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## Article

# A systematic review on homo Islamicus: Classification and critique

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# A systematic review on homo Islamicus: classification and critique

A systematic  
review on  
homo  
Islamicus

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## Abstract

**Purpose** – This paper aims to systematically review the concept of homo Islamicus discussed in the existing literature. The second objective is to offer a set of criticisms of the descriptions of homo Islamicus.

**Design/methodology/approach** – In this paper prespecified eligibility criteria are applied to select articles that are indexed in Scopus and ProQuest, or published by two major publishers, ScienceDirect and Emerald, or appear on ResearchGate. A set of books related to homo Islamicus was also used as secondary sources to support the selected articles. As a result, this paper systematically reviews 53 articles and four books to synthesize the homo Islamicus.

**Findings** – There are four notions of homo Islamicus: Firstly, homo Islamicus as the kind of economic agent that is required to achieve Islamic economic objectives. Secondly, homo Islamicus as a defining factor that makes the difference between Islamic and conventional economics. Thirdly, homo Islamicus as an economic agent whose characteristics are something Islamic economics aims to realize. Lastly, homo Islamicus as an economic agent representing the fundamental assumption in Islamic economics.

**Practical implications** – Mapping homo Islamicus can be helpful for future researchers to conduct analyses related to homo Islamicus, especially in the context of empirical studies of the existence of homo Islamicus in economic reality. This literature review can help other researchers to understand the development of literature related to homo Islamicus.

**Originality/value** – This paper seems to be the first to systematically identify, select and synthesize the description of homo Islamicus in the literature.

**Keywords** Homo Islamicus, Homo economicus, Noncognitive factors, Utilitarianism, Masalahah comparison, Altruism

**Paper type** Literature review

## 1. Introduction

The concept of “homo islamicus” has been part of Islamic economic literature for decades. There is no definite record of who coined this concept. However, it can be traced back at least to the writing of Muhammad Nejatullah Siddiqi in 1972 (Siddiqi, 1972), which has since prompted widespread debates that significantly contributed to the development of the Islamic economics

**JEL Classification** — B3, B4. **KAUJIE Classification** — G23, H22

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discipline (Mahomedy, 2013). As it develops, homo Islamicus can be considered equivalent to homo economicus in conventional economics. Both of these concepts reflect the character of economic agents when making choices and behaving in economic activities (Yenice, 2020). In addition, both are based on a specific worldview determining the concepts. Homo Islamicus is built on the Islamic worldview (Furqani and Echchabi, 2022), while homo economicus is based on the worldview of utilitarianism (Warke, 2000). Homo Islamicus is, however, not the same as homo economicus. The differences between these concepts can be seen in the character of homo economicus elaborated in detail in conventional economics. For example, Ailon interprets homo economicus as a model that explains the character of economic agents who prioritize self-interest, egoism and individualism in market societies (Ailon, 2020). In more detail, Doucouligos identifies homo economicus as an economic agent who always seeks to maximize utility, an economic agent who maximizes the cognitive ability to choose rationally over economic choices, and an economic agent who autonomously and freely determines economic preferences (Doucouliagos, 1994). Such character is viewed as irrelevant to the Islamic worldview and not applicable to homo Islamicus.

Muslim economists have elaborated on the character of homo Islamicus as part of the Islamization of economics project (Furqani *et al.*, 2021; Kuran, 1996). According to Furqani and Echchabi, such elaborations follow two patterns: a broad discussion of human nature from an Islamic viewpoint and a specialized discussion defining human nature, proclivities and behaviors in an Islamic economic context (Furqani and Echchabi, 2022). The first pattern, where existing studies seek to elaborate on the human character in Islam, can be identified from fundamental studies such as Al-Faruqi (1963), Nasr (1968), Shariati (1981), Mutahhari (1983), Eaton (1991), Abd. Rauf (1991), Rahman (1999), Najjar (2000) and Izutsu (2002). In this pattern, Furqani and Echchabi (2022), more specifically, elaborate on the normative framework of the human prototype, both as an individual and a society, from an Islamic perspective. The studies on this pattern have also become the foundation for a second type that investigates the human character in Islamic economic realism (Furqani and Echchabi, 2022). This second pattern can further be classified into three types of studies that elaborated explicitly on the concept of homo Islamicus, namely critiques, the commodification of homo economicus (economic man) from an Islamic perspective, and a new approach to developing homo Islamicus. The first type can be identified from the works by such scholars as Kuran (1983, 1995) and Addas (2003). The second type can be found in the works of Mannan (1983), Hosseini (1992), Chapra (2000) and Zarqa (2003). Meanwhile, the third type can be identified in the studies by Asutay (2007), Furqani (2015), Mahyudi (2015), Mahyudi and Abdul Aziz (2017), and Aydin and Khan (2021).

While homo Islamicus as a concept has attracted much interest from Muslim scholars, no attempt has been made to systematically look over the literature on this topic. This paper, therefore, aims to systematically review how homo Islamicus has been described in the Islamic economic literature. For this purpose, this paper identifies, selects and synthesizes all available descriptions in previous works that fulfill the prespecified eligibility criteria. This paper also aims to offer a set of criticisms of the descriptions of homo Islamicus.

The first section explores the gap in the recent research on homo Islamicus and states the novelty offered through this article. Section two presents the materials and methods used in this literature review. The results of the review are summarized in section three. Section four discusses further the results and their implications. Finally, section five concludes and offers recommendations for the study's limitations.

## 2. Methodology

This paper uses a systematic literature review (SLR) to identify, select and synthesize existing works related to the subject of analysis (Fink, 2005; Okoli, 2015; Tranfield *et al.*, 2003). In line with Sarker, this paper maintains a logical order of three phases: the definition of

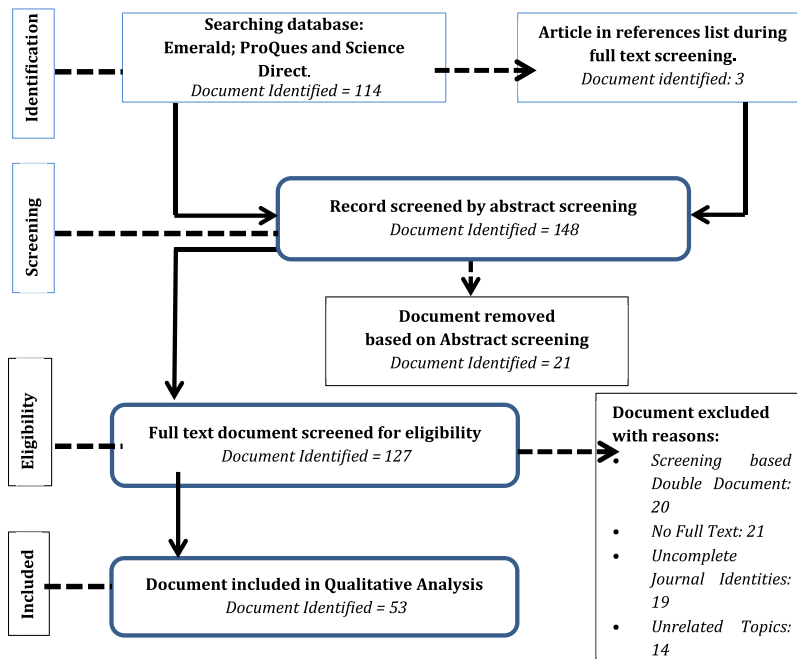
eligible criteria (Ahmad and Omar, 2016), database research with definite search commands, and sorting search results. This paper first performed electronic database research using Scopus, ProQuest, ScienceDirect, Emerald and ResearchGate (Table 1). The selection of articles is conducted by database searching using the exact keywords “homo Islamicus.” Following Kaushik and Rahman (2014), the authors then performed manual research of articles published in three international journals with a long historical reputation in Islamic economic studies, namely *Journal of King Abdulaziz University (JKAU) Islamic Economics*, *Islamic Economic Studies* and *the American Journal of Islamic Social Sciences*.

Forty-six articles were obtained from the electronic database research and seven papers from the manual analysis, i.e. books and other journal databases. In the eligibility stage, 21 articles are excluded due to double documents. In the screening stage, 148 articles remained and then 21 were excluded due to the absence of “homo Islamicus” as the keyword in the abstract (Figure 1). This process yields 127 articles to be filtered for two reasons: (1) Articles

Database	Population	Sample	Period
Emerald	10	9	2011–2020
Science Direct	10	3	1989–2017
ProQuest	94	34	1995–2020
Other Journal	23	4	2005–2019
Books	14	3	1996–2017
Total	151	53	

Source(s): Author’s own

**Table 1.**  
Database origin of the  
sample selection



Source(s): Author’s own

**Figure 1.**  
PRISMA flow of  
document selection

listed in more than one source; (2) Incomplete journal identities. As a result, 53 articles could be used to classify thoughts related to homo Islamicus.

Regarding the approach used, five articles are empirical, and others are nonempirical. Seven articles are focused on homo Islamicus, and the remaining are articles that discuss homo Islamicus as part of another discussion. Moreover, the criteria for selecting articles also consider four things: source (database), the quantity of literature produced (population); selected relevant articles and a recent report. As for the period, the article is systematically collected from 1985 to 2020. On the other hand, the year of the selected article is not the primary factor, but rather, the priority is given to the relevance and quality of the article that discusses homo Islamicus.

### 3. Results

The selected articles reveal at least four descriptions of homo Islamicus. First, homo Islamicus as the kind of economic agent that is required to achieve Islamic economic objectives. Second, homo Islamicus as a defining factor that makes the difference between Islamic and conventional economics. Third, homo Islamicus as an economic agent whose characteristics are something Islamic economics aims to realize. Fourth, homo Islamicus as an economic agent representing the fundamental assumption in Islamic economics.

Table 2 informs a set of categories and subcategories of homo Islamicus as a result of carefully reading existing literature on homo Islamicus. Table 2 informs a set of aspects, i.e. categories and subcategories, years and authors and coverage (C), which refers to the coverage percentage that indicates how much of the source content is coded at this node (Richards, 1999). In addition, the subcategories have been extensively formulated based on the data describing the categories. It is based on data extracted from the selected kinds of literature on homo Islamicus. Briefly, the subcategories were the main components that shaped the categories of homo Islamicus. It was a difference based on the structure of the explanation identified from the existing literature.

#### 3.1 Homo Islamicus as the kind of economic agent required to achieve Islamic economic objectives

There are a set of *homo Islamicus* meanings based on the first category. This meaning refers to the economic agents needed to achieve Islamic economic goals. Zubair (2016), in this case, asserts that the goals of Islamic economics are more complex than conventional economic goals, where the goals of Islamic economics refer to not only purposes formulated by humans (only man-made) but also God's law (Hasan, 2016). In this regard, Zaman (1984) stated that Islamic economics aims to achieve economic goals (*maqâsid*) based on *shari'ah* rules, i.e. preventing injustice, especially using natural resources. Prevention of this injustice encourages fulfilling human needs and supports human efforts to fulfill obligations to Allah (Subhanu Wa'atala (SWT)) and fulfill social responsibilities to the *ummah* (Hasanuzzaman, 1984). Two buildings of Islamic economic goals, proposed by Hasan (2016) and Hasanuzzaman (1984), emphasize the balance between the goals of *rubûbiyah* and *inshâniyah* (humanity) Islamic economics.

The primary and essential Islamic economics objective is *falâh* (Khan, 1984). For most experts, even generally among Muslim economists, efforts to achieve this goal, i.e. *falâh*, are significantly determined by the efforts made by Islamic economic actors (Al-Daghistani, 2017). In this regard, individually, homo Islamicus as an economic agent is required to achieve *falâh*, or holistic Islamic well-being (Barom, 2018; Chapra, 1996; Yolaçan, 2021). The reason why homo Islamicus is necessary to attain Islamic economics' goal is based on their capacity and capability to make the ideal choice.

Figure 2 maps the relationship between homo Islamicus constituent as "The kind of economic agent required to achieve Islamic economic objective," with its subcategories. There

				A systematic review on homo Islamicus
Categories	Subcategories	Author-years	C (%)	
<i>The kind of economic agent required to achieve Islamic economic objectives</i>	<i>Economic agent with a character that has a strong social responsibility</i>	Barom (2018)	0.13	<div>125</div>
		Yolaçan (2021)	0.40	
	<i>Agent consistently considering the Islamic principles to achieve falah</i>	Barom (2018)	0.04	
<i>A defining factor that makes the difference between Islamic and conventional economics</i>	<i>Agents that can develop the harmonic project between hereafter and present life</i>	Abdel-Baki and Leone Sciololazza (2014)	0.68	
	<i>The difference in work ethics</i>	Asutay (2007)	0.09	
		Adas (2006)	0.17	
		Değişim <i>et al.</i> (2012)	0.15	
		Ismail (2013)	0.13	
		Rudnyckyj (2011)	0.14	
		Zaman (2008)	0.03	
		Arif (1985)	0.44	
		Bin Hasan (2016)	0.06	
		Kuran (2010)	0.01	
		Shams (2004)	0.16	
	<i>Difference in rationality</i>	Abbas (2020)	0.24	
		Farooq (2011)	0.29	
		Abbas (2020)	0.24	
		Azizy (2019)	0.59	
	<i>The difference in calculation behaviors</i>			
		<i>The difference in the assumption of altruism</i>	Farooq (2011)	0.30
			Maulan (2016)	0.17
<i>An economic agent whose characteristics are something that Islamic economics aims to realize</i>	<i>The distinctively Islamic character of the society and the economy</i>	Tripp (2006)	0.06	
	<i>Oriented to the well-being of society at large</i>			
		Hosgör (2011)	0.17	
			Kurt <i>et al.</i> (2020)	0.11
		Mahyudi (2016)	0.19	
	<i>Attempt at the realization of ideal order of Islamic economics</i>	Mahyudi (2015)	0.28	
	<i>Being a moralist in economic behaviors</i>			
		Aysan <i>et al.</i> (2018)	0.97	
		Dilek (2017)	0.70	
		Mahyudi (2015)	0.33	
		Boşca and Georgescu (2013)	0.23	
		Wisham <i>et al.</i> (2011)	0.05	
Hosgör (2011)		0.30		
Aravik and Hamzani (2019)		0.27		
<i>An economic agent whose nature represents the fundamental assumption in Islamic economics</i>		Webb (2014)	0.36	
	<i>Maximization of the economy through Maslahah implementation</i>	Ariffin (2017)	0.10	
		Furqani (2015)	0.18	
		Mahyudi and Abdul Aziz (2017)	0.23	
	<i>Economic profile of homo Islamicus</i>	Boşca (2015)	0.62	
		Furqani <i>et al.</i> (2020)	0.25	
	<i>Adherence to justice or rights offered by God</i>	Boşca (2015)	1.54	
		El-sheikh (2011)	0.17	
	Source(s): Author's own			

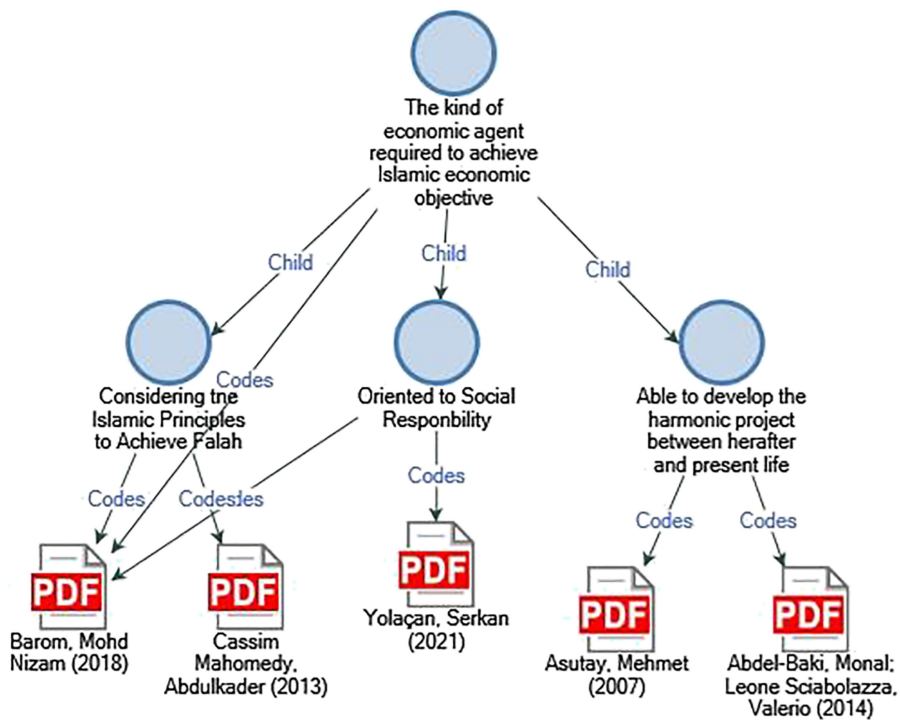


Figure 2.  
Map of first categories  
on homo Islamicus

Source(s): Data analysis

are at least three dimensions of homo Islamicus as a prototype of an economic agent necessary for achieving Islamic economic goals. *First*, homo Islamicus is an economic agent ideally oriented towards social responsibility, especially in acting and making economic choices (Barom, 2018; Yolaçan, 2021). Barom (2018) interprets that: “as homo Islamicus commits to a higher level of social responsibility, and the concern for self-interested motives progressively diminishes, the process of self-purification and spiritual development will take place (Barom, 2018).” The attachment of “social responsibility orientation” to homo Islamicus is needed to encourage the creation of fair economic distribution and become a precondition for realizing Islamic well-being (Rohmati et al., 2018). The relationship between economic agents attached to the attitude of prioritizing social interests and the achievement of Islamic economic goals, i.e. Islamic well-being, can be identified through two arguments, namely: (1) social responsibility orientation is a product of the appreciation of religious values (Mubarak, 2019); (2) social responsibility that is well understood will encourage the growth of awareness to distribute wealth according to Islamic schemes, such as *zakât*; *waqf* and alms.

Serkan (2021) reinforces that: “At the same time, it would be markedly different because his rational behavior would be informed by social obligations and humanitarian concerns predicated on religious tradition (Yolaçan, 2021).” That becomes an argument to assume that homo Islamicus serves as an economic agent, needed to achieve Islamic economic goals. Homo Islamicus is needed because they possess character traits that can assist in achieving these goals, such as a strong sense of social responsibility. In this regard, homo Islamicus as Islamic economic agents are not only oriented to the individual (Hardivizon and Sholihin, 2021) but will simultaneously consider the social impacts caused by behavior and economic

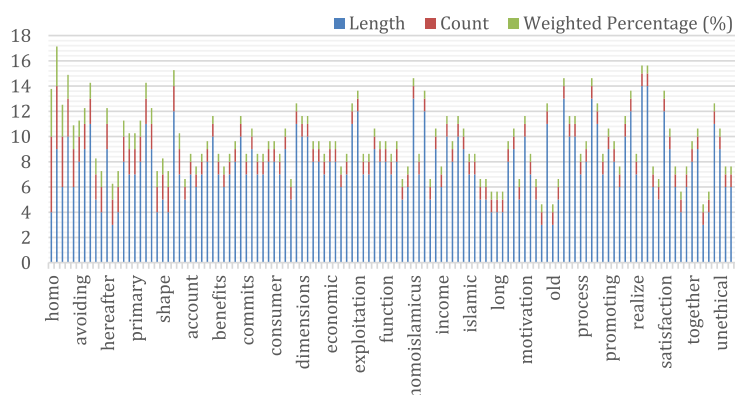


choices it makes. *Second*, homo Islamicus is regarded as a prototype of an economic agent needed to achieve economic goals because this agent is believed to consider Islamic values to achieve falāh consistently (Barom, 2018; Cassim Mahomedy, 2013). In this case, Mahomedy (2013) argues that:

[...]Homo islamicus would act individually and collectively within certain ethico-politico-legal norms, such as justice, benevolence, and self-sacrifice. Such behavior, it is argued, would lead to economic outcomes that are just, equitable and optimal. (Cassim Mahomedy, 2013).

The values that are inherent in the ethico-politico legal norms, and become the identity of homo Islamicus, are urgently needed by Islamic economics to achieve economic goals, i.e. equitable and optimal (Abdul Wahab and Rafiki, 2014). The second subcategory principally forms the third subcategory, where homo Islamicus is defined as a necessity because they can build economic projects by acting and carrying out economic activities, i.e. economic choices, economic policies, and behavior economy, whose impact is balanced for the world and the hereafter (Abdel-Baki and Leone Sciabolazza, 2014; Asutay, 2007). Thus, the formulation of the first category from homo Islamicus, “*The kind of economic agent required to achieve Islamic economic objectives*,” is constructed by at least three subcategories, i.e. *agent, who is oriented to Social Responsibility; Agent consistently considering the Islamic principles to achieve falāh, and agents that Able to develop the harmonic project between hereafter and present life*. In addition, by searching for “words frequency query,” it was found that the word “realization” occupies a reasonably high percentage with *length* reaching “11” points. This means that the subcategories built are in line with the categories and confirms that the categorization of homo Islamicus as a prototype of an economic agent needed to realize the goals of Islamic economics is supported by the theories ad arguments of Muslim economists in the various Islamic economics literature.

Figure 3 describes the “frequency of words” in the coding category “*The kind of economic agent required to achieve Islamic economic objectives*.” In general, the statistical structure of the word frequency found supports the interpretation of the existing literature that homo Islamicus is a prototype of an economic agent that is necessary to achieve or realize the goals of Islamic economics. It is indicated through the statistically high frequency of the words “realize,” “shape,” and “homo Islamicus.” It reaffirms that efforts to achieve Islamic economic goals cannot only rely on Islamic economic institutions alone but are also primarily determined by individuals and Muslims’ compliance towards Islamic values (Askari *et al.*, 2015; Iqbal and Mirakhor, 2017; Zaman, 2008). It is also very much determined by the



Source(s): Data analysis

**Figure 3.**  
Words frequency of  
first categories on  
homo Islamicus



commitment of economic agents to achieve Islamic economic goals, i.e. by behaving in economic activities according to Islamic rules and values.

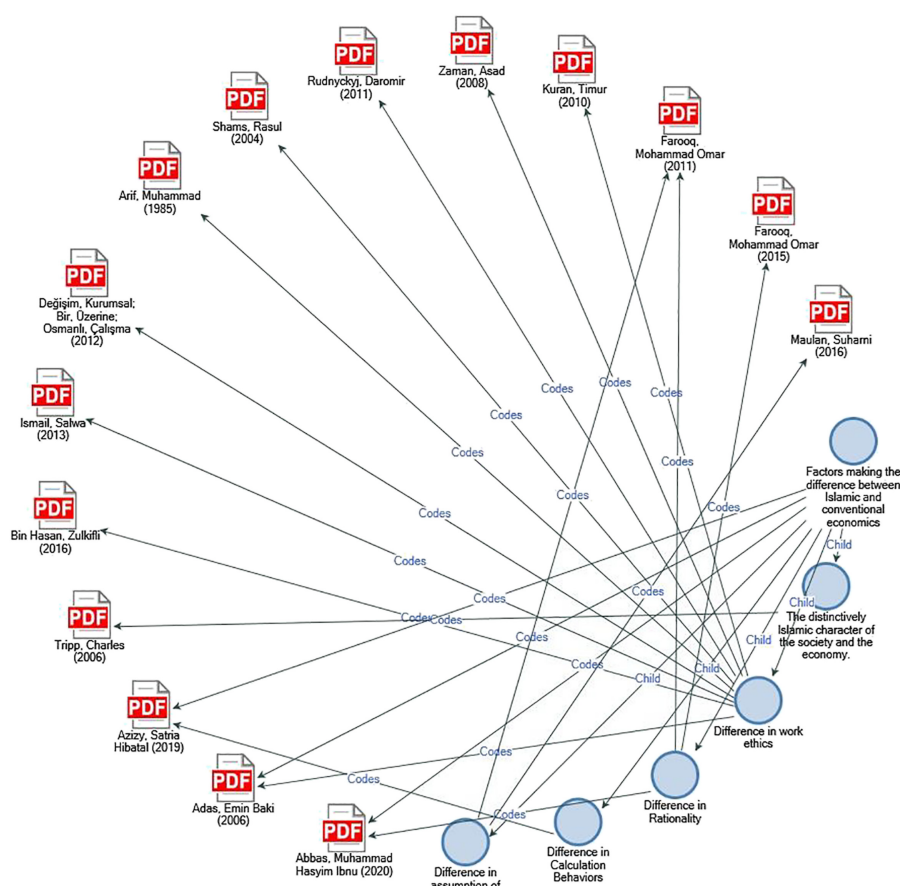
### 3.2 *Homo Islamicus as a defining factor that makes the difference between Islamic and conventional economics*

Homo Islamicus, for Muslim economists, was assumed as an essential concept to build a framework that can distinguish between conventional and Islamic economics (Warde, 2011). In this context, the second category of homo Islamicus is based on the existing literature, referring to “homo Islamicus as a factor that distinguishes Islamic economics from conventional economics (Adas, 2006; Arif, 1985; Kuran, 2010).” This category positions homo Islamicus as a factor distinguishing Islamic and conventional economic agents. In this regard, the inherent element of homo Islamicus can determine Islamic economics and other economies, consisting of (1) *Differences in work ethics*; (2) *Differences in work ethics*; (3) *Differences in calculation behaviors*; (4) *Differences in the assumption of altruism*; and (5) *The distinctively Islamic character of the society and the economy*. These elements are an apparent differentiator between Islamic and conventional economic agents.

Homo Islamicus distinguishes between Islamic and conventional economics in subcategories (Figure 4). *First*, homo Islamicus appreciates Islamic ethics, and it has an effect on work ethics which makes the difference between Islamic and conventional economics (Adas, 2006; Arif, 1985; Değişim et al., 2012; Bin Hasan, 2016; Ismail, 2013; Kuran, 2010; Rudnyckyj, 2011; Zaman, 2008). In this regard, work ethics refers to the spirit of religiosity, in this case, Islam shaping the pattern of Muslim behavior (Muhammad Shakil, 2011). The Islamic ethic is, of course, not only externalized by Muslim economic agents in the world of work. But also in other economic activities. There is a positive impact of widely applied Islamic ethics in the world of work and at all levels of the economy. Islamic ethics will encourage the growth of creativity, honesty and trust (Dannhauser, 2007). It is different from ethics which is the foundation for the behavior of conventional economic agents. Whole ethics in traditional economics rests on maximizing value (Finnegan, 1995). This is then applied to various levels of the economy, individuals and society.

*Second*, the rationality inherent in the economic agent, homo Islamicus, distinguishes it from the rationality that drives individuals to conventional economics (Abbas, 2020; Farooq, 2011). When rationality in neoclassical economics is based on the assumption of *optimizing goals*, *Homo Islamicus* as economic agents rationality of Islam based on at least four components: (1) Muslim can be rational when he spends no excess money; (2) Muslim to be rational when he uses his wealth not only for life before death but also for life after death, i.e. *alms*, *infaq* and *waqf*; (3) Muslims are to be rational when their consumption is permitted according to Islamic law, and (4) a rational Muslim is who performs alms for the wealth he has. In Islam, *zakât* is mandatory and includes the pillars of Islam (Abbas, 2020). In this regard, the assumptions as the foundation of rationality in homo Islamicus emphasize the difference between Islamic and conventional economics in the realm of Islamic economics epistemology.

*Third*, the rationality difference between homo Islamicus and neo-classical economic agents has implications for the varied economic and behavioral calculations (Azizy, 2019). The calculation behavior of homo Islamicus is not always based on the consideration of profit or loss in obtaining high profitability. Still, it is also shaped by norm awareness, i.e. Islamic ethics. The difference in the calculation behavior of homo economics was based on the most natural characteristic inherent in economic agents, namely self-interest (Urbina and Ruiz-Villaverde, 2019; Xin and Liu, 2013). In contrast to the calculation behavior of homo Islamicus, which considers normative rules and ethical principles behind economic decisions. In this context, homo Islamicus tends to position Islam as a guide to avoid greed, waste and



**Figure 4.**  
Homo Islamicus as  
differentiation factors

**Source(s):** Data analysis

*lavishness* (Shaikh, 2017). The foundation underlying the calculation behavior of homo Islamicus and homo Islamicus not only refers to the natural differences of economic agents from two different economic systems but, at the same time, emphasizes the differentiation of value systems that determine the pattern of economic behavior in Islamic and conventional economic systems, i.e. neo-classical economics.

The fourth subcategory refers to homo Islamicus, is identified by assuming altruism inherent in homo Islamicus (Farooq, 2011; Maulan, 2016). Altruism in Islam is defined as an attitude that considers the existence of others and gives the rights of others according to the Islamic philanthropic scheme (Firdaus *et al.*, 2018; Shaltout, 2014). In addition, altruism is often interpreted as *ihsân*, or doing good. In this context, *ihsân* refers to something *pleasant* and *commendable* (Mokhtar *et al.*, 2020). Altruism also can be interpreted as a voluntary attitude to help and do good to others. This behavior is manifested by distributing the rights of others, either through *zakât*, *alms* and *waqf*. Therefore, the foundation of altruism in Islamic economics is not based on profit maximization and self-interest but on Islamic well-being (*falâh*). The last subcategory of homo Islamicus that distinguishes Islamic and

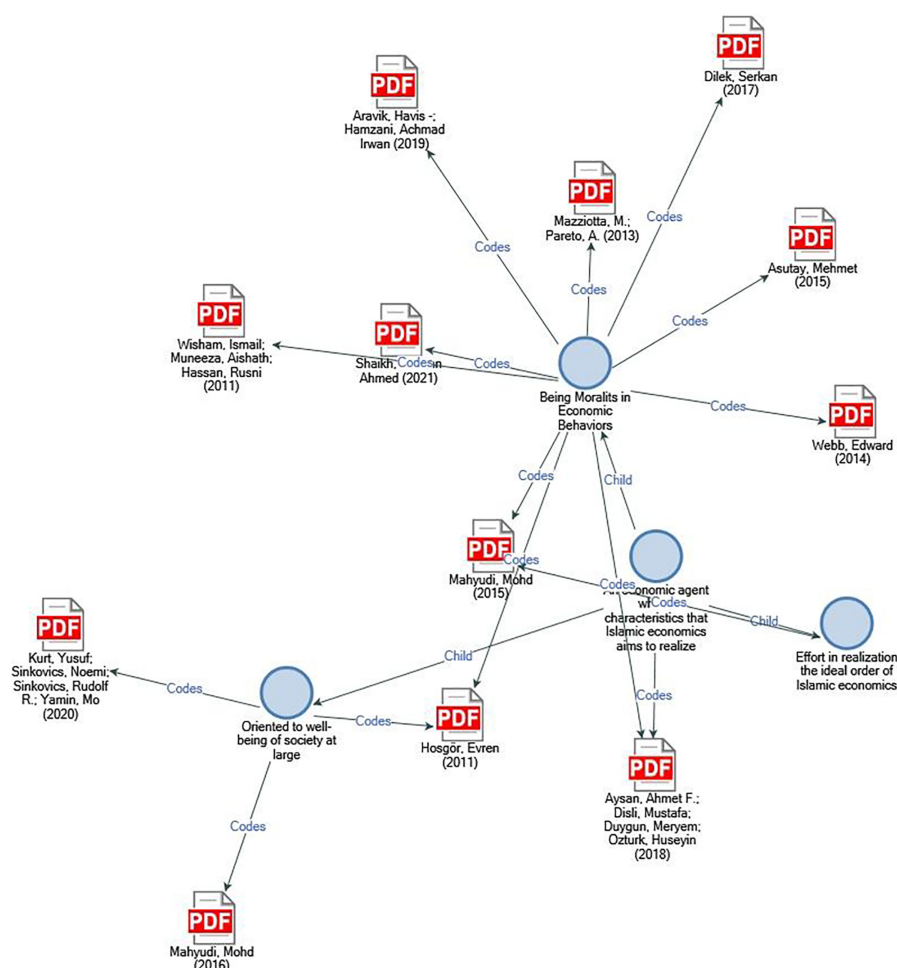
conventional economics is the distinctive character of Islamic economics and society, and it is attached to homo Islamicus as an economic agent (Tripp, 2006). Mohammed (2018) identified that the ideal society in Islam refers to an organism that can unite individuals in society equally within spiritual similarity and provides equal opportunities to cultivate the spiritual values adopted (Mohammed, 2018). This means that Islamic societies have spiritual goals in various aspects of their lives, including economic activities. The spiritual goal in Islam is the pleasure of Allah (SWT) in various aspects of life (Elviandari *et al.*, 2018), including the economy. In Islamic law, spiritual goals are part of the *maqâsid shariah*, framed by Allah (SWT) in Islamic texts (Kars, 2014; Ullah and Kiani, 2017). In short, the superiority of Islamic society will be primarily determined by individuals' awareness of the goals of *shari'ah* and Islamic values. In the end, such attention distinguishes Islamic and conventional economics, where traditional economics is more determined by understanding; in addition, Islamic economics emphasizes awareness of *maqâsid-shariah* (Islamic objectives).

### *3.3 Homo Islamicus as an economic agent whose characteristics are something that Islamic economics aims to realize*

The third category related to homo Islamicus, which can be identified from various published literature, is homo Islamicus as an economic agent who has the character to be realized through Islamic economics (Aravik and Hamzani, 2019; Aysan *et al.*, 2018; Boşca and Georgescu, 2013; Dilek *et al.*, 2017; Hosgör, 2011; Kurt *et al.*, 2020; Mahyudi, 2015, 2016). Related to this category, at least three subcategories are the components that make up the category. These subcategories include: *First*, the nature of homo Islamicus when carrying out economic activities or formulating economic policies will be oriented towards the welfare of the wider community (Hosgör, 2011; Kurt *et al.*, 2020; Mahyudi, 2016). As an economic agent, homo Islamicus is assumed to have a robust social character (Nor, 2015). It is both self-oriented and social-oriented in making economic policies and choices. This aligns with one of the goals: Islamic economics wants to achieve and built to realize goodness, Islamic well-being and social well-being. This means that Islamic economics is oriented towards welfare at the individual level and encourages welfare at the community level.

*The second* is a subcategory that refers to homo Islamicus as an economic agent who seeks to realize the ideal Islamic economic order (Mahyudi, 2015). Scholars of Islamic economics believe that *homo Islamicus*, an agent of Islamic economics, has a consistent character to realize the ideal order of Islamic economics. This nature is essential for Islamic economics because, as an Islamic economic system, it relies on institutional performance and is also supported by efforts at the individual level to consistently run a comprehensive Islamic economic system (Abbasi *et al.*, 1989; Naqvi, 1981). Nienhaus (2010) imagines that the ideal order of Islamic economics refers to creating a balance at three economic structure levels: (1) at the financial and monetary economic levels, awareness of the dangers of *usûry*, and a stable currency. For awareness of the dangers of *usûry*, homo Islamicus as an economic agent plays an important role; (2) at the individual and social protection level, Islamic economics relies on *zakât* as an instrument of social protection. In this regard, homo Islamicus is sometimes in a position as *muzâkki* or *mustâhiq*, but has the awareness to distribute wealth to other community groups; and (3) at the level of state and public sector economies, Islamic economics provides a legal framework; infrastructure and environment; public goods and correction of market failures (Nienhaus, 2010). At this level, homo Islamicus is an economic policymaker oriented to the *shariah* system and rules.

*Third*, as shown in Figure 5, the subcategory that positions homo Islamicus as an economic agent is consistently considers moral aspects in building economic behavior (Aravik and Hamzani, 2019; Aysan *et al.*, 2018; Boşca and Georgescu, 2013; Dilek, 2017; Hosgör, 2011; Mahyudi, 2015; Wisham *et al.*, 2011). Hasan (2020) explains that the morality

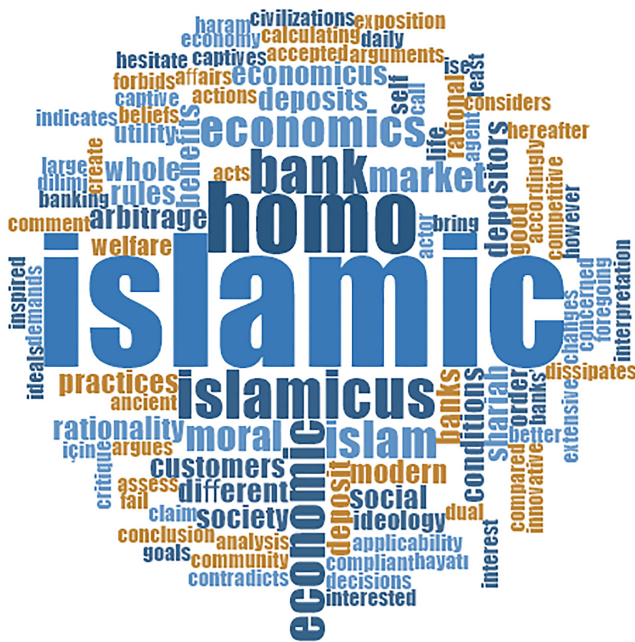


**Figure 5.**  
Third categories of  
homo Islamicus

**Source(s):** Data analysis

aspect of Islamic economics is an attack on conventional economic ideology, primarily related to two elements: (1) neo-classical economic design based on “pleasure” and “profit” as the life goals of economic agents; and (2) attacks on the doctrine that the main problem in the economy is scarcity, and has direct implications for economic behavior (Hasan, 2020). The morality of Islamic economics reverses the two doctrines, where economic goals are not only limited to “*pleasure*” and “*profit*.” Nevertheless, as an economic actor, Islam teaches to achieve an essential goal, namely *Islamic well-being (falāh)*. Likewise, concerning the doctrine of scarcity, Islam does not introduce scarcity in natural resources as something natural. However, the unlimited human desires cause scarcity. In this case, Islam teaches that economic agents can control their desires. In addition, the relationship between the categories and the three subcategories described is confirmed via WordCloud as follows:

According to Figure 6, there are at least three words that can be understood as structures that strengthen the existence of this third category, namely: “*homo Islamicus*,” “*rationality*,”



**Figure 6.**  
WordCloud of third  
categories on *homo  
Islamicus*

**Source(s):** Data analysis

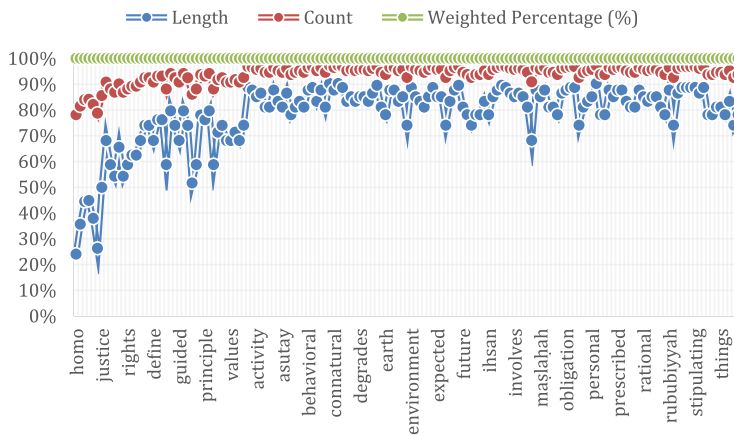
and “orders.” These three words have a relatively larger frequency that appears than the other words. Homo Islamicus as an economic agent, who has the nature to be realized through Islamic economics, is rational and follows the subcategories that emerged as theoretical and conceptual products from the existing and published literature. In addition, this third category related to homo Islamicus confirms a belief among Muslim economists that the goals of Islamic economics do not immanently arise from normative things (Furqani *et al.*, 2020; Zarqa, 2019), but are also naturally attached to agents. Islamic economics consistently lives up to spiritual values and Islamic principles. In this context, the category of homo Islamicus as an agent whose characteristics Islamic economics aims to realize was introduced by Muslim economists.

### 3.4 Homo Islamicus as an economic agent whose nature represents the fundamental assumption in Islamic economics

As an alternative system, Islamic economics has different assumptions than mainstream economics (Alam Choudhury, 1990; Azid, 2010; Chapra, 2000; Zaman, 2012; Zarqa, 2003). This assumption is formulated simply into several points: (1) *Tawhid* (unity and sovereignty of Allah [SWT]). In the conception of *tawhid*, Allah (SWT) is the creator of everything in the universe. In addition, *tawhid* is the source of all justice on the Earth; (2) *Rubūbiyah*: human activities and behavior must be built within the framework of God's rules and placed on an attitude of respect for the social environment. This is a sign of a human being surrendering to Allah (SWT) by appreciating the Islamic rules he introduced; (3) *Guidance*: Islamic economics makes the Quran and *sunnah* a guide. Both (i.e. Quran and *Sunnah*) are sources of Islamic epistemology; (4) *Khilafah*: the role of humans as representatives of God on Earth plays an important role and becomes the foundation for managing natural resources following *maqāsīd shariah* and adhering to *maslaha*; (5) *Tadhkiyah*: carried out economic activities by humans are aimed at

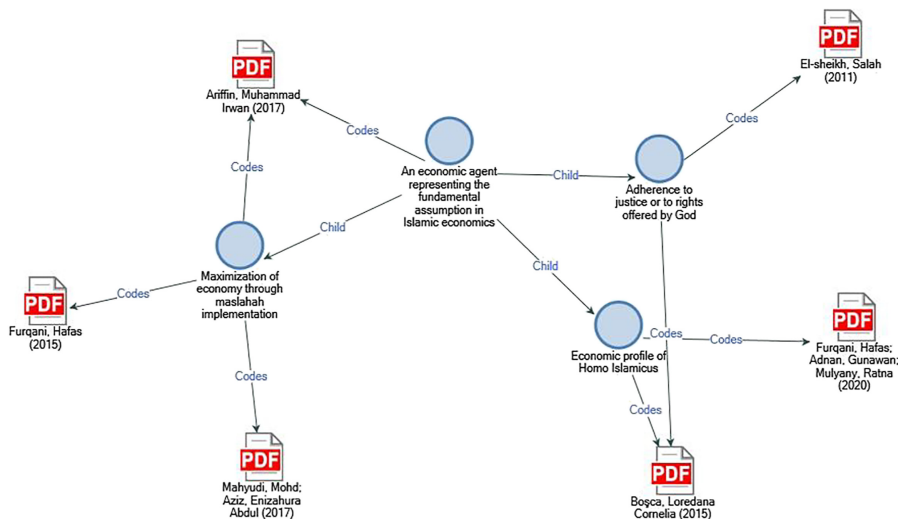
economic growth but must be based on morality; and (6) *Spiritual accountability*: every action in the world will be accounted for later in the hereafter (Azid, 2010). This basic assumption then becomes a perspective for Muslim economists to identify homo Islamicus as an economic agent representing the fundamental assumptions in Islamic economics.

Figure 7 informs the frequency of words in the data related to the fourth category, where homo Islamicus is interpreted as an economic agent representing the fundamental assumptions of Islamic economics. The words “justice,” “maslahah,” and “rubūbiyah” appear and strengthen the arguments for the formulation of the subcategories that make up the category homo Islamicus as an economic agent that represents the fundamental assumptions of Islamic economics. The subcategories (see Figure 8) include: *First*, homo



Source(s): Data analysis

Figure 7.  
Words frequency  
based fourth categories  
of homo Islamicus



Source(s): Data analysis

Figure 8.  
Fourth categories of  
*Homo Islamicus*



Islamicus as an economic agent aware of the importance of enforcing *maqâsid shariah*. This awareness is part of the fundamental assumption of Islamic economics, where Muslim economic agents are required to maximize *maslaha* (Ariffin, 2017; Furqani, 2015; Mahyudi and Abdul Aziz, 2017). Furqani (2015), in this context, formulates the fundamental assumptions of Islamic economics through the transformation of the basic assumptions of neo-classical economics. The concept of *huqûq*, or human rights, was introduced to replace self-interest as the basis of behavior; *maslahah* replaces *utility* as the motive of economic agents. The idea of *taqwa* replaces *rationality* as the economic agent's virtue (Furqani, 2015). This means that this subcategory transforms fundamental assumptions in neoclassical economics, bringing them closer to the basic assumptions of Islamic economics.

Second, the behavior and economic choices of *homo Islamicus* as an economic agent represent an economic profile that is in line with the fundamental assumptions of Islamic economics (Boşca, 2015; Furqani, 2015). In this regard, Boşca (2015) expressed the view that: Islam must build the economic profile of a homo Islamicus starting from, as Asutay asserts, Certain axioms roommates should structure the entire economic analysis: the unity of God and his sovereignty over all things (*tawhîd*), but also people's vice regency on the Earth (*khilafah*). It involves the selection of the "perfect path" for the achievement of social harmony (*rubûbiyyah*), namely justice and benevolence (*al-'adl wal ihsân*), starting from the existence of the free agency (*iktîyâr*) and the obligations towards the Divine Law or *fard* (Boşca, 2015)." In another part, Furqani (2015) stated: "In Islamic economics, an Islamic man (*Homo Islamicus*) is expected to fully commit to values as prescribed in Islam which serves as guidance in his action. This will be manifested in an Islamic society as a good society that abides by the rule of law and ethics in their action (Furqani, 2015)." Boşca (2015) explicitly mentions the term *economic profile of homo Islamicus*; the constituent elements consist of *tawhid* and *the caliphate*. Meanwhile, Furqani (2015) implicitly builds the economic profile of homo Islamicus with the sentence "a good society which abides with the rule of law and ethics in their action." This means that the economic profile of homo Islamicus is completely normative and is presented as an ideal profile built on the fundamental assumptions of Islamic economics.

The third subcategory refers to economic agents who consistently adhere to the principles of justice and only focus on seeking and obtaining the rights that are legally offered by Allah (SWT). In this context, Boşca (2015) states that: "The fundamentals of the religion of Islam offer clear guidance for Islamic economy: the behavior of homo oeconomicus degrades the ethical values of homo Islamicus. The central motivation of the economic behavior of the Muslim is not personal interest but the adherence to justice or to the rights offered by God; the private utility must be replaced by *maslaha* (collective interest), and rationality must be substituted by *taqwa* or piety (Boşca, 2015)." The key words from Boşca's (2015) view are that the central motivation of the economic behavior of Muslims is not personal interest but the adherence to justice or the rights offered by God. These keywords form the third subcategory: "Homo Islamicus as An economic agent representing the fundamental assumption in Islamic economics." In this regard, justice and consistently using the rights that are legally given by Allah (SWT) are one of the basic assumptions of Islamic economics, which are not only crucial in shaping the ideal figure of an Islamic economic agent but also become an argument that distinguishes the fundamental assumptions of Islamic economics and conventional economics. In this regard, the efforts of Muslim economists to study homo Islamicus succeeded in formulating the conception carefully. This effort has drawn criticism from various critical Muslim economists, such as the criticism made by Warde (2011), that the concept of homo Islamicus is not something realistic (Ward, 2011). It is unrealistic because the figure of homo Islamicus is never found in economic reality. This dilemma then becomes the main issue that will be discussed in the next section.



#### 4. Discussions: a set of critiques

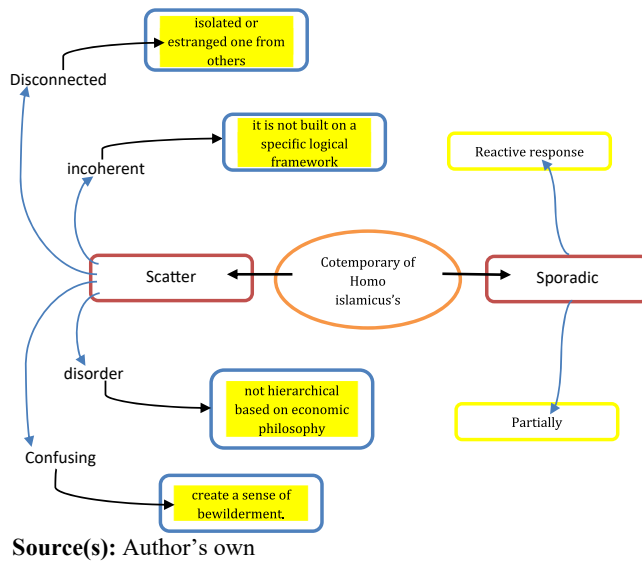
From the results above, it is hard not to say that the descriptions of homo Islamicus in the existing Islamic economic literature are scattered. Homo Islamicus has not only been described in very different ways by different scholars, but to borrow the explanation in an Oxford Dictionary (Pearsall, 1998), also contains disconnected, incoherent, disordered and confusing ideas. By disconnected, it means that the descriptions of homo Islamicus are isolated or estranged one from others. As an illustration, the first description category, in where “homo islamicus as the kind of economic agent required to achieve Islamic economic objectives,” has no relation, even disconnected from the second category that places homo Islamicus as “a defining factor that makes the difference between Islamic and conventional economics.” Likewise with other categories, it indicates a disconnection in in terms of meaning and substance.

Even if some descriptions are connected to each other, they tend to be incoherent in a sense that they are not built on a specific logical framework. For example, based on the modern economic tradition, homo economicus as an economic agent is created within the framework of the rational choice theory (Karadotchev, 2014). However, this is not the case with the concept of homo Islamicus introduced by contemporary scholars of Islamic economics. The need for a “logical framework” lies in the “coherence” of concepts, and the resulting assumptions related to homo Islamicus, i.e. the basic assumptions of homo Islamicus economic choices, the implications of homo Islamicus economic choice models, and to the empirical evidentiary criteria for homo Islamicus economic behavior. This cannot be found in the literature that examines homo Islamicus. On the contrary, what can be identified is precisely the “incoherence” between one view and another. For example, the “missing link” between “the view that places homo Islamicus as the economic agent needed to achieve Islamic economic goals” and “the view that places homo Islamicus as the distinguishing factor of Islamic and conventional economics.”

The descriptions of homo Islamicus in the existing Islamic economic literature can presumably be judged as disorders in that the nature of homo Islamicus in those descriptions is not hierarchical based on solid scholarship and is acceptable to the academic community, i.e. economic philosophy. In the tradition of economic science, a concept, model and theory are built on a strict hierarchy. Boland (2014) affirms that in the fabrication of economic theory, an orderly and coherent order is needed so that the resulting theory has a framework and stands on strong assumptions (Boland, 2014). In this regard, the description of homo Islamicus ideally begin from the ontological description of homo Islamicus, until the axiological dimension of homo Islamicus is formulated. However, the existing description does not show a rational sequence.

Thus, the disconnected, incoherent and disorder descriptions introduced regarding homo Islamicus, have resulted in confusing descriptions of homo Islamicus in the existing Islamic economic literature, which are difficult to understand or create a sense of bewilderment. For example, the description that places homo Islamicus as a factor that differentiates between Islamic and conventional economics is confusing and raises the question, “is it true that homo islamicus is a factor in Islamic economics?” This critical question was raised because making homo Islamicus a differentiating factor is ambiguous, even inadequate to distinguish between Islamic and conventional economics.

Furthermore, from the results above (Figure 9) it is hard not to say that the descriptions of homo Islamicus in the existing Islamic economic literature are sporadic. It is considered sporadic, because the offered description of homo Islamicus indicates two contradictions, namely: reactive response and partial discussion.” The descriptions of homo Islamicus proposed by scholars are still a reactive response to the concept of homo economicus, which is well-established in modern economics (Hamzani *et al.*, 2020). This has caused the concept of homo Islamicus to be disconnected from the classical Islamic tradition, where the man’s



**Figure 9.**  
Author's critique map

character in Islam has been debated and built in various Islamic scientific perspectives – theology, Sufism and even Islamic philosophy, for example, Al-Ghazali (b.1058/d.1111), Al-Farabi (b.872/d.951) and Ibn Sina (b.980/d.1057). They first elaborated on the concept of man and human behavior – Al-Ghazali with the term “*inshān al-kāmil*” (Al-Ghazali, 2011), humans as homo socius (Abrahamov, 2003; Aravik and Hamzani, 2019). This random response resulted in the formulation of homo Islamicus being trapped in an attempt at conceptual differentiation, which was built on the effort to distinguish between the Islamic economic agent and the conventional economic agent, the homo economicus. In addition, the description of homo Islamicus is introduced sporadically since it is partially discussed – overlapping with the discussion of other issues. It is not uncommon for the term homo Islamicus to appear in Islamic political studies (Bennoune and Bennoune, 2014; Yolaçan, 2021). For example, in some Islamic political studies, homo Islamicus is thus interpreted as an ambivalent figure and individual because it is contrary to the values of society and the culture of one country in which they live (Bissenova, 2005; Kamrava, 1998). These criticisms presumably require that later, the concept of homo Islamicus be built into one specific “logical framework” so that this concept is needed to explain the behavior of economic agents in Islamic economics.

## 5. Conclusion

This paper reviews the literature related to homo Islamicus. It have emerged as an issue and have been introduced as the main result of this article in classifying the term homo Islamicus, i.e. (1) The kind of economic agent required to achieve Islamic economic objectives; (2) Homo Islamicus as a defining factor that makes the difference between Islamic and conventional economics; (3) Homo Islamicus as an economic agent whose characteristics are something that Islamic economics aims to realize; (4) Homo Islamicus as an economic agent whose nature represents the fundamental assumption in Islamic economics. In addition, the critique currently introduced toward homo Islamicus description: “it is a scatter and sporadic. There are indicators of why homo islamicus’s concepts are evaluated as scattered. It can be identified as “disconnected,” “incoherent,” “disorder” and “confusing.” The description of homo Islamicus

introduced in the existing literature appears to be sporadic, because it contains two contradictions, which appear more as a reactive response and a partial discussion.

To sum up, the description of homo Islamicus is impractical. It is based on the fact that a Muslim is not always pure of homo Islamicus. On the contrary, generally, a Muslim shows the side of rationality as a follower of the notion of homo economicus in their economic activities. Thus, this article has not been disclosed in the criterion of homo Islamicus. It can be realized and become a fact. In the future, other studies may be able to fill this gap and study it as an issue related to homo Islamicus. The development of this study is necessary – especially concerning the effort to develop Islamic economic theory. In addition, because the nature of this study is a systematic review of homo Islamicus in existing Islamic economics literature, this article does not elaborate on the philosophical aspects of homo Islamicus within the framework of ontology, epistemology and axiology. As a limitation, in the future this issue can be further developed.

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