



Building a Sustainable Economy Through Islamic Theology Principles

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ARTICLE INFO	ABSTRACT
<p>Article history: Received Received in revised form Accepted Available online</p> <p>Keywords: Ethics, Kalam Science, Sharia Economics</p>	<p>In an increasingly complex era of economic globalization, an understanding of the ethical values and principles of Islamic economics is becoming increasingly relevant. One of the principles of Islamic economics is ethics and kalam science. The science of Kalam not only plays a role in theological discourse but also contains ethical guidelines that are important in economic activity. The purpose of this research is to find out with the aim of identifying how the ethics contained in Kalam science can be the foundation for a sustainable Islamic economic system. The method used by researchers is a qualitative approach method with descriptive analysis of ethical concepts in Kalam science and its application as a basis for Islamic economic development. The results showed that ethics in Kalam science, such as honesty, justice, and social responsibility, are the main basis for Islamic economic development. The application of these values in Islamic economics helps to create social justice, avoid exploitation, and support the welfare of society through the mechanism of zakat, infaq, and sadaqah.</p>

1. Introduction

In the context of a rapidly evolving global economy, an understanding of economic values and business ethics from an Islamic perspective is becoming increasingly important (Irawan et al., 2021). These values not only form the framework for economic activities but also influence the way individuals and organisations interact in the business world (Prihatta, 2018). Islam, as a religion that governs various aspects of life, offers clear guidance on economic principles and business ethics that are based on the teachings of the Qur'an and Hadith (Handayani, 2018). Understanding these values helps in creating a fair, transparent and ethical economic system. As the global economy plays a greater role (Muhammad et al., 2013). The application of ethical principles from Islamic teachings is becoming increasingly relevant, especially when many modern economic systems tend to emphasise profit and ignore social responsibility and justice (Utami & Arif, 2024).

One of the main moral foundations in Islam that governs individual and collective behaviour in daily life, including in economics, is the science of kalam. It not only focuses on theological aspects, but also contains in-depth discussions on ethics that are in line with Islamic teachings. In this case, ethics in Kalam science plays an important role in shaping the moral character of humans interacting

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in the economic context (Nursyahbani et al., 2022). Principles such as honesty, justice and social responsibility provide a strong basis for ensuring that economic activity takes place fairly and benefits all parties. Classical Muslim thinkers such as Al-Ghazali and Ibn Taymiyyah emphasised that good economic behaviour must be based on solid ethics derived from religious teachings. Through this ethical approach, Kalam science serves as a moral foundation for a more just and responsible economic system (Musarofah, 2019).

Based on the ethical foundation offered by Kalam science, what is now known as Sharia economics was developed. Islamic economics is built on the values of justice, balance, and social responsibility outlined by Islamic teachings (Alatas et al., 2023). This economic system rejects harmful practices such as usury (interest), maysir (speculation), and gharar (uncertainty), and encourages trade and investment that prioritises the common good. In addition, Islamic economics emphasises the importance of equitable distribution of wealth through instruments such as zakat, waqf and alms, all of which are derived from ethical principles outlined by the science of kalam (Wahyudi et al., 2021).

However, while Islamic economics offers a more just and sustainable system, its implementation in the modern world still faces challenges (Rahmad, 2022); (Ramdania, 2021). Phenomena such as imbalances in the implementation of Islamic economic principles in various Muslim countries and the lack of understanding of Islamic economics among international business players are issues that need to be addressed (Alatas et al., 2023); (Muafi Thohir, 2016). Although Islamic economics is increasingly recognised and acknowledged, the challenge of consistent application of ethical values still requires further attention (Amsari et al., 2024).

However, studies on the relationship between ethics in Kalam science and its application in Islamic economics are still relatively limited. Many studies focus more on the technical aspects of Islamic economics, such as financial instruments and Sharia regulations (Karimullah, 2025) while studies that specifically discuss the ethical foundations of Kalam science in the context of Islamic economics are still rare (Alatas et al., 2023). This suggests a gap in research that needs to be filled.

As a new contribution, this article offers a comprehensive analysis of the role of ethics in Kalam science as a foundation for Islamic economic development (Ramdania, 2021). By combining the perspectives of ethics in Kalam and Islamic economics, this study is expected to enrich the Islamic economics literature, as well as provide new insights into how moral values can be effectively integrated with the contemporary economic system (Rahmad, 2022).

1.1 Kalam Science

The science of Kalam is a scientific discipline that encompasses various arguments about Aqidah imani, which are reinforced by rational arguments. The science of Kalam is related to Aqidah Imani, which is built on rational arguments. Kalam science emphasises a lot of talk about theology or divinity (Cory & Mustafiyanti, 2024). Thus, the science of Kalam discusses the problem of divinity with logical arguments or philosophy (Musarofah, 2019). Another name for the science of kalam is the science of tawhid (the science of the oneness of God, including the nubuwah, kitabullah, ruhaniyah, namely issues with the metaphysical realm (unseen). The basis of Kalam Science is the arguments of thought (Aqil arguments) and naqli arguments (al-Qur'an and hadith) (Dodego, 2021).

In the Kalam tradition, there is general agreement that the primary purpose of human creation is to recognise and worship Allah (QS. Az-Zariyat Ayat 56). Muslim theologians use this verse as a point of departure to develop their thoughts on the purpose of human existence, linking it to concepts such as fitrah (basic human instinct), reason, freedom, responsibility and perfection (Cory & Mustafiyanti, 2024).

According to Al-Ghazali, the purpose of the science of kalam is to safeguard and preserve the creed of the People of the Sunnah from the influence of those who deviate in the field of drifting innovations. However, the reality does not always match these expectations. This is because it is often based on false assumptions by their opponents. Al-Ghazali, as one of the fifth-generation al-Ash'ariyah figures, argued that it is Allah who creates human abilities and actions. The ability in question is the ability to act that exists in humans, which is closer to commitment (Mulyadi, 2018).

1.2 Ethics in the Science of Kalam

Ethics or akhlaq in Islam refers to behaviour and morality formed based on the teachings of the Qur'an and Hadith. In Kalam science, ethics has a strong theological foundation. Scholars of Kalam, such as Al-Ghazali and Al-Razi, stated that human behaviour should reflect obedience to God and create moral balance in society (Suleiman Ibrahim & Suleiman Tijjani, 2024). This is also in line with QS. An-Nahl verse 90:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Translation: "Verily, Allah enjoins justice, doing good, and giving aid to relatives. He also forbids evil deeds, wrongdoing, and enmity. He gives you lessons so that you may always remember."

In this verse according to our interpretation, it explains that this verse accompanies the previous verse with instructions in the Qur'an for them. The first instruction is the command to be just and do good. Allah states, "Indeed, Allah always enjoins all His servants to be just in their speech, attitudes, actions, and deeds, both to themselves and to others, and He also enjoins them to do good deeds, that is, deeds that exceed just deeds; to give whatever help they can afford, both material and non-material, sincerely and sincerely, to relatives, that is, close family, distant family, and even anyone. And in addition, He forbids all His servants from committing heinous acts that are reprehensible in the eyes of religion, such as adultery and murder; committing evil deeds that are contrary to the values in custom and religion; and committing enmity with others that results in injustice and persecution. Through these commands and prohibitions He teaches and guides you in matters of virtue and vice so that you may learn valuable lessons."

In this interpretation, it can be seen that Allah's command directs people to do justice, do good, and avoid evil, which is the moral foundation of Islam. This command emphasizes the values of justice, benevolence, and social responsibility that reflect the character of a Muslim, in accordance with the guidance of the Qur'an and Hadith.

Not only that, but ethics also discusses honesty and justice which are important pillars in kalam science. In the Qur'an it is also explained in QS. Al-Baqarah verse 283:

وَإِنْ كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَهُ فَإِنْ أَتَىٰ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ ۗ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آتَمٌ قَلْبُهُ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ

Translation: *If you are on a journey and you do not have a recorder, let there be a pledge held by you. But if some of you trust others, let the trustee fulfill his trust and let him fear Allah, his Lord. Do not conceal your testimony, for whoever conceals it has indeed sinned in his heart. Allah knows best what you do.*

In this verse according to our interpretation, it explains that the guidance in the last verse is easy to implement if someone is not on a trip. If you are on a journey and conduct financial transactions not in cash, while you do not find a writer who can write debts and credits properly, then there should be collateral held by the creditor or lender. But keeping something as collateral or mortgaging it is not necessary if some of you trust others. So let the trustee fulfill his trust, debt or whatever he has received, and let him who receives the trust fear Allah, the Lord his Sustainer. And O witnesses, do not conceal your testimony, that is, do not reduce, exaggerate, or not convey it at all, whether it is

known to the owner of the right or not known to him, for whoever conceals it, indeed, his heart is dirty, because it abounds in sin. Allah knows best what you do, no matter how small it is, whether it is obvious or hidden, whether it is done by the limbs or the heart.

In this interpretation, it can be concluded that ethics in Kalam emphasizes the importance of honesty in transactions and fulfilling the mandate. Allah's command in this verse encourages people to be fair and not to conceal testimony, which is a moral foundation in economic practice. These principles reflect the morals of a Muslim in line with the teachings of the Qur'an and Hadith, while forming the basis for fair and trustworthy economic interactions.

1.3 Principles of Islamic Economic Development

Islamic economics is an economic system built on Islamic law (sharia), with the aim of creating economic justice, social welfare, and adherence to moral values. It prohibits practices that are considered unfair or destructive, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). Some of the main instruments in Islamic economics include *zakat*, *waqf*, *mudharabah* (profit sharing), and *musyarakah* (cooperation) (Haikal & Efendi, 2024).

The basis of Islamic economic development lies in the principles taken from the Qur'an and as-Sunnah, being the main guide in shaping the economic structure in accordance with Islamic values. Islamic economic development includes not only material aspects, but also spiritual and moral, with the main objective of improving the welfare of mankind in this world and the hereafter (Pusvisasari et al., 2023). The integration of material and spiritual elements, as well as the balance between the aspects of the world and the hereafter, is the basis for the success of individuals and communities in achieving their goals. In Islamic economics, economic activities are directed by the principles of shariah, which include legal aspects, ethics, and norms of behavior. These values form the basis of an economy that is fair, sustainable and in accordance with the Islamic view of social justice (Amsari et al., 2024).

In this case, there are several points in Islamic economic-based development based on the form of action. The explanation is as Table 1.

Table 1
Islamic Economic-Based Development Based on Forms of Action

No	Form of Manufacture	Description
1	Actions that are commanded (Mandatory)	Improving human welfare and happiness in this world and the hereafter by referring to the principles of Islamic shari'ah.
2	Recommended Action (Sunnah)	Human empowerment is comprehensive, covering economic aspects, mental attitudes, and physical and spiritual needs.
3	Permissible Actions (Mubah)	Balance between individual and community interests, harmony of material and spiritual elements, and sustainability in an Islamic perspective.
4	Prohibited Actions (Haram)	Building a society that sees the benefit of this world and the hereafter is realised through the five behaviours that are commanded.
5	Actions that are Makruh	Sustainable use of natural and human resources, with an emphasis on social and ecological responsibility.

Source: (Amsari et al., 2024).

2. Methodology

This study employs a qualitative approach with descriptive analysis to examine ethical concepts in Kalam science as the foundation for the development of Sharia economics. Primary data sources

are derived from theological and philosophical texts in Kalam science, the Qur'an, Hadith, as well as contemporary Islamic economic literature. In addition, the study adopts a library research method to collect and analyse relevant scholarly sources. The analysis focuses on linking the ethical principles of Kalam science with the formulation of Islamic economic policies, as well as evaluating their relevance and applicability in the context of the modern global economy. This research is expected to enrich theoretical frameworks and offer a practical conceptual model for the development of sharia economics based on Islamic theological values.

3. Results and Discussion

3.1 Honesty in Kalam Science based on Islamic Economic Development

Honesty is one of the foundations of ethics in Islam and kalam science, which plays an important role in Islamic economics. In Kalam science, honesty is understood as a form of obedience to God and a manifestation of noble morals (Yani & Chaniago, 2023). Honesty is not just about telling the truth, but also involves transparency in intentions, actions and business transactions. For example, the Qur'an emphasises the importance of honesty in financial transactions, as stated in Surah Al-Baqarah verses 282-283, which instructs to record debts and credits clearly to avoid disputes in the future (Suriana, 2024).

In the context of Islamic economics, honesty is very relevant, especially in muamalah contracts, where each party must convey the true condition of the goods being traded or the services being offered. Honesty in economics not only creates trust between business actors (Adam & Syahputra, 2016) but also maintains the integrity of the Islamic economic system as a whole (Syahputra et al., 2025). This system aims to maintain transparency and prevent fraudulent practices (gharar), which often occur in conventional economic systems, and will indirectly demonstrate each person's competence in the context of their literacy related to this issue, especially among Generation Z (Insani et al., 2025)

3.2 Justice in Kalam Science at the Basis of Islamic Economic Development

Justice is a very important principle in Islam and kalam science, because justice is the basis of a peaceful and balanced society. Allah SWT commands His people to be fair in all aspects of life, as explained in Surah An-Nisa verse 58, which teaches the importance of fulfilling trust and being fair to others. Justice in Kalam emphasizes that every human being has rights that must be respected, and every action taken must consider its impact on others (Sriwahyuni & Nasution, 2023).

In Islamic economics, the principle of justice is applied through several rules, such as the prohibition of usury (interest) which is considered to exploit weaker parties, and the encouragement to ensure equitable distribution of wealth. Fairness in wealth distribution is a key objective in Islamic economics, where the system seeks to reduce social inequality through zakat, infaq, and sadaqah. This principle of justice ensures that wealth does not only circulate among the wealthy but is also spread for the benefit of the entire community, especially those in need (Permana & Nisa, 2024).

3.3 Social Responsibility in Kalam Science based on Islamic Economic Development

Social responsibility is an integral part of the science of Kalam and Islamic teachings in general. It teaches that humans are not only responsible for themselves, but also for society and their environment. In Surah Al-Baqarah verse 177, Allah SWT explains the importance of helping others, especially those in need, as part of the responsibility of a Muslim (Mayanti & Dewi, 2021).

In Islamic economics, social responsibility is an important part of company or business operations. One of the instruments that reflects social responsibility in Islam is zakat, which is

required for Muslims to help those in need (Adam & Syahputra, 2016). Apart from zakat, practices such as infaq and alms are also recommended as a form of concern for others (Rahayu et al., 2024).

With the implementation of social responsibility, Islamic economics aims to create equitable welfare throughout society and reduce social inequality (Setiawan, 2022). In addition, social responsibility in Islamic economics also emphasises the need to maintain a balance between business profits and community welfare, so that Islamic businesses do not only pursue financial benefits (Setiawan, 2022), but also have a positive impact on the wider community (Syahputra et al., 2025).

4. Conclusions

The Science of Kalam is a discipline that delves into and strengthens religious beliefs through rational arguments, relying on rational and textual sources. The primary focus of this discipline is to understand concepts of divinity, prophethood, and metaphysical issues using logical and philosophical approaches. In addition to theological aspects, Islamic theology also encompasses important ethical discussions that guide Muslims to act justly, honestly, and socially responsibly by the teachings of the Quran and Hadith. In the context of Islamic economics, the ethical principles contained in Kalam play a crucial role. Honesty, justice, and social responsibility form the foundation for creating a fair and sustainable economic system. Islamic economics aims to eliminate usury, distribute wealth equitably, and promote social empowerment through zakat, infaq, and sadaqah. Thus, the science of Kalam is not only functional in the realm of theology but also serves as a strong moral foundation for the development of Islamic economics. This research demonstrates that the integration of ethics into the science of Kalam can strengthen the foundations of Islamic economics, making it more responsive to societal needs and more effective in achieving sustainable social and economic goals.

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