

REFLECTION PHILOSOPHY OF SCIENCE ON THE NORMATIVE STUDY OF MUDHARABAH AGREEMENT FOR STRENGTHENING ISLAMIC EDUCATION

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ABSTRACT

This study aims to analyze the legal norms of Islamic economics in the mudharabah contract through the philosophy of science, especially from epistemology, ontology, and axiology, to strengthen the curriculum of Islamic education. This study was conducted with a qualitative descriptive-analytical approach, using primary data from the Qur'an, hadith, DSN-MUI fatwas, and Islamic jurisprudence and legal philosophy literature, which were analyzed using thematic and inductive approaches. The study results indicate that the epistemology of Islamic economic law in the mudharabah contract is built on the integration between revelation and reason through ijihad, which allows for flexibility and relevance of law to changing times. Ontologically, the mudharabah contract is understood as a manifestation of the values of justice and trust in the Islamic economic system, not just a legal-formal contract. From the axiological side, this contract carries the values of benefit, transparency, and social responsibility. In conclusion, the philosophical approach to the mudharabah contract provides a complete and contextual framework for Islamic education. Hence, it needs to be integrated into the curriculum through critical and applicative learning methods. This study recommends strengthening the competence of teachers or lecturers and compiling teaching materials based on the principles of revelation and the rationality of dynamic Sharia law.

Keywords: Islamic Education Curriculum, Mudharabah, Philosophy of Science

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INTRODUCTION

Islamic economic law results from a long historical development of the muamalah tradition based on Sharia principles, emphasizing justice, transparency, and blessings in economic activity. Along with the growing awareness of the ummah towards a financial system free from usury and speculative practices, contract concepts such as mudharabah have become a major highlight in the contemporary economic order, especially in Islamic banking (Abdullah, 2024). Mudharabah, as a form of cooperation between capital owners (shahibul maal) and business managers (mudharib), has been practiced since the time of the Prophet Muhammad SAW and continues to develop according to the needs of the times. In the modern context, the relevance of mudharabah contracts is getting stronger as an alternative financing solution that pays attention to profit and prioritizes Islamic ethical values and morality in managing risks and profits fairly. Therefore, an in-depth study of this concept is important to answer the challenges of Islamic economics in the era of globalization and digitalization (Izomiddin, 2023).

One of the main challenges facing Islamic economic law in changing times is how classical principles such as mudharabah can be effectively applied amid a highly competitive, high-tech, capitalistic global financial system. In practice, mudharabah contracts require high trust between the capital owner and the business manager. At the same time, the modern monetary system demands strict standards of transparency, risk mitigation, and supervision. Differences in accounting systems, cross-border regulations, and the limited infrastructure of sharia law at the international level often become obstacles. In addition, the weak literacy of Islamic economics and the limited innovation of mudharabah-based products in fintech make this contract less attractive to market players than collateral-based financing schemes. Therefore, there is a need to update the strategy, integrate the mudharabah principle into the digital economic system, and strengthen Islamic institutions so that this contract remains relevant and applicable in today's global economic order (Abdullah et al., 2024).

This study aims to investigate and analyze the rules of Islamic economic law in mudharabah contracts using epistemological, ontological, and axiological techniques to reflect on the philosophy of science about Islamic financial practices. This study focuses not only on the formal legal issues but also strives to comprehend the base of knowledge, existential character, and ethical ideals inherent in the mudharabah contract as a model of fair and civilized economic interaction. Thus, this study contributes significantly to a more comprehensive understanding of Islamic financial law, highlighting its relevance in the socioeconomic context of modern Muslims. In the realm of Islamic education, this philosophy of science approach to mudharabah contracts plays an important role in shaping critical, integrative, and transformative thinking among students and academics so that Islamic economic values can be

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

internalized not only as a theory but also as a paradigm in building a prosperous and sharia-based civilization in the age of globalization (Nurohman & Anchor, 2024).

The study of mudharabah contracts in Islamic economic law needs to be enriched with a philosophy of science approach to make its understanding practical and conceptual. Epistemology discusses the origin and basis of knowledge of mudharabah law from Sharia sources such as the Qur'an and hadith. Ontology examines the nature of mudharabah contracts as a form of economic cooperation between capital owners and business managers based on trust. Meanwhile, axiology focuses on the values and objectives of this contract, such as justice, blessings, and social benefits. This approach is important to understand mudharabah more deeply and answer the challenges of its application amid globalization and modern economic development (Ahmad Afan Zain, 2021).

Islamic economic law is a system born from Sharia values that are not only oriented towards legal justice but also towards social balance and the benefit of the people. In this system, the mudharabah contract is an important instrument that emphasizes trust and honesty in economic relations between the owner of capital (shahibul maal) and the business manager (mudharib). This contract is not just a business contract but also a representation of the spirit of cooperation and the principle of fair profit sharing, which is the main difference between the Islamic and conventional economic systems oriented towards interest and absolute ownership (Ahmad Dahlan, 2019).

However, the understanding of mudharabah contracts and Islamic economic law, in general, has not been studied much from the perspective of the philosophy of science. Normative studies often only explain external laws without exploring the deep philosophical dimensions. Through epistemological, ontological, and axiological approaches, we can understand where mudharabah law comes from, how it is understood as a legal entity in the Islamic socioeconomic structure, and what values will be realized from its implementation. This approach enriches academic studies and provides a space for reflection on how Islamic economic law can continue to be relevant and adaptive to the dynamics of the times (Mufid, 2021).

In Islamic education, including the philosophy of science approach to Islamic economic law, particularly mudharabah contracts, is critical for strengthening students' conceptual understanding (Adinda et al., 2025). Islamic education not only attempts to develop pupils who comprehend the language of the law but also to instill in them a critical and ethical style of thinking while judging the current economic system. Students are urged to study the sources and authority of Sharia law by learning epistemology; with ontology, they comprehend the structure and character of Sharia contracts; and with axiology, they discover that Sharia law is full of fairness and social welfare principles (Mulyana, 2020).

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

Therefore, the relationship between Islamic economic law, mudharabah, and Islamic education is not separate but mutually sustaining. This study is important not only to complement the academic aspects but also to create a more integrative Islamic education system that can produce a generation of Muslims who understand the economy not only as a means of profit production but also as a field of actualization of divine values in life. Thus, strengthening the Islamic education curriculum based on the values of Sharia economic law is an important strategy for shaping a just, ethical, and globally competitive society (Nabilah & Hayah, 2022).

This research is expected to provide a better knowledge of the nature of Islamic economic law on mudharabah contracts and how it is applied in the socioeconomic context of Muslims. The philosophy of science method, which incorporates epistemology, ontology, and axiology, gives theoretical understanding and practical assistance for developing a more equitable and applicable Islamic economic legislation. Furthermore, this research strengthens the Islamic education curriculum, which is intended to enrich insights into teaching economics by Sharia standards.

METHOD

The research method used in this study is a qualitative approach with a descriptive-analytical type of research, which aims to examine in depth the reflection of the philosophy of science on the norms of Islamic economic law in mudharabah contracts and their relevance for Islamic education (Anggito, 2018). This approach was chosen because it can reach a comprehensive understanding of the epistemological (origin and validity of legal knowledge), ontological (nature and existence of contract norms), and axiological (ethical values and goals) aspects that cannot be analyzed through quantitative methods (Rukajat, 2018). This research uses the library research method, with data collection through documentation of primary sources such as the Qur'an, hadith, DSN-MUI fatwa, and academic literature on Islamic economic law and philosophy of science. The data is analyzed using a qualitative thematic approach, as explained by Anggito (2018). The inductive method is used to identify patterns of meaning in the text, and the inductive method is used to draw theoretical conclusions from the available data. The criteria for selecting primary data were based on the source's authority and the content's relevance to the study's theme. In contrast, secondary data was selected based on its contribution to explaining or strengthening the theoretical construction (Rozali, 2022). Thus, this approach not only presents a normative picture but also opens a rich interpretative space for the dynamics of sharia law as a value system in the socio-cultural context and contemporary Islamic education (Fadli, 2021).

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

RESULTS AND DISCUSSION

RESULT

Epistemology of Sharia Economic Law Norms as a Scientific Foundation for Mudharabah Agreements in Strengthening the Islamic Education Curriculum

The research shows that the epistemology of Islamic economic legal norms plays a central role in understanding and applying mudharabah contracts, especially in strengthening Islamic education (Mufid, 2021). From primary data in the form of Qur'anic texts, hadith, DSN-MUI fatwas, and fiqh literature, it is found that mudharabah law is built on the foundation of revelation as an absolute source, which is combined with the rationality of reason through the process of *ijtihad* (Rifqi, 2023). This study identifies that integrating revelation and reason in Islamic epistemology can encourage students to understand that legal norms are normative and result from dynamic and contextual science construction (Millah & Hasanah, 2021). For example, Surah Al-Baqarah verse 275, which prohibits usury, is the basis for the development of fair cooperation models such as mudharabah, and this needs to be taught through a case study-based approach in the classroom (Millah & Hasanah, 2021).

Thematically, this finding also categorizes that in Islamic education, the application of the deductive approach is used to instill Sharia principles from the sacred text as an initial foothold. In contrast, the inductive approach trains students to respond to economic reality by thinking critically (Islami, 2021). For example, the understanding of social justice found in QS An-Nisa: 29 and the application of the principle of profit sharing in mudharabah are part of contextual learning that can be applied through simulations of the roles of investors and business managers (Abdullah et al., 2021). The findings suggest that textual-only education will limit learners' understanding, while epistemological integration will form a rational, critical, and adaptive attitude toward contemporary economic challenges.

This research also notes that using *ijtihad ta'lili* and *ijtihad istislahi* in developing mudharabah contract norms is relevant to the Islamic education curriculum (Islami, 2021). This is obtained from a literature analysis of contemporary scientific works that show that Islamic economic law is not static but always evolves following the needs of society. (Azmi, 2020) Thus, this result confirms that Islamic education must teach learners to memorize arguments and understand how laws are formed and applied in real life.

Thus, the study's findings indicate that the epistemological approach to the normative analysis of mudharabah enriches scientific discoveries and is a practical foundation for developing a relevant and contextual Islamic education curriculum. This approach to Islamic education teaches the balance of revelation and reason, resulting in a generation that understands Islamic economics holistically, can contribute to society, and becomes economic actors who uphold the values of justice, ethics, and

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

social responsibility. The following is a quick and systematic summary of the outcomes of the preceding discussion.

Table 1. Normative Epistemology of Mudharabah in Islamic Education Curriculum

Aspect	Brief Explanation	Implication
Epistemology of mudharabah law	Derived from revelation and reason through ijthihad	Not just normative rules
Integration of revelation & reason	Building contextual and dynamic understanding of law	Encouraging students to think critically and reflectively in understanding sharia texts.
Deductive & inductive approach	Deductive from the sacred text, inductive from the economic reality of the people	Simulation and case studies in class for applicative understanding.
The role of ijthihad in the curriculum	Ijthihad tall and istislahi are important for responsive law	The curriculum needs to teach ijthihad methods as an adaptive legal thinking tool.
The purpose of epistemology-based Islamic education	Balancing revelation and ratios in shaping humans holistically	Give birth to ethical, fair, and socially contributing Islamic economic actors.

This table shows that the epistemological approach in the normative study of mudharabah not only enriches scientific understanding but also has a direct impact on the formation of a contextual and applicable Islamic education curriculum, which ultimately produces students who can understand, apply, and develop Islamic economic principles fairly and sustainably.

Ontology of Sharia Economic Law in the Existence and Nature of Mudharabah Agreement for Strengthening the Islamic Education Curriculum

The ontology of Islamic economic law is a philosophical approach that studies the nature and existence of law in the context of Islamic financial transactions. This study focuses on how Islamic economic law is not only present as a normative system but also as a manifestation of divine values derived from revelation and reason. In this context, mudharabah contracts are one of the concrete forms of the application of sharia law in the economic life of the people, especially in establishing cooperation between capital owners (shahibul mal) and business managers (mudharib), whose validity is guaranteed by sharia principles (Mulyana, 2020).

The ontological approach in the study of Islamic economic law opens a very important reflective space to understand the existence and nature of mudharabah contracts not only as legal-formal contracts but as part of the Islamic value system derived from revelation and reason. In the context of Islamic education, this emphasizes that students need to understand Islamic law not only as a rule that applies but as a representation of divine values that uphold justice, trust, and balance in economic relations. Thus, the ontological approach not only explains "what" the law is but also "why" it exists, "how" it is meaningful in life, and "for what" it is applied (Mufid, 2021).

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

This analysis demonstrates that the mudharabah contract, as a representation of justice and trust, contains spiritual and social aspects that should be central to Islamic education. This contract reflects an Islamic economic system that opposes riba, promotes equitable distribution, and fosters collaboration between capital owners and business management based on mutual trust and transparency. Making mudharabah a main point, Islamic education will be better able to build an awareness that economic activity in Islam must not be isolated from the orientation of maqashid Sharia, such as the preservation of wealth, poverty reduction, and the protection of social justice (Khairunisa, 2019).

However, a significant issue arises when Islamic education is confronted with the supremacy of a secular economic, legal system that is pragmatic and profit-driven. This is where the ontological importance of mudharabah should be emphasized in the curriculum so that students not only recall the contract's format but also grasp that it is a form of worship and social obligation. Mudharabah should be positioned as an alternative to the capitalistic economy, which frequently causes injustice and exclusion, and promoted as a participatory model that promotes trust, transparency, and justice (Ahmad Afan Zain, 2021).

Furthermore, this affirmation of ontological value is strengthened by the support of DSN-MUI Fatwa No: 03/DSN-MUI/IV/2000 on savings and Fatwa No: 07/DSN-MUI/IV/2000 on mudharabah financing, which not only provides technical guidelines for the implementation of mudharabah but also fills the space between the normative text of sharia and field practice. These fatwas bridge the idealism of fiqh with the needs of modern banking and financial systems while clarifying the legal framework that strengthens the legal status of mudharabah in the national system. Therefore, Islamic education should place the study of this fatwa as mandatory material in the muamalah curriculum so that students can connect the basic values of Sharia with the reality of contemporary Indonesian economics (Ahmad Afan Zain, 2021).

Incorporating the ontological approach into the Islamic education curriculum entails rearranging learning processes to be cognitive, affective, and introspective. Learners should be invited to reflect on the divine values of the contracts they study, such as the definition of trust in managing finances or the concept of forbidding exploitation in profit sharing. Contract simulations, case study analysis, and Sharia-based collaborative projects can be used to bridge theory and practice and internalize the spiritual and social dimensions of Islamic economic law (Suryani, 2015).

Finally, the ontology of Sharia economic law in the context of the mudharabah contract not only enriches the dimension of understanding but also strengthens the direction of the goal of Islamic education itself: to form Kamil people who are not only intellectually intelligent but also morally and spiritually intact (Mulyana, 2020). Education that is oriented towards essence and values will produce Muslim economic individuals who are responsible, honest, and able to position economic activities as a

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

form of servitude to Allah SWT. Thus, this approach is highly relevant to answering global challenges while maintaining the roots of Islamic financial principles to keep alive in the people's education system and social practices. The following is a table that summarizes the discussion of the ontology of Sharia economic law in the existence and essence of mudharabah contracts to strengthen the Islamic Education curriculum.

Tabel 2. Ontological Foundations of Sharia Economic Law in Mudharabah and Islamic Curriculum Development

Aspect	Brief Explanation	Implication
The existence of the Mudharabah Contract	A representation of sharia values in economic cooperation based on trust and justice	Needs to be taught as a model of islamic economic ethics in the classroom.
Transcendental Ontological Values	Law is not only legal but also has divine content	Islamic education must prioritize spiritual and moral values in economic law.
Challenges to the capitalist system	The sharia system clashes with conventional economic practices	The curriculum must present mudharabah as an alternative to a fair economic system.
The role of the DSN-MUI Fatwa	Fatwa as a bridge between Sharia and national legal practice	It must be taught so that students understand the application of Islamic law in the formal realm.
Relevance of Contextual Curriculum	The curriculum needs to teach contracts the structure and their philosophical meaning.	Building a generation of competent and moral Sharia economic actors

The ontology of Islamic economic law in the mudharabah contract teaches that law is not merely a normative rule but a reflection of spiritual and social values that must be integrated into Islamic education. This approach strengthens the role of the curriculum as a means of forming Muslim economic actors who are not only intellectually intelligent but also ethically and spiritually noble.

Axiology of Sharia Economic Law in the Implementation of Mudharabah Agreements in the Islamic Education Curriculum

The axiology of Islamic economic law focuses on realizing humanity's benefit and avoiding mafsadah (harm). In implementing mudharabah contracts, this axiology becomes an important foundation to ensure that transactions prioritize financial gain and maintain social and moral welfare (Rosida et al., 2023). This is very relevant to the principles of Sharia that prioritize fairness, transparency and openness in every economic transaction. In a mudharabah contract, fair profit sharing, by the previously agreed ratio, is one of the implementations of these axiological values (Nabilah & Hayah, 2022).

The Mudharabah agreement is a financing instrument in Islamic economic law that regulates the relationship between Islamic banks and customers. The Islamic bank, shahibul maal, provides all the capital, while the customer, Mudharib, manages the

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

business. Profits earned are shared according to the agreement in the contract. Implementing this contract must adhere to the principles of fairness and transparency, ensuring the bank and the customer get their fair share without exploitation. In this context, Islamic economic law emphasizes the importance of the sustainability of people's welfare, both financially and socially (Abdullah, 2024).

One of the values that is highly emphasized in the mudharabah contract is trustworthiness. In this case, Amanah means that the customer, as a mudharib, must manage the capital provided by the Islamic bank with full responsibility, honesty, and transparency. There is no interference from the bank in the management of the business, which means that the relationship between the bank and the customer is based on high trust. Therefore, the principle of amanah is very relevant to Islamic ethical values that prioritize honesty and accountability in every transaction (Ahmad Afan Zain, 2021).

In addition to the requirement, the mudharabah contract emphasizes the prohibition of usury and gharar. Usury, or an increase to a loan that can hurt another person, is prohibited in all Sharia transactions, including the mudharabah contract. Profits from the mudharabah contract can only be earned through equitable cooperation between the bank and the customer, with no added features contrary to Sharia standards. Furthermore, the mudharabah contract is demanded to prevent gharar, an unclear situation that can hurt one side. To avoid the danger of confusion in transactions, the allocation of profits and duties of each participant must be clear (Khairunisa, 2019).

The Fatwa of the National Sharia Council (DSN-MUI) is crucial in determining legal guidelines for implementing mudharabah contracts in Indonesia. Fatwas such as DSN-MUI Fatwa No. 03/DSN-MUI/IV/2000, DSN-MUI Fatwa No. 07/DSN-MUI/IV/2000, and DSN-MUI Fatwa No. 15/DSN-MUI/IX/2000 provide guidelines on fair profit sharing, sharia obligations in the financing, and other provisions applicable to mudharabah transactions. These fatwas provide legal legitimacy for Sharia banks to carry out mudharabah contracts by Sharia principles so that the implementation of mudharabah contracts can run well and benefit all parties involved (Rizka, 2021).

In addition to the DSN-MUI fatwa, Law No. 21 of 2008 concerning Sharia Banking provides a clear legal basis regarding Sharia principles in banking transactions, including mudharabah financing. This law stipulates that every Sharia financial institution must carry out banking activities per Sharia principles, including mudharabah contracts. With this law, Sharia financial institutions in Indonesia have a strong legal basis for implementing mudharabah agreements per Sharia provisions, ensuring that transactions are carried out fairly, transparently, and open fairly, transparently, and openly (Suryani, 2015).

The mudharabah contract attempts to build a fair and transparent economic system in which a fair agreement distributes earnings. Good practice in this contract

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

requires both parties to maintain integrity and transparency. As business managers, customers must be upfront about the firm's state under management, including debt, liquidity, and market forecasts. This eliminates uncertainty, which is detrimental to one party. This practice is consistent with the aims of Islamic economic law, which are to minimize exploitation and generate profits that can be enjoyed fairly by all parties (Srisusilawati & Eprianti, 2017).

The axiology of Islamic economic law also teaches that every monetary transaction must benefit humanity, not only in financial terms but also in social and moral terms (Nabilah & Hayah, 2022). In the context of a mudharabah contract, this principle is reflected in efforts to avoid any form of exploitation or injustice in profit sharing. Each party in a mudharabah contract transaction must benefit without being disadvantaged. This underlines the importance of integration between financial and social aspects in implementing Islamic economic transactions (Sulistiyo et al., 2023).

Regarding resolving disputes that may arise related to the mudharabah contract, the role of judges in Indonesia is also very important. Judges in Religious Courts use Sharia economic law as a guideline in deciding Sharia economic disputes, including those involving the mudharabah contract. Therefore, sharia economic law not only applies as a normative guideline but also has concrete applications in the economic life of society. Thus, judges act as supervisors in implementing the mudharabah contract to ensure that Sharia principles are applied correctly (Fadli et al., 2023).

Overall, the mudharabah contract reflects deep ethical values in Islamic economic law. Based on Islamic principles, this contract seeks to create a financial system that is fair, transparent, and free from practices that are detrimental to any party. Implementing the mudharabah contract by Islamic principles, both in terms of trust, prohibition of usury, and avoidance of gharar, creates conditions that benefit all parties. The DSN-MUI Fatwa and Law No. 21 of 2008 are the legal basis governing the implementation of the mudharabah contract so that every transaction is carried out by Islamic law, which aims to achieve the welfare of the community and avoid losses. The following is a brief table related to the axiology of Islamic economic law in the implementation of the mudharabah contract in the Islamic Education curriculum.

Table 3. Axiology of Sharia Economic Law in the Implementation of Mudharabah Contracts in the Islamic Education Curriculum

Aspect	Relationship with the Axiology of Islamic Economic Law	Implications in Islamic Education	Related Curriculum Principles
Mudharabah Contract	Realizing the benefit of the people through fair transactions	Learning about economic justice and honesty	Islamic economic ethics and moral education
Trust in the Mudharabah Contract	The importance of trust and transparency	Teaches the value of trust in economic life	Character building and professional ethics

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

Aspect	Relationship with the Axiology of Islamic Economic Law	Implications in Islamic Education	Related Curriculum Principles
	between banks and customers		
Prohibition of Usury and Gharar	Avoid exploitation and uncertainty in transactions	Understanding the ban on usury in the economy	Integration of Islamic jurisprudence and economics
DSN-MUI Fatwa	Legal guidelines that ensure fair distribution of profits	Teaching the application of Sharia law in economic practice	Learning fiqh muamalat and economic law
Sharia Banking Law	Regulating the implementation of mudharabah transactions by sharia principles	Instilling the values of compliance with Sharia rules	Islamic law and Islamic banking curriculum

Examining the axiology of Islamic economic law and applying the mudharabah contract has many valuable lessons for Islamic education, particularly regarding character development and legal comprehension. Principles such as Amanah, fairness, and the prohibition of usury can be used to build an Islamic education curriculum that teaches theory and changes students' personalities in their interactions with the economy by Islamic law. It is intended that by including Islamic economic law in the curriculum, future generations will grasp and practice equitable economic principles in conformity with Islamic teachings.

DISCUSSION

Normative studies of the mudharabah contract from the perspective of the philosophy of science provide a very significant reflective basis, especially in efforts to reformulate the Islamic education curriculum to be more contextual and applicable (Setiawan & Syamsuddin, 2022). Research shows that the three main approaches in the philosophy of science, epistemology, ontology, and axiology, do not stand alone but complement each other in forming a comprehensive understanding of Islamic economic law (Yulianto, 2021). From an epistemological perspective, the source of legal knowledge in Islam does not only come from divine revelation, such as the Qur'an and Hadith, but also through human rational processes, such as *ijtihad*, *qiyas*, and contemporary thought (Sarjan et al., 2022). This shows that Islamic law is dynamic and can respond to the community's ever-changing social and economic developments.

Therefore, the paradigm of learning Islamic economic law should not be static and normative but must be designed to foster students' critical reasoning and analytical skills toward contemporary socioeconomic realities (Asyha et al., 2021). Furthermore, the integration of this epistemological approach must be accompanied by an ontological understanding of the existence and meaning of Islamic economic law, especially in the

Fadli Daud Abdullah, Muhammad Rifqi Lidzikrir Rofiqi, Mida Safitriani, Anne Agnia Nurhasanah, Syahid Mujahid Wiwaha

Reflection Philosophy of Science on the Normative Study of Mudharabah Agreement for Strengthening Islamic Education

mudharabah contract. This contract is not just a financial contract between the capital owner and the business manager but also a manifestation of divine values such as justice, trustworthiness, and blessings characteristic of the Islamic economic system. In Islamic education, this ontological approach is important to teach students that every Sharia rule has a philosophical and spiritual basis that must be understood in depth. Meanwhile, the axiology of Sharia law encourages students to see the ethical values and social goals of these contracts, such as poverty alleviation, fair distribution of wealth, and economic empowerment of the people. Thus, a normative study of the mudharabah contract from the perspective of the philosophy of science not only broadens the horizons of students' thinking but also shapes their character as rational, ethical Muslim economists ready to face global challenges.

The study's conclusions further emphasize the significance of incorporating deductive and inductive methodologies into Islamic economics education. The deductive technique guides students to comprehend the normative grounds of the mudharabah contract, such as the prohibition of usury in QS Al-Baqarah: 275. However, the inductive approach allows students to analyze socioeconomic reality based on these principles. For example, through role simulations between *Shahibul maal* and *Mudharib*, students can learn how the principles of justice, trustworthiness, and openness are realized in real terms. Therefore, the Islamic education curriculum must be designed based on texts and in-depth practical experiences.

From an ontological perspective, Islamic economic law is not merely a legal product but also a representation of spiritual and social values in Islam. (Hayati & Dalimunthe, 2023). The mudharabah contract, in this case, is present not only as a financial instrument but also as an embodiment of divine principles, such as justice, trustworthiness, and honesty. This gives a deeper meaning to the existence of the contract, making it a form of worship oriented towards the people's welfare. In educational practice, this understanding must be instilled through a reflective approach that links law with moral and spiritual values. Therefore, it is important for teachers and educators to not only explain the structure of the contract but also emphasize its divine and human dimensions.

The importance of an ontological approach in Islamic education is also reflected in the challenges faced by the education system in responding to the dominance of the capitalist economy (Suprpto, 2021). The conventional economic system oriented towards the accumulation of profits often conflicts with Islam's distributive justice principle. The mudharabah contract, as an alternative to the Sharia-based financing system, needs to be taught as a fair and participatory solution. The Islamic education curriculum must be able to introduce mudharabah not only from a legal aspect but also from a philosophical and applicative perspective. Thus, students can understand that contracts in Islam cannot be separated from the objectives of Sharia (*maqashid al-shariah*), namely protecting religion, soul, mind, property, and descendants.

In the context of axiology, Islamic economic law sends a strong moral message about creating a more ethical and responsible economic structure. The mudharabah contract encompasses qualities such as justice, transparency, and honesty, which should be taught in Islamic education. This axiological notion is linked to financial transparency, equitable profit allocation, and social responsibility. Therefore, the Islamic education curriculum needs to emphasize the ethical dimension of every economic transaction, not just explain its mechanism. Integrating these principles will create students who are competent in muamalah jurisprudence and have a strong character in facing the temptation of unethical economic practices.

The DSN-MUI fatwa and laws and regulations, such as Law No. 21 of 2008 concerning Islamic Banking, are normative instruments that strengthen the existence of the mudharabah contract in Indonesia. The presence of this fatwa must be internalized into Islamic education as important material that shows how Sharia principles can be concretely operationalized in the national banking and financial system. Responsive Islamic education must be able to bridge between normative sharia texts and the ever-evolving socioeconomic realities. Thus, students can understand the relationship between law, economic practices, and public policy in a unified Islamic value system.

Finally, reflecting on the philosophy of science in studying mudharabah contracts is a major contribution to developing a more meaningful and applicable Islamic education curriculum. The epistemological approach enriches scientific understanding, ontology strengthens the values and meanings of law, and axiology provides a noble direction in education. By integrating the three, the Islamic education curriculum can form a perfect human being who not only masters the science of Islamic economic law but also has a strong moral and social orientation. Thus, Islamic education is not only a space for transmitting knowledge but also a place for character transformation and the formation of fair, responsible Muslim economic actors who can answer the challenges of the times while still adhering to universal Islamic values.

CONCLUSION

Based on the findings, it is possible to conclude that applying the philosophy of science through the dimensions of epistemology, ontology, and axiology to the normative study of the mudharabah contract makes a significant contribution to the development of an Islamic education curriculum that is applicable, contextual, and characterful. The philosophical foundation of Islamic economic law emphasizes the need to integrate revelation and reason in developing adaptable legal knowledge to changing circumstances. Legal ontology underlines that the mudharabah contract is not just a legal-formal transaction but also a symbol of Islamic spiritual and social values that must be fully understood.

Meanwhile, legal axiology provides a value direction that every transaction, including mudharabah, must reflect justice, trust, and the welfare of the people. When integrated into the Islamic education curriculum, these three dimensions will produce students who are not only intellectually capable but also morally and ethically resilient in facing global economic challenges. The implications of this study encourage the need to update the muamalah curriculum in Islamic educational institutions so that it is not only based on memorizing the law but also instills critical, analytical, and applicative thinking skills through simulation methods of contracts, case studies, and integration of DSN-MUI fatwas and national regulations. The next recommendation is the importance of teacher training and the development of teaching materials based on this philosophical approach so that the Islamic education curriculum is increasingly adaptive, relevant, and able to prepare a generation of superior and spiritually and socially responsible Sharia economic actors.

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