

## Truth Of Scientific Philosophy Perspectives In The Development Of The Islamic Economy In The Age Of Globalization

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### ***Abstract***

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*The philosophy of philanthropy has a major impact on the development of the Islamic economy in the modern era of globalization. This research method is qualitative library using a narrative approach. As for data collection techniques, it's orientation and exploration. The result of this research is that the truth of truth can be used as a concrete or abstract word. If the subject wants to tell the truth, it means that the proposition is true. Then there are the theories of the truths of philosophy, namely the theory of coherence, performative theory, consensus theory and correspondence theory. The truth has two main roles in the development of the Islamic economy. First, to formulate and conceive a new Islamic economic theory. Second, to test and evaluate the Islamic economy theory empirically.*

**Keyword;** *Islamic Economics, Islamic Economic Philosophy*

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## INTRODUCTION

The existence of Islamic economics was not so well known in the 1950s, let alone formed a concept that was included in the criteria of building a scientific discipline. At that time, the golden age of economic ideology of socialism and capitalism was in progress so that the Islamic economic system still could not demonstrate its existence as a thick system with a load of justice and equality, although in fact at the beginning of the history of Islamic development of the 7th century, Islam already had an economic system that functioned as the regulator of economic activity (Muhammad, 2009).

According to Islam, economic activity is part of a comprehensive life, shaped by the values that come from the Quran and hadiths that are applied to the relationship to God and to humans at the same time (Muhammad, 2009). The Islamic economy is built on the basis of Islam, therefore it is an inseparable part (*integral*) of Islam. As a derivative of Islam, the Islamic economy will follow Islam in its various aspects. Islam is a system of life (*way of life*), where Islam has provided a complete set of rules for human life, including in the economic sphere.

Economics in Islamic teachings is known by the name al-Iqashad which literally means al-Qashdu which means middle or righteous (Farid Wajdi & Suhrawardi K Lubis, 2021). It means to be honest, straight, and not to deviate from the truth. In terms of IQshad or economics, it is terminologically defined as the knowledge of the relevant rules of the production, distribution and consumption of wealth. So far, it's very clear the economic concept of Islam. It means being

honest, straightforward, and not deviating in the production, distribution, and consumption of wealth.

Since the publication of the book *The Theory of Moral Sentiments* and *The Wealth of Nation* by Adam Smith, economics seems to be getting freed from moral philosophy and going into different social sciences. Moreover, in its development, neo-classical economics has sought to explain economic phenomena with quantitative models that make it more and more distant from the foundations of economics itself. Economics distinguished as positive and normative economics, in fact, is increasingly distancing economics from morality, because in reality economics is more focused on positive economy, while normative economy is handed over to other sciences.

Islamic economic development continues to this day. There have been so many discourses related to Islamic economics. For example, in the practical scope of sharia financial institutions such as sharia banks. In the academic sphere of Islamic economics developed again with the help of other disciplines. For example, Islamic economics now not only uses fiqh as it was when it first appeared, but has used other scientific approaches in its studies such as statistics, law, history to philosophy (Wardani, et al, 2023).

Studies and discussions about what is Islamic economy in Indonesia have grown and become an increasingly hot discourse to study. At the same time, the very urgent economic instruments that breathe Islam are also beginning to emerge in almost all of the world's economic systems. Along with the existence of such financial institutions above, so that the sharia bank has become a special attraction for the economic community to be and used in the process of financial arrangements and Islamic business activities. Banks as intermediaries, designed to process interest in such a way that it can stimulate investment, savings and financing or credit.

Islamic economic growth in Indonesia, if traced through the footsteps of the development of sharia banking, developed relatively rapidly following the issuance of rules governing sharia banks. This fact gives fresh air to many, not only to the majority of Muslims, but also to anyone who is oppressed by philosophy "laissez faire" It's the system of capitalism. The rapid growth of the Islamic economy, on the other hand, still leaves a number of problems, especially in Indonesia, so constructive criticism remains necessary. Facts on the ground often raise fundamental questions in response to the inadequacy or inability of the Islamic economy as a system in the face of increasingly complex state-of-the-art developments (Syairozi, 2016).

Islamic economics has principles that come from the Quran and the Hadith. These principles are eternal as principles of tauhid, justice, fairness, freedom and accountability,

brotherhood, and so on. This principle is the basis of Islamic economic activity which technically operational always develops and can change according to the development of the times and civilizations facing mankind. Examples of variables that can develop include the application of the principle of mutual employment in banks or insurance (Takhim & Purwanto, 2018).

The set of facts and data above is a valuable momentum for the Islamic economic system to prove its superiority and privilege to the world community. The Sharia Bank as the embodiment of the Islamic economic institution has provided a real proof of its resilience in the face of the storm of crisis. This immunity has a positive impact on the high level of acceptance by the people of Islamic economic development, both at the national and international levels (Ayief Fathurrahman, 2010).

The development of Islamic economics, if traced from the Prophet's time or at least from the 1970s to the present time now indicates a significant development in the body of Islamian economics. On the other hand, however, the domination of the practice of Islamic economics is increasingly acute in the banking sector and religious missions, which are biased, subjective, thus encouraging the existence of the element of coercion to apply merely the models of smart transactions that are more often ideological than scientific objectives into modern economic practice. It will only bring about an Islamic economic system that is practical, without any scientific elements. This is the kind of situation that needs to be addressed with a strategy of scientific development and more in-depth research (Fathurrahman, 2010).

The development of science as a creative result of the systematic effort of human understanding, produced remarkable achievements. But at the same time, a dilemma arose that raised concerns among scientists, philosophers, and religious that such advances could threaten the existence of mankind, even nature and its contents. Science seems to be running fast in the midst of darkness without lighting lights so that arrogance without calculation arises, even unhealthy clashes between one field of science and the other. This fact suggests that the development of science and technology goes beyond its basic philosophical assumptions such as the ontological, epistemological, axiological foundation that tends to go on its own. The presence of the philosophy of science is an attempt to restore the role and function of science and technology (iptek) in accordance with its original purpose, that is, for the happiness of mankind and the ease in carrying out its activities.

Umar Chapra calls the Islamic economy the Tauhid economy. But generally speaking it's divine economics. The "Divine" character of the Islamic economy is not reflected in the aspects

of the economic actors -- because the perpetrators must be human beings -- but in the rules or systems that the economists have to think about. It is based on the belief that all economic factors, including human beings, are essentially God's, and to Him all affairs are restored.

In view of the increasingly rapid development of the Islamic economy at both the global and local levels, in the context of the economic trends of the globalization era, a more focused and clear strategy is needed to ensure that the Islamic economy gains a stronger place in future economic development, so that a moral, fair and prosperous economic era is soon realized. Based on the existing situation, the Islamic Economy development strategy should at least pay attention to two fundamental aspects, namely the conceptual/academic and implementative/practical aspects of Islamic economy.

Islamic economics will not grow significantly in pursuit of its legacy nor will it help much in yielding optimal results if religious missions remain dominant and scientifically objective research still tends to be slow. It must be acknowledged that the Islamic economics that existed from the beginning of Islamic history to the present is not a perfect system that can be applied at any time. Thus, it is necessary to be conceptualized along with the evolution of an increasingly complex era. Therefore, the religious and Muslim economists should not be trapped by the thinking of a tower of thorns that only thinks purely in its field without associating with the reality that exists outside of it because any activity of Islamic economic science cannot be released from the context of social life of society that surrounds it (Yazid Nasrullah, 2007).

The purpose of Islam's economy is to the good of mankind, that is, to pursue all activities in order to attain things that result in the existence of goods for man, or by pursuing activities that can directly realize the goods themselves (Suyatno, Thomas, 1997)

From the point of view of economic liberalization, Indonesia faces fierce competition in the two poles of economic globalization: free trade and foreign direct investment. This situation forces Indonesia to prepare simultaneously for adaptive and dynamic economic and international legal integration and to implement protective measures to safeguard national sovereignty. And from the technological point of view, the entire world is experiencing a technological disruption that shakes every aspect of human life (Elia Elisa Cia Alves & Andrea Quirino Steiner, 2017). In the economic sector, technological disruption creates and transforms conventional business models into all-digital. The defence sector, disruption has an effect on all military activities. Democracy is disrupted by the polarization of information in society, as are other social norms. Disruption also affects the map of international relations between nations that showcases the power and domination of nations. The current issues of regionality have been transformed into a quasi-autonomy as a result of global political policy (Giovanni Barbieri, 2019). In conclusion, technology

has a disruptive effect because it can be destructive in society.

Looking at the profound connection between philosophy and Islamic economics, the question arises, "What is the role of philosophical theory in the development of Islamic economic theory?" The question will be raised in this article as its main discourse. Of course, the discourse about the relationship between philosophy and Islamic economics has been done a lot before, so in this article will be specifically discussed related facts and truth in one branch of the Philosophy namely epistemology and its correlation with Islamic economy. Epistemology was chosen because it is a branch of philosophy that specifically deals with science, because the truth is that Islamic economic has transformed from theology to science that must be proven empirical.

## **METHODS**

This research belongs to the type of library research with a narrative approach. The study of a library or library is an activity of collecting data from various sources of reading (Nursapia Harahap, 2014). This data is then synthesized to obtain the results of the research. As far as the narrative approach is concerned, it is the synthesis of data in the form of a narrative. This method will give better results in library research because it produces valid data.

The data used in this research are secondary and primary data. Primary data are references related to truth in the philosophy of Islamic science and economics, and secondary is a reference that does not contain specifically facts and truth in Islamic philosophical science and economy (Ali Wardani, 2020). The data collection technique used consists of two stages, orientation and exploration. The orientation stage is the collection of data in general according to the subject of research.

Descriptive analysis method with data analysis techniques i.e. inductive and deductive. that is, by describing accurately the problem to be studied according to the data obtained and then analyzed.

The inductive approach is the opposite of the deductive approach. The inductive approach is a reasoning process that starts from a special situation to a general situation (Widodo Winarso, 2014).

## **DISCUSSION**

### **A. Truth in the Philosophy of Science**

Truth can be used as a concrete or abstract word. If the subject wants to say the truth, it

means the true proposition. The proposition means the meaning contained in a statement or statement. If the subject declares the truth that the proposition tested must possess qualities, properties, or characteristics, relationships, and values.

Scientific truth is crucial in this life. Often on the pretext of a truth, a person, a group, an institution, or even a state will legitimize an action against another person because it is considered to have done the right thing. In the same way, in the field of instruction, it is impossible for a teacher to teach a disciple, unless he believes in the truth.

Truth in philosophy never exists in a single discourse. Truth always exists in various forms depending on the perspective used. Truth in the perspective of rationalism must be different from truth in the perspectives of empiricism. The difference of opinion between rationalists and empirists in viewing the truth runs on the fundamental question of the source of human knowledge. In man, where is he between the mind or the senses that are the primary source of human knowledge? In addition to the scope and validity of knowledge, the fundamental question of the source of knowledge becomes one of the topics, in one branch of philosophy, namely epistemology (Padli & Mustofa, 2021).

Purwadarminta in the General Dictionary of Indonesian, explains that the truth is 1). Situation (things and so on) That's right (corresponds to a real thing or circumstance). For example, the truth of this news still I doubt, we must have the courage to defend the truth and justice. 2). Something right (There's a bunch of things, that's exactly what it is, and so on). Like the truths taught by religion. 3). Honesty, uprightness, for example, no one sanction the goodness and truth of your heart (Idzam Fautanu, 2012).

According to Aristotle, truth is the correspondence between thought and reality, whereas according to Bertrand Russell, truth was the correspondance between belief and reality. The truth in the dictionary of the Indonesian language is the state of affairs (*hal*) that corresponds to the actual situation; something that is true (really) (Nasional "Indonesian Great Dictionary: Language Center.", 2018). According to the above understanding, truth is something real and consistent with the facts and is relative. It means that what one believes to be true does not necessarily be believed to be right by others.

The truth and knowledge are closely correlated. Science can lead a man to the way of truth or can bring a man closer to good or reach his own perfection and defend himself from corruption.

Horold H. Titus states that truth is something that matches the facts or something that is in harmony with the actual situation. Truth is conformity (*agreement*) between statements (*statement*) about facts with facts or between decisions (*judgement*) with the situation in the vicinity

(*environmental situation*) which is given interpretation. In Islam, there are also arguments regarding the importance of truth, namely in Surat Al-Hujurat verse 6 which says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنْ جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَنْ تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصِحُّوا عَلَىٰ مَا فَعَلْتُمْ نُدْمِينَ

Artinya: “O you who believe, when an unjust person comes to you with a message, consider it carefully, so that you do not cause a disaster unknowingly to a people, which will cause you to repent of what you have done.” (Al-Hujurat).

Basically, the truth of the philosophical perspective of science can be distinguished into three. First, epistemological truth or often called logical truth. This truth can be seen if there is a correspondence of the subject (observer) with an object (observed). Second, the ontological truth or the truth of fact relating to the nature or fundamental nature of an object. For example, the stone is said to be hard is true because of its basic nature or in fact it is hard. Thirdly, semantic truth is the truth that is inherent in human words and language. That is, the truth of a sentence or word spoken either in accordance with epistemology or ontology. For example, the language used to express everything.

The truth in science is the truth that is objective in nature, that is, the truth which must be supported by facts, reality in its objectivity. The truth must be free from the desire of the subject. Ontologically, the truth of science is basically classified into two types of theory: the theory of truth corresponding to the knowledge of the universe and the theories of truth of coherence, to the humanities and social sciences.

Scientific truth itself is something that matches the facts or something that is in harmony with the actual situation in which there are scientific methods. Scientific truth and Islamic economics are highly correlated. It is not said that there is a scientific knowledge in which there is no scientific truth.

The concrete example is in the case of Islamic social finance (zakat, infaq, shadaqah). Someone who spends wealth in the way of Allah will have his sustenance increased according to Surah al-Baqarah verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

Means: “Parable (the livelihoods issued by) Those who spend their wealth in the way of God are like a seed that produces seven seeds, in each seed a hundred seeds. God folds the grain (reward) For whomever He wills. And Allah is the Almighty (His grace) The All-knowing.” (Al-Baqarah, verses 261)

In this context, zakat, infaq, shadaqah will be able to increase the provision (income) to the party that took it out. It must not have been categorized as scientific truth because it has not been proven by scientific methods. So that requires scientific proof, one of which is in the approach of the national income balance model, zakat, infaq, and shadaqah. National income balance in a conventional economy.

There are several theories of truth in the philosophy of science. However, there are at least five of the most frequently mentioned: (1) The coherence theory states that truth is a correspondence between a statement and another statement that was previously considered true. To be true, this theory suggests consistency or absence of contradiction (*contradiction*) with axioms. For example, an axiom in mathematics explains that the number of angles of the angle if combined is 180°. Then if there is a statement that the number of angles of a triangle if combined is 200°, then this statement is considered untrue; (2) The performative theory that states truth as an act that follows the statement. So, something is considered true if it can be implemented in action. For example, if a man promises to go home, his promise will be fulfilled if he returns; (3) A consensus theory that states that vegetation is something that is agreed by society or the public as truth. The theory of truth consensus is fuelled by Thomas Kuhn, an expert. History of Science. An example of a consensus theory is that if the people agree that the state belongs to the people, then that is the truth (M. Syaiful Padli & M. Lutfi Mustofa, 2021). (4) The correspondence theory that states that truth is the correspondence between the statement and the object of the statement. This theory is often associated with empirical theories of knowledge. An example of a correspondence theory is that if the chicken is said to be dead and after observing the chick is dead, then the statement is called true and if not, then it is considered false.

Positive knowledge in the scope of Islamic economics that ultimately shapes Islamic economic theory. Islamic economic theory is constructed from empirical reality and factual problems, so that the relationship of Islamic economics theory with other theories and Islamic theory of economics with practice are interrelated. In other words, facts and empirical truths are the main foundations of the formation of Islamic economic theory (Hendri Hermawan Adinugraha, 2013).



There's an interesting expression from Fahmi Huwaydi (The leading scholars of Egypt) in the book *Al-Qur'an wa Al-Sulthan*:“ (M. Imdadun Rahmat, 2011). If we're looking for a practical equivalent, concise and comprehensive in one word of everything that sharia contains, we will find no equivalent other than “justice”. If tawhid is the pillar of aqidah, justice is the pillar of sharia. The practice of true Islam will not be complete if the two sides are not mutually reinforcing. Moreover, if we limit ourselves to one and ignore the other, then it will only produce a deviant process and will nevertheless not be able to enforce the practice of Islam.

So far, in the philosophy of science, there are two approaches to understanding things. First, the diachronic approach is the approach to understanding something based on its historical or historical aspects. For example, in order to understand what a book is, it is necessary to look at aspects of the history of a book such as when it was first made, what it was originally made of, and what the purpose was made for. Second, the synchronous approach is an approach that extends in space but is limited in time. This approach is also called an analytical or analytical approach. For instance, it consists of any part and any material.

In search of the truth of religion, in questioning the Scriptures, and in seeking answers to them. Thus, a thing is considered true when it is according to the teaching of religion or revelation as the establishment of absolute truth.

The existence of truth has always been linked to human knowledge (Subjects who know) about the object (Susanto, 2011). So, the truth is how far the subject has knowledge about the object. Whereas, knowledge comes from many sources. These sources then also serve as a measure of truth. The following are the theories of truth.

Philosophy of science can generally be understood from two sides, namely as a scientific discipline and as a philosophical foundation for the scientific process. As a discipline, philosophy of science is a branch of philosophy that discusses special objects, namely science that has certain properties and characteristics that are almost the same as philosophy in general (Takhim & Purwanto, 2018).

Philosophy of science as a philosophical foundation for the scientific process is the basic framework of the scientific process itself. In simple terms, philosophy can be defined as thinking according to an orderly system freely and deeply, so as to get to the bottom of a problem.

The diachronic approach, for example, discusses Islamic economics through its historical aspects. Starting from the application of Islamic economics during the time of the prophet Muhammad SAW to the contemporary period. No need to mention how many studies or books that have discussed Islamic economics from its historical aspects. The synchronic approach has discussed Islamic economics ranging from efforts to define it, its scope, its design to other aspects

that are also fundamental such as its principles.

The relationship between philosophy of science and Islamic economics will be more visible if you study the scope of Islamic economics. Basically, Islamic economics can be divided into three knowledge, namely normative, positive and predictive knowledge. These three types of knowledge play an important role in producing parts of the scope of Islamic economics which in turn is very helpful in studying Islamic economics. (Wardani, et al, 2023).

Islamic economics is based on 3 main foundations that are implemented in economic activities, namely tauhîd, sharia and akhlaq. The practices of sharia and morals are a reflection of tawhid. The foundation of tawhid is something dhoruri so that the implementation of sharia and morals is not disturbed. The principles of sharia guide economic activities so as not to get out of sharia rules. While morals foster economic activity in order to always behave and behave in accordance with Islamic morals and ethics.

Correspondence theory of truth, *Correspondence Theory of Truth* which is sometimes referred to as accordance theory of truth, is a theory that holds that statements are true if they correspond to facts or statements that exist in nature or the object to which the statement is addressed. Truth or a state of being true is when there is conformity (*correspondence*) between the meaning intended by a statement or opinion and the object to which the statement or opinion is addressed. Truth or a situation is said to be true if there is a correspondence between the meaning intended by an opinion and the facts. A proposition is true if there is an appropriate fact and states what it is. (Amsal Bakhtiar, 2012).

Correspondence theory is the existence of two realities that are in front of humans, statements and reality. According to this theory, truth is the correspondence between the statement about something and the reality of something itself. For example, Semarang is the capital of Central Java. This statement is called true if in reality Semarang is indeed the capital of Central Java province. The truth lies in the statement and the reality. (Atabik, 2014)

Coherence or consistency theory of truth is a theory of truth based on the criteria of coherence or consistency. A statement is called true if it corresponds to a comprehensive network of logically related statements. According to this theory, truth is not established by the relationship between decisions and something else, namely facts and reality, but by the relationship between the decisions themselves. (Amsal Bakhtiar, 2015).

A proposition is true if it is related (coherent) with the other propositions being true or the statement being coherent or consistent with the previous statements considered to be true (Jujun S. Suriasumantri, 2000). Thus a judgment is judged right when it is afflicted. (justification) of the judgments of the past, which are known, accepted, and confirmed. Because of its nature, this

theory knows the levels of truth. The degree of coherence here is the measure of the degree of truth.

Bakhtiar, as quoted from Aholiab Watholi, provides a standardization of the certainty of truth with at least four meanings, in which one belief is undeniably true so called knowledge. First, the psychological sense. Second, the logical sense. Third, equating certainty with uncorrectable belief. Fourth, the notion of certainty used in common speech, where it is defined as certainty based on reason that cannot be doubted. (Susanto, 2014)

Pragmatic truth theory is a theory that holds that the meaning of ideas is limited by reference to scientific, personal or social consequences. Whether a proposition or theory is true or not depends on whether the proposition or theory is useful to humans for their lives. The truth of a statement must be functional in practical life. (Atabik, 2014)

Weighing the theory of pragmatism with its previous theories of truth, it is right to affirm the practical character of human truth, knowledge, and cognitive capacity. But it doesn't mean this theory is the best theory of the whole theory. The criterion of pragmatism is also used by scientists in determining scientific truth in the prospective of time. Historically, a scientific statement that is now considered to be true once may no longer be true. When faced with a problem like this, science is pragmatic as long as the statement is functional and useful then it is believed to be true, if it is no longer so, because the development of science itself produces a new statement, then that statement is left, and so on (QS. Al-Baqarah: 163-164. Means: 163).

Performative theory explains, a statement is considered true if it creates reality. So a true statement is not a statement that reveals the reality, but just as the statement creates the reality as expressed in the statement. This theory is also called the "action language" which associates the truth of one action with one statement. For example, "With this I appoint you as a company manager "Species S3". With that statement a new reality is created that you as a company manager "Species S3", Of course after the SK's down. Here are the acts that are done with the pronouncement of the words. With that statement an appearance or action (*performance*) is carried out (Akhyar Yusuf Lubis, 2015).

This theory can be implemented positively, but on the other hand it can be negative. Positively, with a certain statement, people try to realize what they say. For example, "I swear I'll be a good lecturer". But negatively, one can also be overwhelmed by a statement or expression as if it were the same as the reality (A Susanto, 2016)

## **B. Philosophy of Islamic Science and Economy**

Philosophy of science is known as two approaches to understanding things. First, the

diachronic approach is the approach to understanding something based on its historical or historical aspects. For example, in order to understand what a book is, it is necessary to look at aspects of the history of a book such as when it was first made, what it was originally made of, and what the purpose was made for. Second, the synchronous approach is an approach that extends in space but is limited in time. This approach is also called an analytical or analytical approach. For instance, it consists of any part and any material (Rizka Purnamasari and Ernawati Herdakusumah, 2016).

The relationship between Islamic philosophy of science and economics will be more visible if we study the scope of Islamic economics. Basically, Islamic economics can be divided into three types of knowledge: normative, positive and predictive. These three kinds of knowledge play an important role in giving rise to parts of the scope of Islamic economics that ultimately help in studying Islamic economy.

This discussion focuses on, for example, fiqh muamalah, Islamic economic ethics, the Islamic financial system, zakat law, islamic banking accounting, development in Islamic perspective, and Islamic leadership management.

These are the facts which are spoken of by mankind, as they are, or as they appear. Specifically, what is meant here is the Qur'an and Sunnah that explains man according to reality. For example, about the reality or the fact that humans are essentially rash and hasty. All these things were revealed without cover, and according to the facts which were done (Emma Dysmala, 2014).

Often this knowledge is called the law of causality which means that everything is due to something, or in other words everything causes something. For of prosperity is faith; for of wealth is grace, and of zakat; and of greed is misery (Nanik Suraningsih, Mega Indah Puspita, and Halinda Fatmayanti, 2020).

## CONCLUSION

From the above explanation, it can be concluded that the truth of truth can be used as a concrete or abstract word. If the subject wants to tell the truth, it means that the proposition is true. Then there are the theories of the truths of philosophy, namely the theory of coherence, performative theory, consensus theory and correspondence theory. The truth has two main roles

in the development of the Islamic economy. First, formulate and conceive a new Islamic economic theory. Second, to test and evaluate Islamic economic theory empirically.

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