

The Relationship Between Money and Happiness from the Perspective of Psychology and Religion

Ahmed Mohamed Ahmed Al-Haddar^{1*}, Rosmalizawati Ab Rashid², Nur Sakiinah Ab Aziz³,
Mohammad Ishaque Husain⁴, Mohd A'Tarahim Mohd Razali⁵, Noorsafuan Che Noh⁶

Faculty of Contemporary Islamic Studies (FKI), University Sultan Zainal Abidin (UniSZA), Gong
Badak Campus, 21300 Kuala Nerus, Terengganu, Malaysia

*Corresponding Author

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ABSTRACT

This study aims to explore the relationship between money and happiness from two complementary perspectives: modern psychology and Islamic religion. The goal is to understand the factors that determine an individual's sense of contentment and happiness in an increasingly materialistic era where reliance on money as an indicator of success and well-being is growing. Although money is considered one of the key tools that enable individuals to meet their basic needs and achieve a certain level of well-being, happiness remains an internal concept and a psychological and spiritual feeling that transcends ownership and consumption.

The research first discusses the concepts of "money" and "happiness" in terms of language and definition and then moves on to analyze the relationship between money and happiness from the perspective of modern psychology. This includes acknowledging the complex and non-linear relationship between wealth and self-contentment, as well as discussing theories such as the Adaptation Theory and the Hedonic Treadmill.

In contrast, the study addresses the Islamic view, which distinguishes between money as both a blessing and a test, and emphasizes that true happiness is only achieved through a balance between material and spiritual aspects. It focuses on concepts such as contentment, asceticism, and trust in God, supported by Quranic verses and Prophetic Hadiths that shed light on the correct use of money to achieve peace and satisfaction.

The research concludes with a comparative analysis between the psychological and religious perspectives, highlighting the areas of convergence and divergence, and emphasizing how their integration can offer a more comprehensive understanding of how to achieve human happiness in both individual and societal life.

Keywords: Money, Happiness, Psychology, Islamic Religion, Contentment, Asceticism, Consumption, Psychological Well-being, Spiritual Happiness

INTRODUCTION

Happiness is considered one of the highest goals that humanity has sought since the dawn of time. It represents the aim in the journey of life, regardless of the various means individuals pursue to achieve it. This pursuit has preoccupied human beings and has become a central concern for philosophers, thinkers, psychologists, sociologists, and religious scholars alike. Hardly any civilizational, religious, or intellectual project omits reference to happiness and ways to attain it. With the complexities of modern life and the increasing material demands, money has taken a central role in human existence—not only as a means for a decent life but also as an indicator of success and, at times, contentment. This has led many to question the extent to which money is related to happiness and whether wealth can truly buy peace of mind and inner tranquility.

This question has sparked wide debate in academic and cultural circles, where people are divided between those who believe that money buys happiness by fulfilling needs, desires, and providing security, and those who argue that, in many cases, it leads to anxiety and stress, increasing competition and excessive consumption, thereby robbing a person of their inner peace. Some researchers suggest that the relationship between money and happiness is not linear or absolute; it depends on several factors such as personal values, income level, lifestyle, and contentment (Boyce, Brown, & Moore, 2010).

Thus, the importance of addressing this topic from multiple perspectives becomes evident, particularly from the psychological viewpoint, which is based on empirical studies and behavioral and social theories that link life satisfaction, psychological well-being, and income (Brickman & Campbell, 1971). Additionally, the Islamic religious perspective treats money as both a blessing from God and a test, framing its use within values such as asceticism, contentment, and charity, making the pursuit of happiness inseparable from spiritual and ethical dimensions (Diener, Tay, & Oishi, 2018).

In this context, this research aims to shed light on the relationship between money and happiness from both psychological and Islamic perspectives, by analyzing concepts and definitions, reviewing psychological theories and recent studies, and comparing them with the insights derived from Quranic verses and Prophetic Hadiths, leading to a more balanced understanding of this complex relationship. The study is organized into four main sections: the basic concepts of money and happiness, the psychological view of their relationship, the Islamic perspective, and a final analytical comparison between the two views. Understanding this relationship not only enriches theoretical knowledge but also carries practical implications for contemporary humans striving to balance material and spiritual well-being (Jebb, Tay, Diener, & Oishi, 2018; Kahneman & Deaton, 2010).

The Concept of Money and Happiness

The concepts of "money" and "happiness" are among the most frequently discussed concepts in contemporary human life due to their close relationship with daily experiences and the ongoing quest for comfort and satisfaction. Various theories exist regarding the role of money in achieving happiness. While some view it as a fundamental condition for a decent life, others consider it merely a tool that does not, on its own, guarantee a good life. To understand the relationship between money and happiness, it is essential first to define the conceptual framework of each, by referring to their linguistic and terminological roots, as well as modern studies and cultural and religious heritage.

First: Definition of Money

Linguistic Meaning of Money

The word "money" in Arabic is derived from the verb "maal," meaning to incline or shift, and refers to anything that is owned or acquired, including goods and benefits. Ibn Manzoor mentions that money is "what you own from all things," whether it be gold, silver, or other possessions that a person can possess (Ibn Manzoor, *Lisan al-Arab*). In the past, camels were considered one of the greatest forms of wealth among Arabs, so much so that it was said: "money is camels" (Ibn al-Athir, *Al-Nihayah fi Gharib al-Hadith*).

Terminological Meaning of Money

In terminology, money is defined as anything of material value that circulates among people for the purpose of ownership, exchange, or saving, including money, real estate, and movable or immovable properties. Some researchers define money as "a medium of exchange, a store of value, and a measure of payments in modern economic systems" (Al-Sheibi, 2022).

In another context, money is defined as "a tool that enables humans to meet their basic needs and achieve a certain level of livelihood security" (Al-Farjani, 2021). Some contemporary economists emphasize that money is no longer just a means to secure basic needs, but also a symbol of social power and status, which complicates the relationship between money and human emotions (Hassan, 2023).

From these definitions, it is clear that money is viewed not only as a material tool but also as an element with psychological and social dimensions, which may go beyond its functional role in people's lives and influence their self-esteem and lifestyle.

Second: Definition of Happiness

Linguistic Meaning of Happiness

The word "happiness" in Arabic comes from the root "sa'd," meaning to be fortunate, and is the opposite of misery and hardship. The term happiness is used to indicate prosperity, joy, and psychological stability, and it

has historically been associated with terms such as joy, delight, and contentment (Al-Fayruzabadi, Al-Qamus al-Muhit).

Terminological Meaning of Happiness

In psychological terminology, happiness is defined as "a positive emotional state experienced by a person when there is a balance between expectations and reality, characterized by a sense of satisfaction with oneself and the surrounding circumstances" (Al-Oudi, 2023).

It is also defined as "an inner feeling of comfort and psychological contentment that arises from a sense of meaning and purpose in life, not merely from material possessions or fulfillment" (Abd al-Karim, 2022).

In human psychology, Abraham Maslow states that happiness is achieved when a person fulfills their self-actualization needs, representing the pinnacle of the hierarchy of needs, and is derived from "a balance between physiological, spiritual, and social needs" (Maslow, 1954).

From the Islamic perspective, happiness takes on a deeper dimension related to the state of the heart and satisfaction with divine decree, as it is viewed as "the tranquility of the heart and the peace of the soul from being close to God, and contentment with what Allah has apportioned" (Ibn al-Qayyim, Madarij al-Salikin). The Quran emphasizes this meaning in the verse:

"Those who believe and whose hearts find rest in the remembrance of Allah. Surely, in the remembrance of Allah, hearts find rest." [Ar-Ra'd: 28]. This indicates that true happiness is not attained by money alone but through closeness to Allah and sincere faith.

From the previous presentation, it becomes clear that money is a fundamental component of human life, but it is not a source of happiness by itself. Happiness is a psychological and spiritual concept that transcends the ability to purchase or own, depending on contentment, gratitude, and self-fulfillment. This distinction between the two concepts establishes a more precise understanding of the relationship between money and happiness, which will be explored further in the following chapters from both psychological and Islamic religious perspectives.

Concept	Linguistic Definition	Terminological Definition
Money	Derived from the Arabic verb <i>"maal"</i> meaning to incline or shift. Refers to anything that can be owned—goods or benefits. In classical Arabic, camels were considered the most valuable form of wealth.	Anything of material value that circulates among people for ownership, exchange, or saving, including properties and currencies. It is also seen as a medium of exchange, store of value, and symbol of social power.
Happiness	From the root <i>"sa'd"</i> , meaning fortune or felicity. It is the opposite of misery, and implies joy, peace, and stability.	A positive emotional state resulting from a balance between expectations and reality. It also refers to inner comfort and a sense of purpose. In Islamic thought, it is deeply tied to spiritual tranquility and contentment with divine will.

Briefly Concept of Money and Happiness

The Psychological Perspective on the Relationship Between Money and Happiness

In psychology, happiness represents a complex concept that goes beyond mere temporary feelings of joy; it relates to overall life satisfaction, personal well-being, and a sense of meaning and value. When examining the relationship between money and happiness from a psychological perspective, it cannot be said that there is a constant or linear correlation between the two. Instead, the relationship is influenced by various social, cultural, and personal contexts, alongside the adaptive and changing nature of human beings.

Psychologists believe that money plays a role in achieving happiness in a limited and conditional way, as it helps meet basic needs such as food, shelter, and healthcare, which are essential for achieving a minimal level of

psychological satisfaction. A classic study by Daniel Kahneman and Angus Deaton (2010) confirmed that income is indeed related to happiness up to a certain threshold, approximately \$75,000 per year. Beyond this point, increasing income does not significantly affect daily emotions or overall well-being (Kahneman & Deaton, 2010). This is attributed to the fact that money, after covering basic needs, does not address other issues like loneliness, lack of self-fulfillment, or existential anxiety.

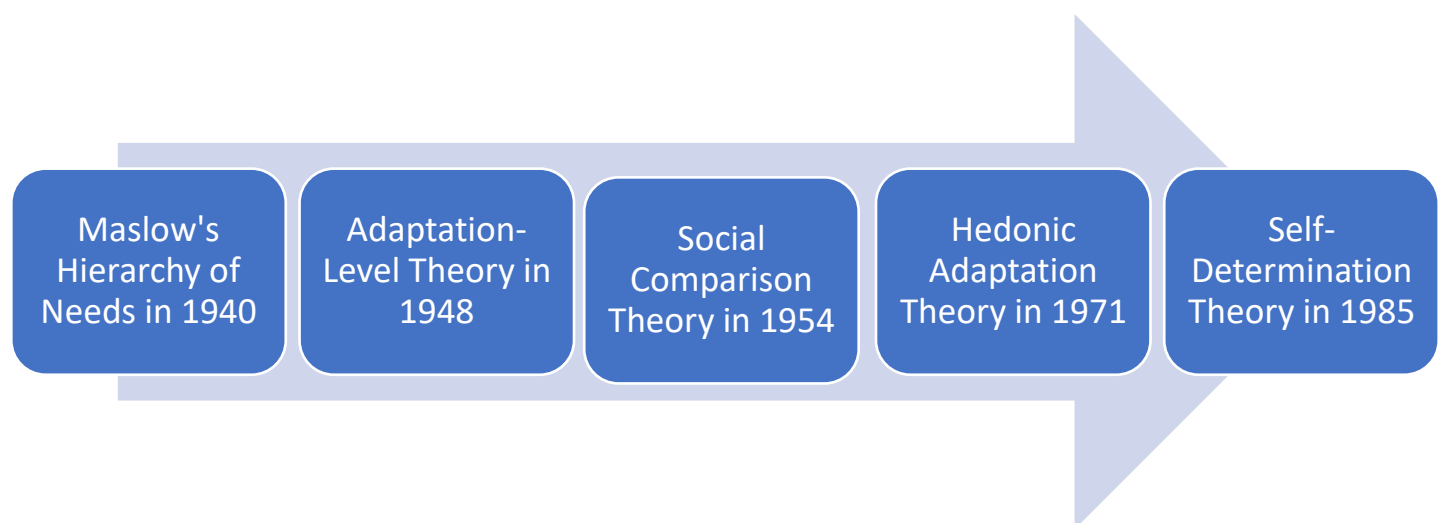
Positive psychology, which developed as a branch focused on enhancing strengths and life satisfaction, indicates that happiness is not achieved by money alone but through positive social relationships, a sense of accomplishment, and engagement in meaningful activities. Martin Seligman (2002), one of the leading figures in this field, demonstrated that money can provide material well-being, but true happiness stems from factors like gratitude, achievement, meaning, and social connections (Seligman, 2002).

One of the important theoretical perspectives in this context is Maslow's theory of human needs, which divides needs into five levels, starting with biological essentials (food, safety), followed by social needs (belonging, love), then esteem needs, and finally self-actualization, the stage where individuals experience deep satisfaction and fulfillment. Maslow emphasized that money can help achieve the lower stages of the pyramid, but it does not guarantee reaching the peak, where deeper psychological happiness resides (Maslow, 1954).

Additionally, the theory of hedonic adaptation presents an important aspect of the relationship between money and happiness. Psychologists argue that humans, by nature, adapt quickly to changes in their income or material circumstances. Even if a person receives a significant increase in money, the effect on their happiness is temporary, and they quickly return to their previous level of satisfaction. This was confirmed in a famous study by Brickman and Campbell (1971), which showed that lottery winners were not happier in the long run than non-winners (Brickman & Campbell, 1971).

Another modern theory is Social Comparison Theory, which suggests that a person's sense of happiness may not be related to the amount of money they have, but rather to how much money they have compared to others. This approach can lead to competitive consumer behaviors that weaken genuine feelings of contentment and security (Diener & Oishi, 2000).

In light of the above, it is clear that while money plays a role in enhancing a sense of psychological security and temporary comfort, deep psychological happiness is linked to broader factors, including emotional stability, meaning, supportive relationships, and self-contentment—dimensions that cannot be purchased with money.



Psychological Theories Explaining the Relationship Between Money and Happiness

The Islamic Religious Perspective on the Relationship Between Money and Happiness

In Islam, money is considered one of the blessings granted by God to humanity, and it is an important tool in worldly life. However, it is also a test from God to see how one uses it. In this context, a Muslim understands that money is not an end in itself, but a means to achieve higher goals, the foremost of which is seeking the

pleasure of Allah and true happiness that stems from contentment and inner peace, not from the accumulation of wealth.

Money in Islam is not inherently bad; rather, it is part of the adornment of this worldly life that God has placed in the universe. Allah says in Surah Al-Kahf:

{Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [your] hope.} (Al-Kahf: 46).

Here, the Qur'an makes it clear that wealth, alongside children, is considered an adornment of life, but at the same time, it is not superior to the righteous deeds that will remain beneficial in the Hereafter. This strengthens the idea that wealth is a means that can contribute to a person's happiness if it is used in a way that pleases Allah.

In the same context, the verse from Surah Al-Qasas states: **{But seek, through that which Allah has given you, the home of the Hereafter. And do not forget your share of the worldly life.} (Al-Qasas: 77).**

This verse encourages a balance between enjoying the pleasures of this world and preparing for the Hereafter. A Muslim is required to benefit from God's blessings in this life while not neglecting the spiritual and eternal aspect, as true happiness is not found in money itself, but in how it is invested to achieve success in both this world and the Hereafter.

In Islam, money is viewed as a tool for performing acts of worship that bring the servant closer to their Lord. Among the most prominent of these acts are zakat and charity, which are derived from the wealth of Muslims and serve as means of social welfare, alleviating the suffering of the poor and the needy, thus contributing to the achievement of community happiness.

Allah says in Surah Al-Baqarah: **{And establish the prayer and give zakat. And whatever good you put forward for yourselves – you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful.} (Al-Baqarah: 110).**

This verse indicates that spending in the way of Allah is not only a means to achieve goodness in this world, but it also enhances happiness in the Hereafter.

On another note, the Prophet Muhammad (peace be upon him) in his hadith indicates that righteous wealth is a part of happiness when it is in the hands of a good person who uses it to serve others and in the way of Allah. The Prophet (peace be upon him) said: **“How good is righteous wealth for a righteous person.”** (Narrated by Ahmad).

Here, wealth is considered one of the blessings that can be a cause of happiness when it is used in service to Islam and the community. The Islamic perspective emphasizes that money should serve higher values such as justice, mercy, and cooperation among community members.

Islam places great value on contentment and satisfaction in understanding true happiness. Wealth is not the only measure of happiness, but rather it is the richness of the soul, which is the feeling of contentment with what God has decreed for the individual. In this context, the Prophet Muhammad (peace be upon him) said:

“Richness is not having many possessions, but richness is the richness of the soul.” (Sahih Muslim).

This hadith clarifies that wealth is not about the quantity of money, but the contentment of the heart and its tranquility. Poverty, in Islamic terms, is not about lacking material wealth but about the poverty of the heart in relation to contentment and satisfaction. Therefore, contentment is considered one of the keys to true happiness in the Islamic worldview, and it is a spiritual feeling of gratitude for God's grace.

In this regard, Allah says in Surah Ash-Sharh: **{For indeed, with hardship [will be] ease. Indeed, with hardship [will be] ease.} (Ash-Sharh: 5-6).**

This verse suggests that material hardships, such as poverty, are temporary phases in life, and that with hardship comes ease. This means that Islam views money as a means of achieving happiness when the individual is content and at peace with God's will.

Ultimately, it can be said that Islam promotes the idea that true happiness is not primarily material happiness, but rather spiritual and eternal happiness that stems from faith in God and righteous deeds. Happiness in the Hereafter is the ultimate goal for a Muslim, and money is only a means to achieve this goal through spending in the way of Allah.

Allah says in Surah Aal-e-Imran: **{Indeed, those who have believed and done righteous deeds and humbled themselves to their parents and preserved their family, and returned them with good deeds, they will have great reward from Allah.}** (Aal-e-Imran: 102).

Aspect	Islamic Perspective
Nature of Money	A blessing and test from Allah; not an end but a means to higher goals
Purpose of Money	Used to seek Allah's pleasure and achieve true happiness through contentment and righteous deeds
Qur'anic Guidance	- Al-Kahf (18:46): Wealth is adornment, but good deeds are better- Al-Qasas (28:77): Balance dunya and akhirah
Acts of Worship with Money	Zakat and charity purify wealth and support social welfare
Prophetic Teachings	"Righteous wealth in the hands of a righteous person" – wealth is good if used well
True Wealth	Not material possessions, but contentment and inner peace ("richness of the soul")
Happiness and Hardship	Hardship is temporary; ease comes with it (Ash-Sharh 94:5–6)
Ultimate Goal	Eternal happiness in the Hereafter through faith, righteous deeds, and wise use of money

The Islamic View on Money and True Happiness

A Comparative Analysis Between the Psychological and Islamic Perspectives

In comparing the psychological and Islamic perspectives on the relationship between money and happiness, it becomes evident that both share several fundamental aspects but differ in how they interpret the sources of happiness and the role of money in achieving it.

Money as a Means to Happiness

In psychology, money is viewed as a tool to attain psychological comfort and to meet an individual's basic needs. Many psychological studies affirm that money contributes to reducing stress caused by financial anxiety and provides a certain level of emotional stability (Kahneman & Deaton, 2010). However, the impact of money on happiness begins to diminish once a certain standard of living is reached, after which money no longer significantly increases emotional satisfaction (Diener & Biswas-Diener, 2002). Psychology acknowledges that while money aids in achieving material well-being, true psychological happiness requires more than just financial resources. Instead, true happiness is linked to strong relationships, self-satisfaction, and a sense of personal accomplishment (Seligman, 2002).

On the other hand, in Islam, money is considered a blessing from God and a test for human beings. True happiness in Islam does not lie in merely acquiring money, but rather in how money is used. Islam connects happiness with contentment in God's decree and proper financial conduct through zakat and charity, emphasizing frugality and asceticism (Al-Qurtubi, 2009). In the Qur'an, money is described as an adornment of worldly life but not the source of true happiness, which is instead linked to piety and pure intention, as stated in the verse: **"Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [one's] hope."** (Qur'an, Al-Kahf 18:46).

Money is viewed as a divine test to determine how it is used in the service of God; thus, it only improves human life when used properly and beneficially.

The Role of Money in Achieving Happiness

From the psychological perspective, money is a means of achieving psychological comfort, but it is not the ultimate goal of happiness. According to the adaptation theory, people quickly adapt to increases in income (Brickman et al., 1978). As such, financial gains do not necessarily translate into lasting happiness. However, money can help reduce basic living pressures, such as securing housing, food, and healthcare, which temporarily enhances quality of life (Veenhoven, 2013).

Conversely, Islam presents money with a spiritual dimension, where it is a means to a dignified life but not an end in itself. Islam advocates a balance between worldly life and the hereafter and warns against letting money distract from worship. As stated in the Qur'an: **"But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world."** (Qur'an, Al-Qasas 28:77).

In Islam, money should be used to do good and support those in need. True happiness is achieved through contentment with God's decree, as illustrated by the Prophet's saying: **"Richness is not in having many possessions, but richness is being content with oneself."** (Narrated by Muslim)

Limits and Constraints

While psychology holds that money loses its effect after a certain income level is reached (Kahneman & Deaton, 2010), Islam introduces moral boundaries regarding the use of money, emphasizing that it should not lead one away from God and the afterlife. The Qur'an stresses the importance of contentment and the realization that money is not a lasting source of happiness, as in:

"What is [the matter] with you that you do not attribute to Allah [due] grandeur. While He has created you in stages?" (Qur'an, Nuh 71:13–14)

Muslims are expected to uphold specific ethical standards when dealing with money, ensuring that it is used in ways that enhance both their spiritual and human values.

Values Accompanying Money and Happiness

Psychologically, values such as self-actualization, autonomy, and creativity are essential in the pursuit of happiness. Seligman (2002) notes that happiness is related to one's ability to adapt to circumstances and maximize available resources, which underscores the importance of money in enabling individuals to fulfill their potential. In contrast, the Islamic perspective regards money as a tool to realize spiritual values such as asceticism and contentment, which are core components of true happiness. Islamic teachings emphasize charitable spending, whether through zakat or voluntary giving, as a means to promote social welfare while urging humility and discouraging ostentation, as the Prophet said: **"Blessed is wealth for the righteous man."** (Narrated by Ahmad)

Aspect	Psychological Perspective	Islamic Perspective
Purpose of Money	Tool to meet needs and reduce stress	Blessing and test from God
Source of Happiness	Emotional well-being, relationships, achievements	Contentment, piety, proper use of wealth
Limitations of Money	Loses impact after basic needs are met	Not a source of lasting happiness; spiritual use emphasized
Role in Life	Enhances quality of life temporarily	Means for worship, charity, balance between life and afterlife
Ethical Guidelines	Psychological adaptation, income plateau	Moral use required, avoid distraction from God
Core Values	Autonomy, self-actualization, well-being	Contentment, asceticism, charity, humility

A Comparative Summary of the Psychological and Islamic Perspectives on Money and Happiness

Final Analysis

Both perspectives agree that money is not an end in itself, but a means to achieve material comfort and life goals. However, there is a significant divergence in how money is perceived. Psychology focuses on the role of money in attaining psychological and material stability but recognizes that true happiness stems from non-material sources like human relationships and inner contentment. Islam views money as a test and a means of spiritual empowerment that only benefits the individual if used in ways that please God and contribute to societal well-being. Thus, money serves as a tool to achieve happiness in both views, but it cannot be the sole factor in attaining lasting happiness.

CONCLUSION

Through this research, it becomes clear that the relationship between money and happiness is neither simple nor linear; rather, it is a complex and intertwined equation influenced by numerous psychological, religious, and social factors. We have examined how money plays a fundamental role in human life and how its impact on happiness varies according to both psychological and Islamic perspectives.

From a psychological viewpoint, money plays an important role in providing material comfort and reducing stress caused by basic needs. However, its influence on happiness does not maintain the same strength after surpassing a certain income level. Psychological studies indicate that money temporarily increases life satisfaction, but true happiness stems from other sources such as social relationships, self-contentment, and personal achievement. These studies also show that individuals adapt quickly to financial gains, meaning the psychological benefits of increased wealth diminish over time, proving that money alone cannot be the decisive factor in achieving lasting happiness.

On the other hand, Islam presents a comprehensive and profound view of the relationship between money and happiness. In Islam, money is seen as both a blessing from God and a test. It is considered a means to achieve material stability, but also a tool for pursuing higher spiritual goals related to the hereafter. Happiness in Islam is embodied in contentment and satisfaction with what Allah has provided, and in using wealth in God's path through zakat and charitable giving, which promote community welfare and improve both individual and societal well-being. Islam also calls for modesty in financial matters and emphasizes that true happiness is not achieved through abundance, but through closeness to God and following the path of goodness and virtue.

What distinguishes Islam from psychology in this context is the deep spiritual dimension it adds to the concept of happiness. While psychology focuses on happiness through worldly practices related to psychological and social needs, Islam stresses that true happiness can only be achieved through God's approval and urges a balance between the needs of this life and the hereafter.

In conclusion, the key to achieving comprehensive and sustainable happiness lies in balancing both psychological and spiritual aspects of life. Money is not the sole factor in attaining happiness; rather, it is a tool that can contribute to material stability if used wisely and in alignment with ethical and spiritual values. Success in achieving happiness requires a balance between worldly pursuits and spiritual practices, between self-fulfillment and care for others. Despite the different approaches of psychology and Islam in explaining the money-happiness relationship, both perspectives agree that happiness is not merely a material accumulation but an internal feeling based on how one uses available resources to create good in one's own life and in the lives of others.

FINDINGS

1. **Money is important but not sufficient for achieving happiness:** Both psychology and Islam agree that while money can contribute to comfort and stability, it does not guarantee true and lasting happiness.
2. **Happiness in psychology is relative and temporary:** Psychological studies indicate that money affects happiness only temporarily. As people adapt to income levels, the impact fades, highlighting the importance of other factors such as social relationships and personal achievement.
3. **Happiness in Islam is spiritual and moral:** Islam views happiness as rooted in contentment, satisfaction with God's provisions, and using wealth for good causes. Money is considered a test and a means, not an end in itself.

4. **Money is a means, not a goal in both perspectives:** Both psychology and Islam stress that money should be used as a tool to achieve a balanced life, rather than being the ultimate goal.
5. **The key difference lies in the spiritual dimension:** While psychology focuses on material and psychological factors, Islam adds a spiritual depth, linking happiness to God's pleasure and righteous deeds.

RECOMMENDATIONS

1. Promote awareness of the importance of balancing material and spiritual aspects through educational curricula, religious discourse, and media programs.
2. Encourage a culture of giving and charity in Islamic societies, as these contribute to personal happiness and social solidarity.
3. Integrate concepts of psychological and spiritual happiness in human development programs, considering both psychological and religious needs.
4. Focus psychological counseling on developing non-material sources of happiness, such as social connections, self-fulfillment, reflection, and helping others.
5. Support interdisciplinary research that bridges psychology and religion to deepen understanding of the sources of human happiness.

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