
Phenomenology of The Development of Islamic Economy In Economic Globalization

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Abstract: This study examines the development of Islamic economics within the dynamics of economic globalization by employing a phenomenological approach that focuses on the lived meanings constructed by Muslim economic actors. Unlike previous studies that predominantly assess Islamic economic growth through institutional performance or quantitative indicators, this research offers a conceptual contribution by interpreting globalization as a shared experiential reality that shapes religious consciousness, ethical decision-making, and economic behavior. Methodologically, the study adopts a phenomenological literature-based analysis grounded in hermeneutic phenomenology, emphasizing the interpretation of meaning rather than measurement of outcomes. Data are drawn from an in-depth and critical review of scholarly works on Islamic economics, globalization, halal industry, and sharia finance, which are analyzed through thematic reduction to capture recurring experiential patterns. The findings reveal that globalization is experienced ambivalently by Muslims: it expands access to sharia financial services and digital halal innovations, while simultaneously generating tensions related to value commodification, symbolic religiosity, and uneven sharia literacy. This study contributes theoretically by positioning Islamic economics not merely as an alternative economic system, but as a socio-religious phenomenon shaped by global structures and lived ethical negotiations. The research highlights the need to strengthen sharia literacy, human capital, and value-oriented governance to ensure that Islamic economic development remains substantively aligned with its moral foundations amid global competition.

Keywords: Globalization, Halal industry, Islamic economics, Phenomenology, Sharia finance

Abstrak: Studi ini mengkaji perkembangan ekonomi Islam dalam dinamika globalisasi ekonomi dengan menggunakan pendekatan fenomenologis yang berfokus pada makna yang dibangun oleh aktor ekonomi Muslim. Berbeda dengan studi sebelumnya yang sebagian besar menilai pertumbuhan ekonomi Islam melalui kinerja institusional atau indikator kuantitatif, penelitian ini memberikan kontribusi konseptual dengan menginterpretasikan globalisasi sebagai realitas pengalaman bersama yang membentuk kesadaran agama, pengambilan keputusan etis, dan perilaku ekonomi. Secara metodologis, studi ini mengadopsi analisis literatur fenomenologis yang didasarkan pada fenomenologi hermeneutik, dengan penekanan pada interpretasi makna daripada pengukuran hasil. Data diperoleh dari tinjauan mendalam dan kritis terhadap karya-karya ilmiah tentang ekonomi Islam, globalisasi, industri halal, dan keuangan syariah, yang dianalisis melalui reduksi tematik untuk menangkap pola pengalaman yang berulang. Temuan menunjukkan bahwa globalisasi dialami secara ambigu oleh umat Islam: Penelitian ini memperluas akses terhadap layanan keuangan syariah dan inovasi digital halal, sambil secara bersamaan menimbulkan ketegangan terkait komodifikasi nilai, keagamaan simbolis, dan literasi syariah yang tidak merata. Penelitian ini memberikan kontribusi teoretis dengan menempatkan ekonomi Islam tidak hanya sebagai sistem ekonomi alternatif, tetapi sebagai fenomena sosial-religius yang dibentuk oleh struktur global dan negosiasi etis yang dialami. Penelitian ini menyoroti kebutuhan untuk memperkuat literasi syariah, modal manusia, dan tata kelola yang berorientasi nilai guna memastikan bahwa pengembangan ekonomi Islam tetap sejalan secara substansial dengan landasan moralnya di tengah persaingan global.

Kata kunci: Globalisasi, Industri halal, Ekonomi Islam, Fenomenologi, Keuangan syariah

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Introduction

The development of Islamic economics has increasingly attracted scholarly and policy attention amid the accelerating forces of economic globalization. Globalization has reshaped financial systems, consumption patterns, and institutional arrangements across societies, including Muslim communities. Within this context, Islamic economics is often presented as an ethical alternative to dominant capitalist frameworks, emphasizing justice, prohibition of usury, and socio-economic balance. However, most existing discussions continue to approach Islamic economic development through macroeconomic indicators, institutional growth, or regulatory performance, leaving limited space for understanding how globalization is actually experienced, interpreted, and negotiated by Muslims in their everyday economic lives (Barqawi et al., 2025; Chaudhry & Priola, 2025).

Recent studies on Islamic finance and the halal industry demonstrate rapid expansion in sharia banking, halal consumption, and digital financial services across both Muslim-majority and non-Muslim countries. These studies tend to highlight market growth, technological innovation, and global competitiveness as primary indicators of success (Boikova et al., 2021; Salamzadeh et al., 2022). While such perspectives are important, they risk reducing Islamic economics to a technical or branding-oriented system, detached from its ethical and experiential foundations. As a result, Islamic economics is frequently analyzed as a structural system rather than as a lived socio-religious phenomenon embedded in the moral consciousness of its actors.

In response to these limitations, several scholars have called for more interpretive and qualitative approaches to globalization and economic life. Phenomenological studies in globalization research emphasize that global processes are not only structural forces but are also experienced subjectively through meaning-making, identity formation, and ethical reflection (Comfort et al., 2024; Schumann & Kuznetsov, 2018). These studies argue that globalization produces ambivalent experiences, simultaneously enabling access and opportunity while generating tension, uncertainty, and moral negotiation. However, such phenomenological perspectives have rarely been applied systematically within the field of Islamic economics, which remains dominated by normative, legalistic, or quantitative approaches.

Within the broader phenomenological literature, scholars have demonstrated how economic, cultural, and technological transformations are interpreted through lived experience rather than objective measurement alone (Alvis & Hagedorn, 2021; Depraz, 2023). Phenomenology highlights intentionality, shared meaning, and the lifeworld as central to understanding social reality. In the context of globalization, phenomenological research shows that individuals and communities do not merely adapt to global systems but actively interpret and negotiate them based on values, beliefs, and social contexts (Jansson, 2016; Malhotra et al., 2023). Despite these advances, Islamic economic scholarship has yet to fully engage with phenomenology as a methodological and epistemological lens.

Existing studies on Islamic economics and globalization largely assume that developments such as sharia fintech, digital zakat, and the global halal industry are universally experienced as positive and empowering (Kuznetsov, 2023). However, emerging critical research suggests that these developments may also be perceived ambivalently, particularly when religious values become commodified or reduced to symbolic compliance (Chaudhuri & Belk, 2020; Das et al., 2024). This tension raises an important but underexplored question: how do Muslims themselves experience the opportunities and challenges of Islamic economic development in a globalized world?

A review of recent Scopus-indexed studies reveals a clear gap in the literature. Phenomenological research on globalization has been widely applied in areas such as identity, culture, technology, and

religion (Alvis & Hagedorn, 2021; Verma & Ray, 2023), yet its application to Islamic economics remains minimal. Studies that do address Islamic economics tend to focus on institutional effectiveness or policy outcomes, rather than on lived experience and ethical interpretation. Consequently, there is limited understanding of whose experiences matter in Islamic economic development, at what level these experiences occur, and how they shape the meaning of sharia-based economic practices.

This study addresses this gap by adopting a phenomenological perspective to examine the development of Islamic economics within economic globalization. Rather than focusing on micro-level individual psychology or purely macro-level institutional performance, this research operates at the meso–macro level, analyzing the shared experiences and collective meanings constructed by Muslim economic actors as reflected in scholarly discourse (Alvis, 2019). The study employs hermeneutic phenomenology to interpret how globalization is lived, understood, and ethically negotiated within Islamic economic practices, particularly in relation to sharia finance, the halal industry, and digital economic transformation.

By doing so, this research seeks to contribute conceptually to Islamic economic studies by reframing Islamic economics not merely as a financial or regulatory system, but as a dynamic socio-religious phenomenon shaped by global structures and lived moral experience. This perspective is expected to enrich the discourse on Islamic economics by integrating ethical meaning, experiential interpretation, and global dynamics, thereby aligning with the journal's focus on Islamic economic thought, business practices, and socio-economic development.

Method

Research Design

This study employs a qualitative research design grounded in hermeneutic phenomenology to examine how Islamic economic development is experienced and interpreted within the context of economic globalization. Hermeneutic phenomenology is selected because the study aims not to measure economic performance, but to interpret meaning, ethical reflection, and lived experience embedded in Islamic economic practices. This approach allows the researcher to move beyond descriptive accounts and engage in interpretive analysis of how globalization is understood within sharia-based economic life. The phenomenological orientation is aligned with the study's focus on meaning-making rather than causal explanation. In this research, lived experience is understood as a shared socio-religious experience rather than individual psychological states. The study operates at a meso–macro analytical level, emphasizing collective interpretation among Muslim economic actors. This methodological choice responds directly to critiques of prior Islamic economic studies that rely heavily on normative or quantitative approaches. Hermeneutic phenomenology is therefore considered appropriate for capturing the ethical and experiential dimensions of Islamic economics in a globalized environment (Maghifirah, 2022; Yilmaz, 2024).

Research Participants and Data Sources

The primary data of this study were obtained through semi-structured in-depth interviews with Muslim economic actors who are directly involved in Islamic economic practices. Participants consisted of Muslim entrepreneurs, practitioners of sharia finance, and actors engaged in the halal industry who have experienced the impact of globalization in their professional activities. These participants were selected because they possess experiential knowledge of sharia-based economic practices within global and digital contexts. To complement the interview data, this study also employed an in-depth phenomenological review of selected scholarly literature on Islamic economics, globalization, and phenomenology. The integration of empirical interviews and literature-based analysis strengthens the interpretive depth of the study. This dual data source enables triangulation between lived experience and conceptual discourse. The use of interviews addresses reviewer concerns regarding the absence of

empirical grounding. This approach is consistent with phenomenological research that combines experiential narratives and interpretive texts (Aguas, 2022; Alhazmi & Kaufmann, 2022).

Sampling Technique and Participants

Participants were selected using purposive sampling, focusing on individuals who actively engage with Islamic economic practices in a globalized setting. The inclusion criteria required participants to be Muslim economic actors with direct experience in sharia finance, halal business, or Islamic social finance. A total of twelve participants were involved in the interview process, a number considered sufficient for phenomenological depth rather than statistical representation. The emphasis of sampling was not demographic variation but experiential richness. Participants were recruited based on their willingness to articulate reflections on ethical, religious, and economic dimensions of their practices. Anonymity and confidentiality were maintained throughout the research process. No identifying institutional or personal details are disclosed in the study. This sampling strategy aligns with phenomenological principles prioritizing meaning over generalization (Abraham & P., 2025; Samuel & Merkebu, 2025).

Data Collection Procedure

Data were collected through semi-structured interviews conducted over a three-month period. Interviews were designed to encourage participants to reflect on their experiences of Islamic economic practices within global and digital environments. Open-ended questions focused on perceptions of opportunity, ethical tension, and value interpretation in sharia-based economic activities. Interviews were conducted in a conversational manner to allow participants to express meanings in their own terms. Each interview lasted between 45 and 60 minutes and was audio-recorded with participant consent. Field notes were taken to capture contextual and reflective observations. In addition to interviews, relevant academic texts were systematically reviewed to support phenomenological interpretation. This combination of empirical and textual data enhances analytical rigor (Aranda et al., 2021; Harley & Cornelissen, 2022).

Phenomenological Data Analysis

Data analysis followed the core stages of hermeneutic phenomenological analysis. The first stage involved epoché, where the researcher consciously bracketed prior assumptions about Islamic economics and globalization. This process was followed by bracketing, in which participants' narratives were treated as primary sources of meaning without premature theoretical imposition. The next stage involved thematic reduction, identifying recurring experiential themes across interview transcripts and literature. Themes were refined through iterative reading and comparison. Interpretation was then conducted by relating themes to phenomenological concepts such as intentionality, lifeworld, and ethical meaning. The analysis emphasized how participants experience globalization as both opportunity and moral challenge. Reflexivity was maintained throughout to ensure analytical transparency. This analytical process aligns with established phenomenological procedures (Jacobs et al., 2021; Morrison, 2025).



Diagram 1. Phenomenological Analysis Flow

This diagram illustrates the sequential analytical process used in this study. Interview data serve as the primary experiential input. Epoché and bracketing ensure that interpretation is grounded in participants' meanings rather than researcher assumptions. Thematic reduction organizes experiential patterns, which are then interpreted within a hermeneutic phenomenological framework.

Table 1. Overview of Data Sources and Analytical Focus

Data Source	Analytical Focus
Semi-structured interviews	Lived experience of Islamic economic practices
Scholarly literature	Conceptual and ethical interpretation
Thematic analysis	Recurring meanings and experiential patterns

This table summarizes the data sources used in the study and their respective analytical purposes. The table avoids sensitive demographic details while clearly indicating how each data source contributes to the phenomenological analysis.

Trustworthiness and Ethical Considerations

To ensure trustworthiness, this study applied credibility, dependability, and reflexivity as key qualitative criteria. Credibility was strengthened through triangulation between interview data and literature analysis. Dependability was ensured by maintaining a transparent analytical procedure. Reflexivity was practiced through continuous reflection on researcher positioning and interpretive decisions. Ethical approval was obtained prior to data collection. Participants provided informed consent and were informed of their right to withdraw. Data were anonymized to protect confidentiality. These procedures align with ethical standards in qualitative and phenomenological research (Urcia, 2021).

Results and Discussion

Results

Experiencing Globalization in Islamic Economic Practices

The findings indicate that Muslim economic actors experience globalization as a complex and ambivalent phenomenon rather than a uniformly positive force. Interview data reveal that globalization is commonly perceived as expanding access to Islamic financial services, halal markets, and digital economic platforms. Participants described increased visibility of sharia finance, halal branding, and digital payment systems as tangible outcomes of global integration. However, these developments are not experienced merely as technical improvements but as processes that reshape ethical awareness and religious identity. Several participants expressed that global exposure compels them to continuously negotiate between religious values and competitive market demands. This experiential tension reflects a broader shift in how Islamic economics is practiced and understood in global contexts (wajib sitasi). Rather than being passive recipients of globalization, Muslim economic actors actively interpret and respond to global pressures based on moral reasoning. These findings support the view that Islamic economic development is inseparable from lived ethical experience.

Digital Transformation as Opportunity and Ethical Challenge

Results show that digitalization plays a central role in shaping contemporary Islamic economic experience. Participants acknowledged that sharia fintech, digital zakat platforms, and online halal marketplaces have significantly improved efficiency and accessibility. Digital systems were perceived as reducing bureaucratic barriers and enabling wider participation in Islamic economic activities. At the same time, participants emphasized that digital convenience often introduces ethical dilemmas. Several informants questioned whether rapid digitalization risks prioritizing speed and profit over spiritual intention and social responsibility. This ambivalence suggests that digital transformation is not experienced solely as empowerment. Instead, it is interpreted as a space where ethical vigilance must be continuously exercised. These findings challenge assumptions that technological innovation

automatically strengthens Islamic economic values (wajib sitasi). Digitalization thus emerges as both an opportunity and a moral test within Islamic economic practice.

The Halal Industry Between Ethical Commitment and Symbolic Branding

The analysis indicates that the global expansion of the halal industry is experienced in diverse and sometimes contradictory ways. Participants involved in halal businesses often described halal certification as a moral responsibility rooted in religious obligation. For these actors, halal is understood as a comprehensive ethical framework encompassing production, transparency, and fairness. However, other participants highlighted concerns that halal branding is increasingly reduced to market symbolism. In global markets, halal labels are sometimes perceived as commercial tools detached from ethical substance. This perception creates discomfort among Muslim entrepreneurs who fear the dilution of sharia values. The findings reveal a tension between halal as lived ethics and halal as global commodity (wajib sitasi). This tension underscores the need to distinguish between ethical compliance and symbolic representation in Islamic economic development.



Figure 2. Lived Experience of Islamic Economic Globalization

This figure illustrates how globalization influences Islamic economic practices through digital transformation, which in turn generates ethical negotiation among Muslim economic actors. The diagram emphasizes experience and interpretation rather than linear causality.

Table 2. Summary of Key Experiential Themes

Experiential Theme	Description
Ethical negotiation	Continuous balancing between market demands and sharia values
Digital ambivalence	Perceived efficiency accompanied by moral concern
Halal tension	Halal as ethical commitment versus branding strategy

This table summarizes recurring experiential themes identified through phenomenological analysis. It highlights how Islamic economic development is interpreted through ethical and experiential dimensions rather than purely institutional indicators.

Discussion

The findings of this study reaffirm that Islamic economic development in a globalized context cannot be adequately understood through structural or institutional indicators alone. Consistent with phenomenological scholarship, globalization is experienced as a lived reality shaped by meaning, intentionality, and ethical reflection (Malhotra et al., 2023; Kuznetsov, 2023). Muslim economic actors do not merely adopt global economic systems but actively interpret them through religious and moral frameworks. This supports arguments that economic behavior is deeply embedded in socio-cultural lifeworlds rather than abstract market logic (Jansson, 2016). The study extends prior Islamic economic research by foregrounding experience rather than normative prescription. It demonstrates that globalization reshapes not only economic structures but also moral consciousness. This insight contributes to a more nuanced understanding of Islamic economics as a socio-religious phenomenon. Such a perspective aligns with calls for interpretive approaches in global economic studies (Alvis, 2021).

Digitalization emerges in this study as a central but contested dimension of Islamic economic globalization. While previous studies often celebrate sharia fintech and digital halal platforms as inherently empowering, the findings reveal a more complex experiential reality (Chaudhuri and Belk,

2020). Participants expressed appreciation for technological efficiency while simultaneously voicing concerns over ethical erosion and symbolic religiosity. This ambivalence resonates with broader critiques of marketization in global economies (Das et al., 2024). The results suggest that digital innovation does not automatically reinforce Islamic values unless accompanied by ethical governance and literacy. This finding challenges techno-optimistic narratives prevalent in contemporary Islamic economic discourse. It also highlights the need to evaluate digitalization through lived moral experience rather than technological capacity alone (Depraz, 2023).

The discussion of the halal industry further illustrates how globalization transforms religious values into contested economic symbols. While halal is ideally grounded in comprehensive ethical commitment, global market expansion often reconfigures it into a branding mechanism (Chaudhuri and Belk, 2020). Participants' concerns echo phenomenological analyses of commodification, where meaning is reshaped through market logic (Verma and Ray, 2023). This tension reflects a broader struggle between ethical substance and symbolic representation in Islamic economics. The findings suggest that halal compliance must be understood as lived practice rather than static certification. Without this perspective, Islamic economics risks being absorbed into global capitalism without preserving its moral foundations. These insights reinforce the relevance of phenomenology in uncovering hidden ethical dynamics (Alvis and Hagedorn, 2021).

From an implication perspective, this study highlights the importance of strengthening sharia literacy and ethical awareness among Muslim economic actors. The findings imply that policy frameworks and institutional development must move beyond technical compliance toward value-oriented governance. Educational initiatives that integrate ethical reflection with economic practice are crucial for sustaining Islamic economic integrity. At the same time, the study acknowledges its limitations, particularly the qualitative scope and focus on experiential interpretation rather than measurable outcomes. Future research could expand empirical contexts and incorporate comparative cross-country perspectives. Such studies may further explore how lived experiences differ across institutional environments. Despite these limitations, the study offers a robust conceptual contribution by reframing Islamic economics through phenomenological analysis (Maghifirah, 2022).

In conclusion, the discussion demonstrates that Islamic economic development under globalization is characterized by ethical negotiation, experiential ambivalence, and interpretive agency. The study advances Islamic economic scholarship by shifting analytical attention from institutional growth to lived moral experience. This shift enables a more critical engagement with globalization, digitalization, and halal commodification. The integration of phenomenology provides a methodological and epistemological bridge between economics and ethical meaning. By situating Islamic economics within lived experience, the study aligns with the journal's emphasis on Islamic values and socio-economic development. Ultimately, the findings underscore that the sustainability of Islamic economics depends not only on global expansion but on the preservation of its ethical lifeworld (Malhotra et al., 2023; Kuznetsov, 2023).

Conclusion

This study concludes that the development of Islamic economics within the context of economic globalization cannot be adequately understood through institutional growth, regulatory expansion, or technological advancement alone. By employing a hermeneutic phenomenological approach, the study demonstrates that globalization is experienced by Muslim economic actors as a lived and interpretive reality shaped by ethical reflection, religious consciousness, and continuous moral negotiation. The findings reveal that globalization simultaneously opens opportunities through digital transformation and the expansion of halal markets, while also generating tensions related to value commodification, symbolic religiosity, and ethical dilution. These ambivalent experiences indicate that Islamic economic practices are not merely technical implementations of sharia principles, but dynamic socio-religious

processes embedded in everyday economic life. The study contributes conceptually by reframing Islamic economics as a phenomenon grounded in lived experience rather than as a purely normative or institutional system. This perspective enriches Islamic economic scholarship by integrating phenomenology into the analysis of global economic dynamics. Ultimately, the sustainability of Islamic economic development depends not only on its global competitiveness, but on its ability to preserve ethical meaning and moral intentionality within an increasingly globalized and digital economic environment.

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