

# The Economic Dimensions in the Message of the Prophets (PBUH): An Integrated Analytical Study of Da'wah and Wealth

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## ABSTRACT

This study delves into the economic dimensions inherent in the Prophets' (PBUH) messages, employing an integrative analysis that highlights the profound interplay between spiritual values (Da'wah) and wealth management within the divine revelations. Crucially, the research addresses a significant gap in the literature. Most prior studies have focused on fragmented topics—such as Zakat, market dynamics, or economic ethics—failing to offer a comprehensive framework that unites the evangelical and economic aspects into a single, cohesive analysis.

Therefore, the core objective is to construct a model that elucidates the economic foundations underpinning the prophetic discourse and explores how these prophetic experiences can be leveraged to address contemporary economic challenges. The research utilizes an analytical-comparative methodology, relying on the analysis of selected texts from the Holy Qur'an and the Prophetic Sunnah. This involved employing multiple techniques: thematic textual analysis, induction and deduction, Maqasid (higher objectives) analysis, and a comparative synthetic framework.

Moreover, a systematic review of contemporary peer-reviewed studies was conducted to grasp how the relationship between the divine call and economic behavior is shaped across different models. This analytical framework was then applied to the cases of Prophets Yusuf (Joseph), Musa (Moses), Shu'ayb, and Muhammad (PBUH) to evaluate mechanisms for financial planning, fighting corruption, market regulation, and ethical governance.

The findings, strongly supported by textual evidence, reveal that the prophetic call transcends mere spiritual guidance to encompass the reform of economic conduct and the establishment of justice. This is evident in the Qur'anic command: "And give full measure and weight in justice" (6:152), the narrative of Prophet Joseph's crisis management (12:47–49), and Prophet Shu'ayb's fight against fraud and monopolistic practices (7:85).

The analysis demonstrated that integrating faith-based values—such as truthfulness, trustworthiness, and social solidarity (Takaful)—forms the bedrock for making sound financial decisions. This integration significantly contributes to resource sustainability and enhances trust in transactions. Furthermore, the study proposes an integrative analytical model linking the Da'wah component (values, faith-based education) and the economic component (resource management, market regulation, ethical governance) as a practically applicable framework for constructing just economic policies.

The study recommends a stronger presence of economic values within contemporary religious discourse, the utilization of prophetic models in public policy formulation, and the development of educational programs that blend spiritual training with financial literacy. Additionally, it calls for promoting community awareness

regarding responsible economic behavior. Future research is suggested to further explore the connection between Da'wah and sustainable development, and to analyze the applicability of prophetic principles within modern markets and the digital economy.

The study's scope is confined to a conceptual and textual analysis of selected texts from the four prophetic models and a specific set of modern studies. It does not extend to quantitative or empirical analysis, thereby opening avenues for more in-depth and applied future research.

**Keywords:** Islamic Da'wah, Economics in Revelation, Faith-Based Values, Economic Justice, Social Solidarity (Takaful).

## INTRODUCTION

### Study Background

Qur'anic and Prophetic texts, when coupled with modern academic analysis, clearly reveal a structural presence of the economic dimension within the messages of the Prophets. This robustly confirms that economics was an integral part of the overall religious and social reform framework. Recent studies (Adam, 2018; Al-Awsi, 2024) have compellingly shown that prophetic teachings viewed wealth as a tool to establish equity and social justice. This perspective is affirmed by the verse: "And give full measure and weight in justice" (6:152).

Furthermore, the Hadith reported in *Sahih al-Bukhari*: "May Allah have mercy upon a man who is generous when he sells, when he buys, and when he asks for payment", powerfully reinforces the ethical dimension of economic transactions as a cornerstone of societal construction. Textual and historical evidence suggests that the Prophets offered real-world models for managing economic crises. The story of Prophet Joseph, for example, has been discussed in modern literature (Ismail, 2022; Uzair, 2021) as an early paradigm for strategic economic planning.

The noble Hadith: "If you were to rely upon Allah with the required reliance, He would provide for you as He provides for the birds..." (Tirmidhi) underscores the integration of planning, work, and reliance upon God (Tawakkul) within a balanced economic vision. These documented proofs offer both empirical and textual evidence: economics was never a secondary component in the divine messages; rather, it was foundational to the comprehensive reform project.

Historical analyses demonstrate that the Prophet Muhammad's (PBUH) measures in Medina—including market regulation, prohibition of monopoly (Ihtikar), and setting transaction controls—established an economic structure rooted in ethics and justice. This aligns perfectly with the Qur'anic verse: "Give full measure and do not be among those who cause loss" (26:181). Studies (Abdulaziz, 2024; Chapra, 1992; Adam, 2023) confirm that these policies created a model linking Da'wah to development and curbing economic injustice, powerfully supported by the Hadith: "He who cheats is not one of us" (Muslim). Thus, both sacred texts and modern research provide a coherent perspective that reveals an authentic overlap between the prophetic call and economics throughout the history of divine messages.

### Research Significance

The significance of this research stems from its treatment of the integrative relationship between Da'wah and economics, adopting a perspective that synthesizes scriptural texts with contemporary economic analysis. It provides scientific evidence confirming that this integration forms an original framework for understanding the Prophets' reform mission. The verse: "That mankind may stand forth in justice" (57:25) clearly highlights the link between the divine message and the achievement of justice—an objective with an unmistakable economic dimension.

Modern literature supports the concept of "Prophetic Economics" as a framework encompassing wealth management, resource regulation, and ensuring sustainability (Busari, 2024; Azzam, 2024). Regarding its

academic originality, this research goes beyond merely presenting prophetic models; it offers an analytical approach that sharply distinguishes its new integrative vision from the scope of previous studies.

By combining Maqasid theories—which establish the preservation of wealth as a legitimate objective of Sharia—with contemporary economic analysis, the study introduces an innovative framework. This framework highlights a dimension that has not been addressed with sufficient comprehensiveness in prior works (Ahmad & Hanapi, 2018; Osman, 2022). Furthermore, the Hadith: "Indeed, Allah loves the professional believing servant" (Tabarani) supports this productive aspect in the prophetic missions. Consequently, this research provides a distinct scientific contribution by demonstrating how it moves past earlier approaches that dealt with isolated topics without constructing a unified analytical framework.

## Research Problem

Despite the abundance of works in Islamic economics, the analysis of the integration between Da'wah and the reform of wealth remains notably limited, as evidenced by a review of modern literature. Qur'anic texts offer clear proof of this linkage, such as Prophet Shu'ayb's statement: "And do not withhold from people their things..." (7:85). Yet, studies often address this only partially or segmentally, without placing it within a methodologically integrative framework.

Recent research (Al-Awsi, 2024; Talib, 2023) indicates that the Prophets addressed financial corruption from a missionary perspective, confirming a research gap that urgently requires investigation. Another flaw in the literature is the heavy focus on limited topics like the market or Zakat, without their integration into a unified framework that highlights the correlation between doctrinal vision and economic practices. This is despite numerous indicators, such as the verse promoting balance: "And do not forget your share of the world" (28:77).

Studies (Hadi, 2024; Uzair, 2021) have established that the prophetic experience offers a comprehensive model for financial and ethical equilibrium. The research problem is further amplified by the lack of an analytical model that capitalizes on the Prophets' economic experiences to address contemporary issues like poverty, monopoly, and financial governance. This absence persists despite strong textual evidence, including: "So fear Allah and obey me" (26:179).

Research on prophetic crisis planning (Ismail, 2022; Busari, 2024) suggests the feasibility of transforming these models into modern tools. Hence, the research problem is defined as the necessity of developing an integrative framework that links Da'wah and economics in both treatment and analysis.

## Study Objectives

1. To analyze the economic foundations presented in the messages of the Prophets, relying on scriptural evidence and modern studies.
2. To interpret the integrative nature of the relationship between the prophetic call (Da'wah) and wealth management through the study of prophetic models.
3. To deduce the core economic principles utilized by the Prophets in achieving social justice.
4. To construct an analytical framework that integrates both the evangelical and economic dimensions into a single methodological model.
5. To apply the prophetic economic models to contemporary challenges and determine their potential for beneficial utilization.

## Study Questions

1. What evidence demonstrates the presence of the economic dimension in the Prophets' message?

2. How is the methodological interconnection between spiritual reform (Da'wah) and wealth reform manifested in prophetic models?
3. What are the major economic principles derived from the divine messages?
4. How have contemporary studies interpreted and applied these principles?
5. What are the foundations that make the prophetic experiences a reference point for addressing contemporary economic challenges?

### Study Scope and Limitations

- Focus on a conceptual and textual analysis of the Qur'anic verses and Hadiths related to economics.
- Reliance on the specific references defined within the research scope, without extensive use of secondary literature.
- Treatment of the prophetic models most prominent in modern studies: Yusuf (Joseph), Shu'ayb, and Muhammad (peace be upon them).
- Avoidance of in-depth statistical models or experimental research, given the study's analytical and theoretical nature.

### Conceptual and Terminological Framework

#### The Concept of Da'wah (Prophetic Call)

In Islamic and social studies literature, Da'wah is defined as a comprehensive reform project aimed at developing the individual and reforming society through a system of values, spirituality, and legislation. Scholars bridge the gap between religious definitions—which cite verses like: "Invite to the way of your Lord with wisdom..." (16:125) and the Hadith "Convey from me, even a single verse"—and academic definitions. The latter views Da'wah as a framework for reshaping social, political, and economic structures according to a value-driven vision (Abu-Nimer, 2013; Abidin, 2020).

The diversity in scholarly definitions is evident: some focus on the spiritual dimension of Da'wah, others highlight its institutional aspect, and still others broaden the concept to include the reform of economic structures. This variation allows for a critical understanding of Da'wah as a multi-dimensional system rather than a monolithic concept. For the purposes of this research, Da'wah is operationalized as an analytical framework explaining how value-based principles transition into economic practices through prophetic models, thereby enabling the interpretation of mechanisms of economic change within the divine messages.

#### The Concept of Economics

The concept of economics in the literature ranges from the classical perspective, which defines it as the management of resources to maximize utility, to the Islamic perspective. The latter integrates value-based and Maqasid (higher objectives) dimensions into the process of production, distribution, and consumption. The Qur'an provides a value-based foundation for economics through the principle of justice: "And establish the weight with justice" (55:9). Modern studies, meanwhile, offer more complex definitions that link Islamic economics to civilization-building (*i'mar*), achieving public interest (*Maslaha*), and safeguarding wealth (Chapra, 2008; Ahmad & Hanapi, 2018).

The literature reflects a diversity of approaches: some researchers emphasize the ethical dimension, while others justify the importance of building Sharia-compliant economic institutions. This diversity permits a critical analysis that balances economics as a technical system against economics as a socio-value-based field. For the study, the concept of economics is operationalized as an analytical variable, examined through the practical applications of the Prophets, such as market regulation, financial crisis management, and resource allocation.

## The Concept of Economic Foundations in the Prophets' Messages

Contemporary studies offer varied definitions of wealth management: some link it to prudent spending, while others broaden it to encompass governance, strategic planning, and resource investment for development (Abdulaziz, 2024). From a Da'wah perspective, wealth is not merely viewed as a material element but as a tool for reform within the prophetic mission, as indicated by the verse: "And do not give the incompetent (i.e., the mentally deficient) your property" (4:5).

Diverse approaches—psychological, social, and Maqasid-based—reveal differences in interpreting how wealth is managed, allowing for a critical engagement with the tension between the doctrinal understanding and modern managerial concepts. In this research, wealth management is operationalized as a practical component used to explain how prophetic economic principles are translated into financial and social policies, such as: mechanisms for controlling expenditure, the roles of institutions, and wisdom in resource allocation.

## The Concept of Prophetic Economic Principles

The literature agrees that the Prophetic Economic Principles are not merely juridical rulings but a system of values translated into practical practices, including justice, transparency, social solidarity, the prohibition of monopoly, and market regulation. The sacred texts provide a general framework, such as: "And give full measure and weight in justice" (6:152). However, researchers differ in interpreting how these principles are applied in historical and contemporary reality.

Some scholars focus on their ethical dimension, while others emphasize their institutional aspect (Busari, 2024; Adam, 2018). This highlights the necessity of a critical reading that acknowledges the diversity of interpretations and avoids reducing the principles to a single view. The research operationalizes these principles by converting them into analytical indicators, such as: the existence of market supervision, the prevention of fraud, the realization of mutual consent, price transparency, and the balance of rights between parties.

## The Relationship Between Concepts Within the Research's Analytical Schema

The five concepts—Da'wah, Economics, Economic Foundations, Wealth Management, and Prophetic Principles—are characterized by their intertwined nature within an integrated knowledge system. However, the literature offers multiple interpretations of the nature of these relationships. While one school of thought sees economics as subsidiary to Da'wah, another views it as an autonomous field that interacts with religious values at the level of principles, not applications. This variation allows for a critical analysis that enhances conceptual precision.

For this research, these relationships are analytically operationalized as follows: • Da'wah: The value-civilizational framework that determines the direction of reform. • Economics: The social field where Da'wah values are manifested as decisions and policies. • Economic Foundations: The bridge that transfers values into regulatory rules. • Wealth Management: The practical application of these rules within the prophetic reality. • Prophetic Principles: The behavioral and institutional standards that regulate economic activity. These relationships are utilized within the study to form an analytical model explaining the transition of Value → Principle → Legislation → Application, thereby enabling the use of the prophetic vision in analyzing contemporary economic issues.

## LITERATURE REVIEW

### Abdulaziz (2024) Study: Islamic Wealth Management and Modern Trends Analysis

Abdulaziz (2024) provided a highly valuable study on wealth management within the Islamic context, focusing sharply on governance and responsible finance from a *Shari'ah* and *Maqasidi* perspective. He compellingly highlighted that wealth management in Islam transcends mere technical aspects to deeply connect with the prophetic values of justice, transparency, and development, grounding his arguments in supportive Quranic and Prophetic texts. Despite the study's obvious importance and its contribution to clarifying the ethical framework for wealth administration, it remains distinct from the core focus of the present research. It neither addresses the



economic dimensions across the messages of all the Prophets, nor does it establish a concrete link between economics and Da'wah as mutually interpenetrating systems. Furthermore, it fails to provide an analysis of the mechanisms for economically employing the prophetic model within the Da'wah message or through the distinct paradigms of various Prophets. This precisely defines the research gap that the current study seeks to bridge: it embarks on a direct, integrated analysis between Da'wah and wealth, founded on scrutinizing the economic discourse embedded in the Prophets' messages, clarifying its role in the Da'wah structure and its contemporary applications—an area Abdulaziz (2024) did not explore.

### **Adam (2018): Prophetic Economics and Predictive Finance**

Adam (2018) contributed a significant study on "Predictive Finance and Prophetic Economics," where he expertly addressed the market's ethical controls, the fight against monopoly, and the regulation of commercial transactions according to *Shari'ah* values. He clearly established that the prophetic economic model is founded on justice, solidarity, transparency, and the prevention of oppression, drawing on foundational texts such as the verse: *"and do not deprive people of their due"* and the rule: *"There should be neither harm nor reciprocating harm."* Despite the study's considerable academic merit and its capacity to analyze the Prophet Muhammad's economic practices and link them to overall economic behavior, its scope unfortunately remained confined to his biography. It failed to expand the discussion to the economic dimensions across the messages of all the Prophets, nor did it tackle the integrated relationship between Da'wah and economics, or the financial dimension's influence on shaping the Da'wah discourse throughout prophetic history. Consequently, this highlights the specific research gap this study aims to fill. We propose a comparative analytical framework for integrating Da'wah values with economic functions by studying multiple prophetic narratives. This involves a detailed analysis of the role of financial resources, solidarity, wealth protection, and corruption resistance within the structure of their messages, critically emphasizing how this integration can be applied in the contemporary Da'wah reality—a perspective absent from Adam's (2018) work.

### **Ahmad & Hanapi (2018): The Maqasid al-Shari'ah in Islamic Economics**

Ahmad & Hanapi (2018) offered a pivotal study analyzing the *Maqasidi* framework of Islamic economic thought. They reviewed the essential role of the *Maqasid* (higher objectives) in interpreting economic rulings related to justice, development, wealth protection, and financial conduct regulation, basing their work on foundational texts like the verse: *"Indeed, Allah commands justice and good conduct"* and the Hadith: *"Indeed, Allah has decreed proficiency in all things."* While this study is highly valuable for cementing the *Maqasidi* dimension within Islamic economics, its scope remains general and restricted to theoretical *Maqasid* analysis. It fails to transition to the economic dimensions embedded in the messages of the Prophets or to analyze the integrated relationship between economics and the Da'wah discourse within the prophetic context. Moreover, it did not attempt a comparative examination of economic models across the prophetic narratives or clarify how Da'wah values intersect with economic functions in their missions. This is precisely the research gap this study addresses. We aim to present a truly integrated and comparative analysis, highlighting the indispensable role of wealth and economic functions within the structure of the prophetic Da'wah across multiple models, and demonstrating how this dimension can be practically applied in the contemporary Da'wah reality, which Ahmad & Hanapi (2018) did not directly explore.

### **Busari (2024): Prophetic Economics and Sustainable Development**

Busari (2024) presented an important study connecting Prophetic Economics with the critical concept of sustainable development. His work centered on key economic values, including sound governance, equitable resource distribution, consumption regulation, and achieving a healthy balance between individual and societal needs, drawing on Quranic and Prophetic texts such as the verse: *"And eat and drink, but be not excessive"* and the Hadith: *"The best of people are those who are most beneficial to people."* While the study is certainly valuable for highlighting contemporary applications of the prophetic model, it regrettably does not directly address the economic dimensions across the messages of all the Prophets. It fails to analyze the comprehensive, integrated relationship between Da'wah and economics across different divine messages. Furthermore, it limits itself to sustainable development without reviewing how the prophetic Da'wah discourse itself was shaped by economic considerations. This clarifies the research gap this current study is designed to fill. We seek to provide an

integrated analysis that comparatively examines multiple prophetic models, demonstrating the pivotal role of wealth and economics in formulating the Da'wah message, and constructing a comprehensive theoretical framework that illustrates the supportive role of economic dimensions in achieving the ultimate objectives of Da'wah—a focus that Busari (2024) did not directly undertake.

## RESEARCH METHODOLOGY

This research employs an objective analytical and comparative methodology to study the economic dimensions within the Prophets' message. This approach facilitates a deep understanding of how value-based principles were utilized in wealth management as part of the prophetic reform agenda. This specific methodology was chosen because it is best suited to the nature of the research questions, which require synthesizing the analysis of sacred texts with a comparison to modern economic models.

The analytical framework rests on three core components: first, textual analysis to pinpoint central economic concepts; second, comparative analysis to examine the intersections between prophetic practices and established economic theories; and third, synthetic analysis to integrate the findings into a coherent model illustrating the relationship between the divine call (Da'wah) and economic reform.

Data collection was based on primary sources—the Qur'an and Sunnah—and secondary sources, including *Tafsir* (exegesis), Islamic economics literature, and peer-reviewed studies. The texts underwent coding procedures. This involved open coding to extract themes and axial coding to link them to the broader objectives of Da'wah. The process culminated in the construction of an analytical matrix showing the translation of value-based principles into economic practices.

The prophetic models were selected according to specific methodological criteria. These included the availability of textual evidence regarding the Prophet's engagement with wealth or the market, the existence of relevant modern studies on these models, and the representation of a distinct economic pattern by each case study—such as crisis management, market regulation, or corruption fight. This careful selection ensures the study's consistency and comprehensiveness.

To mitigate potential bias in the analysis of religious texts, the researcher relied on source diversification, comparing findings with multiple schools of thought within Islamic economics, and incorporating global economic literature. Furthermore, seeking peer review from specialists was integral to enhancing the scientific objectivity of the analysis.

The research adopted a triangulation strategy by diversifying data sources, utilizing multiple analytical methods, and consulting experts to validate the soundness of the conclusions. This triangulation process is crucial for increasing the credibility of the findings and reducing the likelihood of selective interpretation.

The analysis process followed sequential steps: commencing with the identification of economic concepts in the texts, proceeding to study prophetic practices within a value-based and economic framework, and comparing them with modern models of economic justice. This systematic approach leads to the construction of an explanatory model applicable in contemporary contexts.

The integrative comparative analytical approach was selected because it offers a renewed reading of the sacred texts and prophetic practices. Crucially, it allows for their seamless integration with modern economic perspectives. This synthesis aids in building a knowledge framework that unites Da'wah and economics under a single, overarching vision.

This research does not aim for a mere historical narrative; instead, it seeks to extract actionable models applicable to policies of social justice, market regulation, wealth and crisis management, and achieving sustainable development. It thus strives to formulate a vision for a value-driven economy, drawing inspiration from prophetic experiences and the fundamental objectives of the divine call.

Ultimately, this study employs an objective analytical and comparative methodology to examine the economic dimensions in the Prophets' message (PBUH), with a keen focus on how value-based principles are practically activated in wealth management as part of the prophetic reform agenda. This methodological choice was dictated by the nature of the research question, which necessitates the analysis of religious texts and their comparison with modern economic applications to derive an integrative model merging Da'wah and economics.

## Results: Theoretical Presentation and Textual Analysis

### First Finding: The Theoretical Framework of the Study

#### The Concept of Da'wah and Its Civilizational Dimensions

**Definition of Da'wah (Descriptive Presentation):** The scriptural texts and contemporary literature show that da'wah is a comprehensive process aimed at guiding individuals and communities toward adherence to the teachings of God in various aspects of life—spiritual, social, and economic (Chapra, 2017; Abdulaziz, 2024). The verse, “We did not send any messenger except to be obeyed by Allah’s permission” (Qur’an 4:64), indicates that the role of the messenger goes beyond mere admonition to the establishment of a system of obedience and societal discipline. The hadith, “Whoever guides to good is like the one who performs it” (Abu Dawud and al-Tirmidhi), further affirms that da'wah is a transformative act with lasting impact.

**Analysis of Da'wah in Light of the Economic Dimension:** The connection between obedience and collective commitment suggests that da'wah functions as a regulatory framework for behavior, including economic behavior. When obedience translates into adherence to the values of honesty, justice, and responsible spending, da'wah becomes the foundation of an economic system grounded in religious conscience. This can be illustrated in Table (1), which links the elements of da'wah (faith – ethics – conduct) to economic outcomes (transparency – justice – social solidarity).

Table (1): Relationship Between Da'wah Components and Their Economic Outcomes

Components of Da'wah	Brief Definition	Associated Economic Outcomes	Mechanism of Influence
<b>Faith (Iman)</b>	Belief in God's oneness and awareness of His oversight	<b>Economic Transparency</b>	Strengthens internal moral restraint, reducing fraud, deception, and monopoly, thereby increasing market trust.
<b>Ethics (Akhlaq)</b>	A value system including honesty, justice, integrity, and kindness	<b>Economic Justice</b>	Establishes fair transactional norms such as accurate measurement, fulfilling contracts, and protecting rights, resulting in equitable exchanges.
<b>Behavior (Sulook)</b>	Practical application of faith and ethics in daily life	<b>Economic Solidarity</b>	Expressed through charity, zakat, responsible spending, and social responsibility, leading to fair resource distribution and poverty reduction.

Table (1) illustrates that Da'wah functions not only as a spiritual or moral framework but also as a practical economic system. Faith shapes internal motivation, ethics shape social norms, and behavior represents the implementation of these values—culminating in transparency, justice, and solidarity within economic life.

#### The Objectives (Maqasid) of Da'wah

The objectives (Maqasid) of Da'wah in the Islamic perspective are broad, encompassing the construction of a social and economic order founded on justice and public interest (*Maslaha*). This is clearly indicated by the noble verse: "And whose affair is [determined by] consultation among themselves" (42:38), which establishes



the principle of *Shura* (consultation) as a basis for regulating public affairs, including critical decisions related to resources and the economy. The Prophetic Hadith: "The best of people are those who are most beneficial to people" (Tabarani) reinforces this meaning, placing public utility at the heart of missionary work. This understanding is strongly affirmed by studies on Prophetic economics, which view Da'wah as a framework where religious reform and economic development converge (Adam, 2018; Al-Faruqi, 2018).

From a Maqasidi perspective, these texts highlight that the divine call is not restricted to individual reform. Instead, it actively works to rearrange societal priorities based on criteria that achieve benefit and repel corruption, particularly in the critical domains of wealth, labor, and market regulation. Consequently, this research adopts the objectives of Da'wah as an analytical criterion for evaluating the prophetic models. This involves examining their capacity to embody the values of justice, social solidarity, and economic stability—all central goals that guide the messages in formulating their ethical and economic structures.

### **The Social and Economic Functions of Da'wah**

The sacred texts demonstrate that Da'wah performs interwoven social and economic functions, extending beyond mere preaching to actively contributing to the resolution of real-world problems such as poverty, weak social solidarity, and wealth maldistribution. This overlap is clearly illustrated in the narrative of Prophet Joseph (Yusuf), where the message of faith was connected to a practical program for food security management that relied on strategic planning and storage, as stated: "He said, 'You shall sow for seven years consecutively...' " (12:47–49).

This connection is further highlighted in the verse: "And establish prayer and give Zakat (obligatory charity)" (2:110). This verse unites worship and spending, affirming that the religious and economic spheres do not operate in isolation; rather, they form a single structure guiding the conduct of individuals and society toward righteousness and development. From an analytical perspective, this correlation demonstrates that Da'wah is not an activity parallel to the economy. Instead, it serves as a guiding framework for it, regulating its principles and directing its practices according to a system of values and objectives. Zakat, for instance, is not merely a financial act of worship, but a robust mechanism for wealth redistribution and strengthening social solidarity, while values such as benevolence (*Ihsan*) and mercy actively support community cohesion.

### **Second Finding: Economics in Revelation**

#### **Economic Principles in the Holy Qur'an**

The Holy Qur'an presents an economic model founded on justice and resource regulation. This is exemplified in the story of Prophet Joseph, where the statement: "Indeed, I am a knowledgeable guardian" (12:55), combines the elements of trustworthiness (*Hafiz*) and competence (*Alim*)—two fundamental pillars for any sound economic management. Other verses, such as: "And give full measure and weight in justice" (6:152), highlight the Qur'an's commitment to the standard of justice in commercial exchange. This indicates that economic activity, from the Qur'anic perspective, is subject to precise regulations that secure the rights of all parties involved.

From an analytical standpoint, the combination of "guardianship" and "knowledge" in the Qur'anic model reveals that economic management is not merely a technical process; it is a practice simultaneously built upon ethics and expertise. This demands that the economic actor achieves both professional integrity and scientific capability. Based on this understanding, the research utilized this principle as a standard for evaluating the prophetic models, assessing the extent to which trustworthiness and competence were realized in the management of wealth and resources, as these are essential indicators for the success of any value-based economic system.

#### **The Role of the Prophets in Establishing Economic Values**

The sacred texts illustrate that the Prophets established practical economic values that form the basis for financial conduct rooted in trustworthiness, solidarity, and responsibility. This is evident in the noble Hadith: "The truthful

and trustworthy merchant is with the Prophets, the truthful ones, and the martyrs" (Tirmidhi). This statement links sound economic practice with an elevated spiritual status, reflecting the centrality of ethics in economic activity. These values are also manifest in the legislation revealed to Prophet Moses, which included directives safeguarding the rights of individuals and groups, as indicated by the verse: "And We gave Moses the Scripture and made it a guidance for the Children of Israel" (7:145). This strongly suggests that regulating economic life is an intrinsic part of the prophetic message.

From an analytical perspective, this connection between the truthful merchant and the spiritual ranks of Prophethood and truthfulness emphasizes that economic behavior is an authentic component of the faith identity, not a practice detached from the spiritual structure of Da'wah. Therefore, this principle was adopted in the comparative analysis of this research to measure the presence of economic ethics in the various prophetic models—Yusuf, Shu'ayb, and Muhammad (PBUH). It serves as a standard for revealing the nature of integration between Da'wah and economics in each model and the effectiveness of values in guiding transactions and shaping the general economic environment.

### The Relationship Between Faith-Based Values and Economic Behavior

The sacred texts highlight a direct relationship between faith and economic behavior. The spending verse: "O you who have believed, spend from that which We have provided for you" (2:254) links the reality of faith with the duty of responsible spending. This suggests that wealth, in the Qur'anic view, is a means to achieve social well-being, not just individual property. The noble Hadith: "May Allah have mercy upon a man who is generous when he sells, when he buys, and when he asks for payment" (Bukhari) reinforces this link by emphasizing the value of leniency (*Samahah*) in financial dealings, reflecting that economic interaction is considered part of the framework of faith-based ethics.

From an analytical perspective, this connection reveals that economic behavior is not a neutral activity in the faith perspective. Rather, it is a domain where the degree of piety (*Taqwa*) is measured by the extent of justice and integrity in wealth management and dealings with others. The research relied on this understanding to interpret the differences among the prophetic economic models, based on their level of embodying these values in their economic practices and policies. This interaction is evident through Table 2 (implicitly referenced), which links major faith-based values—such as *Taqwa* (God-consciousness), *Ihsan* (perfection/benevolence), and *Samahah* (leniency)—with their practical economic effects like spending, fair pricing, and preventing fraud, thus demonstrating the structural correlation between faith and economics in the Prophetic model.

Table (2): Relationship Between Faith-Based Values and Their Economic Effects

Faith-Based Value	Brief Definition	Associated Economic Effect	Mechanism of Economic Influence
<b>Taqwa (God-Consciousness)</b>	Awareness of God's oversight and commitment to His commands	<b>Responsible Spending</b>	Taqwa encourages moderation, avoidance of wastefulness, and choosing lawful sources of income, leading to financial sustainability and ethical consumption.
<b>Ihsan (Excellence / Benevolence)</b>	Acting with goodness beyond the minimum required duty	<b>Fair Pricing</b>	Ihsan leads sellers and buyers to uphold fairness, avoid exploitation, and ensure that prices reflect true value, enhancing justice in market transactions.
<b>Samahah (Forbearance / Generosity / Ease)</b>	Gentleness and ease in dealings with others	<b>Avoidance of Fraud and Unfairness</b>	Samahah facilitates smooth transactions, reduces conflict, builds trust, and minimizes deceit or excessive bargaining, strengthening transparency in the marketplace.

Table (2) demonstrates that Islamic faith-based values serve not only as spiritual guidelines but also as practical economic regulators, influencing consumer behavior, pricing ethics, and market integrity.

### Third Finding: The Economic Dimensions in the Prophetic Message

#### Compassion (*Tarāhum*) and Social Solidarity (*Takāful*)

The sacred texts highlight the centrality of compassion and solidarity in constructing a believing society. This is perfectly exemplified by the verse: "But give [them] preference over themselves, even though they are in need" (59:9), which showcases the value of altruism (*Ithār*) as a sublime level of social behavior. The noble Hadith: "The believer to the believer is like a structure, parts of which support other parts" (Bukhari and Muslim), reinforces this understanding. By likening the community relationship to the strong bond between parts of a single edifice, it indicates that *Takāful* is not merely an individual virtue. It is an essential framework that regulates economic and social relations and ensures communal cohesion.

From an analytical perspective, this discourse reveals that altruism and solidarity constitute a structural principle in wealth management and resource redistribution, going beyond abstract moral values. The prophetic model utilizes these principles to formulate practical policies that address economic disparities. This is clearly seen in Prophet Joseph's experience in distributing grain during the famine years, a strategy based on reducing social inequality and ensuring a minimum level of food security for everyone. This research employed this principle to understand the mechanism for integrating faith-based values into economic policies and their vital role in promoting justice and narrowing the gap between the poor and the wealthy.

#### Combating Financial Corruption

The sacred texts emphasize the centrality of trustworthiness (*Amānah*) and transaction integrity in the social and economic structure of the community. This is evident in the verse: "Indeed, Allah commands you to render trusts to whom they are due" (4:58), which places the fulfillment of rights at the core of the individual-society relationship. The noble Hadith: "He who cheats us is not one of us" (Muslim) plainly reveals that cheating and financial corruption are not just ethical violations. They constitute a fundamental breach that removes the perpetrator from the sphere of commitment to communal values, thus reflecting the gravity of infringing upon public and private property in the prophetic view.

From an analytical perspective, these texts indicate that combating financial corruption represents a defining line between belonging and not belonging to the ethical system of the community. Furthermore, market integrity can only be achieved by ensuring unwavering honesty and transparency. Consequently, the research adopted this principle as a criterion for evaluating prophetic models concerning market regulation and public wealth protection. It is viewed as a foundational pillar for understanding prophetic economic policies and their capacity to foster social trust and prevent financial deviations that threaten justice and stability.

#### Protection of Public and Private Wealth

The sacred texts affirm the sanctity of property and the necessity of safeguarding it from aggression, evident in the verse: "And do not consume one another's wealth unjustly" (2:188). This command prohibits all forms of exploitation and financial injustice, placing wealth protection within a comprehensive legislative framework that preserves the interests of both individuals and the community. The noble Hadith: "The whole of a Muslim is inviolable for another Muslim: his blood, his property, and his honor" (Muslim), reinforces this notion by confirming that wealth is placed on par with life and honor. This signifies that aggression against it is a serious violation of communal values and a threat to social stability.

From an analytical perspective, these texts reveal that protecting public and private wealth is not merely an individual right; it is a prerequisite for ensuring market stability and preventing the encroachment of private interests at the expense of the public good. Therefore, the research applied this principle to analyze the policies of Prophet Moses concerning resource regulation for the Children of Israel. His role in establishing controls that achieve justice and prevent monopoly or unbalanced wealth distribution was particularly salient. This dimension

offers a crucial framework for understanding how wealth protection contributes to enhancing social trust and establishing a stable economic environment.

## Regulation of the Market and Transactions

The sacred texts demonstrate profound attention to market regulation and ensuring integrity in transactions. This is clear in the verse: "And give full measure and weight in justice" (6:152), which sets the standard of justice as the foundation for all buying and selling operations. It obligates transactors to adhere to precise measurement and pricing according to a rigorous ethical framework. The noble Hadith: "He who cheats us is not one of us" (Muslim) emphasizes that fraud is not just a commercial offense; it is a departure from the community's value identity, reflecting the centrality of ethical market control in the prophetic vision.

From an analytical perspective, these texts reveal that market regulation is not solely an individual responsibility; it is an institutional framework designed to protect the consumer, ensure the quality of exchange, and prevent monopolistic practices. Based on this understanding, the same analytical framework was applied to the four prophetic models—Yusuf, Moses, Shu'ayb, and Muhammad (PBUH). This was done to measure the level of regulation and oversight in each experience and to identify the tools of economic reform adopted therein. These foundations were systematically organized in Table 3 (implicitly referenced), which methodologically illustrates the relationship between the sacred text, the economic principle, and its impact on public policy formulation, thereby allowing for a clearer vision of the integration between Revelation and economic systems.

Table (3): Linking Sacred Texts → Economic Principles → Public Policy Impact

Sacred Text	Derived Economic Principle	Impact of the Principle on Public Policy Design
<b>"Give full measure and weight in justice"</b> (Qur'an 6:152)	<b>Fair measurement and pricing</b>	- Establishing strict regulatory systems in markets. - Implementing national standards for measurement and product quality. - Imposing penalties for commercial fraud.
<b>"Do not deprive people of their rightful dues"</b> (Qur'an 7:85)	<b>Protection of consumer and producer economic rights</b>	- Enacting consumer protection laws. - Ensuring transparency in commercial contracts. - Activating financial grievance and complaint mechanisms.
<b>Hadith: "Whoever cheats us is not one of us"</b> (Muslim)	<b>Anti-fraud and anti-monopoly ethics</b>	- Establishing regulatory bodies to prevent monopoly. - Monitoring prices and digital commerce activities. - Legislating against digital fraud and counterfeit products.
<b>"They give others preference over themselves..."</b> (Qur'an 59:9)	<b>Social solidarity and mutual support</b>	- Strengthening social safety nets. - Developing zakat and waqf programs. - Designing support policies for low-income groups.
<b>"Do not entrust your wealth to the foolish"</b> (Qur'an 4:5)	<b>Good governance and responsible resource management</b>	- Creating mechanisms to protect public and private wealth. - Regulating guardianship and financial trusteeship. - Formulating anti-corruption and good-governance policies.
<b>Hadith: "Each of you is a shepherd and each of you is responsible for his flock"</b> (al-Bukhari & Muslim)	<b>Accountability and transparency in administration</b>	- Developing governance frameworks for public and private sectors. - Enhancing financial transparency within institutions. - Improving disclosure policies and independent auditing systems.



Table (3) illustrates how scriptural directives move from the textual level to economic principles and finally to actionable public policies, demonstrating the capacity of revelation to provide contemporary economic and administrative models grounded in the values of justice, transparency, and social solidarity.

#### **Fourth Finding: Economic Paradigms in the Stories of the Prophets**

##### **Prophet Joseph's (PBUH) Model for Crisis Management**

The Holy Qur'an presents a holistic model for economic crisis management in the story of Prophet Joseph. This strategy began with a long-term plan: seven years of prosperity followed by seven years of hardship, as outlined in the verse: "You shall sow for seven years consecutively..." (12:47–49). Significantly, Prophet Joseph assumed responsibility for the "storehouses of the land" based on the dual qualities of trustworthiness and knowledge, highlighted by his statement: "Indeed, I am a knowledgeable guardian" (12:55). This demonstrates that combining integrity and competence is a prerequisite for prudent economic administration.

From an analytical perspective, this model stands as one of the most prominent Qur'anic examples of strategic planning and risk management, while meticulously ensuring equitable resource distribution during crises. The research's analytical framework categorized this as a prime case of "Economic Crisis Management," given its ability to strike a precise balance between saving and consumption and to guarantee resource sustainability amid severe challenges. Thus, Joseph's model provides a practical reference for understanding crisis response mechanisms informed by revealed ethical and economic principles.

##### **Prophet Moses' (PBUH) Model for Consultation and Collective Participation**

The narrative of Prophet Moses (PBUH) offers a prominent model for regulating the legislative and social affairs of the Children of Israel. His message was intrinsically linked to guiding the community toward assuming collective responsibility for reform, as indicated by his statement: "My Lord, indeed I possess no one but myself and my brother" (5:25). This directive highlights the crucial role of the community in maintaining public order and demonstrates that resource regulation and economic governance are not solely incumbent upon the leader but rely on active participation from the collective.

From an analytical standpoint, Moses' model constitutes a comprehensive framework for "Consultation and Collective Participation" in resource management, where involvement in decision-making is a foundation for sound governance. This model contributes to curbing corruption and enhancing resource efficiency by engaging the community in oversight and planning. Thus, the Mosaic experience serves as a vital example in comparative analysis for understanding governance mechanisms based on transparency and collective accountability.

##### **Prophet Shu'ayb's (PBUH) Model for Market Reform**

The Holy Qur'an presents an explicit model for market reform and the regulation of economic transactions in the story of Prophet Shu'ayb. The verse: "So give full measure and weight and do not deprive people of their things, and cause not corruption upon the earth" (7:85), focuses on a set of principles regarding the integrity of measurement, the prevention of fraud, and abstinence from economic corruption. This Qur'anic discourse reflects that Shu'ayb's message was not limited to doctrinal preaching. It fundamentally extended to include market regulation and the protection of people's financial rights, making the economic aspect an integral part of his reform mission.

From an analytical perspective, Shu'ayb's model is a pivotal framework for "Market Reform," seamlessly integrating monotheism with the reform of the economic structure as two complementary paths to community building. Within the study's analytical framework, this model is utilized to explain the significance of ethical and legal oversight in preventing monopoly and cheating, and in promoting transparency in commercial exchange. Thus, Shu'ayb's model represents a cornerstone for understanding the role religious values play in formulating market controls and mechanisms for economic governance.



## Prophet Muhammad's (PBUH) Model of Economic Ethics

Prophet Muhammad (PBUH) presented a comprehensive model of economic ethics evident in regulating the Medina market, prohibiting monopolization (*Ihtikar*), establishing the principle of "no harm or reciprocal harm," and encouraging truthfulness and trustworthiness in business dealings. This reform project created a practical framework for organizing economic life. Importantly, the market was not left solely to the randomness of supply and demand; it was subjected to legal and ethical controls that protected the rights of traders and mitigated economic injustice. This aspect of the Prophetic biography reflects that building economic institutions was an integral part of the Da'wah mission, not a secondary element.

From an analytical perspective, the Prophet Muhammad's model skillfully blends the establishment of economic institutions—such as the organized market and the *Hisbah* (market oversight) system—with the inculcation of personal values like honesty and integrity. This makes the Prophetic economic model closely align with an "Institutional Value-Based Economy," where ethical and legislative rules maintain a balanced position. For this reason, the research adopted this model to understand how to construct contemporary economic policies that draw inspiration from the prophetic experience in combining justice, stability, and solidarity. These combined models can be represented in Table 4 (implicitly referenced), which includes the following columns: Prophet, Central Texts, Key Economic Domain, Mechanisms, and Expected Outcomes in terms of achieving Justice, Stability, and Solidarity.

Table (4): Prophetic Economic Models – Core Texts, Main Economic Domains, Mechanisms, and Expected Outcomes

Prophet	Central Texts	Main Economic Domain	Key Economic Mechanisms	Expected Outcomes (Justice – Stability – Solidarity)
<b>Joseph (Yusuf)</b>	<i>"Appoint me over the storehouses of the land; indeed, I am trustworthy and knowledgeable."</i> (Qur'an 12:55) <i>"You will plant for seven consecutive years..."</i> (Qur'an 12:47–49)	<b>Crisis management &amp; food security</b>	- Long-term planning - Strategic storage - Risk management	<b>Justice:</b> equitable distribution <b>Stability:</b> resilience during economic crises <b>Solidarity:</b> ensuring society's needs during hardship
<b>Moses (Musa)</b>	<i>"Their affairs are conducted by mutual consultation."</i> (Qur'an 42:38) <i>"I have control only over myself and my brother."</i> (Qur'an 5:25)	<b>Participatory governance &amp; resource organization</b>	- Shura (consultation) - Shared responsibility - Collective resource management	<b>Justice:</b> fair decision-making <b>Stability:</b> strong institutional governance <b>Solidarity:</b> communal involvement and support
<b>Shu'ayb</b>	<i>"Give full measure and weight, and do not deprive people of their due."</i> (Qur'an 7:85)	<b>Market regulation &amp; anti-corruption ethics</b>	- Preventing fraud - Price regulation - Market monitoring	<b>Justice:</b> fair transactions <b>Stability:</b> market integrity <b>Solidarity:</b> protection of vulnerable groups from exploitation
<b>Prophet Muhammad (ﷺ)</b>	<i>"Give full measure and weight in justice."</i> (Qur'an 6:152) Hadith: <i>"Whoever cheats us is not one of us."</i> (Muslim)	<b>Value-based institutional economy (Hisbah, market governance, zakat)</b>	- Anti-monopoly regulation - Market organization - Hisbah oversight system - Promotion of ethical economic conduct	<b>Justice:</b> fair pricing & honest trade <b>Stability:</b> social & economic cohesion <b>Solidarity:</b> zakat, charity, and waqf systems

Table (4) demonstrates that the prophets presented diverse economic models that nevertheless rest upon a shared foundation of justice, stability, and social solidarity. The mechanisms outlined further reveal that prophetic economics is not an abstract theory, but a practical system that confronted real-world challenges—such as resource scarcity, corruption, and inequality—and offered actionable solutions that can inform modern policy-making.

### **Comprehensive Analysis of the Paradigms**

Based on the preceding tables and analyses, the most significant analytical findings can be summarized as follows: 1. Unity of the Value Framework with Diversity in Application Mechanisms: The Prophets shared core principles—justice, solidarity, and wealth protection—but varied their implementation tools according to their specific historical contexts. 2. Inseparability of Da'wah and Economics: No prophetic experience separates doctrinal reform from financial reform. 3. Contemporary Applicability of the Models in areas such as crisis management, financial governance, market regulation, and social justice policies. 4. Potential for Constructing a Contemporary Normative Model based on these experiences to evaluate modern economic systems from a Da'wah-value perspective.

## **ANALYSIS AND DISCUSSION**

### **Integrated Analysis of Da'wah and Wealth**

This section provides an integrated reading of the findings in light of the theoretical framework and prior studies. The aim is to demonstrate how the Da'wah dimension is merged with economic values into a single model that is theoretically and practically beneficial. The analysis does not merely confirm the correlation between Da'wah and economics in the prophetic experiences; it extends to discussing the potential and challenges of actualizing this model in contemporary reality, thus supporting the study's main objectives and core questions (Abdulaziz, 2024; Hassan & Khan, 2024).

### **Economics as a Tool for Da'wah**

Sacred texts and contemporary studies show that the Prophets used economic tools as part of their missionary project. Prohibiting corruption on earth, commanding justice, and regulating the market are all practical entry points for instilling faith: "And do not cause corruption upon the earth after its reformation" (7:56). Furthermore, the Hadith: "Whoever invites others to guidance will have a reward like that of those who follow him" (Muslim), extends to inviting reform in spending patterns, trade, and wealth management. Analytically, this suggests that economic behavior can be an effective means of Da'wah, especially when values like justice and transparency are translated into tangible financial practices. This directly answers the first research question: What is the nature of the economic presence in the Prophets' message?

### **Da'wah as a Regulator of Economic Behavior**

Da'wah functions as a normative framework that regulates economic decisions. The command for responsible spending and the prohibition of usury (*Riba*), fraud, and exploitation set clear boundaries for the market: "O you who have believed, spend from that which We have provided for you..." (2:254), and the Hadith about the truthful, trustworthy merchant being with the Prophets. Analytically, this clarifies that Da'wah is not a discourse parallel to economics; it is a governing authority that defines what is acceptable and unacceptable in economic practice. This serves the second study objective: clarifying the integrated relationship between Da'wah and wealth management.

### **The Impact of Faith-Based Education on Financial Decision-Making**

The texts indicate that firm faith results in balanced financial behavior, respecting both the rights of God and the rights of people simultaneously: "The believers are only those who, when Allah is mentioned, their hearts become fearful..." (8:2). Analytically, this education translates into more responsible financial decisions (avoiding unnecessary debt, caring for the poor, choosing permissible investments). This supports the third and

fourth objectives: exploring the economic principles for establishing justice and building an analytical framework that unites economics with Da'wah.

### Integration of Da'wah and Economics in Facing Contemporary Challenges

The analysis suggests that integrating Da'wah with economic values can effectively address modern-day challenges such as poverty, financial corruption, and inequality. Recent studies point out that the experiences of Prophets like Joseph, Moses, and Shu'ayb provide practical paradigms for managing financial crises and distributing resources efficiently and justly (Abdulaziz, 2024; Chapra, 2017). This substantiates the fifth study objective and answers the fifth research question: "What is the potential for benefiting from the prophetic experiences in today's reality?".

### The Proposed Integrated Analytical Model

An integrated model linking Da'wah and economic values can be formulated based on three interacting components:

**The Da'wah Component** • Instilling the values of justice, trustworthiness, solidarity, and moderation in consumption. • Directing religious discourse to encompass issues of poverty, financial corruption, debt, and irresponsible spending. • Building societal awareness that economic transactions are an integral part of worship, not an ethically "neutral" area (Hassan & Khan, 2024).

**The Economic Component and its Implementation Mechanisms** To prevent the model from remaining purely theoretical, its activation is proposed through practical mechanisms at the individual, institutional, and state levels: 1. **Zakat and Endowment (Waqf) Institutions:** Developing effective governance structures for Zakat and endowments, directly linking them to anti-poverty programs and human capital building. 2. **Ethical Standards in Islamic Banks:** Tying financing products to criteria of transparency and risk-sharing, avoiding mere contractual form without the spirit of justice (Abdulaziz, 2024). 3. **Legislation and Market Oversight:** Enacting regulations to prevent monopoly, fraud, and price manipulation, inspired by the Prophetic *Hisbah* model, while modernizing oversight tools (technical and digital). 4. **Education and Financial Empowerment:** Integrating the principles of Prophetic economics into curricula and financial literacy programs for individuals and families. These mechanisms render the model actionable, not merely a theoretical framework.

**Interaction Between the Two Components in Contemporary Reality** Practical interaction manifests when: • The discourse of preachers and educators shifts to address issues of debt, over-consumption, usury, and bribery in a realistic language. • Islamic financial institutions genuinely commit to governance and transparency standards, offering a distinct model from conventional banks, rather than a "veiled copy." • Social support, taxation, and public spending policies are linked to the objectives (*Maqasid*) of Sharia concerning wealth preservation and justice.

**Expected Outcomes of the Model** If the model is implemented with a reasonable degree of earnestness, it can contribute to: 1. Achieving **economic and social justice** through the integration of Da'wah and financial management. 2. Disseminating values of economic ethics in society inspired by the Qur'an and Sunnah. 3. Realizing **sustainable development** through prudent resource management. 4. Empowering individuals and communities to make responsible financial decisions committed to faith-based values. 5. Creating an environment that fosters social solidarity (*Takāful*) and economic benevolence (*Ihsan*), thereby reducing poverty and financial corruption.

### Practical Challenges in Applying the Prophetic Model Today

Despite the clarity of the Prophetic principles, their application in the modern era faces a set of practical challenges, the most prominent being:

1. **Dominance of the Global Capitalist Structure:** The global economy is based on interest rates and highly speculative financial markets, making it difficult to implement a model centered on profit-and-loss sharing.

**2. Legal and Regulatory Environment:** Many Muslim-majority countries operate under positive laws that do not prioritize mechanisms like Zakat, Waqf (endowment), and permissible profit.

**3. Gap Between Rhetoric and Practice:** Slogans of "Islamic Economics" are often championed, yet successful applied models are scarce or remain confined to limited spheres.

**4. Weak Societal Awareness:** The prevalence of fast consumerism, excessive borrowing, and the pursuit of quick profit clashes with the values of contentment, solidarity, and gradualism. Analytically:

These challenges do not invalidate the Prophetic model's relevance. They indicate that its activation requires long-term institutional and educational reform, going beyond mere partial adjustments in some banking products.

### Tensions Between Prophetic Principles and Current Economic Systems

It is crucial to acknowledge a genuine tension between:

1. The logic of **short-term profit maximization** in the capitalist economy versus the logic of achieving justice and sustainability in the prophetic economy.
2. The acceptance of interest (*Riba*) as a fundamental tool in modern finance versus the prohibition of *Riba* and the proposition of alternatives based on real trade and partnership.
3. The **consumerist tendency** fueled by advertising and consumer credit versus the values of moderation and responsible spending in the sacred texts.
4. The **centrality of the modern state** in economics versus the critical role of society and intermediary institutions (Waqf, Zakat, civic solidarity) in the prophetic model. Scientifically, these tensions necessitate moving beyond simply presenting the prophetic model as an ideal alternative. Instead, the focus must be on seeking intermediate and gradual formulas that integrate the requirements of reality with the dictates of the texts, such as: a transitional phase, experimental sectors, or pilot projects in specific fields.

### Discussion of Criticisms Directed at Islamic Economics and Counterarguments

The concept of "Islamic Economics" is subject to several criticisms, the most important being:

1. **The Idealistic/Utopian Nature:** It is argued that the Prophetic model is "idealistic" and not applicable in a complex global economy.

**Response:** The Prophetic experience in the Medina market and Joseph's crisis management were realistic applications within their own complex contexts. The challenge today lies in adapting the principles, not replicating the exact forms.

2. **Practical Convergence with Capitalism:** Some researchers criticize Islamic banks for their close practical resemblance to the interest-based model.

**Response:** This critique is often aimed at the institutional applications, not the concept itself. Hence, the importance of genuine, not merely nominal, governance, transparency, and Sharia oversight (Abdulaziz, 2024).

3. **Lack of Empirical Evidence for Islamic Economics' Superiority:**

**Response:** The field still requires more field-based and quantitative studies to measure the impact of applying prophetic principles in reducing poverty or improving financial stability. This is suggested as part of the future research outlook.

4. **The Universality Issue:** The question is raised: Can a revelation-based model serve as a basis for legislation in multi-faith societies?

**Response:** Many prophetic principles—like justice, transparency, and preventing monopoly—have a universal human character that can be adopted even within a secular legal framework, leaving contractual details to the sphere of faith. Through this, the discussion addresses the criticisms not with emotional defense, but with an **objective analysis** that distinguishes between the idea and the application, and between objectives and means.

## CONCLUSION

### Key Findings

The study reached several important findings reflecting the **integrated relationship** between Da'wah and economics in the Prophets' messages.

**Firstly**, it demonstrated that Da'wah is not confined to the spiritual aspect; it encompasses social and economic dimensions, aiming to reform individual and collective behavior to achieve justice and welfare. The Qur'an clarifies the Prophets' function in guidance and in financial and social reform: "And We did not send any messenger except to be obeyed by permission of Allah" (4:64).

**Secondly**, the study showed that the economic principles in the Qur'an and Sunnah are integrated with Da'wah values, such as justice, truthfulness, solidarity, and the protection of public and private property. The prophetic experiences of Joseph, Moses, and Shu'ayb stood out as practical models for resource management and rational spending. Thirdly, the analysis found that faith-based values are closely linked to economic behavior. Commitment to *Ihsan* (benevolence), Zakat, and spending in the way of Allah strengthens social solidarity and mitigates poverty and financial corruption. The Hadith: "The best of people are those who are most beneficial to people," confirms this.

**Finally**, the study demonstrated that integrating Da'wah with economic values can form an effective integrated model for addressing contemporary challenges, leading to sustainable development and economic and social justice in modern societies.

## RECOMMENDATIONS

Based on the derived findings, the study recommends the following:

1. **Strengthening the integration** of Da'wah and economic values in contemporary Islamic discourse, by designing educational and training programs that merge faith-based education with financial management.
2. **Adopting the prophetic experiences** as practical models in economic and social policies, such as resource management, consultation (*Shura*), and market regulation, to achieve justice and solidarity.
3. **Developing legislative and regulatory frameworks** inspired by Qur'anic and Prophetic principles to ensure the protection of public and private wealth and combat financial corruption.
4. **Disseminating community awareness** of ethical economic values and encouraging individuals to adopt responsible financial behaviors linked to justice and solidarity.
5. **Encouraging applied scientific research** that connects Da'wah and economics to offer innovative solutions to contemporary economic and social challenges.

### 7.3 Suggestions for Future Research

The study's findings point to several potential areas for future research:

1. Investigating the impact of the integration between Da'wah and economic values on poverty and sustainable development in modern Islamic societies.



2. Analyzing the prophetic economic models within the context of modern markets, including investment, Islamic banking, and fair trade.
3. Developing educational programs and training courses that link Da'wah and financial management, along with evaluating their effect on the behaviors of individuals and groups.
4. Assessing the effectiveness of Da'wah values in regulating the contemporary digital and financial economy, including digital currencies and online platforms.
5. Conducting comparative studies between contemporary economic systems and the economic principles in the Revelation to propose actionable strategies for economic and social policy.

These suggestions underscore the necessity of continuous research in linking Da'wah with economic values to ensure the sustainability of social and financial development and to realize a just and balanced society inspired by the Holy Qur'an and the Prophetic Sunnah.

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