

## Best Practice Review: Enhancing the Quality of Shariah Economist Scholars

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**Abstract.** This research aims to overcome important gaps in the development of Islamic economic scholars' human resources (HR), including limited understanding of Fiqh Muamalah, unclear profiles of graduates, and lack of linkages with the Islamic industry. The implications of current conditions include the quality of Islamic products and services, the sustainability of industry growth, and the relevance of graduates. This research will provide guidance and best practice strategies to connect graduate profiles with the dynamics of the sharia industry, strengthen the human resources of sharia economic scholars, and support the development of a better sharia industry.

**Keywords:** Ulama, Sharia Industry, Quality Human Resources, Best Practice Review

## 1 Introduction

The Islamic banking industry in Indonesia has experienced significant development in recent decades. As an integral part of the financial system based on Islamic principles, Islamic banking is expected to create harmony between Islamic values and industrial practices. However, the realities on the ground often point to a gap between what is expected from the perspective of Islamic values and what happens in the practices of the Islamic banking industry.<sup>1</sup>

The concept of the contemporary Islamic economic law paradigm is an important foundation in efforts to unravel this gap. This paradigm includes a theory

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<sup>1</sup> Usman, H. (2022). The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, 13(5), 1089-1110, <https://doi.org/10.1108/JIMA-08-2020-0230>

of legal action consisting of "knowing" and "understanding" as the basic concepts of legal action, as well as "doing" which leads to "being" as a theory of inclusion and commitment.<sup>2</sup>

The concept of "knowing" refers to a deep understanding of the Islamic values underlying Islamic banking. It includes an understanding of principles such as the prohibition of usury (usury) and economic justice. "Understanding," on the other hand, highlights a deeper understanding of how these principles can be applied in the practice of the Islamic banking industry in Indonesia.<sup>3</sup>

The gap between "knowing" and "understanding" is often one of the main challenges. Many practitioners in the Islamic banking industry may know Islamic values but may lack in terms of understanding of how to apply them in daily activities. This can lead to the implementation of practices that are not aligned with the expected principles of Shariah.<sup>4</sup>

Another gap to note is between "doing" and "being." Although Islamic banking industry practices may reflect adequate knowledge and understanding, without a strong commitment to Islamic values, desired results in creating harmony between values and practices may be difficult to achieve.<sup>5</sup>

The implications of each of these gap conditions are significant. The gap between "knowing" and "understanding" can lead to misalignment between the products and services offered by Islamic banks and the underlying Islamic principles. This can harm customers and damage the reputation of the Islamic banking industry as a whole. On the other hand, the gap between "doing" and "being" can result in a lack of integrity in Islamic banking industry practices. This could hurt public confidence in the industry and could complicate further development.<sup>6</sup>

This research will outline the contemporary Islamic economic law paradigm as a baseline to understand and overcome the gap between sharia values and the practice of the Islamic banking industry in Indonesia. With a better understanding of how this paradigm can be applied in practice, it is expected to make a positive contribution to creating harmony between Islamic values and the real Islamic banking industry.

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<sup>2</sup> Hassan, M.K. (2023). Sharia governance standards and the role of AAOIFI: a comprehensive literature review and future research agenda. *Journal of Islamic Accounting and Business Research*, 14(5), 677-698, <https://doi.org/10.1108/JIABR-04-2022-0111>

<sup>3</sup> Janah, N. (2020). The intention of religious leaders to use Islamic banking services: the case of Indonesia. *Journal of Islamic Marketing*, 12(9), 1786-1800, <https://doi.org/10.1108/JIMA-01-2020-0012>

<sup>4</sup> Ghamry, S. (2022). Factors influencing customer switching behavior in Islamic banks: evidence from Kuwait. *Journal of Islamic Marketing*, 13(3), 688-716, <https://doi.org/10.1108/JIMA-01-2020-0021>

<sup>5</sup> Hosen, M.N. (2021). Perception and expectation of customers in Islamic bank perspective. *Journal of Islamic Marketing*, 12(1), 1-19, ISSN 1759-0833, <https://doi.org/10.1108/JIMA-12-2018-0235>

<sup>6</sup> Dermalaksana, W. (2022). The need for social theology to strengthen the social functions of Islamic banking in Indonesia. *HTS Teologiese Studies / Theological Studies*, 78 (1), <https://doi.org/10.4102/hts.v78i1.7342>

Thus, this research seeks to make an important contribution to efforts to reduce the gap between values and practices in the Indonesian Islamic banking industry.

The quality development of Islamic economic scholars has not reached its maximum potential. Several factors influence this condition: Limited Understanding of Muamalah Fiqh: Some Islamic economic scholars may have a limited understanding of Muamalah Fiqh, which is the main foundation of Islamic economics. This can hinder their ability to provide appropriate guidance in the context of the modern economy.<sup>7</sup>

Currently, there is no clear standard regarding the profile of graduates of Islamic economics scholars. Each educational institution may have a different focus in its curriculum, which results in graduates with varying competencies. Although Islamic economic scholars have strong theoretical knowledge, they may be less connected to the ever-expanding world of Islamic industry. This can result in a gap between theory and practice in Islamic economics.

The implications of the above conditions are very significant, especially in the context of the dynamic development of the Islamic industry. Here are some implications that can be encountered. First, the quality of Sharia products and services. The high and low quality of Islamic economic scholars has a direct impact on the quality of Islamic products and services offered by the industry. If Islamic economic scholars do not have sufficient understanding, the products and services produced may not conform to the principles of Islamic economics.

Second, the sustainability of industrial growth, and the growth of the Islamic industry depends on the instructions and guidelines provided by Islamic economic scholars. If they do not have a sufficient understanding of the dynamics of the industry, then the development of the Islamic industry can be hampered.

Third, the relevance of graduates, graduates of higher education scholars of Islamic economic law are often designed not to be relevant to profiles that are following industry needs and will have difficulty in finding jobs and contributing to the development of the Islamic economy, so the credibility of the Islamic industry also depends on the quality of Islamic economic scholars involved in this industry. If they do not have adequate understanding, then the public and business people may doubt the integrity of the Islamic industry. In this context, in-depth research on best practices in developing the quality of Islamic economic scholars is very important.<sup>8</sup>

This research will provide clear guidance on how to improve the quality of human resources of Islamic economic scholars and make Muamalah Fiqh a strong foundation. In addition, this research will also identify strategies to link the profile of graduates with the dynamics of the development of the Islamic industry, to create sustainable growth in this industry. Thus, this research has significant rele-

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<sup>7</sup> Slycken, J. Van der (2020). A Conceptual Exploration and Critical Inquiry into the Theoretical Foundation(s) of Economic Welfare Measures. *Ecological Economics*, 176, <https://doi.org/10.1016/j.ecolecon.2020.106753>

<sup>8</sup> Billah, M.M.S. (2021). Islamic wealth and the SDGs: Global strategies for socio-economic impact. *Islamic Wealth and the SDGs: Global Strategies for Socio-Economic Impact*, 1-646, <https://doi.org/10.1007/978-3-030-65313-2>

vance for academics, researchers, consultants, legal practitioners, and law enforcement involved in Islamic economics. This research will provide valuable insights on how to design optimal Islamic economic law scholar education to support the better development of the Islamic industry in the future.

## 2 Research Method

The literature research method to overcome gaps in the development of the quality of Islamic economic scholars and their impact on the Islamic industry involves several steps. First, identification of literature related to topics such as the development of the quality of Islamic economic scholars, Fiqh Muamalah, graduate profiles, linkages with the Islamic industry, and best practices. Literature search is conducted through academic databases, digital libraries, journals, and related books. Second, evaluation and selection of literature that is most relevant to research objectives. The selected literature should provide in-depth insight into current conditions, existing gaps, and the implications of the identified problems.<sup>9</sup> Third, an in-depth analysis of the selected literature, including an understanding of the limited understanding of Fiqh Muamalah, the vagueness of graduate profiles, linkages with the Islamic industry, and the implications of these conditions. Fourth, identify best practices in developing the quality of Islamic economic scholars. Fifth, synthesis of findings from the analyzed literature and explanation of how to overcome gaps by applying identified best practices. Finally, the preparation of recommendations based on findings, focusing on concrete actions that can be taken by educational institutions, academics, practitioners, and other stakeholders to improve the quality development of Islamic economic scholars and support the Islamic industry. Through this method, research will provide a strong theoretical foundation and valuable guidance to support the development of the Islamic economy in the era of globalization.<sup>10</sup>

## 3 Literatur Review

The development of the Islamic economic industry in Indonesia is a multifaceted process influenced by various interrelated variables. One of the complex relationships exists between the strategy of strengthening human resources and improving the quality of Sharia-compliant human resources in the context of the Islamic banking industry in Indonesia. It is therefore important to explore the interaction of such variables to obtain a holistic frame of mind and conceptual framework.<sup>11</sup>

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<sup>9</sup> Isman, et.al, (2023). Empirical Legal Research based on Jasser Auda's Maqashid Syariah Theory. *al-Afkar Journal*,

<sup>10</sup> Isman, I, & Yahya, Y (2022). Istiqra al-manwi; multicultural judicial reasoning. *Ijtihad: Journal of Islamic Law and Humanitarian Discourse*, <https://ijtihad.iainsalatiga.ac.id/index.php/ijtihad/article/view/7434>

<sup>11</sup> Othman, B. (2016). The potential of ASEAN in halal certification implementation: A review. *Pertanika Journal of Social Sciences and Humanities*, 24 (1), pp: 1-24,

The Islamic banking industry in Indonesia recognizes the term fringe competition "fringe competition", which refers to increasingly fierce competition. This competition can have a significant impact on HR strengthening strategies. As competition intensifies, Islamic banks must rely on high-quality human resources to compete effectively. Therefore, improving human resources through proper training, development, and recruitment is an important strategy.<sup>12</sup>

An understanding of market structure and market share, particularly Concentration Ratio 4 (Market Share CR4), is essential in the Islamic banking industry. If only a few big players dominate the market share (CR4), small Sharia-compliant banks must improve their human resources to compete and maintain their market share. In conclusion, the development of the Islamic economic industry in Indonesia cannot be separated from various factors, including competition dynamics, market structure, and regulatory supervision. Strengthening human resources and ensuring the quality of Sharia-compliant human resources play an important role in maintaining the growth and competitiveness of the Islamic banking sector. Regulatory adjustments and proactive measures are essential in maintaining a balanced and inclusive Islamic economic ecosystem in Indonesia.<sup>13</sup>

#### 4 Result and Discussion

Evaluative analysis was conducted through in-depth interviews on the background and function of the course on the achievement of graduate profiles in the master's program in sharia economic law at the University of Muhammadiyah Surakarta (UMS). Descriptively, these efforts show that this curriculum generally covers various important aspects relevant to the desired graduate profile, namely becoming academics, researchers, or scholars in the field of Islamic economic law. Basic courses such as "Study of Economic Verses and Hadith," "Study of Islamic Economic Jurisprudence," and "Paradigms and Concepts of Science in Islam" provide a solid foundation for understanding the basic concepts of Islamic economics and Islamic law, which are important for the profile of graduates as scholars.

Meanwhile, analytical courses such as "Sharia Economic Research Methods," "Sharia Economics Istimbath Methods," and "Sharia Macro and Microeconomic Theory" help students develop analytical skills and research methodologies that are important for graduate profiles as researchers. Expertise courses such as "Development and Application of Sharia Economic Institutions in Indonesia," "Business Ethics in Islam," and "Sharia Pawnshops and Insurance" provide a

<sup>12</sup> Auda, J (2022). Maqasid Methodology for Re-Envisioning Islamic Higher Education. *Journal of Contemporary Maqasid Studies*, journal.maqasid.org, <https://journal.maqasid.org/index.php/jcms/article/view/58>

<sup>13</sup> Arif, M. Nur Rianto Al (2019). Market Share, Concentration Ratio and Profitability: Evidence from Indonesian Islamic Banking Industry. *Journal of Central Banking Theory and Practice*, 8 (2), 189-201, <https://doi.org/10.2478/jcbtp-2019-0020>

deeper understanding of specific aspects of Islamic economics, relevant for graduate profiles who want to work in the Islamic finance industry.

However, in the context of achieving a graduate profile as an academic, there is a need to integrate courses and topics that are more relevant to science research and development in the curriculum. In addition, the curriculum can also be enriched with a stronger emphasis on developing communication, scientific writing, and teaching skills, which are important components in the role of an academic.

# 1. **Homo Islamicus: Baseline of Graduate Profile Formulation**

The formulation of graduate profiles based on the concept of Homo Islamicus in the context of best practice of Sharia economic law, ideally graduates should reflect the synthesis between material and immaterial dimensions. A good graduate profile is those who become scholars, researchers, and academics in the field of Sharia economic law. As scholars, they must have a deep understanding of Islamic economic jurisprudence and the ability to issue relevant economic fatwas. As researchers, they must have strong research skills and be able to conduct in-depth research on Islamic economic issues. As academics, they must be able to develop knowledge in the field of Islamic economics, contribute to academic development, and have good teaching skills. In addition, graduates must also commit to contributing to the development of the Muslim community in the correct practice of Sharia economics. Thus, this graduate profile includes a more special dimension that needs to be integrated into the curriculum and education program of Sharia economic law to create qualified graduates in carrying out roles as scholars, researchers, and academics who reflect the balanced concept of Homo Islamicus and contribute positively to the growth of the Sharia economic industry in Indonesia.<sup>14</sup>

Thus the ideal graduate profiles are those who become scholars, researchers, and academics. However, the profile of graduates as scholars must have a deep understanding of Islamic jurisprudence and economic jurisprudence and the ability to issue relevant economic fatwas. As researchers, they must have strong research skills and be able to conduct in-depth research on Islamic economic issues. Meanwhile, academics must be able to develop knowledge in the field of Islamic economics, contribute to academic development, and have good teaching skills. In addition, graduates must also commit to contributing to the development of the Muslim community in the correct practice of Sharia economics. Thus, this graduate profile includes more specific dimensions that need to be integrated into the curriculum and education programs of Sharia economic law to create qualified graduates to carry out roles as scholars, researchers, and academics.<sup>15</sup>

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<sup>14</sup> Farooq, M.O. (2013). Contemporary Islamic Economic Thought. Contemporary Islamic Finance: Innovations, Applications, and Best Practices, 17-37, <<https://doi.org/10.1002/9781118653814.ch2>>

<sup>15</sup> Mahyudi, M. (2019). Islamic economics as an integrated social science: Novel ideas on its foundations. Methodology of Islamic Economics: Problems and Solutions, 134-158, <https://doi.org/10.4324/9780429320804-6>

### 3.2. MHES Curriculum Concepts: Best Practice Review

Homo Islamicus concepts, indicators and variables can be used as relevant assessment frameworks. This curriculum is seen to cover several important aspects that follow the desired graduate profile, including academics, researchers, or scholars in the field of Islamic economic law. Basic courses, such as "Study of Economic Verses and Hadiths" and "Study of Islamic Economic Jurisprudence," provide a solid basic understanding of Islamic economic concepts and Islamic law, which are essential for the profile of graduates as scholars. In addition, analytical courses, such as "Islamic Economic Research Methods," support the development of research skills relevant to the profile of graduates as researchers.

The concept of Homo Islamicus can be aligned with the profile of postgraduate graduates of Islamic economic law which includes scholars, lecturers, legal drafters, and researchers. As scholars, graduates should have a deep understanding of Islamic economic law and the ability to provide sharia guidance in an economic context. They must also be able to understand and interpret religious texts related to economics.<sup>16</sup>

As lecturers, graduates must have strong teaching skills, communication skills, and a deep understanding of the courses taught. They must be able to transfer knowledge and values of Islamic economics to students effectively. As legal drafters, graduates must have the ability to formulate legal documents that comply with the principles of Islamic economics. They must understand the legal and regulatory aspects related to the Islamic economy. As researchers, graduates must have the ability to design and carry out research related to Islamic economic law. They must be able to develop appropriate research methodologies and generate valuable knowledge contributions in this field.<sup>17</sup>

By understanding the concept of Homo Islamicus which integrates material and spiritual dimensions, graduates of Islamic economic law postgraduate can become balanced economic agents, carry out dual roles as 'abd (servant of God) and caliph (representative of God on earth), and make a positive contribution to the development of Islamic economy following Islamic values.

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<sup>16</sup> El-Tobgui, C.S. (2023). Reviews The Anthropology of Islamic Law: Education, Ethics, and Legal Interpretation at Egypt's Al-Azhar. *Journal of the American Oriental Society*, 143(1), 217-219, <https://doi.org/10.7817/jaos.143.1.2023.r0001>

<sup>17</sup> Kultsum, U. (2022). Comparative studies between public and private Islamic schools in the era of globalization. *International Journal of Evaluation and Research in Education*, 11(1), 421-430, <https://doi.org/10.11591/ijere.v11i1.22182>

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The profile of graduates as Islamic economic law consultants requires alignment with the understanding of the concept of Homo Islamicus, where they must carry out the role of economic agents who are balanced between material and spiritual dimensions. In this context, important courses that should be included in the curriculum include Sharia Economic Law, which provides an in-depth understanding of the principles of Islamic economic law, including aspects of Islamic banking, Islamic insurance, and Islamic financial instruments.<sup>20</sup>

In addition, Islamic Business Ethics is a crucial course, equipping graduates with an understanding of business ethics in Islam which is important in providing moral Islamic economic law advice. Contract Law in Islamic Economics should also be included, covering Islamic contracts commonly used in Islamic economic transactions. Research skills are also the focus of the Sharia Economic Law Research course. In addition, the Sharia Entrepreneurship course provides an understanding of the importance of Islamic economics in business development and Leadership and Management are important courses to equip graduates with the necessary management and leadership skills in the role of consultants.<sup>21</sup> This alignment will ensure that graduates have comprehensive knowledge, strong business ethics, and the research and management skills necessary to provide effective legal consultation in the context of Islamic economics.<sup>22</sup>

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<sup>18</sup> Mukhibad, H. (2022). Shariah supervisory board attributes and corporate risk-taking in Islamic banks. *Cogent Business and Management*, 9 (1), <https://doi.org/10.1080/23311975.2022.2158607>

<sup>19</sup> KUZULU, Özcan (2023). Homo Islamus and Its Reflections in Islamic Economics. *TroyAcademy*, 8(2), 235-261, ISSN 2718-0905, Canakkale Onsekiz Mart University, <https://doi.org/10.31454/troyacademy.1241585>

<sup>20</sup> Sholihin, Muhammad, Sugiyanto, Catur, & Susanto, Akhmad Akbar (2023). A systematic review on homo Islamicus: classification and critique. *Islamic Economic Studies*, Emerald, <https://doi.org/10.1108/ies-11-2022-0043>

<sup>21</sup> Zuhri, H., & Arif, Muhammad (2023). Al-Ghazalī (1058-1111) In The Eyes Of Contemporary Indonesian Muslim Intellectuals. *Hamdard Islamicus*, 46 (1), Hamdard Foundation Pakistan, <https://doi.org/10.57144/hi.v46i1.512>

<sup>22</sup> Islam, Tazul (2022). Expansion Of Maqasid Thought Beyond Maqasid Al-Shariah: Maqasid Al-Quran As A New Paradigm. *Hamdard Islamicus*, 45 (4), Hamdard Foundation Pakistan, <https://doi.org/10.57144/hi.v45i4.514>



## 1. Evaluative Analysis of Sharia Economic Law Curriculum

The gap between the curriculum available in the Master of Sharia Economic Law and the concept of Homo Islamicus can be identified in several aspects. First, the limitations of aspects of Muamalah Maaliyah jurisprudence and the integration of Sharia economic law in the legal system in Indonesia. Although the curriculum includes various courses that focus on aspects of the method of applying jurisprudence and economics, the lack of emphasis on the development of muamalah maaliyah jurisprudence can be a gap in itself. Therefore, there is potential to include courses that emphasize the development of contemporary muamalah jurisprudence as analytical courses in explaining economic behaviour.

Second, the available curriculum is not enough to accommodate the Islamic paradigm in economics. The basics of how to achieve economic justice in the context of Islamic economics can be a significant plus. It includes an understanding of the concepts of zakat, almsgiving, and other economic policies side by side with those that contribute to wealth equality and community empowerment.

Third, the development of the ability to understand Islamic economic policies. The current curriculum has not emphasized developing the ability to understand and analyze Islamic economic policies. This includes courses that discuss rules and regulations related to Islamic economics, as well as the role of students in formulating and implementing policies following these principles. Expertise courses are needed by students who will choose the legal drafter and legal consultant specialization path.

By identifying these gaps and integrating elements that correspond to the concept of Homo Islamicus, the curriculum of the Master of Sharia Economic Law can be more in line with the values and principles expected of graduates that reflect Homo Islamicus. This will help create graduates who are better prepared and relevant in facing their duties as leaders in the Islamic economy. The core concept of "best practice" theory is that there are certain practices that, if applied correctly, will produce better results than others. In this context, relevant variables and indicators to measure "best practice" in the formulation of the Master of Sharia Economic Law curriculum can include Business Practice: In this case, business practice refers to the process of preparing the curriculum, including the process of identifying market needs, mapping graduate needs, and developing course materials relevant to the world of work.

Efficiency in curriculum preparation includes the ability to achieve optimal results with available resources. This includes efficient allocation of time, teaching staff, and budget in developing and implementing the curriculum. Curriculum productivity is measured by the level of performance of graduates in achieving the expected competencies. This can be seen from the pass rate, success rate in the exam, or career achievements after graduation. The quality of the curriculum includes the level of excellence of the course material, teaching methods, and the resulting learning outcomes. Periodic evaluation and feedback from graduates and external stakeholders can be important indicators in measuring quality. The level of satisfaction of graduates and external stakeholders, such as employers, with the curriculum is a very relevant indicator. Feedback from graduates about their readiness for the workforce and stakeholders about the quality of graduates can help assess whether the curriculum is achieving the expected results.

By considering these variables and indicators in the preparation of the curriculum, educational institutions can adopt best practices in producing graduates who reflect the values and principles of Homo Islamicus and meet the needs of the dynamic world of work in the Islamic economy.

Several research gaps that have been successfully answered or identified in the context of the problem formulation that has been given are the alignment of the curriculum with the concept of Homo Islamicus. There is a need to integrate material and spiritual dimensions in the Islamic economic law curriculum so that graduates can become balanced economic agents following Islamic values. Therefore, efforts to achieve this alignment may be the focus of further research.

In addition, a lack of emphasis on muamalah maaliyah jurisprudence was identified in the existing curriculum. This could be a research gap that needs to be explored further, especially in terms of how to align the curriculum with the concept of Homo Islamicus which includes a deep understanding of Islamic economic jurisprudence. Furthermore, a lack of emphasis on the Islamic paradigm in economics was also identified, including an understanding of the concepts of zakat, almsgiving, and economic policies that contribute to wealth equality and community empowerment. Further research can explore how to integrate this paradigm into the curriculum.

In addition, the lack of emphasis on developing the ability to understand and analyze Islamic economic policies is a research gap that needs to be studied further to understand how to complement the curriculum with relevant courses. Lastly, curriculum evaluation and stakeholder satisfaction are also emphasized, with further research that can explore how curriculum evaluation can be implemented effectively and how to obtain useful feedback from graduates and stakeholders. By identifying this research gap, further research can focus on developing and improving the Islamic economic law curriculum to be more in line with the concept of Homo Islamicus and can meet the needs of a dynamic Islamic economic industry.

## 5 Conclusion

The ideal profile of graduates of the Master of Sharia Economic Law, which is realized through the concept of Homo Islamicus, includes roles as scholars, researchers, and academics. As scholars, they must have a deep understanding of Islamic economic jurisprudence and the ability to provide relevant Shariah guidance. As researchers, they must have strong research skills and be able to conduct in-depth research on Islamic economic issues. Meanwhile, academics must be able to develop knowledge in the field of Islamic economics, contribute to academic development, and have good teaching skills. To achieve this profile, it is necessary to note the addition of courses that emphasize the development of contemporary muamalah jurisprudence and understanding the Islamic paradigm in economics. The development of the ability to understand Islamic economic policies is also important, with courses that discuss rules and regulations related to Islamic economics. Thus, the curriculum of the Master of Sharia Economic Law should be prepared by considering the concept of Homo Islamicus and best practices in the preparation of the curriculum. Periodic evaluations and feedback from graduates as well as external stakeholders can help ensure that the curriculum achieves the expected results following Islamic values and the needs of the dynamic world of work.

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