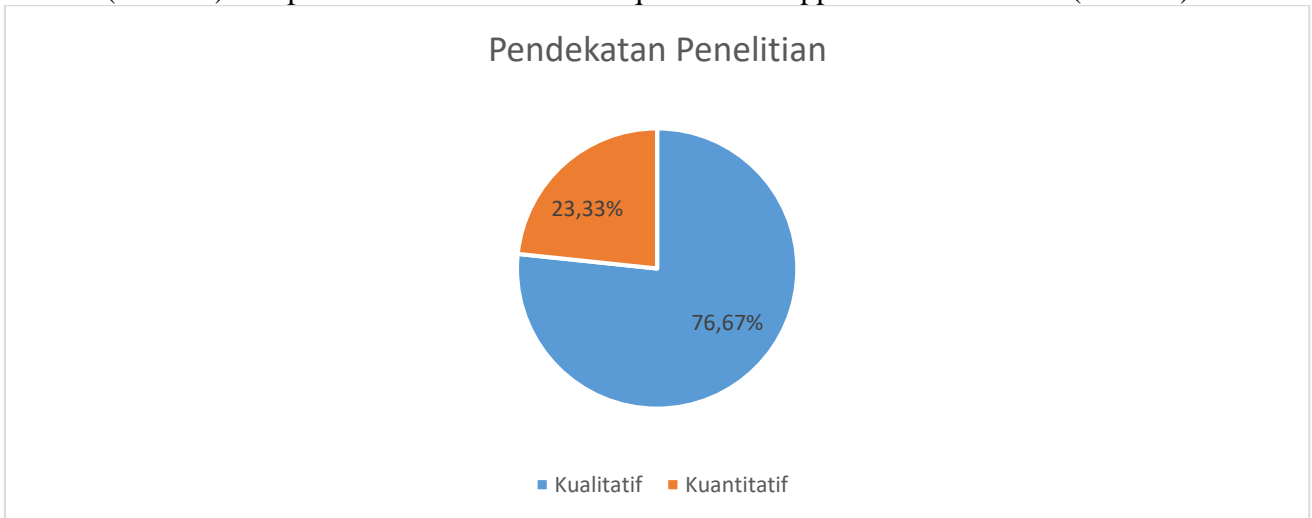


Figure 2. Number of Publication Article Research Approaches

Theme & Type of Research Of Publication Articles

Figure 3 shows some specific research themes in a publication article themed "Principles of Islamic finance". From the picture it can be known that the most used research theme in journal articles is research themes related to Knowledge / interest with the number of 11 articles (36.67%), then followed by a number of 6 articles (20%) and other themes such as performance which only amounted to 2 articles (6.67%), and others as many as 11 articles (36.67%).

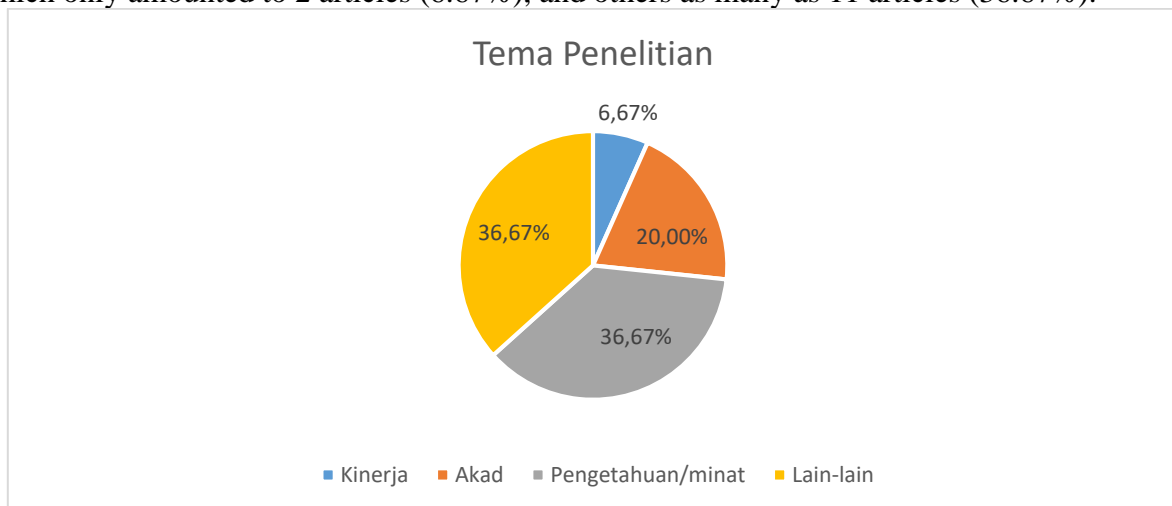


Figure 3. Number of Themes and Types of Publication Article Research

Research Findings

There are several research findings related to this study. The analysis of 30 publications of articles related to "Principles of Islamic finance" is as follows:

- a. There is a diversity of discussions related to "Principles of Islamic finance" published. The largest number of publications is in 2021 as many as 17 articles out of 30 samples of published articles.
- b. In general, of the 30 article publications using qualitative approach methods in discussing the "Principles of Islamic finance" as many as 23 articles (76.67%) and quantitative approaches as many as 7 articles (23.33%).
- c. The discussion of 30 publications of the article "Principles of Islamic finance" is more related to knowledge / interest with the number of 11 articles (36.67%), then followed by a number of 6 articles (20%) and other themes such as performance which only amounted to 2 articles (6.67%), and others as many as 11 articles (36.67%).

Discussion

In general, the findings of the carefully examined article can be described as follows:

- a. Research with knowledge subjects are:
 1. Financial literacy plays an important role for citizens to choose and use financial services products according to their needs. Improved financial literacy as an effort to improve well-being. If the community has a high level of financial literacy is expected to be able to encourage the acceleration of economic development of a nation.
 2. Millennials' trust in Islamic financial institutions is high. This proves that the existing millennial generation already has good confidence in the operationalization of Islamic financial institutions.
 3. With the increase in Islamic financial literacy, that in every financial management must pay attention to islamic principles or sharia for example must avoid riba, fair without harming others, does not contain prohibited elements.
 4. In terms of record keeping, Islamic financial institutions must have regulations to create human resources that understand sharia principles.
- b. Research with the subject of the contract is:

The agreement used by Islamic financial institutions in its daily operations has been based on the principles of Islamic finance that refer to Islamic law.
- c. Research with performance subjects is:

In total, 11 Sharia Commercial Banks (Bank Muamalat Indonesia, Bank Victoria Syariah, Bank BRISyariah, Bank Jabar Banten Syariah, Bank BNI Syariah, Bank Syariah Mandiri, Bank Syariah Mega Indonesia, Bank Panin Dubai Syariah, Bank Syariah Bukopin, Bank BCA Syariah and Bank Maybank Syariah Indonesia) have implemented the Islamicity Performance Index. But these 11 Sharia Commercial Banks in Indonesia prioritize business performance (materialistically) namely Profit Sharing Ratio, Islamic Investment vs Non Islamic Investment and Islamic Income vs Non Islamic Income compared to social performance (spiritually) namely Zakat Performance Ratio, Equitable Distribution Ratio and Directors Employee Welfare Ratio.
- d. Research with other subjects is:
 1. The management of the average waqf has not been able to be done productively, so its role for development is still not optimal.
 2. The concept of Islam in economic development is not only the concept of growth as

- in conventional, but more widespread, namely the concept of material growth which must also be integrated with the growth of spiritual and moral dimensions, this is called the concept of tazkiyah an-nafs or the process of purification.
3. As one of the instruments of economic development funds, sukuk is a good option for investors in managing finances, especially in terms of investment management.
 4. Technological disruption ushers us in a new era full of opportunities and challenges. In digital transformation, cutting-edge innovations in the economy are born and developed. At this point, Sharia economy and finance can tap into the positives provided by technological advances, such as features of generativity, convergence, and a culture of democratization to promote ethical principles such as togetherness, justice, equality, and honesty.

CONCLUSION

The focus of this research is to try to find out the extent of financial epistemology, especially those included in the publication of national journal articles or the category of the best journals. The results showed that there was an increase in the number of publication articles from 2019 to 2021 with publication articles themed "Principles of Islamic finance".

Qualitative research method comparisons are still more dominant than quantitative approaches. The amount of research that is conceptual is much more than empirical research. This has the potential going forward to enhance further research on the "Principles of Islamic finance" using different methods and perspectives.

In addition, the authors found several other recommendations related to research themed financial epistemology going forward. Among them: (1) Need more good publication journals, (2) Keep doing research that has been written even though it only falls into the category of national journals, (3) More research cases are needed in Indonesia, (4) The use of more varied methodologies both quantitative and qualitative.

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