

An Analysis of Sharia Economic Practices in Pekalongan from Habib Luthfi's Perspective

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Abstract: This study analyzes the implementation of Sharia economic practices in Pekalongan from the perspective of Habib Muhammad Luthfi bin Yahya, a prominent Islamic scholar and spiritual leader in Indonesia. The research aims to explore how Habib Luthfi's thoughts and teachings influence the ethical, spiritual, and practical dimensions of the local Sharia economy. Employing a qualitative method with a library research approach, this study examines various written and recorded sources, including Habib Luthfi's speeches, Sharia economic literature, and previous scholarly works. The analysis employs content analysis and hermeneutic interpretation to uncover the underlying values, principles, and socio-religious context that shape Habib Luthfi's economic thought. The findings reveal that his perspective emphasizes moral integrity, justice, and communal welfare as the foundation of economic activities. His approach integrates Sufistic ethics with Sharia economic principles, promoting an inclusive and spiritually grounded economic system. Moreover, his leadership fosters community-based empowerment through cooperation, honesty, and social solidarity. The study concludes that Habib Luthfi's perspective provides a significant model for developing a Sharia-based economic framework rooted in spirituality, cultural values, and national identity. This research contributes to the theoretical understanding of Sharia economics and offers practical insights for strengthening Sharia economic practices in Indonesia.

Keywords: Sharia economy, Habib Luthfi bin Yahya, Spirituality, Pekalongan.

Received: October 20, 2025

Accepted: November 22, 2025

Published: November 27, 2025

To Cite this Article: Surur, Achmad Tubagus, Hendri Hermawan Adinugraha, and Dliyauddin Achmad. "An Analysis of Sharia Economic Practices in Pekalongan from Habib Luthfi's Perspective." *El-Suffah: Jurnal Studi Islam* 2, no. 2 (2025): 138-170.

<https://doi.org/10.70742/suffah.v2i2.430>



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Abstrak: Penelitian ini menganalisis implementasi praktik ekonomi syariah di Pekalongan dari perspektif Habib Muhammad Luthfi bin Yahya, seorang ulama Islam dan pemimpin spiritual terkemuka di Indonesia. Penelitian ini bertujuan untuk mengeksplorasi bagaimana pemikiran dan ajaran Habib Luthfi mempengaruhi dimensi etis, spiritual, dan praktis dari ekonomi syariah lokal. Menggunakan metode kualitatif dengan pendekatan penelitian perpustakaan, studi ini menganalisis berbagai sumber tertulis dan tercatat, termasuk pidato-pidato Habib Luthfi, literatur ekonomi Syariah, dan karya-karya ilmiah sebelumnya. Analisis menggunakan analisis konten dan interpretasi hermeneutik untuk mengungkap nilai-nilai, prinsip-prinsip, dan kajian sosial-religius yang membentuk pemikiran ekonomi Habib Luthfi. Temuan menunjukkan bahwa perspektifnya menekankan integritas moral, keadilan, dan kesejahteraan komunitas sebagai landasan aktivitas ekonomi. Pendekatannya menggabungkan etika Sufi dengan prinsip-prinsip ekonomi Syariah, mempromosikan sistem ekonomi yang inklusif dan berlandaskan spiritualitas. Selain itu, kepemimpinannya mendorong pemberdayaan berbasis komunitas melalui kerja sama, kejujuran, dan solidaritas sosial. Studi ini menyimpulkan bahwa perspektif Habib Luthfi menyediakan model yang signifikan untuk mengembangkan kerangka kerja ekonomi berbasis Syariah yang berakar pada spiritualitas, nilai-nilai budaya, dan identitas nasional. Penelitian ini berkontribusi pada pemahaman teoretis tentang ekonomi Syariah dan menawarkan wawasan praktis untuk memperkuat praktik ekonomi Syariah di Indonesia.

Kata kunci: Ekonomi Syariah; Habib Luthfi bin Yahya; Spiritualitas, Pekalongan.

Introduction

The city of Pekalongan in Central Java is known as one of the centres of the batik industry and trade, which has relatively high local economic dynamics. At the same time, a new force emerged in the regional economic landscape: the Sharia-values-based economic movement, which began to impact the MSME sector, microfinance, cooperatives, and Islamic financial institutions.¹ For example, efforts to incorporate Islamic finance into the former Pekalongan residency area have garnered attention from Bank Indonesia and Sharia

¹ Hendri Hermawan Adinugraha, M. Sugeng Sholehuddin, and Moh. Nasrudin, *Penerapan Prinsip-Prinsip Ekoteologi Dalam Pengembangan Pariwisata Di Pekalongan*, ed. Moh. Nasrudin, 1st ed. (Pekalongan: PT Nasya Expanding Management, 2025), info:5BkmFOMyyUYJ:scholar.google.com.

economic organisations, with calls for the public not only to be aware of it but also to actively engage in transactions and establish Sharia-based businesses.²

Local scholars, such as Habib Luthfi bin Yahya (born in Pekalongan), appear not only as religious and spiritual teachers but also as socio-economic drivers who invite people and Islamic boarding schools to participate in the national and Sharia-based economy. This condition presents an interesting research environment: how the practice of Sharia economics in Pekalongan unfolds in real terms, how the perspectives and roles of scholars such as Habib Luthfi influence or facilitate this practice, as well as how challenges and potentials exist in the field.³ Thus, the phenomenon of Sharia economics in Pekalongan presents a rich study space to uncover the relationship between Sharia values, local economic practices, and religious leadership actors.

The Sharia economy in Pekalongan is becoming increasingly real, but there are still several problems that require further in-depth scientific study. First, there has been little research that documents the practice of Sharia economics in Pekalongan explicitly, accompanied by analysis from the perspective of local religious leaders. Most of the Sharia economic literature focuses more on formal financial institutions or the national level.⁴ Second, in daily practice, a discrepancy remains between the idealisation of Sharia economic principles (e.g., justice, transparency, avoidance of usury) and their operational implementation. For example, studies in Indonesian Islamic financial institutions show practices that are still far from ideal.⁵ Third, the role of scholars or religious leaders in promoting the Sharia economy, particularly at

² Muhammad Shulthoni et al., "What Is the Marketing Model for Islamic Microfinance Institutions?," *Journal of Digital Marketing and Halal Industry* 5, no. 1 (2023): 23-40, <https://doi.org/https://doi.org/10.21580/jdmhi.2023.5.1.15351>.

³ Gea Novita Rohmah, "The Role of Tarekat in Awakening the Spirit of Nationalism (Study of the Thought and Movement of Habib Luthfi Bin Yahya)," *JOUSIP: Journal of Sufism and Psychotherapy* 1, no. 2 (2021), <https://doi.org/10.28918/jousip.v1i2.4831>.

⁴ Khairul Anwar, Susminingsih Susminingsih, and A.M. Muh. Hafidz Ma'shum, "Development Of Green Economy In The Batik Industry From A Maqashid Sharia Perspective," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 12, no. 2 (2023), <https://doi.org/10.46367/iqtishaduna.v12i2.1471>.

⁵ Nur Fani Arisnawati, "The Effectiveness Of Productive Infaq-Based Community Economic Empowerment to The Small And Medium Enterprises (SMEs) Growth in Pekalongan," *IQTISHADIA* 14, no. 1 (2021), <https://doi.org/10.21043/iqtishadia.v14i1.7910>.

the local level (city/region), has not been widely explored operationally and empirically. This includes how they shape economic culture, influence business actors or communities, and build Sharia networks beyond the realm of religious ritual aspects.⁶ Thus, there is a need to unravel how Habib Luthfi's perspective on Sharia economics is applied or responded to in economic practice in Pekalongan, as well as how practical obstacles arise and how solutions are offered or implemented.

Empirically, a gap exists, namely that although the task of Sharia economics in Pekalongan is growing, empirical studies that specifically and in detail examine the practice of Sharia economics at the local level of Pekalongan are still minimal. For example, most research focuses on formal Islamic financial institutions or digital innovations in the field of Sharia studies. Still, less attention is given to the trade sector, MSMEs, Islamic boarding schools, and local ecosystems influenced by the leadership of scholars. In terms of theory, a gap exists, as the literature has discussed the values of Sharia economics and its implementation in formal institutions; however, there are still few theories that combine the perspective of local scholars (religious leadership) with the practice of Sharia economics at the regional level in a systematic manner. For example, the study "The Role of Sharia Microfinance Institutions in Poverty Alleviation Through the Tawhidi Approach" discusses formal institutions but does not explore the role of scholarly figures as agents of change.⁷ Therefore, this research aims to bridge the gap between theories and practices by incorporating Habib Luthfi's perspective as an element of meaning and analysis of Sharia economic practices in Pekalongan.

Several studies have examined aspects of Sharia economics. One of the studies emphasises the importance of clarity in the legal sources of Sharia economics

⁶ Jumailah Jumailah, "The Contribution of Mass Organization to the Improvement of SMEs Business (A Case Study on KJKS Ankasa GP. Anzor of Pekalongan Regency)," *Islamic Studies Journal for Social Transformation*, 2019, <https://doi.org/10.28918/isjoust.v3i2.2264>.

⁷ Raden Heriyanto and Tatik Mariyanti, "Poverty Alleviation Strategies Through Sharia Microfinance Institutions Politico-Economics Study With Tawhidi Approach," *APTISI Transactions on Management (ATM)* 6, no. 2 (2022), <https://doi.org/10.33050/atm.v6i2.1794>.

and that their practice helps create a fair and ethical economic system.⁸ Another study found that the application of Sharia principles, such as justice, transparency and avoidance of *riba*, increases customer trust and institutional performance.⁹ The study on Pekalongan, in particular, suggests that halal MSMEs in Pekalongan must adopt an innovative approach to achieving global competitiveness through collaboration and innovation.¹⁰ However, although these studies are essential, they have not specifically highlighted the role of local scholars, such as Habib Luthfi, in shaping the culture of Sharia economics at the local or regional level.¹¹ Thus, this research expands the literature by focusing on the influence of ulama leadership on local Sharia economic practices.

This research is significant because it fills empirical and theoretical gaps regarding how the leadership of local scholars can catalyze Sharia economic practices at the urban level. By examining Habib Luthfi's perspective and the practice of Sharia economics in Pekalongan, this research reveals the dynamics, challenges, and potentials that arise when Sharia values are translated into daily economic activities. The urgency of the study lies in the increasing attention to Sharia economics as an alternative to a fair and sustainable financial system. However, on the ground, a gap remains between theory and practice, as well as a need to strengthen an inclusive Sharia ecosystem in local areas. The objectives of this research are: first, to describe the practice of Sharia economics in Pekalongan; second, to identify and analyse how Habib Luthfi's perspective influences or facilitates this practice; third, to explore operational obstacles and

⁸ Achmad Tubagus Surur, Muhamad Shulthoni, and Hendri Hermawan Adinugraha, "Islamic Economic Practices in Indonesia: Essence or Symbol in a Muslim-Majority Country in the World," *Dialogue and Universalism* 34, no. 2 (2024): 239–64, <https://doi.org/https://doi.org/10.5840/du202434234>.

⁹ Fadia Fitriyanti et al., "The Implementation of Islamic Principles in Sharia Financial Institutions," *Fiat Justisia: Jurnal Ilmu Hukum* 17, no. 2 (2023), <https://doi.org/10.25041/fiatjustisia.v17no2.2849>.

¹⁰ Shofie Azizah, Hafidhoh Kholifah Al Rosyadah, and Muhammad Sultan Mubarak, "Assistance In Producing NIB And Halal Certificates For MSMEs, In Pekalongan And Surroundings," *LANDMARK: (Jurnal Pengabdian Masyarakat)* 1, no. 3 (2023), <https://doi.org/10.32520/landmark.v1i3.2896>.

¹¹ Sekar Ayu Aryani, "Healthy-Minded Religious Phenomenon in Shalawatan: A Study on the Three Majelis Shalawat in Java," *Indonesian Journal of Islam and Muslim Societies* 7, no. 1 (2017), <https://doi.org/10.18326/ijims.v7i1.1-30>.

offer recommendations for strengthening the Sharia economy at the local level. This research is expected to contribute to the development of Sharia economics, while providing practical implications for economic actors, policymakers, and religious communities in Pekalongan and similar areas.

This research uses a qualitative method with a library research approach to analyse the practice of Sharia economics in Pekalongan from the perspective of Habib Luthfi bin Yahya. This approach was chosen because the focus of the research lies in the conceptual and interpretive understanding of Habib Luthfi's ideas, values, and views on the implementation of Sharia economics in the socio-religious study of the Pekalongan community. The qualitative method enables researchers to delve deeply into the meanings, symbols, and spiritual values embedded in the thoughts of the characters. The literature study provides a theoretical and historical foundation through the search for relevant written sources.

Research data were obtained from various primary and secondary sources, including Habib Luthfi's writings, lecture transcripts, Sharia economics books, scientific articles, journals, research reports, and official documents related to the practice of Sharia economics in Pekalongan. Researchers identify, classify, and critically examine each source to find their patterns of thought and relevance to Sharia economic principles. The data collection process is carried out through documentation techniques. In contrast, data analysis employs content analysis and hermeneutic analysis, which involves understanding the meaning of texts within the social and spiritual contexts of the speakers.

The analysis stages include data reduction, interpretation, and verification of thematic meaning to obtain comprehensive and valid conclusions. The validity of the findings is strengthened through the triangulation of sources and theoretical interpretations, which are grounded in the views of scholars of Sharia economics.¹² Thus, this method provides a strong foundation to understand the contribution of Habib Luthfi's thought to the strengthening of

¹² Hendri Hermawan Adinugraha and Shinta Dewi Rismawati, *Metodologi Penelitian Kualitatif Ekonomi Syariah*, ed. Achmad Tubagus Surur, 1st ed. (Pekalongan: PT Nasya Expanding Management, 2025), https://books.google.co.id/books/about/Metodologi_Penelitian_Kualitatif_Ekonomi.html?id=DnE-EQAAQBAJ&redir_esc=y.

Sharia economic practices in Pekalongan and its relevance to the development of contemporary Sharia economics in Indonesia.

Socio-Economic Dynamics of the Pekalongan Community in Sharia Economic Studies

The socio-economic dynamics of the Pekalongan community have a distinctive character, characterised by a combination of Islamic values, local culture, and entrepreneurial spirit. The economic structure of this region is dominated by the micro, small, and medium enterprises (MSMEs) sector, especially the batik industry, traditional trade, and the family-based service and culinary sectors. The batik industry remains the backbone of the local economy, with thousands of artisans involved, both on a household scale and in small and medium-sized enterprises.¹³ Meanwhile, the trade in fabrics, produce, and processed batik products has also created a wide economic chain at the city and village levels. The majority of economic actors in Pekalongan are Muslims who are oriented towards religious values in running their businesses. They show a tendency to practice the principles of honesty (*sidq*), responsibility (*amanah*), and fairness (*'adl*) in economic transactions. However, the rate of implementation still varies. Based on interviews and field observations, most MSME actors understand the concepts of fairness and honesty as moral principles in trading, rather than as systemic principles in a structured Sharia economy. They interpret fairness as not deceiving buyers and not taking excessive profits, while honesty is understood as being open about the quality and price of products.¹⁴

The existence of Islamic boarding schools and taklim councils in socio-religious studies has a significant role in shaping the community's Sharia economic awareness. Islamic boarding schools such as Al-Muayyad Islamic Boarding School, Syafi'iyah Islamic Boarding School, and Buaran Al-Qur'an Islamic Boarding School play an active role in providing moral education, entrepreneurship, and management training based on Islamic values. In addition, the taklim assembly, which spans various villages, serves as a means of

¹³ Hendri Hermawan Adinugraha et al., "Rural Tourism Based on Islamic Values and Creative Economy," *Uluslararası Sosyal Bilimler ve Eğitim Dergisi – USBED* 3, no. 5 (2021).

¹⁴ Susminingsih Susminingsih and Imam Kanafi, "Theological Foundation toward Industri 4.0: Batik Experience in Pekalongan City," *Ijtimā Iyya Journal of Muslim Society Research* 4, no. 2 (2019), <https://doi.org/10.24090/ijtimaiyya.v4i2.2899>.

promoting the values of honesty, justice, and mutual benefits in daily business. Religious activities in Pekalongan form a strong social network that strengthens economic solidarity among citizens.¹⁵

The practice of Sharia economics in Pekalongan has become evident in the growth of Islamic financial institutions, such as Baitul Maal wa Tamwil (BMT), Sharia cooperatives, and pesantren business units. BMT plays an essential role in distributing microfinance based on *murabahah*, *mudharabah*, and *qardhul hasan* contracts to batik artisans and small traders. The public considers Islamic financial institutions to be fairer and more in line with religious values because they avoid usury and prioritise trust and mutual assistance (*ta'awun*). Findings in the field indicate that some individuals are starting to grasp the concept of benefits (*maslahah*) as the foundation for economic decision-making. Batik artisans and MSME actors strive to maintain harmonious relationships with employees, customers, and suppliers with the principle of blessing (*barakah*). Although not all actors formally understand the terminology of fiqh muamalah, their economic practices demonstrate the internalisation of Islamic values in the study of local culture in Pekalongan, which is known to be religious, egalitarian, and open to innovation.¹⁶

The socio-economic dynamics of the Pekalongan community show a close relationship between the religious dimension and economic activities. People do not view economic activities as just a profit-making effort, but also as part of worship (*'ijtima'iyah worship*). This concept strengthens the work ethic and moral responsibility of business actors. This awareness aligns with Al-Ghazali's view in *Ihya' Ulumuddin*, which holds that economic activities are part of devotion to Allah as long as they are carried out with the right intention and do not violate the principles of Sharia.¹⁷

There is a gap between the conceptual understanding and the practical application of Sharia economics. Some business actors still understand the

¹⁵ Mohammad Syaifuddin, "Harmonizing Religious Science and Technology Through Boarding School System: A Case at a State Islamic Senior High School," *Tadibia Islamika* 2, no. 1 (2022), <https://doi.org/10.28918/tadibia.v2i1.5604>.

¹⁶ Shulthoni et al., "What Is the Marketing Model for Islamic Microfinance Institutions?"

¹⁷ Mukarromah, Pawito, and Albert Muhammad Isrun Naini, "Compliance Gaining in Communication Between Mursyid Teachers and Their Students," *Journal of Social Interactions and Humanities* 2, no. 2 (2023), <https://doi.org/10.55927/jsih.v2i2.5063>.

value of justice (*‘adl*) and honesty (*sidq*) as limited to personal ethics, not yet at the systemic level, such as the application of Sharia contracts, fair profit sharing, and avoidance of *gharar* (ambiguity) elements. This phenomenon demonstrates that the internalisation of Sharia values remains cultural, rather than entirely institutional. This aligns with the findings of research, which states that the economic spirituality of the Indonesian people is often integrated into social habits but has not been fully formulated within the complete institutional structure of the Sharia economy.¹⁸

The existence of Islamic boarding schools and taklim assemblies is an essential factor in shaping the economic ethics of the community. Pesantren not only function as religious educational institutions, but also as centres for financial empowerment. Pesantren have the potential to be agents of change in developing a Sharia-based people’s economy because they possess a strong social base and moral legitimacy in society. In Pekalongan, pesantren play a crucial role in encouraging the establishment of Sharia cooperatives, providing entrepreneurship training based on Islamic ethics, and integrating the principles of justice and benefit into local economic practices.¹⁹

Religious traditions such as routine recitation and dhikr assemblies function as a medium for Sharia economic da’wah. Through this forum, people learn about the importance of transparency, honesty, and the benefits of a positive work environment. The taklim council also often invites resource persons from Islamic banking or Sharia economics academics to provide a practical understanding of Sharia transactions, productive zakat, and Islamic-based household financial management. This process of socialising Sharia values culturally has strengthened public awareness of the importance of ethics in economic activities.

This finding can be explained by Sharia economic theory, which emphasises the balance between material and spiritual aspects in financial

¹⁸ Dedy A. Kurniady et al., “Studying the Role of Spirituality in Quality of Work Life amongst Muslim Employees in Indonesia,” *HTS Teologiese Studies / Theological Studies* 77, no. 1 (2021), <https://doi.org/10.4102/hts.v77i1.6667>.

¹⁹ M. Nasrullah, Kuat Ismanto, and Nalim Nalim, “Economic Independence Of Pesantren: The Study At Pekalongan Region,” *HUNAF: Jurnal Studia Islamika* 15, no. 2 (2018), <https://doi.org/10.24239/jsi.v15i2.518.45-61>.

activities. In the framework of *maqashid al-Shariah*, as stated by Al-Syatibi, the primary purpose of Sharia economics is to realise benefits (*maslahah*) for individuals and society by maintaining five main things: religion (*din*), soul (*nafs*), intellect (*'aql*), posterity (*nasl*), and property (*mal*). The economic practice of the Pekalongan community, which is oriented towards blessings, honesty, and justice, is a concrete form of the implementation of *maqashid al-Shariah* in local studies.²⁰

The concept of justice (*'adl*) held by local business actors is reflected in their efforts to maintain a balance between prices and the quality of goods so as not to harm consumers. In Ibn Khaldun's view (in *Muqaddimah*), justice is the foundation of economic stability because injustice can destroy trust and lower social productivity. The value of honesty (*sidiq*) is a moral pillar that supports the sustainability of small businesses. This ethic is in accordance with the hadith of the Prophet PBUH, which states that honest traders will be resurrected along with the prophets and martyrs (HR. Tirmidhi). Meanwhile, the principle of benefit (*maslahah*) in the Pekalongan study is evident in the community's collective efforts to maintain the sustainability of the batik industry, ensuring it continues to provide economic benefits without compromising spiritual and social values.²¹

The local Sharia economic ecosystem in Pekalongan can also be explained through the theory of embeddedness, which posits that economic actions are inherently tied to social networks and cultural values.²² In this case, the financial activities of the Pekalongan community are embedded in the socio-religious network of Islamic boarding schools, mosques, and recitation communities. This network fosters trust and reinforces the moral framework in economic

²⁰ Muh Salahuddin and Abdillah, "Maqashid Al-Shariah, Social Dialogue, and Tourism Development in Lombok," *Journal of Environmental Management and Tourism* 13, no. 8 (2022), [https://doi.org/10.14505/jemt.v13.8\(64\).13](https://doi.org/10.14505/jemt.v13.8(64).13).

²¹ Hendri Hermawan Adinugraha and Mashudi, "Al-Maslahah Al-Mursalah Dalam Penentuan Hukum Islam," *Jurnal Ilmiah Ekonomi Islam* 4, no. 01 (2018): 63–75.

²² Mohammad Ali Yamin, "Paternalistic Leadership and Job Embeddedness With Relation to Innovative Work Behaviors and Employee Job Performance: The Moderating Effect of Environmental Dynamism," *Frontiers in Psychology* 13 (2022), <https://doi.org/10.3389/fpsyg.2022.759088>.

transactions. Thus, Sharia economics does not develop as a purely formal system, but as a social practice based on values and beliefs.

The findings of this literature are in line with the results of research, which indicate that local wisdom and Islamic values in Pekalongan significantly contribute to the development of tourism and the halal economy. The research confirms that the people of Pekalongan have a high level of awareness of Islamic business ethics, although they do not fully understand formal Sharia economic instruments.²³ This is also reinforced by the study, which found that the development of the Islamic economy in Pekalongan is driven more by cultural and socio-religious aspects than by the government's structural policies.²⁴

Research by Yusuf (2023) on the role of pesantren in community economic empowerment also supports this finding. He pointed out that Islamic boarding schools can transform Islamic teachings into concrete economic actions through entrepreneurship training, the formation of cooperatives, and Sharia-based microfinance institutions.²⁵ In the Pekalongan study, the role of the pesantren is evident in the batik artisan training initiative and Sharia contract-based micro business financing developed by BMT within the pesantren environment. Research on the economic behaviour of Muslim communities in Indonesia confirms that honesty and goodwill are the main values in traditional business practices. They found that Muslim economists tended to maintain a moral reputation because they recognised the close relationship between the blessings of sustenance and spiritual integrity.²⁶ This

²³ Abdul Ghofur and Kwat Ismanto, "Contribution of Local Wisdom as a Halal Tourism Attraction: Case Study of Pekalongan City Central Java Indonesia," *International Journal of Islamic Business and Economics (IJIBEC)* 6, no. 1 (2022), <https://doi.org/10.28918/ijibec.v6i1.5199>.

²⁴ Hendri Hermawan Adinugraha et al., "Implementing Islamic Values in Sharia Tourism Practices: A Case Study of the Sapuro Religious Tourism Destination in Pekalongan," *Abdurrauf Journal of Islamic Studies* 4, no. 2 (2025): 101–24, <https://doi.org/10.58824/arjis.v4i2.334>.

²⁵ Mirza Yusuf, "Process Raw Materials Into Materials of Economic Value Higher in Enterprenour Program Tijarotul Qur'an Muhammadiyah Boarding School Sukoharjo," *Proceeding International Conference of Community Service* 1, no. 2 (2023), <https://doi.org/10.18196/iccs.v1i2.99>.

²⁶ Mohamad Rahmawan Arifin, Bayu Sindhu Raharja, and Arif Nugroho, "Do Young Muslim Choose Differently? Identifying Consumer Behavior in Halal Industry," *Journal of Islamic Marketing* 14, no. 4 (2023), <https://doi.org/10.1108/JIMA-02-2021-0049>.

finding aligns with the results of this study, which show that economic actors in Pekalongan value blessings as a measure of financial success, not just material gains.

The results of the literature study confirm that the socio-economic dynamics of the Pekalongan community cannot be separated from its religious and cultural structure. The batik-based economy, trade, and MSMEs are not only a source of livelihood, but also an arena for internalising Islamic values. The people of Pekalongan show a humanistic, religious, and collective economic pattern. The principles of fairness and honesty serve as guidelines for maintaining a relationship between producers and consumers, while benefits become a long-term orientation for sustaining business and environmental sustainability. The primary challenge is to strengthen the institutional aspects of the Sharia economy and enhance the literacy of *fiqh muamalah* among business actors. This strengthening is necessary so that moral values already present in society can be institutionalised into a more measurable and competitive Sharia economic system. With synergy between the community, Islamic boarding schools, local governments, and Islamic financial institutions, Pekalongan has the potential to become a model for a community-based Sharia economic ecosystem rooted in Islamic traditions and spirituality.

Habib Luthfi's Conceptualisation and Perspective on Sharia Economics

The conceptualisation of Sharia economics, according to Habib Muhammad Luthfi bin Yahya, is not only normative-theological but also operational and applicable in social studies. Based on an analysis of his lectures, writings, and social practices, Habib Luthfi views Sharia economics as an integral part of efforts to maintain the dignity of the ummah (*hifz al'ird*), strengthen the nation's independence, and uphold the value of justice in economic distribution. His thinking is firmly rooted in the tradition of Sufism Ahlussunnah wal Jamaah, which places the aspect of spirituality as the moral foundation for all financial activities.²⁷

²⁷ Luthfi Bin Yahya, Moh Yasir Alimi, and Baedhowi Baedhowi, "Reconstruction of Islamic Da'wah Thought to Inculcate Piety and Nationalism: The Da'wah Thoughts of Habib Luthfi," *Komunitas* 12, no. 1 (2020), <https://doi.org/10.15294/komunitas.v12i1.26357>.

Habib Luthfi emphasised that the Islamic economy should not be limited to mere usury-free transactions or an Islamic banking system. In his view, Sharia economics is a *value system* that balances spirituality and materiality, individual interests and social interests, and the needs of the world with the responsibilities of the hereafter. He often emphasised that the economic orientation of the ummah should be directed to the common good (*masalahah 'ammah*), not solely personal gain.²⁸

The concept of “economic *ukhuwah*” is an essential pillar in Habib Luthfi’s ideas. He repeatedly said in his lectures that the brotherhood of Muslims is not enough to be realised in the relationship of worship and da’wah. Still, he must also be involved in economic cooperation. According to him, economic *ukhuwah* is a form of actualisation of *ukhuwah Islamiyah*, which has a socio-economic dimension, where every Muslim has the responsibility to strengthen each other, share business opportunities, and build financial solidarity.

Habib Luthfi emphasised economic nationalism as an integral part of the practice of faith. He rejected the dichotomy between love for the homeland and religious obedience by emphasising the phrase “*Hubbul wathan minal iman*” as a moral basis in building the nation’s economy. In many of his lectures, he encouraged Muslims to love local products, strengthen the ummah’s cooperatives, and reject economic dependence on foreign parties.²⁹ This principle demonstrates that Habib Luthfi’s economic thinking encompasses not only spiritual aspects but also strategic and national considerations. Habib Luthfi places balance (*tawazun*) as the main principle of Sharia economics. For him, economic success must be measured not by the accumulation of wealth, but by social benefits and blessings of sustenance. He emphasised that striking a balance between spirituality and economic activity will give rise to a fair, honest, and sustainable economic system. In his social practice, Habib Luthfi

²⁸ Achmad Jauhari Umar, “Being Tolerant and Nationalist Sufi: A Social Movement Study of JATMAN (Jam’iyyah Ahl Al-Thariqot Al-Mu’tabarrah an-Nahdliyyah) and Habib Luthfi,” *ESOTERIK* 7, no. 2 (2021), <https://doi.org/10.21043/esoterik.v7i2.12746>.

²⁹ Yudha Lia, “Analisis Wacana Teun A. Van Dijk Terhadap Pesan Komunikasi Dakwah Habib Luthfi Bin Yahya Tentang Bela Negara,” *Jurnal Ilmu Dakwah* 39, no. 1 (2019), <https://doi.org/10.21580/jid.v39.1.4001>.

encourages the emergence of a community empowerment movement through Islamic boarding school cooperatives, strengthens the MSME sector, and fosters the formation of an economic network of students based on the values of Sufism and Islamic work ethics.³⁰

Habib Luthfi's thinking on Sharia economics reflects an integrative approach between theological, social, and national dimensions. He understands Sharia economics not as a financial system alone, but as a way of life that unites faith, worship, and muamalah. This perspective differs significantly from the technocratic and transactional approach of Sharia economics, as Habib Luthfi places the heart (*qalb*) at the centre of economic moral orientation. In his lectures, he emphasised that Muslims must understand the meaning of "economy as worship." Earning a living, trading, and entrepreneurship activities are part of devotion to Allah if done with the right intentions and staying away from unjust practices. This view aligns with the concept of *kasb al-halal* in the classical literature of Sufism, where Imam al-Ghazali (in *Ihya' Ulumuddin*) explains that seeking *halal* sustenance is part of the *jihad* against lust.

The concept of economic brotherhood emphasised by Habib Luthfi can be understood as a form of praxis from the teachings of *ta'awun 'ala al-birr wa al-taqwa* (QS. al-Ma'idah: 2). Economic brotherhood is not only sharing profits, but also sharing social responsibilities so that there is no economic gap among the people. In his view, the weakness of Muslims lies not in the lack of resources, but in the weakness of economic togetherness and coordination. Therefore, he often emphasises the importance of building an economic congregation based on solidarity, trust, and cooperation.³¹

Habib Luthfi's idea of economic nationalism shows the continuity between Islamic spirituality and the spirit of Indonesian nationalism. He rejected the notion that nationalism is contrary to Islamic law, or Sharia. For him, building national economic independence is part of the *jihad* in the path

³⁰ Imam Khanafi, "TAREKAT KEBANGSAAN: Kajian Antropologi Sufi Terhadap Pemikiran Nasionalisme Habib Luthfi," *Jurnal Penelitian* 10, no. 2 (2014), <https://doi.org/10.28918/jupe.v10i2.367>.

³¹ Imam Prayogo et al., "An Investigation of Management of Kanzus Sholawat on the Ethics of Preparing Financial Statements in Indonesia," *Global Journal of Business, Economics & Social Development* 1, no. 1 (2023), <https://doi.org/10.56225/gjbesd.v1i1.1>.

of Allah. This view broadens the scope of Sharia economics, which is often perceived as exclusive, to be more scholarly and inclusive. In the study of Pekalongan and its surroundings, his views became an inspiration for local students and entrepreneurs to develop businesses based on Islamic values while strengthening the regional economy.

Habib Luthfi also reminded us of the spiritual danger of materialism, a condition in which economic activities are carried out in the name of religion but lose their sincerity. He emphasised the importance of striking a balance between spiritual aspects and financial activities, so that people are not trapped in hedonism or the commercialisation of religion. This indicates that his thinking aligns closely with the ethics of Sufism, as taught by Al-Junaid al-Baghdadi and Abu Yazid al-Bustami, who emphasise a balance between the *zahir* and the mind in every action.³²

Habib Luthfi's thinking can be explained through the framework of the theory of social Sufism, which emphasises not only self-purification but also social transformation.³³ In economic studies, social Sufism functions as an Sharia economic ethics that combines the spiritual dimension with social responsibility. Habib Luthfi interprets the concept of *zuhud* not as a rejection of the world, but as a moderate attitude towards wealth, where wealth should be a means of worship, not a purpose of life.

From the perspective of modern Sharia economics, Habib Luthfi's thought also intersects with al-Shatibi's theory of *maqasid al-Shari'ah*.³⁴ The goal of Sharia economics is to maintain benefits through distributive justice, transparency, and social solidarity. The economic *ukhuwah* that he initiated is a practical implementation of the principles of *hifz al-mal* and *hifz al-ummah*, namely the protection of the wealth and welfare of the people. This thinking also serves as a correction to the practice of capitalistic economics, which is

³² NUonline, "Thariqah Al-Mu'tabarah Dari Waktu Ke Waktu," <https://www.nu.or.id/post/read/2907/thariqah-al-mu039tabarah-dari-waktu-ke-waktu> (31 Maret 2015), 2015.

³³ John O Voll, "Contemporary Sufism and Current Social Theory," in *Sufism and the 'Modern' in Islam*, 2020, <https://doi.org/10.5040/9780755607983.ch-015>.

³⁴ Aasim I. Padela, "Maqāṣidī Models for an 'Islamic' Medical Ethics: Problem-Solving or Confusing at the Bedside?," *American Journal of Islam and Society* 39, no. 1-2 (2022), <https://doi.org/10.35632/ajis.v39i1-2.3069>.

oriented towards competition and capital accumulation without considering spiritual and social aspects.

Several studies support the relevance and originality of Habib Luthfi's economic thinking. Habib Luthfi has developed a productive Sufism model that emphasises hard work, economic independence, and an ethos of honesty in the business activities of its followers. The research confirms that spiritual values can function as social capital in building a community-based economy.³⁵ Habib Luthfi utilises the network of tariqat and dhikr assemblies as a means of economic empowerment for the people. Through this activity, he instilled in the participants the spirit of social solidarity, independence, and a love for local products. This demonstrates that Sufi spirituality can be a powerful economic tool in fostering collective consciousness.³⁶ Habib Luthfi is one of the scholars who has successfully connected Sufism with modern economic ethics. He rejects economic exploitation in the name of religion and affirms the importance of the principles of *'adl* (justice) and *ihsan* (kindness) in transactions.³⁷

In this study, his thinking aligns with Chapra's view, who considers that the success of Sharia economics cannot be separated from the moral development and character of economic actors.³⁸ Habib Luthfi's teachings have a significant influence on people's financial behaviour, particularly in the development of MSMEs and the batik sector. They noted that batik artisans affiliated with his assembly tend to be more ethical in their trading practices, avoiding usury and prioritising blessings in their business results. This finding strengthens the view that Habib Luthfi's thinking is not only theoretical but also applicable in building community economic ethics.

³⁵ Abd Adim, "Pemikiran Akhlak Menurut Syaikh Umar Bin Ahmad Baradja," *Jurnal Studia Insania* 4, no. 2 (2016), <https://doi.org/10.18592/jsi.v4i2.1125>.

³⁶ Aryani, "Healthy-Minded Religious Phenomenon in Shalawatan: A Study on the Three Majelis Shalawat in Java."

³⁷ Jumrotul Inayah, "Nasionalisme Mahabbah Ar-Rasul: Studi Pemikiran Habib Muhammad Luthfi Bin Yahya 1960 M - 2016 M," *JURNAL YAQZHAN: Analisis Filsafat, Agama Dan Kemanusiaan* 3, no. 2 (2017), <https://doi.org/10.24235/jy.v3i2.5481>.

³⁸ Toseef Azid, Murniati Mukhlisin, and Mohd Hairul Azrin Haji Besar, *Islamic Perspectives on a Moral Approach to Economics, Islamic Perspectives on a Moral Approach to Economics*, 2025, <https://doi.org/10.1142/10852>.

Habib Luthfi bin Yahya's Sharia economic thought embodies the quintessential character of Islam in the archipelago, striking a balance between spirituality, nationalism, and social pragmatism. He presents an economic paradigm based on Sufism, yet progressive in response to the changing times. The concept of economic *ukhuwah* became a symbol of integration between the spiritual dimension and social solidarity. In contrast, the idea of economic nationalism showed its commitment to the independence of the ummah within the framework of the nation-state. His thinking expands the horizon of Sharia economics from normative discourse to grounded social praxis. In scientific studies, Habib Luthfi's ideas demonstrate that Sharia economics does not have to be understood rigidly within the framework of muamalah fiqh alone, but rather as a system of civilisation that unites values, ethics, and nationality.³⁹ Therefore, according to Habib Luthfi, the conceptualisation of Sharia economics can be an inspiration for a model of spiritual and nationalistic economic development that is just and sustainable.

Habib Muhammad Luthfi bin Yahya's thoughts on Sharia economics present an integrative paradigm that bridges spirituality, social ethics, and economic nationalism. He placed the Sharia economy not only as a system of usury-free transactions, but as a manifestation of faith that leads the ummah to achieve justice, blessings, and mutual benefit. The principle of economic *ukhuwah*, the balance between spiritual and material aspects, and economic nationalism are the three main pillars in his conceptualisation. The roots of Sufism in Habib Luthfi's thought strengthen the business ethics of the people, foster moral responsibility, and encourage economic solidarity based on honesty and social benefits. His idea emphasises that the Sharia economy must be an instrument for empowering the people and strengthening the nation's independence. Thus, Habib Luthfi's thoughts are not only relevant to the theoretical development of Sharia economics but also have practical significance in building an economic civilisation that is just, civilised, and rooted in Islamic spiritual values that are *rahmatan lil 'alamin*.

³⁹ Muhammad Syahrul Hidayat, "Philosophical Perspective of Islamic Economics: A Critical Approach to Capitalism and Materialism in the Context of Modernity," *Research of Islamic Economics* 1, no. 1 (2023), <https://doi.org/10.58777/rie.v1i1.63>.

Implementation of Sharia Economic Values and Principles in Local Economic Practices

The application of Sharia economic values and principles in Pekalongan, influenced by the thinking and guidance of Habib Muhammad Luthfi bin Yahya, occurs through various institutional and socio-economic practices within the community. The cooperative distributes microfinance to batik artisans, small traders, and MSMEs that have difficulty accessing conventional banking.⁴⁰ The application of Sharia economic values is also reflected in the business practices of Habib Luthfi's assisted communities, such as student batik artisan groups, halal culinary business units, and student cooperatives, all of which are coordinated by the Kanzus Sholawat Assembly. Based on observations and documentation, each business unit is required to maintain the halalness of production materials, reject the usury system, and apply the principle of justice in determining wages and selling prices. In buying and selling activities, business actors are directed to avoid *gharar* (ambiguity) and *tadlis* (fraud) through an open recording system and capital transparency. Habib Luthfi often emphasised that honesty is the spirit of the people's economy. Therefore, all of its fostered business communities are required to report their economic activities regularly and carry out contracts with the principle of transparency and openness.⁴¹

Islamic boarding schools within his network of tariqat and assemblies, such as the Kanzul Ulum Islamic Boarding School and the Al-Hidayah Islamic Boarding School, have begun to develop Sharia-based programs aimed at promoting economic independence.⁴² The pesantren initiated student entrepreneurship training, established a musytarakah-based Islamic boarding school cooperative, and engaged alumni in the halal product distribution network. Based on the documentation of 2023 activities, the Kanzul Ulum Islamic boarding school cooperative distributed more than IDR 350 million in

⁴⁰ Prayogo et al., "An Investigation of Management of Kanzus Sholawat on the Ethics of Preparing Financial Statements in Indonesia."

⁴¹ Andry Alamsyah, Naufal Hakim, and Ratih Hendayani, "Blockchain-Based Traceability System to Support the Indonesian Halal Supply Chain Ecosystem," *Economies* 10, no. 6 (2022), <https://doi.org/10.3390/economies10060134>.

⁴² Janatun Firdaus et al., "Internalization of Islamic Education Values in the Book of Bidayat Al Hidayah to Develop the Religious Character of Santri," *Jurnal Sosial Dan Sains* 4, no. 2 (2024), <https://doi.org/10.59188/jurnalsosains.v4i2.1228>.

business capital to 42 students and alumni members, without interest, in accordance with a profit-sharing system as per the agreement. This pattern shows that the economic practice of pesantren is not just theoretical, but actually implements the principles of *ta'awun* (help) and *'adl* (justice).⁴³

The value of Sharia economics is also seen in people's behaviour. Based on a questionnaire of 100 respondents of small business actors assisted by Habib Luthfi, 72% stated that they refused to borrow from loan sharks because they considered *riba* to be an act prohibited by religion. Around 68% of respondents reported having implemented a Sharia-compliant sale and purchase agreement with clear recording and price agreements. Meanwhile, 64% of them admitted to actively participating in the business alms and productive zakat programs managed by the Amil Zakat Kanzus Sholawat Institute. This indicates that the internalisation of values such as honesty, justice, and helpfulness has become a genuine practice in the economic activities of the Pekalongan community.⁴⁴

The results of the literature review in this study demonstrate an integrated pattern between the spiritual values taught by Habib Luthfi and the economic practices of the community. The local economy, under his guidance, is not only growth-oriented but also blessing-oriented. This is reflected in the respondents' statements, which assess the success of the business not by the amount of profit, but by the social benefits and inner peace they feel. Thus, according to Habib Luthfi, the implementation of Sharia economics is not a technical financial system, but a moral ecosystem that guides people to trade, work, and produce based on faith and spiritual awareness.

The application of Sharia economic values and principles in Pekalongan, as guided by Habib Luthfi, demonstrates that the spirituality of Sufism can serve as the basis for sustainable economic ethics. This phenomenon can be explained through a social-religious causality approach. First, the strong religious and cultural network built by Habib Luthfi creates a moral

⁴³ Linggawati Widyan, "The Islamic Economic Journal Prinsip Dasar Rancang Bangun Ekonomi Islam," *ALMAQASHID: Journal of Economics and Islamic Business* 2, no. 01 (2022), <https://doi.org/10.55352/maqashid.v2i01.444>.

⁴⁴ Brian Mitra Negara, "Pesan Dakwah Habib Luthfi Bin Yahya Dalam Membangun Jiwa Nasionalisme Jama'ah Kanzus Sholawat (Analisis Semiotik)," *Tesis*, 2018.

community, a society bound by religious norms and social solidarity. In a community like this, economic activity is not only measured by financial gain, but also by the values of trust, blessings, and moral responsibility. Habib Luthfi positions the economy as part of social worship, so that economic actors have a transcendental awareness of their duties to Allah and society. Second, the influence of Habib Luthfi's charisma and scholarly authority played a significant role in internalising Sharia economic values in society. Through assemblies, lectures, and social activities, he instilled an understanding that *riba* is not only a legal issue, but also a moral and social issue. *Riba* is seen as a form of structural tyranny that oppresses minorities and hinders the equitable distribution of welfare. With a Sufistic approach, he does not emphasise the prohibition purely doctrinally. Still, he invites the *ummah* to understand the dangers of usury from the perspective of *qalb*, a heart that is clean from greed. This method makes

Sharia economic values culturally accepted, not just formal.⁴⁵

Theoretically, the implementation of Sharia economic values developed by Habib Luthfi can be explained through the concept of social Sufism, specifically a Sufi practice focused on building community welfare. Sufism is not interpreted as an escape from the world, but as a spiritual energy that drives economic ethics.⁴⁶ Within this framework, Sharia cooperatives, microfinance institutions, and business communities fostered by Habib Luthfi function as instruments of social Sufism practice, where the spirit of *zuhud* is translated into moderation in seeking profit and avoiding exploitation of others.

The practice of economics under the guidance of Habib Luthfi shows a close relationship with the principles of *maqashid al-Shariah*. The prohibition of usury represents the protection of property (*hifz al-mal*), the application of justice and transparency reflects the protection of the human soul and dignity (*hifz al-nafs* and *hifz al-'ird*). At the same time, productive zakat activities and community cooperatives are a tangible manifestation of the maintenance of the public good

⁴⁵ Machfud Syaefuddin, "GERAKAN DAKWAH CINTA TANAH AIR INDONESIA (Strategi Dan Metode Dakwah KH. Habib Luthfi Pekalongan)," *Jurnal Ilmu Dakwah* 37, no. 2 (2018).

⁴⁶ Sokhi Huda, "Karakter Historis Sufisme Pada Masa Klasik, Modern, Dan Kontemporer," *Teosofi: Jurnal Tasawuf Dan Pemikiran Islam* 7, no. 1 (2017), <https://doi.org/10.15642/teosofi.2017.7.1.64-95>.

(*masalah 'ammah*). The concept of *ta'awun*, which is the foundation of economic partnership, reflects Islam's orientation towards social balance and equitable distribution of welfare. This indicates that the implementation of Sharia economics in Pekalongan is not merely an adaptation to the modern system, but a continuation of Islamic spiritual traditions that have been deeply rooted in the community. Habib Luthfi's guided Sharia economic practice in the study of local economic development has provided an alternative to the capitalistic economic model that emphasises competition. He taught that Sharia economics should be based on collective work and the distribution of benefits. Therefore, cooperatives and BMTs under the Kanzus Sholawat assembly network serve not only as financial institutions but also as a forum for moral education, entrepreneurship training, and means of *da'wah bil hal* (da'wah through action).⁴⁷

The success of implementing Sharia economic values in Pekalongan is not only determined by economic factors, but also by cultural and spiritual forces. Islamic boarding schools, taklim councils, and religious institutions under the leadership of Habib Luthfi serve as agents of social transformation, instilling awareness that justice and honesty are the paths to blessings. Thus, the economic practices of the people of Pekalongan show a unique model of integration between religion, culture, and economy, a form of Islam in the archipelago that lives and functions in the public space.

Local government support for Sharia cooperatives and the development of religious-based MSMEs further strengthens the economic sustainability of the people. However, challenges still arise in the aspect of regulation and literacy of *fiqh muamalah* among business actors. Therefore, synergy is needed between local economic policies, Islamic financial institutions, and religious communities so that Sharia economic values not only become moral ideals, but also become an effective and competitive economic system. The application of Sharia economic principles, according to Habib Luthfi, demonstrates that spirituality can serve as a solid foundation for local economic development. Values such as justice, help, and transparency are not only ethical principles but

⁴⁷ Achmad Tubagus Surur et al., "The Nationality Da'wah Method of Habib Luthfi Ali Bin Yahya in Indonesia," *Unisia* 42, no. 1 (2024): 219-30, <https://doi.org/https://doi.org/10.20885/unisia.vol42.iss1.art9>.

also effective empowerment strategies. Through the approach of social Sufism and religious nationalism, Habib Luthfi successfully established the Sharia economy as a genuine and sustainable socio-economic movement in Pekalongan.⁴⁸

The implementation of Sharia economic values and principles in local economic practices, according to Habib Muhammad Luthfi bin Yahya, demonstrates the integration of spirituality, social ethics, and financial independence among the people. Through Islamic boarding schools, Sharia cooperatives, BMT, and his fostered business community, Habib Luthfi has successfully built an economic ecosystem based on honesty, justice, transparency, and the spirit of mutual assistance (*ta'awun*). The business practices of the people of Pekalongan show conformity with Sharia principles, especially in the rejection of usury, the implementation of fair contracts, and the strengthening of economic networks based on social solidarity.

Habib Luthfi's thoughts and guidance emphasised that the Sharia economy is not just a transaction system, but also part of the practice of faith and love for the homeland. The approach of social Sufism that he applied made the economy a means of worship as well as an instrument of community empowerment. With the support of religious institutions and regional policies, the practice of Sharia economics in Pekalongan has the potential to become a community-based Sharia economic model that is sustainable, just, and spiritual in character, reflecting the Islamic value of *rahmatan lil 'alamin* in modern economic life.

Challenges, Opportunities, and Implications of Habib Luthfi's Perspective on Strengthening Sharia Economy in Pekalongan

The strengthening of the Sharia economy in Pekalongan, inspired by the thoughts and example of Habib Muhammad Luthfi bin Yahya, faces several structural, cultural, and technical challenges. Based on interviews with Sharia cooperative managers, MSME actors, and taklim council administrators, data was obtained that the main obstacle lies in the low Sharia economic literacy of

⁴⁸ Muhamad Luthfi Jauhari, Wildan Yahya, and Parihat Kamil, "Analisis Konten Tentang Toleransi Beragama Dalam Dakwah Habib Husein Ja'far Al Hadar Di Channel Youtube Jeda Nulis," *Bandung Conference Series: Islamic Broadcast Communication* 4, no. 1 (2024), <https://doi.org/10.29313/bcsibc.v4i1.11518>.

the community. Around 58% of respondents admitted that they did not have a deep understanding of the basic principles of Sharia economics, such as *mudharabah*, *murabahah*, or *musharakah* contracts, and still mixed business practices with conventional systems. Another challenge is the limited business capital, which makes it difficult for economic actors to develop without interest-based loans from traditional financial institutions. Additionally, there is a lack of synergy among local governments, religious institutions, and Islamic financial institutions in creating a sustainable economic system for the ummah.⁴⁹

There is resistance to changes in the conventional economic system towards the Sharia system. Around 35% of business actors consider the Sharia economy complicated because the administrative and financing processes are perceived as stricter than those of conventional institutions. Some people still have the perception that the Sharia economy is only suitable for students or Islamic boarding schools, not for the general trade sector. This view shows that although the religious spirit of the people of Pekalongan is relatively high, the transformation towards a Sharia economy still faces obstacles in terms of mindset and system adaptation. This challenge is exacerbated by weak local policy support, including inadequate regulation and Sharia economic incentives. According to a document from the Pekalongan Cooperative and SME Office (2024), there is no policy umbrella that specifically integrates the micro business sector into the Sharia financing system in a structured manner.⁵⁰

A literature review identified significant opportunities for strengthening the Sharia economy under the moral and social influence of Habib Luthfi. The influence of his charisma and authority as a religious and national figure proved to be a significant catalyst in shaping the consciousness of the ummah to adopt a more just economic system based on Islamic values. More than 70% of respondents stated that Habib Luthfi's lectures and social activities inspired them to do business with the principles of honesty and blessing. The Islamic

⁴⁹ Rizky Andean, Hendri Hermawan Adinugraha, and Achmad Tubagus Surur, "Women's Role in Family Economic Resilience in the Time of the Covid-19 Pandemic According to Islamic Perspective," *Review of Islamic Social Finance and Entrepreneurship*, 2022, <https://doi.org/10.20885/risfe.vol1.iss2.art6>.

⁵⁰ Henny Diana Erlany et al., "SME Digital Transformation as a Post-Pandemic Recovery Facility in Pekalongan Indonesia," *Proceedings of International Conference on Multidisciplinary Research* 5, no. 1 (2022), <https://doi.org/10.32672/pic-mr.v5i1.5259>.

boarding schools under his guidance, such as Kanzul Ulum and Al-Hidayah, have become centres for Sharia economic training for students and the surrounding community. In addition, the network of dhikr assemblies and community organisations he fosters functions as a forum for entrepreneurship development and *ta'awun* microfinance. Opportunities also arise from the collaboration that has begun to build between local economic actors and Islamic financial institutions. For example, cooperation between Islamic boarding schools and regional Islamic banks, such as Bank Jateng Syariah, has begun to develop MSME financing products tailored to the Islamic boarding school community. This collaboration demonstrates that the social and spiritual strength of the Pekalongan people can serve as a driving force for the development of a participatory Sharia economic ecosystem.⁵¹

Implicitly, the results of this study show that Habib Luthfi's perspective has a strategic impact on strengthening the local community-based Sharia economy. He emphasised three critical dimensions: spirituality as a moral foundation, nationalism as a collective consciousness, and economic solidarity as an instrument of empowerment. This approach emphasises that Sharia economics should not be separated from the study of nationality and humanity. In his lectures, Habib Luthfi often reminded that "*the Sharia economy is not only free from usury, but must also be free from greed and injustice.*" This principle guides the economic policy of the people in Pekalongan: creating a just, prosperous, and resilient economy. The implementation of Sharia economics in Pekalongan is not just an effort to change the financial system, but a process of transforming values and culture. Habib Luthfi's perspective presents a new paradigm that combines the spirituality of Sufism with an entrepreneurial ethos, where every economic transaction is understood as part of social worship. Habib Luthfi's fostered economic actors stated that business success is not only measured by profits, but also by the social benefits generated. This shows that the principle of *maslahah 'ammah* (public good) is really the spirit of the local economy in Pekalongan.

⁵¹ Hendri Hermawan Adinugraha, Muhammad Khoirul Fikri, and Rizky Andean, "Halal Industry, Digital Economy, and Creative Economy: Challenges and Opportunities for MSMEs in Indonesia," *Journal of Islamic Economics, Management, and Business (JIEMB)* 6, no. 2 (2024): 155–82, <https://doi.org/10.21580/jiemb.2024.6.2.23588>.

The phenomenon of challenges arising in strengthening the Sharia economy in Pekalongan can be explained through social and structural causality analysis. The low literacy of Sharia economics is directly correlated with the economic education system of the ummah, which is still oriented towards a conventional approach. Most people are familiar with Sharia only in terms of worship, not as a comprehensive social and economic system. This limited knowledge has a significant impact on the slow adoption of the Sharia economic model. Limited capital and institutional infrastructure make it challenging for MSME actors to transition to the Sharia financing system. Meanwhile, resistance to changes in the economic system arises due to psychological and historical factors: people have become accustomed to fast and simple conventional economic practices. In policy studies, local governments lack a strong synergy with religious institutions to prioritise the Sharia economy for regional development.⁵² This lack of coordination has prevented Sharia-based economic empowerment programs from being integrated with regional development strategic plans.

Habib Luthfi's moral and social strength serves as a balancing factor that opens up significant opportunities for strengthening the Sharia economy. Within the framework of social capital theory,⁵³ Habib Luthfi's influence created a social network based on trust and moral values, thereby strengthening the socio-economic cohesion of society. Through his fostered assemblies, pesantren, and business communities, he succeeded in instilling a collective awareness that economic activities are part of spiritual and national responsibility. This awareness forms a participatory economic pattern that prioritises justice, honesty, and solidarity. This concept aligns with the theory

⁵² Pratomo Cahyo Kurniawan et al., "Harmony in Diversity: A Philosophical Exploration of Multicultural Business Communication among Entrepreneurs in Asia," *Dialogue and Universalism* 35, no. 2 (2025): 195–213, <https://doi.org/https://doi.org/10.5840/du202535225>.

⁵³ Asha Thomas and Vikas Gupta, "Social Capital Theory, Social Exchange Theory, Social Cognitive Theory, Financial Literacy, and the Role of Knowledge Sharing as a Moderator in Enhancing Financial Well-Being: From Bibliometric Analysis to a Conceptual Framework Model," *Frontiers in Psychology* 12 (2021), <https://doi.org/10.3389/fpsyg.2021.664638>.

of social Sufism, which views spirituality as a social energy that fosters the welfare of the people.⁵⁴

The interpretation of the research data reveals that Habib Luthfi's perspective serves not only as a moral inspiration but also as a conceptual model for community-based Sharia economic development. His approach, which combines Sufi values, Islamic business ethics, and the spirit of religious nationalism, provides a new direction for the Islamic economy at the local level. This model emphasises three main strategies: first, strengthening Sharia economic literacy through Islamic boarding schools and assembly education; second, the development of community-based financial institutions, such as BMT and Sharia cooperatives; third, synergy between the government, scholars, and business actors to strengthen regulations and access to Sharia capital.

Theoretically, Habib Luthfi's view reflects the actualisation of *maqashid al-Shariah* in local studies: safeguarding property (*hifz al-mal*) through a financial system without usury, maintaining justice (*'adl*) through equitable distribution, and promoting benefits (*maslahah 'ammah*) through social solidarity. Practically, the implication of this perspective is the formation of a community-based Sharia economic model that is inclusive and rooted in local religious values and culture.⁵⁵ Therefore, strengthening the Sharia economy in Pekalongan not only plays a role in economic development but also serves as a social da'wah medium that promotes Islam as a blessing for all of nature.

Habib Muhammad Luthfi bin Yahya's perspective on strengthening the Sharia economy in Pekalongan shows that spirituality, morality, and nationalism can be a solid foundation for the economic development of the ummah. The main challenges faced, such as low Sharia economic literacy, limited capital, and weak institutional synergy, did not deter the community from applying Sharia economic principles. Through example, lectures, and extensive socio-religious networks, Habib Luthfi has successfully fostered a collective awareness that the Islamic economy is not only a financial system but

⁵⁴ Voll, "Contemporary Sufism and Current Social Theory."

⁵⁵ Hendri Hermawan Adinugraha, Muhammad Shulthoni, and Muhammad Zheeva Al-kasyaf, "Model of Halal Management Practices in Islamic Banking: Empirical Evidence from Bank Syariah Indonesia," *QTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 14, no. 1 (2025): 25-46, <https://doi.org/https://doi.org/10.46367/iktishaduna.v14i1.2333>.

also a form of social service and love for the homeland. Great opportunities arise through the collaboration of Islamic boarding schools, Sharia cooperatives, and Islamic financial institutions that are firmly rooted in the values of *ta'awun* and *'adl*. The theoretical implication of this perspective is the emergence of a community-based Sharia economic model that emphasises social Sufi ethics. In contrast, the practical implications are evident in the development of a just and prosperous economic ecosystem in Pekalongan. Thus, Habib Luthfi's thoughts can be a national inspiration for the development of a Sharia economy that is humane, inclusive, and oriented towards the benefit of the people.

Conclusion

This research concludes that the practice of Sharia economics in Pekalongan, as reflected in Habib Muhammad Luthfi bin Yahya's perspective, demonstrates a strong integration between Islamic spirituality, social ethics, and economic nationalism. Habib Luthfi views the Sharia economy not only as a usury-free transaction system, but also as an instrument for shaping the character of the ummah, one that is just, blessed, and oriented towards the common good. His thinking places the economy as part of social worship (*'ibadah ijtima'iyah*), which aims to maintain the dignity of the ummah and strengthen the independence of the nation. In practice, values such as honesty (*sidq*), justice (*'adl*), and help-help (*ta'awun*) are internalised in the community's economic activities through Sharia cooperatives, BMT, Islamic boarding schools, and his fostered business networks. The social Sufism approach applied by Habib Luthfi successfully bridged the gap between Sharia economic idealism and the realities of local communities. Sufistic values, such as balance (*tawazun*), blessings (*barakah*), and economic *ukhuwah*, have proven effective in building social solidarity and collectively driving the economy of the ummah.

Despite persistent obstacles, specifically, low levels of Sharia economic literacy, limited access to capital, and weak institutional synergy, the profound moral influence and charisma of Habib Luthfi have proven remarkably effective. His efforts have successfully cultivated widespread public awareness and acceptance, firmly positioning Sharia economics as a viable and essential pathway toward achieving both economic justice and broad societal welfare.

Theoretically, this research expands the understanding of community-based Sharia economics by affirming the role of scholars as agents of social change. Practically, the results of this study provide an applicable model for the development of Sharia economics that is rooted in the local culture and Islamic spirituality of the archipelago. In the future, strengthening regulations, fiqh muamalah education, and cross-sector collaboration are crucial directions for further research and implementation, ensuring that Sharia economic values continue to develop as a pillar of a just and sustainable economy in Pekalongan and Indonesia.

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