

Tazkiyatun Nafs and Economic Ethics: An Islamic Perspective

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Abstract

This paper examines the relationship between Tazkiyatun Nafs and economic ethics from an Islamic perspective by analysing how spiritual purification shapes ethical economic behaviour, social responsibility, and moral accountability. Grounded in Islamic teachings, Tazkiyatun Nafs is positioned as a foundational mechanism that cultivates honesty, justice, moderation, and integrity in economic activities. The study adopts a qualitative and conceptual methodology based on the analysis of Qur'anic verses, Hadith, classical Islamic scholarship, and contemporary literature in Islamic economics, spirituality, and ethical governance. The findings suggest that spiritual purification contributes significantly to ethical economic conduct by discouraging greed, corruption, excessive consumerism, and exploitative practices while simultaneously encouraging social solidarity, charitable giving, and equitable wealth distribution through instruments such as zakat, sadaqah, and waqf. The paper further highlights the relevance of spiritually grounded ethical leadership and responsible governance in promoting sustainable and inclusive economic development. However, contemporary economic systems driven by materialism, profit maximisation, and consumer culture continue to challenge the practical implementation of Islamic ethical principles. The study concludes that Islamic economics cannot rely solely on legal and institutional compliance but must also integrate spiritual and moral transformation to achieve a just, sustainable, and ethically responsible economic system.

Keywords

Tazkiyah, Ethics, Spirituality, Justice, Accountability

Introduction

In an era characterized by profound ethical dilemmas within economic systems, the juxtaposition of spiritual and moral dimensions in economic behaviour becomes increasingly pertinent. The concept of Tazkiyatun Nafs, or the purification of the soul, offers a unique lens through which to understand and evaluate economic ethics from an Islamic perspective (Hopipah, 2025). Rooted in the principles of justice, honesty, moderation, and accountability, Islamic economic ethics provides a robust framework that aims to address pressing ethical issues, such as greed, corruption, and socioeconomic inequality (Boutayeba et al., 2014; Hassan, 2016). The urgent need for ethical guidance in contemporary economic practices underscores the relevance of Tazkiyatun Nafs as a catalyst for responsible economic conduct.

Despite the rich tradition of Islamic ethics, there exists a notable gap in the literature regarding the explicit connection between Tazkiyatun Nafs and economic ethics. Current scholarship often overlooks the necessity of setting the context that outlines how spiritual purification relates to moral self-discipline in the economic realm (Siregar, 2025). Moreover, while the ethical dimensions of Islamic economics have been explored, the specific ways in which spiritual growth influences economic behaviours remain insufficiently addressed (Furqani et al., 2020; Kalkavan et al., 2021). As such, the current discourse fails to adequately explore the challenges that hinder the application of Islamic ethical principles in modern economies (Komorowski, 2022).

The significance of this research lies in its potential to fill this gap by conceptually examining the interplay between Tazkiyatun Nafs and economic ethics (Mukarromatussa'diyah et al., 2026). This paper endeavours to clarify how inner spiritual development can shape ethical economic behaviour, while also addressing the obstacles present in the implementation of these principles within contemporary economic systems. By adopting a theoretical and ethical approach, this study seeks to contribute to the broader debates surrounding Islamic economics, ethical finance, and moral governance.

To achieve these objectives, the research will address the following questions: How does Tazkiyatun Nafs influence economic ethics in Islam? In what ways does spiritual purification shape economic behaviour? What challenges limit the implementation of Islamic ethical principles in modern economies?

In exploring these questions, the study draws upon a wide array of existing literature that underscores the importance of integrating Tazkiyatun Nafs into discussions of economic ethics. By linking spiritual values to economic practices, this research not only enriches the understanding of Islamic economics but also posits a framework for addressing ethical concerns in modern economic systems (Horodecka, 2015; Asra & Akbar, 2025). Furthermore, by emphasizing the role of Tazkiyatun Nafs in promoting moral behaviour, the analysis aims to provide insights that can enhance the ethical landscape of economic conduct in an increasingly complex global environment.

The exploration of Tazkiyatun Nafs and its implications for economic ethics is not merely an academic exercise; it is a vital inquiry that has the potential to reshape the discourse on ethical practices within economic systems. The alignment of spiritual and ethical principles offers a pathway to a more just and equitable economic system, advocating for a return to values that foster accountability and responsibility in economic interactions. Thus, this research stands to make a significant contribution to the field of Islamic economics by illuminating the critical intersections between spirituality and ethical economic behaviour.

Literature review

Tazkiyatun Nafs, which translates to "the purification of the self," is a fundamental concept in Islam that emphasizes spiritual growth and moral rectitude. In the Qur'an, the process of Tazkiyatun Nafs is associated with achieving a state of inner peace and closeness to Allah. Verses such as Surah Ash-Shams (91:9-10) illustrate that success lies in the purification of the soul, while failure is linked to its corruption.

The Sunnah further elaborates on this concept by presenting practical steps for self-purification, combining the spiritual and ethical dimensions of daily life. Akbar (2025) in his exploration of Tazkiyatun Nafs highlights the teachings from "Sirrul Asrar" by Sheikh Abdul Qodir Al-Jailani, emphasizing the transformative journey one undertakes to attain spiritual enlightenment.

Classical scholars such as Imam Al-Ghazali have extensively discussed the stages of spiritual purification. In Al-Ghazali's works, as reviewed by Al-Hayali (2024), the journey involves recognizing and overcoming the nafs (ego) through various stages, which ultimately leads to a deeper understanding of one's purpose and connection to the Divine. These historical perspectives provide a rich foundation for contemporary interpretations of Tazkiyatun Nafs, bridging past wisdom with modern spiritual practices.

Islamic economic ethics are rooted in principles that advocate justice, trustworthiness, moderation, and the prohibition of exploitation. Choudhury (1983) outlines these ethical foundations, emphasizing their importance in shaping economic activities within a framework that respects human dignity and promotes social welfare.

Moreover, Kalkavan et al. (2021) analyse how these moral principles contribute to sustainable economic development, particularly in developing societies. By integrating ethical considerations into economic practices, Islam encourages behaviours that align with both spiritual values and societal well-being.

The ethical dimensions of Islamic finance, including the practice of zakat (charitable giving) and waqf (endowments), are vital for wealth distribution and social equity. Khalidin (2024) explores how Islamic economics-based instruments can empower individuals economically while ensuring social responsibility. This perspective reinforces the idea that financial activities in Islam are not merely transactional but are also imbued with ethical considerations that foster community welfare.

The intersection of spirituality and economic behaviour is a significant area of exploration in Islamic economics. Bouckaert (2007) posits that spirituality serves as a public good, influencing economic decisions and promoting ethical conduct in trade and finance. This relationship highlights how spiritual beliefs can drive economic actions, suggesting that a deeper understanding of one's faith can enhance ethical decision-making in economic contexts.

The literature reveals a growing interest in how spirituality and religiosity affect economic behaviours. Rosmarin et al. (2023) examine the effects of spiritual beliefs on decision-making, demonstrating that individuals who identify strongly with their faith tend to make more ethical economic choices. This aligns with Islamic teachings, where spiritual values play a crucial role in shaping economic actions.

Islamic ethical economics presents a stark contrast to conventional economic ethics, which often prioritize profit maximization without ethical considerations. Zarqa (2019) discusses this dialogue between Islamic and conventional economics, illustrating how Islamic principles provide a more holistic approach that incorporates moral values into economic practices. This comparison underscores the need for a re-evaluation of conventional economic paradigms in light of Islamic teachings.

Despite the rich discourse on spirituality and economic practices, gaps remain in the literature. Eisavi (2025) critically reviews the ethical foundations of game theory in both Islamic and conventional contexts, highlighting the lack of comprehensive studies that integrate spiritual dimensions into economic theories. Further research is needed to explore how Islamic economic practices can be enhanced through a deeper understanding of spirituality and its influence on economic behaviour.

The literature on Tazkiyatun Nafs and Islamic economic ethics reveals a complex interplay between spirituality and economic behaviour. Classical perspectives provide a foundational understanding of spiritual purification, while contemporary discussions explore its implications for ethical economic practices. The ethical principles inherent in Islamic economics advocate for a holistic approach that integrates moral considerations into business and finance. As the dialogue between spirituality and economic behaviour continues to evolve, further research will be essential in bridging existing gaps and enhancing the understanding of these critical concepts.

Methods

This study adopts a qualitative and conceptual research approach to examine the relationship between Tazkiyatun Nafs and economic ethics from an Islamic perspective. A qualitative design is appropriate given the study's focus on spiritual, ethical, and behavioural dimensions that cannot be fully captured through quantitative methods. Rather than testing hypotheses, the research seeks to develop a theoretically grounded understanding of how spiritual purification shapes ethical economic conduct while addressing contemporary moral and institutional challenges within economic systems.

The analysis is based on secondary qualitative data derived from an extensive review of peer-reviewed literature in Islamic economics, Islamic ethics, spirituality, moral philosophy, and development studies. In addition, Qur'anic verses, Hadith, classical Islamic scholarship, and contemporary discussions on ethical economics are examined to contextualise the relationship between spiritual purification and economic behaviour. This approach enables a critical assessment of the opportunities and constraints associated with implementing Islamic ethical principles within modern economic practices.

To enhance analytical depth, the study adopts a thematic and theory-driven approach, synthesising insights from Islamic ethical theory, spirituality literature, and Islamic economic thought. The data are analysed to identify recurring themes related to honesty, moderation, social responsibility, accountability, and justice, as well as contemporary challenges including materialism, consumerism, and ethical deterioration in economic life. By integrating literature-based insights with conceptual analysis and Islamic ethical frameworks, the methodology provides a holistic understanding of how Tazkiyatun Nafs shapes economic ethics and offers a foundation for future empirical research.

Result and Discussion

Tazkiyatun Nafs and Ethical Economic Behaviour

The concept of Tazkiyatun Nafs, or spiritual purification, plays a critical role in shaping ethical behaviours within economic transactions. By promoting qualities such as honesty, integrity, and accountability, it serves as a foundational pillar for individuals engaged in economic activities. Spiritual purification encourages individuals to embody these virtues, leading to a more trustworthy economic environment. Metzinger (2013) emphasizes that the cultivation of intellectual honesty is intrinsically linked to spiritual growth, thereby reinforcing the importance of Tazkiyatun Nafs in fostering ethical economic behaviour.

Self-discipline, a crucial element of Tazkiyatun Nafs, is instrumental in preventing greed, corruption, and unethical conduct. As noted by Ahmad et al. (2023), self-discipline enables individuals to resist temptations that may lead to unethical economic practices, such as fraud and exploitation. This internal control mechanism is essential in maintaining the balance between personal gain and societal welfare. The Islamic economic framework advocates for moderation and ethical wealth accumulation, which aligns with the principle of avoiding excess and ensuring that economic activities contribute positively to the community.

The emphasis on moderation within Islamic economics is not merely a theoretical construct; it has practical implications for wealth distribution and economic justice. By encouraging individuals to pursue wealth ethically and to share their resources through mechanisms such as zakat, Muslims contribute to a more equitable economic system. This ethical stance against hoarding wealth reinforces the communal responsibility of individuals to uplift those in need, thereby creating a more just society.

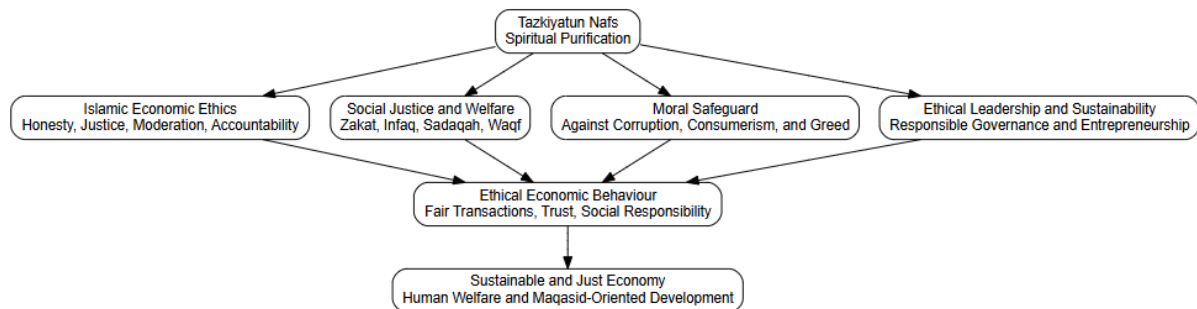


Figure 1. Conceptual Framework of Tazkiyatun Nafs and Islamic Economic Ethics

Figure 1 illustrates the conceptual relationship between *Tazkiyatun Nafs* and Islamic economic ethics. The framework positions spiritual purification as the foundational element that shapes ethical economic behaviour through the development of honesty, justice, moderation, accountability, and social responsibility. From this spiritual foundation, *Tazkiyatun Nafs* contributes to social justice and welfare mechanisms such as zakat, infaq, sadaqah, and waqf, while simultaneously functioning as a moral safeguard against corruption, greed, excessive consumerism, and unethical leadership practices. The figure further demonstrates how spiritually grounded ethical leadership and responsible governance can strengthen sustainable economic development. Collectively, these dimensions produce ethical economic behaviour that ultimately supports the creation of a sustainable and just economy aligned with the objectives of Islamic ethics and maqasid al-shariah.

Social Justice and Economic Responsibility

Tazkiyatun Nafs significantly promotes social solidarity, charity, and economic justice. It instills a sense of responsibility towards others, particularly the vulnerable members of society. The ethical principles embedded in Islamic teachings call for active participation in charitable activities, which are crucial for fostering social cohesion and economic equity. Ali et al. (2024) illustrate how Islamic values serve as drivers for social justice, emphasizing the need for collective action to support marginalized communities.

The roles of zakat, waqf, and sadaqah are pivotal in this discussion. Zakat, as a mandatory form of almsgiving, not only alleviates poverty but also ensures that wealth circulates within the community, promoting economic stability (Muqorobin & Urrosyidin, 2023). Waqf, on the other hand, provides a sustainable model for funding community projects and services, thereby enhancing public welfare. Sadaqah extends beyond financial contributions, encouraging acts of kindness and support, which collectively foster a culture of generosity and altruism (Hamzah, 2024).

The implications for ethical entrepreneurship and sustainable development are profound. Entrepreneurs who embrace ethical values rooted in Tazkiyatun Nafs are more likely to create businesses that prioritize social responsibility and environmental sustainability. Atobishi and Podruzsik (2025) argue that ethical entrepreneurial leadership can lead to competitive advantages in the marketplace, as consumers increasingly prefer businesses that demonstrate social and environmental commitment. This ethical approach not only aligns with Islamic principles but also contributes to broader sustainable development goals.

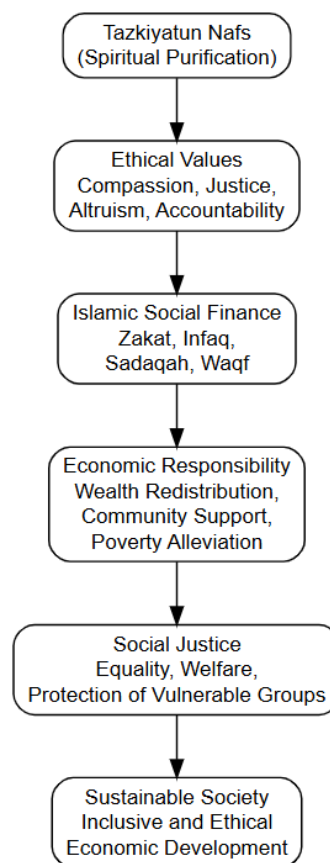


Figure 2. Tazkiyatun Nafs, Social Justice, and Economic Responsibility in Islamic Economics

Figure 2 demonstrates the conceptual relationship between Tazkiyatun Nafs, social justice, and economic responsibility within the framework of Islamic economics. The figure positions spiritual purification as the foundational element that cultivates ethical values such as compassion, justice,

altruism, and accountability. These ethical values subsequently influence Islamic social finance mechanisms, including zakat, infaq, sadaqah, and waqf, which function as instruments for wealth redistribution and community welfare. The framework further illustrates how spiritually grounded economic responsibility contributes to poverty alleviation, support for vulnerable groups, and the promotion of social equality. Ultimately, the integration of spiritual ethics and economic responsibility supports the development of a sustainable and inclusive society aligned with the principles of Islamic justice and maqasid al-shariah.

Contemporary Challenges and Ethical Constraints

Despite the strong ethical framework provided by Tazkiyatun Nafs, contemporary challenges such as materialism, consumerism, and modern capitalism pose significant threats to ethical economic behaviour. The tension between profit maximization and Islamic ethical values presents a complex dilemma for individuals and organizations alike. Bodislav and Georgescu (2025) highlight how the capitalist ethos often prioritizes profit over ethical considerations, leading to practices that contradict Islamic teachings.

The difficulties of integrating spiritual ethics into modern institutions and markets cannot be overstated. The pressure to conform to market demands often results in compromise on ethical standards, leading to a culture of corruption and unethical behaviour. Jupiter et al. (2026) provide an analytical study on corruption from a religious perspective, underscoring how religious values can conflict with the prevailing economic paradigms.

To navigate these challenges, it is essential to develop frameworks that reconcile modern economic practices with Islamic ethical principles. This can be achieved through the integration of ethical training within business education programs and the establishment of accountability mechanisms that reflect spiritual values. As proposed by Wesche et al. (2010), addressing leadership corruption through ethical frameworks can significantly mitigate the risks associated with unethical business practices.

Hence, interplay between Tazkiyatun Nafs and economic behaviour presents a compelling case for the necessity of integrating spiritual and ethical principles into economic practices. By fostering honesty, integrity, and self-discipline, individuals can contribute to a more just and equitable economic system that prioritizes social responsibility and community welfare. However, the challenges posed by contemporary economic paradigms necessitate a re-evaluation of existing practices and the development of innovative solutions that align with ethical imperatives. Future research should focus on exploring the practical applications of Islamic ethics in various sectors, as well as strategies for overcoming the barriers to ethical behaviour in modern economies.

Conclusion

The relationship between *Tazkiyatun Nafs* and economic ethics demonstrates the central role of spirituality in shaping ethical economic behaviour within the Islamic worldview. This study has shown that Islamic economics is not merely concerned with technical financial arrangements or

legal compliance but rather seeks to cultivate morally responsible individuals whose economic activities are guided by spiritual consciousness, justice, and accountability before Allah. In this regard, *Tazkiyatun Nafs* functions as an internal moral mechanism that regulates behaviour beyond external legal or institutional controls. By purifying the soul from greed, selfishness, corruption, and excessive materialism, spiritual purification encourages individuals to engage in economic activities that uphold honesty, moderation, fairness, and social responsibility.

The findings further indicate that Islamic economic ethics are deeply interconnected with broader objectives of social justice and communal welfare. The ethical values generated through *Tazkiyatun Nafs* are reflected in Islamic economic instruments such as zakat, waqf, infaq, and sadaqah, which collectively promote wealth redistribution, poverty alleviation, and social solidarity. Unlike conventional economic systems that often prioritise profit maximisation and individual accumulation, Islamic economics emphasises balance between personal economic interests and societal obligations. Through spiritually grounded ethical behaviour, economic actors are encouraged to contribute positively to society while ensuring that economic development remains aligned with the principles of maqasid al-shariah. Consequently, the integration of spirituality and economic responsibility provides a holistic framework capable of supporting sustainable and inclusive economic development.

The study also highlights the importance of ethical leadership and governance in strengthening the implementation of Islamic economic ethics. Spiritually conscious leadership rooted in accountability, trustworthiness, and compassion has the potential to foster transparent institutions, responsible entrepreneurship, and socially oriented economic policies. Ethical entrepreneurship informed by *Tazkiyatun Nafs* encourages businesses to prioritise long-term societal welfare and environmental sustainability rather than short-term financial gain alone. In this sense, spirituality becomes not only a personal moral guide but also a strategic foundation for sustainable governance and economic resilience. The growing relevance of ethical finance and responsible business practices globally further reinforces the significance of Islamic ethical principles in addressing modern economic and social challenges.

Nevertheless, the contemporary economic environment presents significant obstacles to the practical implementation of spiritually grounded ethics. The dominance of consumerism, materialism, and capitalist market pressures often creates tensions between ethical moderation and profit-driven behaviour. Modern economic systems frequently reward excessive accumulation, aggressive competition, and individualistic values that conflict with the Islamic emphasis on balance, justice, and collective welfare. Furthermore, the study identifies risks associated with symbolic religiosity and pseudo-spirituality, where Islamic ethical language may be adopted superficially without genuine moral transformation. Such conditions may weaken public trust and undermine the credibility of Islamic economic institutions if ethical principles are reduced to symbolic compliance rather than substantive practice.

In addressing these challenges, the study emphasises the need for stronger integration of ethical and spiritual education within economic and institutional frameworks. Educational institutions,

Islamic financial organisations, policymakers, and community leaders all have important roles in cultivating ethical awareness and reinforcing spiritually grounded accountability. Ethical governance mechanisms should not only focus on regulatory compliance but also encourage the internalisation of moral values among economic actors. This requires the development of institutional cultures that prioritise integrity, transparency, social justice, and public welfare alongside financial performance. By embedding spiritual ethics into education, governance, and economic decision-making, Islamic societies can strengthen the practical relevance of *Tazkiyatun Nafs* in contemporary economic life.

Ultimately, this study concludes that *Tazkiyatun Nafs* offers a comprehensive ethical framework capable of addressing many of the moral and social deficiencies present within modern economic systems. The integration of spiritual purification and economic ethics provides an alternative paradigm that balances material progress with moral responsibility and social welfare. Islamic economics therefore should not be understood solely as a legal or financial system, but as a holistic ethical project aimed at cultivating justice, compassion, accountability, and human dignity. Future research should further explore the practical applications of spiritually grounded economic ethics within contemporary financial institutions, entrepreneurship, public policy, and sustainable development initiatives. By reconnecting spirituality with economic behaviour, Islamic ethics offers valuable insights for building a more equitable, responsible, and sustainable global economic order.

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