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INTEGRATING ISLAMIC REASONING INTO CONTEMPORARY ECONOMIC DEVELOPMENT AND PLANNING

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Abstract

While there is growing research focusing on the higher objectives (Maqasid) and ethical underpinnings of Islamic economics, the methodological significance of reasoning within the field remains underexplored. This study examines the assimilation of classical Islamic reasoning methods into contemporary planning development within the framework of Islamic economic research methodology. It explores the classification and epistemological basis to emphasize the importance of classical Islamic reasoning methods in bridging Shariah-based ethical principles with contemporary Islamic economic research framework. The qualitative review uses exploratory methods, juristic opinions (fatwas), and conceptual models through thematic approach and hermeneutic analysis in an integrated study framework. Drawing upon existing empirical studies on Zakat reforms and regulation of digital Islamic finance and cryptocurrencies, this study illustrates the practical usage of Islamic-based reasoning methods, revealing how various reasoning approaches, including Maqasid-based reasoning, collectively ensure Shariah compliance and ethical orientation in contemporary scenarios. Findings reveal a fragmented yet evolving reasoning landscape, where researchers inconsistently utilize deductive reasoning (from Islamic texts), empirical induction, jurisprudential comparison, and reasoning based on higher purposes, lacking clarity in methodological justifications. Outlining the importance of methodological reflexivity and the Maqasidi approach in contemporary planning framework, this study concludes that structured, transparent, and ethically anchored integrated reasoning approach, is essential for advancing Islamic economic research. This integrated approach advances ethics based, applied, and context-relevant development planning ensuring equitable resource distribution and financial inclusion initiatives for social welfare.

Keywords: Mantiq, Reasoning, Research Methodology, Planning and Development, Islamic Economics, Maqasid

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INTRODUCTION

In Islamic sciences, reasoning (*mantiq*) as articulated by scholars such as Ahmad Damanhuri (2006), Al-Shanqiti (2007), Murtadha Mutahhari (2011), and H. Syukriadi Sambas (2003), comprises three main components: *tasawwur* (conception), *tasdiq* (affirmation), and *al-istidlal* (inference). These methods form a complete cycle: *Tasawwur* (conception) characterizes the objects and concepts; *Tasdiq* (affirmation) provides methods for determining the truth or falsity of the notions; and *al-istidlal* (inference) encompasses verification and the derivation of evidence (*dalil*) through direct means (e.g., through *taqabal* (Opposition) and '*akas* (Exchange)) or indirect postulation, such as *qiyas* (deductive), *istiqla'* (inductive), and *tamthil* (analogy) (Ahmad Damanhuri, 2006; Al-Shanqiti, 2007; Murtadha Mutahhari, 2011). These methods indicate human mind's ability to think beyond the five senses. According to Islamic *tasawwur* and epistemology, Muslims must believe in both apparent and unseen phenomena. Not everything can be explained by mathematical calculation. However, economics relies on mathematical calculation as proof. The question is, in researching Islamic economics, which reasoning methods are more holistic that can understand both apparent and unseen aspects?

In addition, the types of argumentations are also discussed in the science of *mantiq*. According to the science of *mantiq*, arguments can be divided to two; *Naqli* and *Aqli*. *Naqli* arguments are based on al-Qur'an and al-Sunnah (Ahmad Damanhuri, 2006). While *Aqli* arguments are based on human thought. This is a clear division. It distinguishes between arguments based on revelation and arguments based on human mind and senses. According to Al-Quwasini, n.d.), under *aqli* arguments there are five sources which are *burhan* (Truth), *jadāl* (Debate), *khitabah* (Lecture), *sha'r* (Feeling) and *sufastah* (Imaginative) arguments (al-Shanqiti, 2007). From these discussions, the science of *mantiq* can be seen in the context of Islamic economics research methodology to identify *mantiq* reasoning method for application in Islamic economics research methodology.

Although there is increasing literature discussing the higher objectives (Maqasid) of Islamic law and ethical underpinnings of Islamic economics, amid this discussion, there is a critical absence of literature analysing the forms of reasoning used by researchers in Islamic economics (Furqani & Haneef, 2012). In current scholarship, the methodological role of reasoning, whether deductive (from texts), inductive (from observation), analogical (*qiyas*), or purposive (Maqasid-based), has yet to be fully articulated (Latif et al., 2024; Rafikov & Akhmetova, 2020). This methodological gap is troubling because Islamic economics requires interplay between revealed knowledge and rational inquiry, a situation we would not wish to obfuscate. Therefore, understanding the reasoning types used in Islamic economic research, their foundations, methods,

and implications is crucial for advancing the discipline's maturity, consistency, and practical application. This study addresses the identified research gap through these objectives:

Firstly, to discern reasoning employed in Islamic economic research. It aims to classify and analyze reasoning types in the underpinnings of such research, both theoretical and empirical.

Secondly, to investigate how scholars use reasoning to integrate Islamic principles with economic theory. The paper uncovers how reasoning links Islamic normative values with analytical frameworks, producing practical and ethical hybrid models.

Thirdly, to explore methodological implications for Islamic economics. This evaluates reasoning approaches' strengths, weaknesses, and their impact on rigor, validity, and innovation potential in Islamic economics research.

LITERATURE REVIEW

In recent times, Islamic economics has shown a considerable growth in the theoretical foundations, institutional framework, and ethics of Islamic economics (Furqani & Haneef, 2012). However, the methodological significance of reasoning in this field remains understudied.

The Foundations of Islamic Economic Methodology

The methodology used in Islamic economic research are based on the epistemology of Islam which recognizes the dual-source model of *naqli* (revealed) and *aqli* (rational) knowledge (Ibrahim et al., 2017). This epistemology is essential for understanding economic concepts from an Islamic Perspective. Revealed sources like the Qur'an and Sunnah serve as highest reference points in Islamic sciences, including Islamic economics. This reference provides ethical standards on justice (*adl*), trust (*amanah*), interest prohibition (*riba*), uncertainty (*gharar*) and economics behaviour. They mainly declare normative principles rather than detailed economic specifications, such as those governing Zakat distribution and other Islamic finance regulations. The intellect (*aql*) complements revelation by enabling contextual understanding for changing socio-economic conditions (Malik, 2025). In classical Islamic scholarship, *naql* and *aql* were mutually reinforcing. Ibn Rushd (d. 1198) asserted that *aql* is crucial for understanding divine revelation (Ahmad Damanhuri, 2006; Habti, 2011). The economic implications of this dual approach are numerous. When we extract norms from *naqli* sources, we are using *aqli* tools to create economic theory and analysis. **Figure 1** depicts this interplay, showing revealed knowledge as the foundational source providing ethical principles, which are then contextualized and applied through reason (*aql*), which is central to Islamic economic

methodology, illustrating how reasoning integrates Islamic values with scientific inquiry to attain the higher objectives.

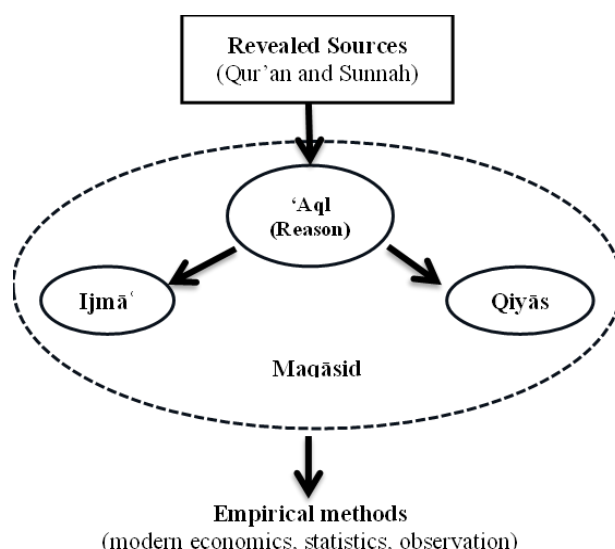


Figure 1: Interplay of Revelation (*naql*) and Reasoning (*aql*) in Islamic Economic Methodology

The Shariah aims at the welfare of human beings. Islamic economics shares this with other disciplines in the Islamic tradition. It aims at constructing a just economic order based on the Shariah moral-legal framework. To understand the methodology of Islamic economics requires knowledge of *fiqh* (jurisprudence) and its basic principles. Fiqh offers practical legal guidance, particularly concerning transactions and property rights (*muamlat*), a concept widely recognized by modern scholars. To implement Islamic law in economic matters, qiyas (analogical reasoning), ijma (scholarly consensus), *isihtsan* (juristic preference), and Maqasid (higher objectives of Islamic law) must be employed (Quraishi-Landes & Kamali, 2000; Ghazali et al., 2021). These tools act as sophisticated legal devices that have epistemological potential in complex modern contexts. The classical legacy of Islamic legal theory is an important part of the resource base, which is an existential base for Islamic rationality that is a necessary part of an integrated Islamic worldview.

Reasoning in Contemporary Islamic Economic Literature

Modern Islamic economic scholarship has incorporated classical reasoning in differing forms in which contributors approach reasoning from normative to

positive styles. Notable contributors to the literature such as Chapra (2000), Siddiqi (2011), and Asutay (2012) show achievements and gaps in methodological reasoning. Muhammad Umer Chapra gives a moral framework of Islam for economics. He integrates ethical objectives with policy recommendations and emphasizes Maqasid, though his work often presumes rather than explains cognitive processes linking values with models (Chapra, 2000). M. N. Siddiqi advocates for value-oriented social science rooted in Islamic ethics, noting Islamic principles align with Western empirical economics while critiquing mechanical replication of western methodologies. His methodological approach remains vague (Siddiqi, 2011). Mehmet Asutay (2012) presents an Islamic moral economy perspective as an alternative to neoliberal capitalism, using Maqasid-based reasoning to critique Islamic finance's commercialization. While these scholars have enriched Islamic economic thought, their use of different reasoning forms lacks clarity, with insufficient analysis of how reasoning forms are systematically used in research (Hantrais, 2014).

RESEARCH METHODOLOGY

This study uses a qualitative-exploratory approach based on an integrated reasoning framework which systematically relates its classical Islamic reasoning methods with its practical applications in the field of contemporary Islamic economic research and policy applications. As Islamic economics is of a normative nature relying on divine revelation and rational reasoning, qualitative methods can effectively unpack the epistemological orientations informing the preference for divine and human sources in this field (Addas, 2008; Choudhury, 2011). The data sources selected for this study were aimed to ensure a wider coverage of both classic and contemporary scholarly works. These were retrieved from referred Islamic jurisprudential texts including classical and contemporary fiqh manuals, juristic opinions (fatwas) from specific fatwa councils or bodies, reliable databases such as Scopus, Web of Sciences, and conceptual models from leading Islamic institutions. The inclusion criteria focused on sources explicitly discussing reasoning methods or their application in Islamic economic development and planning, while exclusion criteria removed purely descriptive works without methodological reflection. The corpus comprised of diverse selection ensured a profound understanding of reasoning patterns across various sources. The analytical process involved several phases including initial reading and identification of explicit statements or implicit arguments related to reasoning methods, their justifications, and applications. For theme generation and checking whether the themes generated are accurately reflected, the data examined initially was classified into potential thematic categories such as deductive, inductive, analogical, and Maqasid-based reasonings. For developing clear definitions and

names for each theme, often drawing from the Islamic intellectual tradition such as *qiyas* for analogical reasoning, a hermeneutic interpretation involving a deeper and iterative analysis of the identified themes and their interrelationships was performed. Considering the gaps in the literature that studies the methodology of reasoning in the realm of Islamic economics (Hassan, 2018), this study rather finds the patterns, not reiterating the established theories. The hermeneutic interpretation helped to explore how different reasoning methods interact and to know their epistemological underpinnings and their implications for Islamic economic methodology, especially concerning the intersections between revealed texts and empirical sources.

The integrated framework involved in this study is operationalized through illustrative case studies, selected for their contemporary relevance, methodological complexity, and their ability to demonstrate the application of diverse Islamic reasoning methods. The first illustrative case on Zakat distribution reforms in Bangladesh was selected because it represents a specific area where traditional Islamic injunctions intersect with modern institutional challenges, requiring a blend of inductive analysis of institutional inefficiency, deductive relationship with Qur'anic principles, analogical adaption to modern systems, and Maqasid to attain social wellbeing. This case presents the empirical assimilation of various reasoning types in addressing socio-economic issues. The second case on the regulation of digital Islamic finance and cryptocurrencies was selected because of its emergent nature and the methodological dilemmas it poses. This field needs a robust analogical reasoning to new instruments. It demands a rigorous deductive Shariah compliance, inductive market evaluation, and Maqasid-based risk mitigation and inclusion to develop an ideal context and to emphasize the intricacy and necessity of using an integrated reasoning method while addressing financial innovations. This method ensures that Islamic economic models and policies are Shariah-compliant, empirically verifiable, contextually relevant and ethically oriented, with an iterative refining process that responds to contemporary socio-economic challenges.

FINDINGS

This section of the paper summarizes our findings based on a textual analysis of the literature on Islamic economics. It emphasizes the reasoning approaches used, their impact on theory and model construction, their epistemological foundations, and the broader implications for methodology. The findings show an advanced and multi-layered use of various reasoning modes that combine divine guidance with logical evaluation to create ethical and sustainable economic alternatives.

Classification of Reasoning in Islamic Economic Research

The research identifies and classifies four main types of reasoning used in Islamic economic studies. Each with specific epistemic and methodological importance are summarized in **Table 1**. This classification does not occur solely in Islamic economic studies. Also, it appears in Islamic sciences and in a more general sense in other modern practices. Each type helps to align Islamic principles with the changing dynamics of contemporary economic scenarios.

Table 1: Typology of Reasoning in Islamic Finance Research Methodology

Reasoning Type	Narrative	Example
Deductive Reasoning	From general Islamic principles to specific rulings (Chapra, 1992; Rafique, 2025)	Deriving prohibition of <i>riba</i> from Qur'an and Sunnah
Inductive Reasoning	From empirical patterns to general ethical-economic principles (Khan, 2017).	Inferring Maqasid-based outcomes from Zakat distribution (Obaidullah & Khan, 2008).
Analogical Reasoning (<i>qiyas</i>)	Applying known rulings to new issues based on effective cause (<i>illah</i>) (El-Gamal, 2006).	Applying Zakat rules to digital assets
Maqasid-Based Reasoning	Reasoning guided by overarching objectives of Shariah (Auda, 2008).	Promoting financial inclusion under the <i>maqṣad</i> of <i>ḥifẓ al-maal</i> (Asutay, 2012).

In Islamic economics, deductive reasoning infers economic norms from primary Islamic sources i.e. Qur'an and Sunnah through logical and theocentric argumentations. This approach was frequently utilized by the early Muslim economists. It is deemed to be the most reliable approach by most scholars (Chapra, 1992; Rafique, 2025). Based on the Islamic injunctions, detailed principles are derived such as prohibition of *riba* (usury), justice (*adl*) in trading, Zakat (almsgiving) and many more. Inductive reasoning is the development of a useful analytical and empirical description of economic phenomena. Islamic economists use experiences from Muslim communities to develop theories and models, addressing issues like poverty and inequality (Obaidullah & Khan, 2008). Reasoning by analogy (*qiyas*) is a jurisprudential process whereby an established ruling from a clear case (*aṣl*) applies to a new case (*far'*) that shares similar attributes. Islamic economists apply this methodology for modern financial instruments such as *murabahah* (cost-plus financing), *ijarah* (leasing), or *sukuk* (Islamic bonds), and reason by analogy to classical contracts like *bai'* (sale) or *ijarah* (leasing) (El-Gamal, 2006). While comparing these types,

reasoning based on Maqasid from the Islamic law perspective is holistically more superior and teleological, focusing on achieving higher objectives of Islamic law (Auda, 2008). This rationale underpins conversations on welfare, justice, and financial inclusion.

Illustrations from Literature and Practice

A thematic evaluation reveals that there are differing approaches for reasoning in Islamic economics. M. Umer Chapra (2000) employs deductive reasoning to build an alternative paradigm based on the foundational texts of Islam and to reach ethical decisions. Monzer Kahf (2004) uses inductive reasoning to analyse the poverty data and suggests Zakat reform based on observed need. Islamic scholars apply analogical reasoning in classical juristic ideas to evaluate contemporary economic trends like derivatives or cryptocurrencies. The Islamic moral economy model constructed by Mehmet Asutay (2012) employs Maqasid-based reasoning to build an objective-based framework that centres on justice, well-being, and spirituality. These illustrations reflect how Islamic economics has transformed methodologically away from jurisprudential imitation.

Case Studies: Operationalization of Reasoning Methods

The case studies below demonstrate how different types of reasoning methods are applied in real-life or specific cases. Examining these examples show that reasoning frameworks can be operationalized and examined in the modern context. Adopting reasoning techniques in varied contexts highlights the strategies required, as seen by these examples.

Illustrative Case Study 1: Analysis of Reasoning-based Empirical Data on Zakat Collection and Distribution in Bangladesh

The survey data on the efficiency of Zakat collection and distribution in Bangladesh by Rahman (2024) reveals institutional trust, payer engagement, and oversight mechanisms. As detailed in **Table 2**, the trustworthiness of Zakat institutions as the strongest reason for choosing these institutions, accounting for 43.48% of responses. Other reasons include familiarity (26.09%), transparency (14.49%), and hassle-free payment system (10.14%). As evident in the **Table 2**, this distribution underscores that the driving forces behind the mobilization of Zakat through private organizations, which occupy a primary institutional position, are relational and credibility factors. When it came to verification behaviour from Zakat payer on the distribution of fund accuracy, we see a mixed behaviour, whereby 43.1% inquire about the accuracy of fund disbursement and 56.9% don't. This shows a major oversight gap that can threaten transparency and accountability, which is essential to ensure Zakat reaches the right people.

Table 2: Motivation for Paying Zakat to the Institution

Criteria	Frequency	Percent
Trust	60	43.48
Nearness	6	4.35
Familiarity	36	26.09
Transparency	20	14.49
Easy system	14	10.14
Other	2	1.45
Total	138	100.00

Data Source: (Rahman, 2024)

Through inductive logic, following observations are made by assimilating empirical survey data on payer behaviour and institutional practices for a better understanding of the current operational dynamics. This also helps in identifying the areas of improvement. The principles of classical jurisprudential jurisprudence can be adapted to institutional contexts through analogical reasoning. It specifically focuses on the mechanisms of accountability and digital payment gateways. While as Maqasid-based reasoning makes it possible to evaluate the normative status of such practices and their coordination to achieve higher objectives of Islamic law, like justice, welfare, and protection of wealth. The integrated reasoning framework, especially the Maqasid-based reasoning approach applied to inductive findings on limited payer verification, indicates that the institutional arrangements should be strengthened with better transparency and participatory oversight to make practices more Maqasid-oriented.

This data indicates that adaptive Zakat management policies should be developed, which can balance community trust and convenience with accountability and ethics. Using a modern planning framework of integrated reasoning to combine empirical insights with normative principles can enhance the efficiency and social outcome of institutional Zakat in such cases.

Case Study 2: Regulatory Perspectives on Digital Islamic Finance (Cryptocurrencies)

To demonstrate the operationalization of reasoning methods, this case provides an illustrative analysis of survey data on regulatory perspectives on cryptocurrencies in Islamic finance by Naz and Nazir (2024) indicates diverse views of Shariah scholars. **Table 3** presents divers views among Shariah scholars regarding cryptocurrencies. Notably, 50% advocate for centralization as a necessity for Shariah compliance, believing a central authority is important for

public good and fraud prevention. They believe that having a central authority is necessary to serve the public good and avoid fraud. In contrast, 42% suggest that public acceptability is more important and cryptocurrencies should function without being controlled or regulated by any authority in the event of legal problems. This division demonstrates the application of analogy as a reasoning tool while adapting classical monetary principles to decentralized digital currency.

Table 3: Regulatory Perspectives on Cryptocurrencies

S.No	Important issue of cryptocurrency	Shariah Scholars' Response	
		Response Type	%
1	Centralization is necessary for a currency in Shariah	Yes	50
		No	42
		NR	8
3	A money must be good “store of value”	Yes	38
		No	29
		NR	33
5	Cryptocurrency involves <i>maysir</i>	Yes	37
		No	50
		NR	13
6	Cryptocurrency jeopardizes Maqasid <i>al-Shariah</i>	Yes	17
		No	47
		NR	37
7	“Vulnerability to hacking attacks” disqualifies cryptocurrency in Shariah	Yes	17
		No	58
		NR	25
8	Identity of currency’s creator is important in Shariah	Yes	17
		No	83
		NR	0
9	Cryptocurrency is impermissible because of promoting “illegal activities”	Yes	0
		No	83
		NR	17

Data Source: (Naz and Nazir, 2024)

Regarding the acceptability of currency, as depicted in **Table 3**, 38% accept limited-use currencies if agreed mutually while 29% consider its universal acceptability. 38% support money as a store of value to deter oppression compared to just 29% who think exchange functions suffice. These exemplify the inductive reasoning from observation. Approximately half of the respondents permit investment in cryptocurrencies for speculative purposes under the rules of *bai al-sarf*. One-third oppose permission because they argue that a cryptocurrency does not fully align with attributes of money as highlighted in Shariah perspective. On inherent *maysir*, 37% see volatility as problematic, while 50% attribute *maysir* to usage rather than the currency. This shows that Maqasid-based reasoning counterbalances to ethical demands and market realities. A mere 17% percent respondents asserted that cryptocurrencies endanger Maqasid al-Shariah but 47% opted for lesser volatile currencies. When it comes to hacking risks, 17% of investors view them as disqualifying. However, 58% make an analogy with traditional asset risks. It demonstrates deductive and inductive reasoning. According to most scholars (83%), the identity of the creator is not significant for Shariah compliance. On the other hand, approximately 17% of scholars opined that trustworthiness and accountability are important in this context. No one thinks a cryptocurrency is impermissible just because they promote illegal activity; 83% state that it should be neutral as to currency. Moreover, 71% accepting regulated digital currencies as Sharia-compliant and 21% concerned about the preservation of wealth. This reveals the Maqasid-based openness to innovation with ethical safeguards.

The findings show that the regulatory stance is pluralistic. In other words, it is formed from inductive expertise from the market, deductive adherence from sharia law, analogical adaptations from technology and Maqasid-based normative reasoning for justice, welfare and risk mitigation. The difference of opinions calls for a relevant Shariah-compliant regulatory framework that is contextual, adaptive, and strikes a balance between the ethical imperative and innovation. This framework is crucial for effective development governance, particularly in areas of risk management, transparency and public trust. This case illustrates an example of the methodological dilemma in Islamic finance regulation. The need for integrated reasoning involving observation, text, analogy, and purposive Maqasid considerations, is essential for a coherent policy response to issues in digital finance.

DISCUSSION

This research examines the varied and dynamic nature of reasoning in Islamic economics research. It draws relevant insights and engages with larger conversations relating to research methodologies and current socio-economic

situation. For methodological reflexivity and the application of a Maqasid-based reasoning framework are important in this context.

Reasoning in Theory and Model Making

The paper outlines a framework on how a reasoning types can create models of Islamic economics. In Islamic banking, principles are established through deductive and analogical reasoning from the Qur'an. The prohibition of interest (*riba*) resulted in the emergence of profit-loss sharing agreements such as *mudharabah* and *musharakah*. The variant of financing *murabahah* is criticized for imitating the debt structure of the conventional system. Inductive and Maqasid reasoning that influences Zakat groups are analysed by scholars to understand economic disparities and propose reforms for social justice. Maqasid rationalizes structural shifts like centralizing Zakat collection. In profit-loss sharing schemes, deductive reasoning affirms that the risk is shared in an ethical manner. Inductive reasoning explains implementation difficulties via legal and institutional blockades.

Despite these developments, challenges remain to consistency, coherence, and contextualisation. It is due to inconsistency in the application of reasoning frameworks. Despite the ethical emphasis on equity and risk-sharing, debt-based instruments are preferred in Islamic banking. This reflects an inconsistency between expected and real. Additionally, the use of different types of reasoning is sometimes made without methodological coherence. Advancements in economic arguments are made with deductive Shariah reasoning. Policy proposals, however, rely on inductive logic from social sciences. These two elements are not blended. Reasoning allows for flexibility, but some models remain too uncontextualized for today's realities. Thus, there is a necessity to strengthen Maqasid-orientated reasoning, so that the model is not only compliant but also responsive to contemporary issues such as digital transformation, climate adaptation and economic inequality.

Epistemological Commentators

The reasoning of Islamic economics has both *naqli* and *aqli* foundations which is the second aspect. Normative scriptural sources offer prohibitions and ethics but rarely directly solve complex economic issues. Islamic economists must bridge scripture for contemporary needs. The Fiqh-based reasoning retains the authority of Scriptures through jurisprudence while the philosophical reasoning runs on economic modelling and empirical analysis with revealed knowledge. This makes Islamic economics adaptable and prevents blind adoption of Western models. Scholars now either advocate for the use of the traditional textual interpretation for divine guidance or the use of *ijtihad* which involves ethical and empirical considerations. This indicates the debate about the improvement of economic

science within ethics. There's literature that provides strong evidence using Maqasid al-Shariah for the combination of revelational ethics with rational policy development.

Planning Development and Socio-Economic Justice

Islamic economics widely supports policy formulation through reasoning approach. Through Maqasid based reasoning, the welfare policy can tackle inequality, social protection and environmental sustainability. Scholars use inductive reasoning to synthesize data to create Islamic economic models with real-time scenarios. Policymakers can use analogical reasoning to tackle new issues in climate finance and digital currencies based on established policies. In development governance, the integrated reasoning framework acts as a mechanism for conduct, regulating decision-making processes to ensure policies and actions consistently uphold justices, promote wellbeing, and preserve dignity across all development initiatives.

Diverse Reasoning Approaches and Contemporary Challenges

There is no single type of reasoning, be it deductive, inductive, analogical, or Maqasidi reasoning, that can suffice the demands alone. The demands of contemporary Islamic economics necessitate an integrated application of different reasoning methods, rather than relying on any single method in isolation. The perceived incoherence in using diverse methods is a wrong interpretation of their complementary. Different reasoning methods serve different purposes in advancing knowledge. Inductive reasoning allows us to adapt in different circumstances, while deductive reasoning establishes a moral framework consistent with Islamic values. Analogical reasoning reinterprets legal concepts in novel contexts while Maqasid-based reasoning drives to justice and welfare. These methods create an integrated approach which fuses tradition and modernity. In digital finance, analogy is crucial for relationship-based businesses. Planetary stewardship demands Maqasidi reasoning behind climate financing and sustainable development. Lack of a unified application of reasoning across Islamic banks, economists and jurists will lead to fragmentation of solutions. Consequently, an integrated reasoning is essential to building accurate models that reflect reality.

Methodological Reflexivity and Transparency

Addressing the identified gaps, a significant challenge in existing Islamic economics literature endures from a relative lack of methodological reflexivity and transparency. Scholars often employ various types of reasoning without putting them under epistemological scrutiny or evaluating their methodology. In Islamic epistemology, it encompasses explaining the balance between *naqli* and

aqli sources, justifying reasoning methods for research contexts, and acknowledging limitations of specific reasoning approach. The absence of reflexivity leads to methodological shortcomings for example, treating complex moral-economic issues as merely legal issues or technical matters without accounting for socio-historical context. Without clarification, the use of different analytical tools complicates scholars' ability to assess or develop previous research. The absence of insight for using Western economic models can lead to a tendency to adopt and apply without criticism. On the other hand, approaches that are too conventional do not address contemporary issues. To overcome these limitations, Islamic economic research should provide an explicit methodology section in any published Islamic economic scholarly work that indicates the kind of reasoning used, the justification of the reasoning, and its compatibility with Islamic epistemology. Increased academic dialogue, knowledge accountability, and academic discipline will enhance global recognition of the discipline. Moreover, lessons on philosophy of science, epistemology and methodology must be enshrined in a training programme in Islamic economics for budding scholars to build reflexivity and transparency.

Contemporary Planning Framework of Integrated Reasoning

This research proposes a Maqasid oriented contemporary planning framework of integrated reasoning to overcome the fragmentation and opacity discussed above. This framework integrates various types of reasoning into Shariah objectives so that Islamic economic reasoning is effective and normatively grounded. The higher objectives of Islamic law, refer to the normative framework that is designed to guide people. It transcends technical legalistic literalism and is expressive of the divine intention. These objectives are meant to serve as guiding principles for ethical concerns. The guideline to protect and promote: 1. *Dīn* (faith); 2. *Nafs* (life); 3. *Aql* (intellect); 4. *Nasl* (progeny); 5. *Maal* (wealth); and 6. *ʿIrd* (honor or dignity). Using Maqasid as a leading paradigm ensures congruence between different reasoning approaches on a common end, namely human well-being, justice and balance. Additionally, it is a moral yardstick for evaluating the impacts of economic choices and policies. The Maqasid-based contemporary planning framework of integrated reasoning also includes some essential constituent elements such as epistemological dualism of *naqli* and *Aqli* sources of knowledge, cross-disciplinary research, adoption of purpose-oriented reasoning, outcome orientation and context sensitivity.

CONCLUSION

This study has illuminated the crucial role of multidimensional reasoning within the studies of Islamic economy and identifies reasoning types including

deductive, inductive, analogical and Maqasid-based reasoning. Our findings reveal that these methodologies are important to Islamic economic studies, however, due to inconsistency in applying these methods and lack of methodological comprehension hinders their coherence and impact of the subject. This interplay between revealed texts and human reasoning offer epistemological depth and methodological challenges. This necessitates researchers to balance traditional elements with modern demands. The study revealed a pervasive lack of methodological transparency in prior studies, underscoring the urgent need for clearer reasoning processes to elevate academic discourse in the field. The need for improvement in academic discussions through clearer reasoning processes is the main emphasis. By examining the existing field studies on Zakat reform and regulation of digital Islamic finance, the study demonstrated that the integrated research approach especially Maqasid-based method is necessary to overcome socio-economic issues and secure practical application of Shariah compliance.

To address these challenges, this study advocates for a Maqasid-based framework based on integrated reasoning approach to deal with the issues. The proposed framework offers a comprehensive model of reasoning for the improvement of human wellbeing, justice, and strengthening a clear, ethical and operational Islamic economic methodology. This study demonstrates that embracing methodological reflexivity and an integrated reasoning framework is essential for developing an Islamic economic methodology capable of addressing contemporary challenges in structured, transparent, and resilient way. Future studies should leverage this integrated reasoning approach in other areas of Islamic economics and development planning. This approach would need comparative studies with conventional economic systems, spanning various disciplines including philosophy, sociology, data science, economics, Islamic jurisprudence, and so on. Integrating diverse reasoning strategies within a Maqasid-based framework promises a more context-sensitive, ethically transformative, and robust Islamic economics capable of addressing contemporary global economic challenges.

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