

Interdisciplinary Islamic Studies: Reconstructing Sciences for Maqāṣid-Based Islamic Economics in Digital Finance

Reconstructing Sciences
for Maqāṣid-Based
Islamic Economics

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ABSTRACT

The rise of modern science has created an epistemological crisis separating spiritual values from social praxis, requiring Islamic studies to integrate revelation, reason, and empirical reality. This study aims to describe the basic concepts of an interdisciplinary and multiparadigm approach in Islamic studies, analyze its relevance in the reconstruction of Islamic sciences, and identify its role in building an Islamic economy based on *maqāṣid al-syarī'ah*, particularly in responding to contemporary phenomena such as cryptocurrency and digital finance. This study uses a qualitative literature approach. It finds that an interdisciplinary and multiparadigm approach is both a philosophical foundation and a practical method for reconstructing Islam's role in civilization. By integrating positivist, interpretive, and critical paradigms, it offers comprehensive analyses of contemporary Islamic phenomena. In Islamic economics, this approach is crucial for evaluating cryptocurrency, addressing legal, ethical, and technological challenges beyond traditional *fiqh*, while aligning with *maqāṣid al-sharī'ah*. This study concludes that an interdisciplinary and multiparadigm approach is a necessity for the revitalization of the Islamic intellectual tradition and for making Islam relevant.

Keywords: Cryptocurrency, Digital Finance, Interdisciplinary, Islamic Economics, *Maqāṣid Al-Syarī'ah*, Multiparadigm.

INTRODUCTION

The development of modern science has historically created a perceived dichotomy between science and religion, resulting in epistemological and methodological tensions within knowledge systems. This dualism often marginalizes spiritual and ethical values in scientific praxis, leading to a societal imbalance in addressing both material and moral needs (Sanusi, 2025; Afandito, 2025). Islamic scholarship, traditionally grounded in the epistemology of revelation and reason, faces a critical challenge to remain intellectually relevant while preserving its normative principles (Iftikhar & Rabia, 2024). Contemporary global dynamics demand that Islamic studies engage in interdisciplinary integration, bridging classical religious knowledge with social sciences, economics, and technological developments (Abidin, 2022; Setiawan, 2025).

Despite the growing discourse on interdisciplinary Islamic studies, several gaps remain. First, there is limited empirical and theoretical exploration on how the integration of *Maqāṣid al-syarī'ah* (the higher objectives of Islamic law) with modern social sciences can enhance epistemic foundations for socio-economic development (Marwah et al., 2025). Second, while studies acknowledge the importance of combining revelation, reason, and empirical reality, there is insufficient systematic methodology for applying this framework across Islamic disciplines, particularly in Islamic economics and governance (Hassanein, 2025). Third, there is a lack of clarity regarding the relationship

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between Islamic epistemology, interdisciplinary knowledge, and practical social applications, which hinders the potential for Islamic studies to contribute effectively to contemporary civilization-building (Padela, 2025; Hussain & Ahmed, 2025).

This epistemological and methodological gap is particularly pronounced in the field of Islamic economics. While the principles of *maqāṣid* provide ethical guidance for welfare, justice, and community benefit, translating these principles into measurable policies and interdisciplinary applications requires novel frameworks that integrate economics, law, and social sciences (Suaidi & Nasrudin, 2025; Ikhsanudin & Zuhdiyah, 2025). In this context, the interdisciplinary approach becomes more than an academic strategy. It serves as a philosophical foundation for constructing an adaptive Islamic knowledge system capable of responding to global challenges while remaining faithful to divine guidance (Liddinillah, 2025; Setiawan, 2025).

The novelty of this study lies in its attempt to formulate a holistic framework that unites classical Islamic epistemology with modern interdisciplinary approaches. By examining how the integration of *maqāṣid*, social sciences, and empirical research can inform Islamic studies, this research seeks to operationalize an epistemic model that is both adaptive and ethically grounded. Such a model enables Islamic scholarship to move beyond normative prescriptions, positioning it as an intellectual resource capable of informing policy, social reform, and economic development (Sanusi, 2025; Marpaung & Iwandi, 2025).

Accordingly, this study aims to describe the fundamental concepts of an interdisciplinary approach in Islamic studies, analyze its relevance in reconstructing Islamic sciences, and identify its role in developing an Islamic basis on *maqashid shariah*, particularly in relation to contemporary phenomena such as cryptocurrency and digital finance. By examining how the integration of revelation, reason, and empirical reality can inform Islamic scholarship, this study provides a holistic framework that strengthens epistemic foundations, supports social praxis, and operationalizes *maqāṣid al-shari'ah* in contemporary contexts. The study contributes to filling existing methodological and applicative gaps, demonstrating that Islamic studies can be a dynamic knowledge system capable of guiding humanity toward justice, balance, and benefit, while preserving spiritual and normative principles at its core.

LITERATURE REVIEW

From Theological Norms to Epistemological Integration in Islamic Thought

Studies in modern Islamic thought indicate a paradigm shift from a traditional theological-normative approach to a more integrative and contextual understanding of knowledge (Adiyono et al., 2024; Darajat et al., 2025). Rahman (2017), for example, emphasizes the importance of a “double movement” that combines a rational comprehension of revelation with contextual realities in order to respond meaningfully to contemporary social change, thereby ensuring that Islamic legal and ethical principles remain relevant within dynamic social contexts. This perspective aligns with contemporary scholarship that argues for integrating revelation and reason as key components of a modern Islamic epistemology, suggesting that the synthesis of textual sources with social context produces a more humanistic and applicable interpretative paradigm (Hayat et al., 2025; Bhat & Bisati, 2025).

Additionally, Abdullah's (2010) integrative-interconnective paradigm merges text, context, and social reality into a unified epistemological framework that bridges primary Islamic sources with lived human conditions, underscoring the need for interdisciplinary engagement without compromising core theological principles such as *tawhid*. This is consistent with recent research demonstrating that multidimensional and context-responsive methodologies help Islamic scholarship address social, economic, and technological challenges more effectively than rigid normativism (Siregar, 2025). Thus, the paradigm shift is not merely theoretical but creates epistemic space for Islam to interact integratively with other disciplines while maintaining theological coherence in contemporary academic and social discourse (Habibi, 2024; Husni & Hayden, 2024).

Moral Framework, Maqāṣid al-Sharī'ah, and Contemporary Challenges

In the field of Islamic economics, Chapra (1992) places moral values and a socio-economic framework grounded in Shariah principles at the center of economic life, asserting that ethical dimensions must drive economic systems rather than purely technical fiqh rulings. Building on this, Asutay (2007) highlights the importance of viewing Islamic economics as a holistic, ethical, and social system, expanding its scope beyond jurisprudential prescriptions to include socio-ethical considerations that address real-world economic issues. These foundational perspectives have increasingly influenced contemporary scholarship, especially those that emphasize *maqāṣid al-Sharī'ah* (the objectives of Islamic law) as a framework for understanding economic systems that serve human welfare, justice, and public interest rather than merely focusing on legal compliance (Marwah et al., 2025).

Recent studies show that *maqāṣid al-Sharī'ah* plays a crucial role in designing economic policies that align with broader social goals such as public welfare (*maslahah*), equity, and sustainable development, contributing to moral, ethical policy frameworks that are relevant in the global economic context (Wulandari & Aziz, 2025). For example, research on *maqāṣid*-oriented economic policy argues that economic systems must be evaluated not only on technical legality but also on their capacity to achieve ethical outcomes such as poverty reduction and social justice (Afnandito, 2025). Consequently, contemporary literature underscores that Islamic economics should be understood as a moral, ethical order rooted in *maqāṣid* capable of responding concretely to modern socio-economic challenges (Shinkafi & Ali, 2017).

Interdisciplinary Approaches to Cryptocurrency and Digital Finance

The concept of epistemic integration, which combines revelation, rationality, and empirical human experience as the foundation of a dynamic and adaptive Islamic intellectual tradition (Basri et al., 2025). This approach goes beyond academic strategy, it offers a philosophical groundwork for understanding complex contemporary phenomena such as cryptocurrency and digital finance, which involve intersecting aspects of *fiqh*, economics, technology, and *maqāṣid al-Sharī'ah* simultaneously (Akhlaq et al., 2025; Nursobah, 2025). Hashem's (2021) perspective suggests that no single disciplinary lens, traditional juristic *fiqh*, or conventional economic theory, is sufficient to analyze such multifaceted issues.

Contemporary literature also emphasizes the need for integrated frameworks in Islamic finance when dealing with digital innovations like blockchain and cryptocurrency, demonstrating that these phenomena raise legal, ethical, and socio-economic dilemmas that cannot be fully understood through conventional *fiqh muamalah* alone (Zuzanti, 2024). Research by Khan (2025) in the Islamic finance field increasingly highlights how interdisciplinary and multiparadigm approaches incorporating positivist, interpretive, and critical paradigms provide more comprehensive analytical tools for evaluating the impact of financial technologies within Islamic economic systems. These approaches enable scholars to assess digital finance phenomena not only in terms of Shariah compliance but also with respect to their real-world implications on social structure, economic justice, and technological feasibility (Alsaghir, 2023; Wahab & Mahdiya, 2025; Gultom, 2025). Thus, the literature indicates that interdisciplinary and multiparadigm methodologies are epistemological necessities for understanding and responding to the complex economic phenomena of the digital era within an Islamic framework.

RESEARCH METHODS

This research is a qualitative study using a library research approach. This approach was chosen because the focus of the research is directed at analyzing the concepts, paradigms, and epistemological frameworks of interdisciplinary approaches in Islamic studies, rather than on measuring quantitative empirical data. The library study allows researchers to systematically explore, compare, and synthesize the ideas of contemporary

Muslim thinkers. This research is descriptive-analytical and critical-reflective. It is descriptive because it explains the basic concepts of interdisciplinary approaches in Islamic studies; analytical because it examines their relevance in the reconstruction of Islamic sciences; and critical-reflective because it evaluates the role of these approaches in developing an Islamic economy based on ethics, social justice, and societal welfare.

The data sources for this research comprise both primary and secondary materials. Primary sources include the works of Fazlur Rahman, M. Amin Abdullah, Mazen Hashem, M. Umer Chapra, and Mehmet Asutay, which provide direct insights into Islamic epistemology, the integration of knowledge across disciplines, and the principles of Islamic economics. Secondary sources consist of books and peer-reviewed journal articles that address interdisciplinary studies, the philosophy of science, and applications of *maqāṣid al-Sharī'ah*, offering critical perspectives and contextual analyses to support the conceptual and analytical framework of the study.

Data were collected through a thematic and selective literature search, emphasizing substantial relevance, the authors' academic authority, and theoretical contributions to the issue of integrating contemporary Islamic science and economics. Data analysis was conducted using qualitative content analysis through the stages of data reduction, thematic categorization, critical interpretation, and conceptual synthesis. The analysis aimed to connect the normative-theological, rational-philosophical, and socio-empirical dimensions within an integrative framework. To enhance the rigor of this qualitative analysis, validity was ensured through triangulation of sources, cross-checking between primary and secondary literature, and seeking consistency across multiple authors' arguments. Reliability was maintained by documenting the data extraction and coding procedures systematically, allowing replication of thematic categorizations.

This research's analytical framework is based on the integrative-interconnective paradigm, which views Islamic sciences and social sciences as entities in dialogue within the framework of *tawhīd*. Through this framework, the interdisciplinary approach is positioned as an epistemological foundation for the development of Islamic economics that is not only normatively compliant but also oriented towards *maqāṣid al-syarī'ah*, ethics, and social justice. While this study does not employ statistical tools due to its qualitative nature, data coding and thematic synthesis followed systematic procedures to ensure transparency and analytical rigor. Each theme was carefully categorized and analyzed to capture conceptual relationships, and key concepts were iteratively refined to develop a coherent analytical framework.

RESULTS

Interdisciplinary Approach in Islamic Studies

Islamic studies (*dirāsāt islāmiyyah*) is a scientific discipline that examines Islam as a system of faith, law, ethics, and civilization, encompassing both revelatory texts (the Qur'an and Hadith) and the historical and contemporary social realities of Muslims. Rahman (2017) emphasizes that Islam should be understood as a dynamic, ethically oriented value system rather than a rigid legal structure, rendering purely textual-normative approaches inadequate for modern complexities. Influenced by scientific progress and global dynamics, Arkoun (1994) proposes applied Islamology, integrating history, anthropology, and linguistics to critically analyze religious discourse and ensure the relevance of Islamic teachings. The field spans interconnected disciplines, such as *tafsir*, *hadith*, *fiqh*, *kalam*, *tasawuf*, history, and social sciences such as economics, politics, and culture, unified by the principle of *tawhīd*. An interdisciplinary approach is therefore essential, linking areas such as *fiqh al-mu'āmalah* with economics, sociology, and law, and expanding *tafsir* beyond *tafsīr bi al-ma'tsūr* to include hermeneutics, semiotics, and historical linguistics, thereby bridging revelation and evolving human realities.

Islamic epistemology is grounded in revelation (*al-naql*), reason (*'aql*), and empirical experience (*tajrībah*). Nasr (1989) characterizes Islamic knowledge as sacred because it is rooted in *tawhīd*, which unites metaphysical truth and rational inquiry, while Abdullah

(2021) calls for an integrative-interconnective paradigm that transcends the divide between religious and modern sciences, enabling social, economic, and natural sciences to actualize revelatory values in empirical contexts. This perspective fosters dialogue among the classical methodologies of *bayānī*, *burhānī*, and *ʿirfānī*, representing textual, rational, and intuitive approaches. Through this integration, Islamic scholarship remains holistic and avoids reductionist tendencies. Interdisciplinary Islamic studies are therefore integrative (*tawhīdī*), contextual, critical-reflective, humanistic, and transformational, oriented toward justice and prosperity (*al-ʿadl wa al-fulāḥ*). In practice, fields such as Islamic economics require collaboration between *fiqh*, modern economics, ethics, and sociology, ensuring that financial systems are supported not only by legal fatwas but also by sound theory, social analysis, and equitable public policy.

An interdisciplinary approach opens up opportunities for the integration of revelation and reason. Mulawarman and Kamayant (2018) asserts that the Islamization of Knowledge does not mean rejecting Western science, but rather placing it within the framework of Islamic monotheism and ethics. Meanwhile, Kuntowijoyo (2006) proposes the idea of Islam as science, that is, a scientific effort to make Islamic teachings the basis for the development of social, economic, and humanities theories. The relevance of this approach is increasingly felt in the modern academic world, where knowledge is interconnected. In the context of Islamic economics, the integration of *fiqh*, economic theory, and social ethics has resulted in a new approach that is more just and humanistic. The interdisciplinary paradigm not only addresses the methodological needs of Islamic studies but also serves as a strategic step in building an Islamic worldview that is adaptive to the progress of the times without losing its spiritual roots (Mahmudin et al., 2021).

The interdisciplinary approach (*al-manhaj al-tadākhul al-maʿrifi*) in Islamic studies integrates religious sciences (*ʿulūm al-dīn*) with social sciences, humanities, and natural sciences to achieve a comprehensive understanding of Islam as a *syāmil wa kāmīl* religion encompassing spiritual, social, and intellectual dimensions. This approach bridges the gap between normative-theological and empirical-modern paradigms, recognizing that no single discipline can fully explain the complexity of Islamic teachings and human reality. The Qurʾānic verse stated, “And thus We have made you (Muslims) a middle nation so that you may be witnesses over mankind” (QS al-Baqarah [2]: 143), which highlights Islam’s emphasis on balance, a middle path that harmonizes revelation with empirical reality and rationality with spirituality. This vision of moderation is further exemplified by the Prophet Muhammad PBUH, who urged the pursuit of knowledge universally, saying, “Seek knowledge even if it is in China” (Narrated by al-Baihaqī in Syuʿab al-Īmān, no. 1763). Together, the verse and the hadith underscore the Islamic principle that intellectual inquiry is not only encouraged but integral, supporting the integration of religious and worldly sciences to promote *maṣlaḥah*, the common good, and to cultivate individuals capable of contributing wisely and justly to society.

Interdisciplinarity in Islamic studies emerges from the interconnected nature of social reality, where religious, economic, social, cultural, and ecological dimensions intersect. For example, zakat extends beyond *fiqh* to encompass wealth distribution, public policy, and social justice. As Abdullah (2021) notes, the integrative-interconnective paradigm bridges the *bayānī* (textual-normative) and *burhānī* (rational-empirical) approaches, framing Islamic studies as a reflective and contextual inquiry rather than mere dogma. *Fiqh* principles, such as “The original ruling is permissibility unless there is evidence of prohibition” and “The law revolves around its *illat*, its existence depends on the presence or absence of its cause,” legitimize methodological flexibility and support the revival of *ijtihād* advocated by Rahman (2017), connecting historical textual contexts with universal moral principles and contemporary realities. In Islamic economics, this interdisciplinary perspective highlights the interdependence of moral, social, and economic values, showing that policies like zakat require integration of sharia analysis with modern economic theory. Ultimately, such an approach embodies *wasathiyyah* (moderation) and *ijtihādiyyah* (innovation), uniting revelation and reason within a *tawhid*-based

epistemology and positioning Islamic studies as a tool to promote justice, civilization, and social welfare in accordance with *maqāṣid al-syarī'ah*.

Approaches to Islamic studies have progressed from normative and multidisciplinary models to interdisciplinary and transdisciplinary frameworks that integrate revelation and empirical reality within a unified epistemology. The Qur'an underscores the centrality of knowledge, "Allah will raise those who have believed among you and those who have been given knowledge several degrees" (QS al-Mujādalah [58]: 11), while the Prophet Muhammad PBUH affirmed intellectual openness: "Wisdom is the lost property of the believer; wherever he finds it, he has more right to it" (HR. Tirmizī, no. 2687). Whereas purely normative approaches often lack social responsiveness and empirical models risk reductionism, the interdisciplinary paradigm bridges theology, social sciences, and natural sciences in a dialogical synthesis (Abdullah, 2010). Rahman (2017) critiques rigid religion–science dichotomies, and Arkoun (1994) situates Islamic texts within socio-political contexts through anthropology, linguistics, and history. Supported by *fiqh* principles such as the contextual linkage of law to its effective cause and the rule that necessity permits exceptions, this approach enables fields like Islamic economics, environmental *fiqh*, and sociology of religion to address contemporary challenges without secularizing Islam, but rather reaffirming its rational, moderate, and universal character under the unity of *tawhīd*.

The interdisciplinary approach in Islamic studies is grounded in the Islamic worldview, which places *tawhīd* at the core of epistemology. *Tawhīd* is not only theological but also methodological, affirming the unity of all knowledge and reality originating from a divine source. The separation between religious and worldly knowledge, a legacy of Western secularization, contradicts the spirit of Islam; thus, interdisciplinarity seeks to restore the integration of revelation, reason, and empirical experience. Philosophically, it bridges the dichotomy between knowledge derived from revelation (*al-'ilm al-naqlī*) and knowledge derived from reason (*al-'ilm al-'aqlī*), as exemplified by classical scholars such as al-Farabi, Ibn Sina, and al-Ghazali. Since the colonial and modern eras, epistemological fragmentation has disconnected moral and empirical dimensions, leading Nasr (1989) to warn that science divorced from spiritual values results in moral emptiness. Interdisciplinary studies address this crisis by integrating ethical and spiritual principles into scientific practice, making knowledge a means of both understanding the world and drawing closer to God.

The interdisciplinary approach emphasizes dialogue between paradigms, linking classical methodologies like *tafsīr bi al-ma'tsūr* with modern tools such as hermeneutics, semiotics, and the sociology of knowledge. Abdullah (2021) describes this as an integrative-interconnective paradigm, which does not simply mix disciplines but finds epistemological common ground. For instance, understanding hadiths about work and economics requires engagement with Islamic ethics, social psychology, and modern economic theory to apply principles fairly and contextually. This holistic perspective recognizes humans as multidimensional spiritual, rational, emotional, and social beings so that phenomena like religious radicalism are understood not only theologically but also in light of economic, educational, and political factors.

In Islamic economics, interdisciplinarity responds to the shortcomings of value-neutral modern systems by advancing justice-oriented models that integrate ethics, sociology, and economic theory to realize *maqāṣid al-syarī'ah* (Asutay, 2007). It also shapes Islamic education by uniting religious and general sciences as an expression of *tawhīd*, fostering intellectual competence alongside ethical awareness, and promoting *ijtihad* as a dialogue between text and social reality. This integrative paradigm bridges normative and empirical dimensions and extends into practical fields such as education, law, economics, and public policy, revitalizing Islam's transformative role (Abdullah, 2021). Indonesian Islamic higher institutions, including UIN, IAIN, and STAIN, illustrate this model by combining religious studies with social sciences and modern

disciplines to cultivate spiritually grounded and professionally capable graduates (Kuntowijoyo, 2006).

In Islamic economics, interdisciplinarity is essential for building adaptive and solution-oriented frameworks. Chapra (1992) stresses that Islamic economics must integrate *fiqh muamalah*, modern economic theory, social behavior, and public policy to address poverty, inequality, and financial crises, while Asutay (2007) argues that Islamic finance succeeds only by combining ethical values with political-economic principles to balance efficiency and moral responsibility. In Islamic law, Rahman (2017) calls for historically and morally grounded interpretations of *fiqh* in collaboration with social and technological sciences to maintain contextual relevance. Beyond theory, interdisciplinary approaches strengthen community empowerment through zakat and productive waqf by linking sharia with management and microeconomics, enrich research through anthropology, history, and linguistics, enhance da'wah via communication and social psychology, and inform governance by integrating political theory with ethical principles such as *amanah*, *syura*, and justice thereby reaffirming Islam's comprehensive and socially transformative character (Nasr, 1989; Arkoun, 1994; Kuntowijoyo, 2006; Abdullah, 2010; Abdurrahman, 2025).

Reconstruction of Islamic Sciences through an Interdisciplinary Paradigm

An interdisciplinary approach to Islamic studies reflects the epistemological awareness that knowledge cannot be separated from moral and spiritual values, rooted in tawhid as the unifying principle. Islam affirms the unity of revelation and empirical reality, as highlighted in QS Fuṣṣilat [41]:53: "We will show them Our signs throughout the earth and within themselves, until it becomes clear to them that the Qur'an is the truth" (Nasr, 1989). Conceptually, this approach rejects the dichotomy between religious and worldly knowledge, a legacy of epistemological colonialism, and views all sciences as part of a unified whole leading to the knowledge of God (*ma'rifatullāh*) (Abdullah, 2021). The hadith, "Wisdom is the lost property of the believer; wherever he finds it, he has more right to it" (HR. Tirmizī, no. 2687), underpins Islamic openness to knowledge from all sources, while classical scholars such as Ibn Sīnā, al-Fārābī, and al-Ghazālī exemplified the integration of philosophy, science, and theology (Nasr, 1989).

Philosophically, the interdisciplinary approach affirms epistemological *tawhid*, viewing reason and revelation as complementary; Rahman's (2017) double movement theory exemplifies how historical context and universal moral principles interact to contextualize revelation. The Qur'an itself links textual reflection with empirical inquiry, "Say: Walk on the earth and observe how Allah began creation" (QS al-'Ankabūt [29]:20), while Abdullah (2010) conceptualizes this integration through the synergy of *bayānī* (textual), *burhānī* (rational-empirical), and *'irfānī* (spiritual) methods to address modern challenges such as moral crisis, inequality, and environmental degradation (Chapra, 1992). Methodologically, this framework transforms *ijtihad* into a contextual and scientific endeavor incorporating social, economic, and cultural analysis (Rahman, 2017), thereby bridging text and context, faith and science, and orienting knowledge toward human welfare (*maṣlahah insāniyyah*) while remaining faithful to the Qur'an and Sunnah.

An interdisciplinary approach is essential for contemporary Islamic studies in addressing social complexity, technological change, and globalization, since Islam as a universal value system must be examined not only normatively but also through empirical and rational methods to generate concrete solutions (Abdullah, 2010). By integrating classical disciplines such as tafsir and hadith with the social sciences and humanities, Islamic scholarship becomes dynamic and socially responsive, in line with Rahman's (2017) hermeneutic double movement for contextualizing the Qur'an's moral message. This approach also bridges tradition and modernity by uniting spirituality and modern science to confront material and spiritual crises, reinforcing an epistemology centered on spiritual values and reflected institutionally in the integration-interconnection paradigm

of Indonesian Islamic universities such as UIN Sunan Kalijaga and UIN Syarif Hidayatullah (Abdullah, 2021). In Islamic law and socio-economic thought, interdisciplinary methods combine historical, sociological, and linguistic analysis to position sharia as normative guidance and social ethics, while enabling reinterpretations of social justice and public interest (*al-maṣlaḥah al-'āmmah*) within broader economic and policy structures (Chapra, 1992; Arkoun, 1994).

The interdisciplinary approach is also essential in contemporary da'wah, allowing Islam to engage effectively with local and global cultures through the integration of communication theory, social psychology, and media technology, as envisioned in the concept of transformative Islam (Kuntowijoyo, 2006). In science and technology, this approach ensures that developments such as artificial intelligence, biotechnology, and digitalization remain aligned with Islamic ethical principles through the framework of *maqāṣid al-sharī'ah* (Abdullah, 2010). In ecology and environmental ethics, interdisciplinarity strengthens Islamic contributions by integrating religious values with environmental science and public policy to address global ecological crises (Asutay, 2007). The interdisciplinary approach functions not only as a methodological framework but also as a civilizational strategy, enabling Islamic studies to offer holistic solutions by integrating revelation, reason, and empirical experience, and reaffirming Islam as a universal, rational, and humanistic value system.

An interdisciplinary approach is central to Islamic economics as both a scientific discipline and a social practice, emphasizing not only material efficiency but also moral balance and social justice, grounded in the framework of *maqāṣid al-syarī'ah*, which protects religion, life, intellect, lineage, and wealth (Chapra, 1992). The Qur'an underscores this balance: "And seek what Allah has bestowed upon you of the happiness of the Hereafter, and do not forget your share of this world" (QS al-Qaṣaṣ [28]:77), forming the ethical foundation of a holistic economic system. Through interdisciplinarity, Islamic economics integrates conventional economics, Islamic ethics, and sociology, ensuring policies such as zakat, wealth redistribution, and Islamic finance uphold social justice and collective welfare (Rahman, 2017). The Prophet's hadith, "The hand above is better than the hand below" (HR. Bukhārī, no. 1429; Muslim, no. 10), is interpreted through behavioral economics and Islamic sociology as encouragement for productivity, independence, and equitable distribution. Contemporary challenges, such as digital finance and cryptocurrency, further require collaboration among *fiqh* scholars, economists, and technologists to maintain compliance with *maqāṣid* principles while avoiding *gharar*, *riba*, and *zulm* (Tuasikal et al., 2025).

Interdisciplinarity in Islamic thought advances distributive justice and critiques modern capitalism's neglect of spiritual and social dimensions (Nasr, 1989) by integrating *ukhuwwah* and *'adl* and applying *maqāṣid al-syarī'ah* to evaluate public policy; Chapra (1992) further proposes the Islamic Human Development Index (IHDI) to assess quality of life, social welfare, and equitable distribution. Yet epistemological tensions arise, as engagement with modern disciplines may blur the line between revelation and empiricism, and Rahman (2017) cautions that rational-historical methods must remain grounded in moral-spiritual foundations. Abdullah (2010) responds that interdisciplinarity expands dialogue without displacing classical scholarship. Implementation also faces weak institutional synergy and friction between Western social science paradigms and Islamic epistemology, requiring an Islamization of knowledge understood as ethical refinement rather than rejection (Nasr, 1989; Rahman, 2017; Hashem, 2018). Its success in education depends on scholars trained in both religious and general sciences to produce socially responsible knowledge, as Hashem (2016) underscores, on bridging tradition and modernity through an inclusive, critical, *tawhid*-centered framework that sustains relevance and transformative impact.

Contemporary scholarship affirms that interdisciplinarity is an epistemological necessity for revitalizing modern Islamic studies, as Islam integrates spiritual, rational, and empirical dimensions within an open, contextual framework (Abdullah, 2010). Such

an approach enables revelation to engage social reality and scientific progress without compromising sacred principles, which Rahman (2017) conceptualizes as collective *ijtihad* involving scholars and experts to actualize *maqāṣid al-syarī'ah* in public policy. This renewal rests on reforming epistemology, reconstructing research methods, and revitalizing educational institutions (Abdullah, 2010). Globally, interdisciplinarity fosters civilizational dialogue, positioning Islam as an ethical bridge between modern science and spirituality while addressing technological dehumanization and extreme capitalism (Nasr, 1989). It must advance just and sustainable development grounded in ethical accountability (Hashem, 2021). In higher education, this vision supports the emergence of integrative “prophetic universities” that unite revelation and reason, ensuring that Islamic studies remain balanced, relevant, and oriented toward human welfare (*maṣlahah insāniyyah*) (Kuntowijoyo, 2006).

Cryptocurrency from the Perspective of Islamic Economics

The phenomenon of cryptocurrency presents a contemporary challenge that requires an interdisciplinary and multiparadigm approach in Islamic economic studies. As a blockchain-based financial technology, cryptocurrency raises complex legal and ethical questions that cannot be addressed solely through *fiqh muamalah* but require integration with economics, information technology, and Islamic business ethics. *Fiqh* debates focus on whether cryptocurrency qualifies as *māl* (legitimate property), whether its transactions involve *gharar* (excessive uncertainty), *maysir* (speculation), or *riba* (interest), and whether blockchain technology aligns with Sharia principles of transparency and justice. The Qur'an warns against speculative and gambling-like behavior: “O you who believe, intoxicants, gambling, idols, and divining arrows are abominations devised by Satan. So avoid them that you may prosper” (QS al-Mā'idah [5]:90), providing an ethical basis for caution regarding extreme volatility and speculative use. At the same time, the *fiqh* principle that “the original ruling on all things is permissibility, unless there is evidence to prohibit it” suggests that cryptocurrency is fundamentally acceptable if it meets Sharia criteria, as affirmed by contemporary fatwas from scholars such as Mufti Muhammad Abu-Bakar and Sheikh Haitham al-Haddad.

From the perspective of *maqāṣid al-syarī'ah*, cryptocurrency should be assessed against the five objectives of Sharia: in terms of *ḥifẓ al-māl*, blockchain's cryptographic security supports property protection despite risks of volatility and cybercrime, while regarding *ḥifẓ al-'aql*, its transparency can enhance rational decision-making even though technical complexity limits broader understanding; thus, integrating Sharia analysis with technological and economic evaluation is necessary to ensure ethical and socially beneficial use. Economically, cryptocurrency offers decentralization, cross-border efficiency, and financial inclusion for the unbanked, aligning with Chapra's (1992) emphasis on distributive justice and public welfare, yet regulatory concerns, risks of illicit finance, and price instability challenge its conformity with Islam's conception of money as a stable medium of exchange (*ṣaman*) and store of value (*qīmah*).

The Prophet Muhammad PBUH states: “Gold for gold, silver for silver, must be equal in measure and exchanged immediately” (HR. Muslim, no. 1587), which underlies the principles of *ribā al-faḍl* (excessive interest) and *ribā al-nasī'ah* (deferred interest). In the context of cryptocurrency, the key question is whether it is classified as *ṣaman khalqī* (natural money) like gold and silver, or as *ṣaman iṣtilāhī* (conventional money) whose value is determined by public consensus. This classification governs how cryptocurrency exchanges with other currencies should be regulated under Sharia principles, highlighting the need for an interdisciplinary approach that integrates *fiqh*, economics, and financial technology.

A multi-paradigm approach is necessary in cryptocurrency studies, combining positivist analysis of volatility, transaction volume, and efficiency with interpretive inquiry into Muslim users' perceptions and critical examination of power relations and inequality within the ecosystem (Asutay, 2007). In Islamic economics, evaluation extends

beyond formal Sharia compliance to socio-economic impact, requiring collaboration among *fiqh* scholars, economists, blockchain experts, and regulators to ensure alignment with *maqāṣid al-syarī'ah*. Practical measures include developing Sharia-oriented cryptocurrencies such as OneGram and Stellar to mitigate *gharar*, obtaining certification from bodies like Amanie Advisors and Shariyah Review Bureau, strengthening digital literacy in *fiqh* and blockchain, and enacting balanced regulations. Guided by the *fiqh* principle that preventing harm takes precedence over securing benefit, cryptocurrency should be restricted if risks like speculation and fraud dominate, but with sound governance, it may function as a Sharia-compliant instrument that maximizes public welfare.

DISCUSSION

The findings of this study demonstrate that an interdisciplinary approach in Islamic studies plays a crucial role in developing a holistic and contextual understanding of Islam. The results indicate that Islamic studies extend beyond revelatory texts, such as the Qur'an and Hadith, to include the social, economic, and cultural realities of Muslim communities across history and in contemporary contexts. This aligns with Rahman (2017), who emphasized the importance of a rational and ethically oriented reading of Islam to respond to social change. Arkoun (1994) similarly advocated applied Islamology, integrating history, anthropology, and linguistics to analyze the social constructs underlying religious discourse. Consequently, an interdisciplinary approach bridges normative textual analysis and empirical realities, rendering Islamic scholarship reflective, critical, and socially relevant rather than merely apologetic.

Islamic epistemology, which integrates revelation (*al-naql*), reason (*'aql*), and empirical experience (*tajribah*), supports an integrative-interconnective paradigm as highlighted by Abdullah (2021) and Nasr (1989). The findings show that classical methodologies *bayānī* (textual), *burhānī* (rational-empirical), and *'irfānī* (spiritual) can be harmonized with social sciences, economics, and natural sciences to address contemporary challenges. For instance, understanding *fiqh al-mu'āmalah* today requires knowledge of economics, sociology, and modern law to ensure justice and social welfare. This corroborates Kuntowijoyo (2006) and Mulawarman and Kamayanti (2018), who argued that Islam as a science provides a foundation for social, economic, and humanities theory development. The interdisciplinary approach is therefore integrative, contextual, critical-reflective, humanistic, and transformative, distinguishing it from traditional normative or multidisciplinary models.

The results also highlight the relevance of interdisciplinarity to contemporary Islamic studies across education, law, economics, and da'wah. Integrating religious knowledge with modern science produces an epistemological framework capable of addressing social complexity, technological change, and globalization (Chapra, 1992; Asutay, 2007). In Islamic education, universities such as UIN and IAIN have adopted integrative paradigms to produce graduates with both spiritual and professional competencies, reinforcing Hashem's (2018) emphasis on knowledge integration. In Islamic economics, combining *fiqh*, economic theory, and social ethics allows the implementation of *maqāṣid al-syarī'ah* in public policy, zakat distribution, and digital finance, supporting Rahman's (2017) argument for justice-oriented and humanistic frameworks.

The case of cryptocurrency illustrates the need for a multiparadigm, interdisciplinary perspective. *Fiqh* alone cannot fully assess its permissibility, integration with economics, blockchain technology, and Islamic business ethics is essential. From the *maqāṣid al-syarī'ah* perspective, cryptocurrency must protect property (*hiḍ al-māl*), reason (*hiḍ al-'aql*), and social welfare, while *fiqh* principles such as "the original ruling is permissibility unless prohibited" allow adaptive interpretation (Asutay, 2007; Abdullah, 2010). The findings emphasize collaboration among scholars, economists, technologists, and regulators to ensure ethical, socially beneficial, and Sharia-compliant use, reflecting Hashem's (2016) call for a *tawḥīd*-centered, inclusive epistemology.

The findings suggest that interdisciplinarity is both a methodological necessity and a strategic imperative for revitalizing modern Islamic studies. By integrating revelation, reason, and empirical knowledge, Islamic scholarship remains relevant, ethical, and socially transformative. Practical applications include epistemological reform, methodological innovation, educational revitalization, and context-sensitive public policy. The implications of this study indicate that interdisciplinary Islamic studies can significantly contribute to social, economic, and educational development. By grounding knowledge in *tawhīd*, *maqāṣid al-syarī'ah*, and justice (*al-'adl*), the approach produces universally applicable, ethically sound, and human-centered scholarship, ultimately promoting societal welfare (*maṣlahah insāniyyah*) while preserving the spiritual and moral foundations of Islam.

CONCLUSION

An interdisciplinary approach in Islamic studies is essential for addressing the complex challenges of the modern era. By integrating revelation, rationality, and empirical reality, this approach constructs a comprehensive and contextual system of Islamic knowledge, positioning Islam not merely as a normative framework but as a source of ethical, social, and scientific guidance. This methodology does not secularize Islam; rather, it unites spiritual values with modern scientific knowledge, enabling scholars to respond to global challenges while maintaining the sacred principles of *al-naql* and *'aql*.

In education, interdisciplinarity encourages curriculum reform that produces graduates capable of critical thinking, ethical decision-making, and social responsibility. By combining religious, social, and scientific knowledge, Islamic educational institutions cultivate a generation of creative and solution-oriented Muslim scholars who can act as agents of social transformation with a prophetic spirit. In economics, the integration of *fiqh muamalah*, modern economic theory, and *maqāṣid al-sharī'ah* facilitates a just and balanced system that harmonizes material and spiritual welfare. The study of cryptocurrency illustrates how this multiparadigm approach enables a nuanced evaluation of contemporary financial phenomena, balancing legality, ethics, technological feasibility, and socio-economic impact.

An interdisciplinary approach enables Islam to remain relevant amid globalization by integrating theology, social sciences, and communication, ensuring that da'wah, policy, and education address contemporary challenges while preserving Islamic identity. Despite its potential, practical challenges persist, such as epistemological tensions between classical and modern disciplines, institutional fragmentation, and the need for scholars with cross-disciplinary expertise. Future research should focus on institutionalizing interdisciplinary curricula, fostering Sharia-compliant innovations in emerging technologies, and assessing the societal impact of integrated Islamic knowledge. This approach not only enriches Islamic scholarship but also reinforces Islam as a moral and intellectual framework for just, ethical, and sustainable development, promoting *maṣlahah insāniyyah* and supporting its meaningful contribution to contemporary civilization.

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