



Exploring Lived Experiences and Meanings of Restitution Obligations Among Consumers in Civil Law Contexts

Fitri ^{1*}, Nadya Indah Ramdhani Lubis ²

¹Universitas Islam Negeri Sultan Maulana Hasanuddin Banten, Indonesia

²Universitas Malikussaleh, Indonesia

¹fitri@gmail.com*, ² nadyaindah@gmail.com

Article Info

Article history:

Received 28-08-2025

Revised 04-09-2025

Accepted 17-10-2025

Keyword:

Lived Experiences; Restitution Obligations; Consumer Perspectives; Contractual Disputes; Civil Law; Subjective Meanings

ABSTRACT

Civil law, particularly within the domain of obligations and contracts, plays a crucial role in regulating social and economic relationships by defining rights and responsibilities between parties. Yet, studies on restitution obligations remain largely doctrinal and quantitative, leaving a critical gap in understanding how consumers personally experience and interpret these obligations. Restitution in cases of contractual default is not only a legal mechanism but also a phenomenon intertwined with individuals' emotions and social realities an aspect underexplored in existing scholarship. To address this gap, this study adopts a descriptive phenomenological approach to explore the lived experiences of consumers facing restitution obligations and to uncover the subjective meanings they assign to these legal processes. Data were collected through semi-structured, in-depth interviews with twelve participants who had undergone restitution obligations within the past three years. Thematic analysis revealed four interrelated themes: restitution as an emotional burden, a contested perception of justice, a disruption of social and financial stability, and a redefinition of personal responsibility. This methodological choice highlights the novelty of integrating phenomenology into civil law research, shifting the focus from abstract norms to lived realities. The findings contribute both theoretically and practically. Theoretically, they expand socio-legal studies by demonstrating that restitution is shaped by psychological, cultural, and social dimensions. Practically, they provide insights for refining judicial practices, strengthening consumer protection policies, and guiding reforms that are more responsive to human experience.



©2025 Authors. Published by PT Mukhlisina Revolution Center.. This work is licensed under a Creative Commons Attribution-NonCommercial 4.0 International License. (<https://creativecommons.org/licenses/by/4.0/>)

INTRODUCTION

Civil law, particularly within the domain of obligations and contracts, plays a fundamental role in regulating social and economic interactions by establishing the rights and responsibilities of individuals engaged in legal agreements (Chen & Peng, 2023; Delgadillo & Boschetto, 2025). In many jurisdictions, contractual relationships form the backbone of modern commerce, where restitution obligations act as a legal remedy intended to restore balance when one party fails to fulfill their contractual commitments. However, while civil law traditionally approaches restitution from a normative and doctrinal perspective, its impact often extends beyond legal frameworks into the lived experiences of individuals.

In contemporary society, restitution obligations carry not only legal consequences but also profound psychological, social, and cultural implications (Swain et al., 2024; Urbanski & Ul Haque, 2020). When consumers face restitution following contractual default (*wanprestasi*), they often encounter complex emotional responses, ranging from guilt and shame to perceptions of injustice and vulnerability. These experiences are shaped by broader sociocultural contexts, including community expectations, economic pressures, and personal values. Thus, the phenomenon of restitution cannot be fully understood solely through statutory interpretation or judicial decisions; it must also be examined

through the lens of subjective human experience, where individuals assign personal meaning to legal obligations.

Despite the significance of restitution obligations, current scholarship remains predominantly doctrinal and prescriptive, focusing on the interpretation of statutes, case law, and legal principles, while giving limited attention to how these obligations are experienced by those directly affected. Yet, as highlighted by Saxena & Mahajan, (2022), understanding the phenomenological dimension of legal experiences how individuals perceive and internalize legal norms offers valuable insights for bridging the gap between law as an abstract framework and law as a lived reality. This shift in perspective aligns with a growing recognition within socio-legal research that the subjective experiences of legal actors are essential to developing more human-centered interpretations of justice and fairness.

Consequently, there is a critical need to explore the meaning and essence of these lived experiences within the context of restitution obligations (Chang, 2023; Peng et al., 2024; Rizzi et al., 2022). A phenomenological approach provides a suitable framework for achieving this goal, as it seeks to uncover the structures of consciousness and meaning embedded in personal narratives. By focusing on individuals' perspectives, phenomenology allows for a deeper understanding of how restitution obligations are perceived, negotiated, and internalized within everyday life. This approach acknowledges that legal norms do not exist in isolation but are experienced and interpreted through personal, social, and cultural contexts, making it highly relevant for advancing theoretical discourse and informing more empathetic legal practices.

Research on subjective experiences related to legal obligations has increasingly become an important field within socio-legal and phenomenological studies (Mukhlis, 2025a; Mukhlis & Saidah, 2025). Scholars have recognized that understanding how individuals perceive, interpret, and internalize legal norms offers valuable insights for both legal theory and practice. Within the context of civil law and obligations, restitution following contractual default (*wanprestasi*) represents a particularly complex phenomenon, as it involves not only the enforcement of legal remedies but also the personal and emotional experiences of those affected. These experiences shaped by individual perceptions of justice, fairness, and responsibility provide critical insights into the human dimensions of legal processes, which remain underexplored in conventional legal scholarship.

Despite growing academic attention, methodological challenges persist in capturing the depth and richness of these experiences. Much of the existing literature focuses on doctrinal analyses of statutes, case law, and procedural mechanisms, prioritizing the objective application of legal norms rather than exploring the subjective meanings individuals assign to them. Quantitative approaches, while valuable for identifying statistical patterns and measuring legal compliance, are often insufficient for uncovering personal narratives, emotional complexities, and experiential interpretations surrounding restitution obligations. As Pineda et al., (2024) emphasize, without considering the phenomenological dimension of legal experiences, there is a risk of overlooking the deeper structures of meaning that shape how individuals relate to law and justice.

These methodological limitations render many traditional approaches less effective in understanding the essence of restitution obligations from the participants' perspectives (Mukhlis, Janwari, et al., 2023; Mukhlis & Abdullah, 2025). Doctrinal methods tend to abstract legal norms from the lived realities of those subjected to them, while purely quantitative studies fail to capture the nuanced, multifaceted nature of individual experiences. As a result, there remains a significant gap in comprehending how individuals feel, interpret, and negotiate their obligations within both legal and social contexts. A phenomenological approach addresses this limitation by prioritizing first-person accounts, enabling researchers to uncover the structures of consciousness and the meanings participants attach to their lived experiences. By focusing on the human side of restitution, this study contributes to a deeper, more comprehensive understanding of the intersection between law, obligations, and personal realities.

Despite the growing scholarly attention to restitution obligations within the framework of civil law, most existing approaches rely on doctrinal and procedural analyses aimed at interpreting statutes, regulations, and judicial decisions. These conventional frameworks primarily provide practical solutions by clarifying the legal mechanisms for enforcing restitution following contractual

default (wanprestasi). While valuable from a normative standpoint, such approaches tend to overlook how restitution obligations are personally experienced by individuals subjected to them. As a result, they fail to address the subjective dimensions of justice, fairness, and responsibility that often shape participants' interpretations of their obligations.

Current research demonstrates significant methodological limitations in capturing the depth and complexity of lived experiences surrounding restitution obligations. Quantitative studies tend to focus on measuring compliance or assessing economic impacts, while doctrinal analyses isolate the application of legal norms from the emotional, psychological, and social realities of those affected. As Mesiranta et al., (2025) note, failing to consider the phenomenological aspects of legal experiences risks producing an incomplete understanding of how law is perceived and internalized by individuals. Consequently, the human dimension of restitution how consumers feel, interpret, and negotiate their obligations remains largely underexplored in socio-legal literature.

To address this gap, a phenomenological approach offers a powerful alternative by focusing on first-person perspectives and uncovering the essences of subjective experiences (Mukhlis, Maryam, et al., 2023; Mukhlis et al., 2024). Unlike conventional methods, phenomenology seeks to understand how individuals make sense of legal obligations within their unique social, cultural, and emotional contexts. By prioritizing participants' narratives and exploring the meanings embedded in their lived realities, this study aims to provide a holistic and in-depth understanding of restitution obligations that transcends normative frameworks. Such an approach is expected to generate insights that not only enrich legal scholarship but also inform human-centered interpretations of justice and fairness in civil law.

Recent studies have increasingly highlighted the importance of exploring subjective experiences within legal contexts, especially where obligations and justice intersect. Research in socio-legal scholarship has examined contractual disputes, restitution, and perceptions of fairness; however, most studies have remained focused on doctrinal interpretations and procedural mechanisms rather than the personal meanings attached to these phenomena. For example, Gülserliler et al., (2022) emphasize the need to understand the phenomenological dimension of legal obligations, underscoring that the law is not merely applied but lived and experienced. Despite this growing recognition, few studies have applied phenomenological methods to explore the psychological and social impacts of restitution obligations on individuals. This lack of depth presents an opportunity to investigate how consumers perceive, internalize, and negotiate their obligations in everyday life.

To address this gap, this study employs a descriptive phenomenological approach based on Husserl's framework, enabling the exploration of first-person experiences related to restitution obligations (Gouveia et al., 2024; Paraman et al., 2022). This method was chosen because it captures the essence of lived experiences while setting aside preconceived assumptions through bracketing. By focusing on personal narratives, phenomenology allows for a deeper understanding of how individuals construct meaning around their legal obligations within broader social and cultural contexts. This approach directly responds to the limitations identified in the Knowledge Gap by uncovering insights that cannot be accessed through doctrinal or quantitative frameworks. Ultimately, this study seeks to provide a holistic and human-centered understanding of restitution obligations within the framework of civil law.

This article is organized into several sections to ensure clarity and coherence. The Introduction establishes the background, research context, and rationale for adopting a phenomenological approach (McGunagle & Zizka, 2020; Mehta et al., 2022). The Method section details the research design, participant selection, data collection, and thematic analysis procedures. The Results section presents the findings organized around key themes derived from participants' lived experiences, supported by direct quotations. The Discussion interprets these findings in relation to existing literature and theoretical frameworks, highlighting the contributions and implications of the study. Finally, the Conclusion summarizes the main insights and suggests directions for future research, particularly in developing more empathetic and human-centered legal practices.

RESEARCH METHODS

Study Design

A descriptive phenomenological design, rooted in Husserl's philosophical framework, was employed to investigate the phenomenon of restitution obligations from the participants' perspectives (Clair, 2003; Fenton & Baxter, 2016). This design was selected because it enables the exploration of lived experiences by focusing on how individuals perceive, interpret, and assign meaning to specific legal circumstances. Descriptive phenomenology emphasizes bracketing preconceived assumptions, allowing the phenomenon to be examined as it is experienced by the participants without external judgment.

The design facilitates the identification of essences and invariant structures related to consumers' experiences of restitution, providing a deep understanding of the psychological, social, and legal dimensions of the phenomenon. This approach is particularly relevant to the research objective, which seeks to bridge the gap between normative legal frameworks and subjective human experiences.

Participants

Participants consisted of consumers who had experienced restitution obligations following contractual default in civil legal cases (Daly, 2007; Murphy & Dingwall, 2017). Selection was conducted using purposive sampling to ensure that only individuals directly involved in the phenomenon under investigation were included.

Inclusion criteria required participants to:

- Be adults aged 25 to 55 years.
- Have undergone legal restitution obligations within the past three years.
- Be willing to share their personal experiences openly.

Exclusion criteria involved individuals who:

- Had no direct experience with restitution obligations.
- Were currently engaged in active legal disputes that might influence their responses.

A total of 12 participants were included in the study, consisting of 7 males and 5 females, with an average age of 38 years. All participants had diverse socioeconomic backgrounds, including small business owners, employees, and independent professionals, providing a broad spectrum of perspectives relevant to the phenomenon.

Data Collection

Data were collected using semi-structured, in-depth interviews designed to elicit rich, detailed narratives about participants' subjective experiences (Longhofer et al., 2012). An interview guide was developed to ensure consistency, while maintaining flexibility to follow emergent topics during conversations.

- Procedures: Interviews were conducted face-to-face in private, neutral settings to ensure participant comfort and confidentiality.
- Duration: Each interview lasted between 60 and 90 minutes, allowing sufficient depth for participants to share their lived experiences.
- Environment: Efforts were made to create a safe, non-judgmental atmosphere to encourage openness and authenticity.
- Instruments: The interview guide included open-ended questions focused on emotional responses, perceptions of fairness, social consequences, and coping strategies related to restitution obligations.

All interviews were audio-recorded with participants' consent and later transcribed verbatim. Notes on nonverbal expressions and contextual observations were documented to support interpretive depth.

Data Analysis

Data were analyzed using a thematic analysis informed by descriptive phenomenology. The process followed systematic steps to derive the essences of participants' experiences:

1. Immersive Reading: Transcripts were read repeatedly to gain familiarity with participants' narratives and identify initial impressions.
2. Meaning Unit Identification: Significant statements describing participants' experiences were extracted and organized into meaning units.
3. Clustering into Themes: Related meaning units were grouped into preliminary themes reflecting common patterns across participants.
4. Eidetic Reduction: Non-essential details were bracketed to focus on the core meanings of the phenomenon.
5. Synthesis of Essential Structures: Themes were integrated into a comprehensive description of the participants' lived experiences.

NVivo 14 software was used to support data organization and coding, but interpretation remained grounded in participants' narratives rather than automated outputs. The analysis emphasized staying close to the data while ensuring that emergent meanings were coherent, structured, and directly connected to the research question.

RESULTS

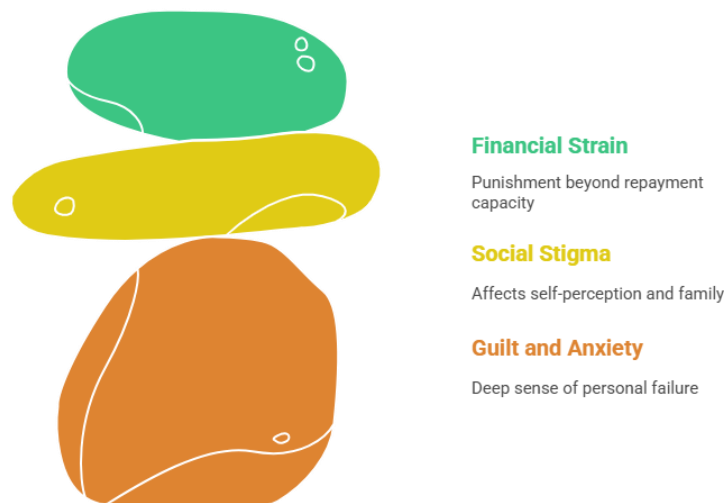
Experiencing Restitution as an Emotional Burden

For many participants, being subjected to restitution obligations was perceived as a heavy emotional burden rather than a purely legal consequence. Feelings of guilt, anxiety, and social stigma dominated their narratives. The obligation was not experienced as a neutral contractual correction but as a deeply personal event affecting their self-perception and family dynamics.

"I knew I made a mistake, but the court's decision to make me pay back the full amount felt like a punishment beyond my capacity. I could not sleep for weeks thinking about how my family would survive." (Participant 3)

This theme reveals that restitution obligations are often internalized as personal failures, creating a profound sense of shame and emotional distress. These findings suggest that the psychological implications of restitution are largely overlooked in legal discourse, which traditionally frames restitution as an objective, impersonal remedy.

Restitution's Overlooked Emotional Toll



Perceiving Restitution as a Question of Justice

Another significant dimension emerging from the data concerns participants' perceptions of fairness and justice. While some participants accepted restitution as a logical legal requirement, others perceived it as unjust and disproportionate to their circumstances.

"The contract was complicated, and I didn't fully understand it. When they said I had to pay back everything, I felt the law was not protecting me but punishing me." (Participant 7)

In contrast, a few participants expressed understanding of the principle behind restitution, highlighting its necessity for maintaining contractual balance:

"I signed the agreement; I knew the risk. Even though it's hard, I accept it as my responsibility." (Participant 5)

This divergence demonstrates the tension between normative legal principles and subjective lived experiences. Whereas the law assumes restitution promotes fairness, participants' interpretations varied based on their personal context, financial capacity, and understanding of contractual obligations.

Negotiating Between Legal Norms and Social Realities

The data indicate that participants often faced conflicting pressures between complying with legal norms and managing social, familial, and financial realities. Restitution obligations frequently affected household economies, relationships, and community perceptions, revealing the multidimensional impact of legal sanctions.

"My neighbors found out about my case, and I felt ashamed every time I met them. It was not only about the money; it changed how people looked at me." (Participant 1)

Participants also described coping strategies to navigate these tensions, such as borrowing from relatives, selling personal assets, or renegotiating informal payment arrangements. These narratives highlight how the practical enforcement of legal obligations intersects with social vulnerability, which is rarely addressed in doctrinal civil law analyses.

Redefining Responsibility and Agency

For some participants, the experience of undergoing restitution obligations became a turning point in redefining their understanding of responsibility, personal agency, and trust in the legal system. While initially perceived as punitive, several participants described achieving a sense of closure and personal growth after completing their obligations:

"It was hard, but finishing the payment gave me relief. I learned to be more careful with contracts and not to trust easily without reading." (Participant 9)

This theme underscores that restitution obligations are not experienced uniformly; for some, they became catalysts for self-reflection, behavioral change, and legal awareness. These findings suggest a complex interplay between law as a formal structure and law as a lived experience.

DISCUSSION

Summary of Key Findings

The findings of this study reveal that restitution obligations in cases of contractual default are experienced by consumers as deeply personal phenomena that transcend their legal definitions (Mukhlis, Arifin, Ridwan, & Zulbaidah, 2025; Mukhlis, Arifin, Ridwan, Zulbaidah, et al., 2025). Through a phenomenological exploration, the study uncovered four interrelated themes: restitution as an emotional burden, a contested question of justice, a disruption of social and financial stability, and a process of redefining responsibility. These insights address the central research question by demonstrating how consumers interpret and internalize legal obligations, thereby bridging the gap between civil law frameworks and human lived experiences.

Contribution of Findings to the Research Question

This study contributes a unique understanding of restitution obligations by uncovering the subjective meanings participants assign to their experiences, thereby directly answering the research question. Unlike traditional doctrinal analyses, which conceptualize restitution solely as a legal mechanism for restoring contractual balance, the findings highlight that participants perceive and negotiate these obligations in highly personal ways. For many, restitution is experienced as a psychological and emotional weight, evoking feelings of guilt, shame, and anxiety. For others, it raises questions of fairness and justice, revealing tensions between legal norms and individual perceptions of equity.

By exploring these lived realities, the study demonstrates that restitution obligations are not neutral remedies but situated experiences shaped by economic vulnerability, social identity, and cultural expectations (Mukhlis, 2025b; Mukhlis, Suradi, et al., 2023). These results advance the understanding of civil obligations by showing that law does not operate in isolation; rather, it interacts dynamically with individual values and social contexts. As such, this study contributes a human-centered perspective to civil law scholarship, providing insights that can inform more empathetic policy-making, consumer protection frameworks, and judicial practices.

Relationship to Previous Literature and Theoretical Frameworks

The findings of this study both support and extend existing literature in socio-legal and phenomenological research. Némec et al., (2025) emphasized the importance of recognizing the phenomenological dimensions of legal experiences, arguing that law should be understood not only as an abstract framework but as something lived and felt by individuals. The present study aligns with this perspective by demonstrating that restitution obligations cannot be reduced to statutory provisions or contractual clauses; they are internalized as personal realities that affect participants' emotional well-being and social relationships.

Furthermore, these findings complement socio-legal studies that have highlighted the limitations of purely doctrinal and quantitative approaches in capturing the human impacts of legal processes. While previous research has examined compliance rates and economic effects, it has rarely addressed the psychological and social meanings participants attach to their obligations. By adopting a descriptive phenomenological approach, this study provides a deeper interpretive layer, showing how restitution obligations shape identity, agency, and perceptions of justice within broader cultural contexts.

Theoretically, the study also contributes to a lifeworld-oriented understanding of civil obligations by foregrounding participants' subjective experiences as a primary source of knowledge. This reinforces phenomenological perspectives that view law not as an external authority but as an embedded structure within everyday life. By integrating personal narratives with legal theory, the study expands existing frameworks and encourages a more holistic approach to understanding the interplay between legal norms and human experiences.

Implications of the Findings

The findings of this study hold significant practical and theoretical implications for understanding restitution obligations within the context of civil law and obligations. From a social and cultural perspective, the results highlight that restitution is not experienced as a purely legal or administrative process; instead, it represents a deeply personal phenomenon intertwined with participants' identities, relationships, and emotional well-being. The experience of restitution as an emotional burden, a contested matter of justice, and a disruption of social stability suggests that policymakers and legal practitioners must adopt a more human-centered approach when designing frameworks related to contractual enforcement.

For legal professionals, the insights emphasize the need to consider participants' subjective realities when interpreting and applying legal remedies. This study demonstrates that a uniform application of legal norms may not sufficiently account for economic disparities, social vulnerabilities, and cultural contexts that influence individuals' lived experiences. Incorporating these perspectives into judicial decision-making and consumer protection policies may lead to more empathetic, equitable, and context-sensitive legal practices. Furthermore, for researchers, the findings

encourage deeper engagement with phenomenological methodologies to better capture the experiential dimensions of legal obligations, thereby expanding socio-legal scholarship beyond normative analyses.

Limitations of the Study

While this study offers valuable insights into the subjective experiences of individuals facing restitution obligations, several limitations should be acknowledged (Akhter et al., 2022; Saini et al., 2024). First, the use of a descriptive phenomenological approach means that the findings are contextually grounded in the lived experiences of the twelve participants, which limits the extent to which results can be generalized to broader populations. The study intentionally prioritizes depth over breadth, focusing on the meaning and essence of experiences rather than statistical representation.

Second, the participants were drawn from a specific legal and cultural setting, which may influence how restitution obligations are interpreted and negotiated. Different jurisdictions with distinct legal traditions, enforcement mechanisms, and cultural norms may produce divergent experiences that were not captured in this study. Third, as with all phenomenological research, the analysis is influenced by the researcher's interpretive lens, despite efforts to maintain bracketing and minimize bias. These limitations, however, do not diminish the credibility or richness of the findings; instead, they highlight the situated nature of the knowledge produced and open avenues for comparative and cross-cultural studies in the future.

Prospective Directions for Future Research

Building on these findings, future research could expand the scope by exploring restitution obligations across different legal, cultural, and socioeconomic contexts to examine variations in meaning and experience (Bhattacharyya & Thakre, 2020; Puntoni et al., 2021). Comparative studies involving multiple jurisdictions could reveal how diverse legal systems shape individuals' perceptions of justice, fairness, and responsibility. Additionally, longitudinal studies could investigate how perceptions of restitution evolve over time, particularly in relation to participants' psychological adaptation, financial recovery, and social reintegration.

Future studies may also integrate interdisciplinary approaches by combining phenomenological inquiry with insights from psychology, sociology, and behavioral economics to deepen understanding of the emotional and cognitive dimensions of legal obligations. By bridging phenomenology with broader socio-legal frameworks, researchers can contribute to the development of more inclusive legal theories and policy interventions that respect both the formal structures of law and the human experiences embedded within them. Such efforts would further strengthen the human-centered orientation of civil law scholarship and provide actionable insights for judicial reform and consumer protection policies.

CONCLUSION

This study explored the lived experiences of consumers facing restitution obligations in cases of contractual default within the framework of civil law and obligations. The findings revealed that restitution is experienced not merely as a legal mechanism but as a deeply personal and emotional phenomenon, encompassing themes of emotional burden, contested perceptions of justice, social disruption, and redefined responsibility. By adopting a descriptive phenomenological approach, the study addressed the limitations of previous doctrinal and quantitative research by uncovering the subjective meanings participants assign to their legal obligations. These insights contribute to a more human-centered understanding of civil law, offering implications for improving judicial practices, consumer protection policies, and legal frameworks. While the findings are contextually grounded, future studies could expand this research by exploring cross-cultural perspectives or employing longitudinal designs to capture changes in perception over time. Overall, this study enriches socio-legal scholarship by bridging the gap between normative legal frameworks and human lived realities.

CONFLICT OF INTEREST

The authors declare no conflict of interest related to the conduct, analysis, or publication of this study.

REFERENCES

- Akhter, A., Karim, M. M., Jannat, S., & Anwarul Islam, K. M. (2022). Determining factors of intention to adopt internet banking services: A study on commercial bank users in Bangladesh. *Banks and Bank Systems*, 17(1), 125–136. Scopus. [https://doi.org/10.21511/BBS.17\(1\).2022.11](https://doi.org/10.21511/BBS.17(1).2022.11)
- Bhattacharyya, S. S., & Thakre, S. (2020). Coronavirus pandemic and economic lockdown; study of strategic initiatives and tactical responses of firms. *International Journal of Organizational Analysis*, 29(5), 1240–1268. Scopus. <https://doi.org/10.1108/IJOA-05-2020-2198>
- Chang, T.-W. (2023). Double-edged sword effect of packaging: Antecedents and consumer consequences of a company's green packaging design. *Journal of Cleaner Production*, 406. Scopus. <https://doi.org/10.1016/j.jclepro.2023.137037>
- Chen, A., & Peng, N. (2023). Antecedents to Consumers' Green Hotel Stay Purchase Behavior during the COVID-19 Pandemic: The influence of green consumption value, emotional ambivalence, and consumers' perceptions. *Tourism Management Perspectives*, 47. Scopus. <https://doi.org/10.1016/j.tmp.2023.101107>
- Clair, R. P. (2003). *Expressions of ethnography: Novel approaches to qualitative methods* (p. 303). State University of New York Press; Scopus. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84896556900&partnerID=40&md5=d14cc6ba1608309f0398c418b0c86e4b>
- Daly, K. J. (2007). *Qualitative methods for family studies & human development* (p. 293). SAGE Publications Inc.; Scopus. <https://doi.org/10.4135/9781452224800>
- Delgadillo, L. M., & Boschetto, L. (2025). Affective financial learning: College students' experiences through observation and self-reflection. *Family and Consumer Sciences Research Journal*, 53(3). Scopus. <https://doi.org/10.1111/fcsr.70002>
- Fenton, N. E., & Baxter, J. (2016). *Practicing Qualitative Methods in Health Geographies* (p. 266). Taylor and Francis; Scopus. <https://doi.org/10.4324/9781315601946>
- Gouveia, S., de la Iglesia, D. H., Abrantes, J. L., López Rivero, A. J., Silva, E., Gouveia, E., & Santos, V. (2024). Electrifying Strategic Management: Leveraging Electric Vehicles for Sustainable Value Creation? *Energies*, 17(18). Scopus. <https://doi.org/10.3390/en17184581>
- Gülserliler, E. G., Blackburn, J. D., & Van Wassenhove, L. N. (2022). Consumer acceptance of circular business models and potential effects on economic performance: The case of washing machines. *Journal of Industrial Ecology*, 26(2), 509–521. Scopus. <https://doi.org/10.1111/jiec.13202>

- Longhofer, J., Floersch, J., & Hoy, J. (2012). *Qualitative Methods for Practice Research* (p. 224). Oxford University Press; Scopus. <https://doi.org/10.1093/acprof:oso/9780195398472.001.0001>
- McGunagle, D., & Zizka, L. (2020). Employability skills for 21st-century STEM students: The employers' perspective. *Higher Education, Skills and Work-Based Learning*, 10(3), 591–606. Scopus. <https://doi.org/10.1108/HESWBL-10-2019-0148>
- Mehta, N. K., Bhattacharyya, S. S., & Pandey, N. (2022). Empirical investigation regarding ethical decision making: A stakeholder cross-impact analysis (SCIA). *International Journal of Ethics and Systems*, 38(3), 444–464. Scopus. <https://doi.org/10.1108/IJOES-07-2021-0149>
- Mesiranta, N., Mattila, M., Koskinen, O., & Närvänen, E. (2025). Circular Consumption Practices as Matters of Care. *Journal of Business Ethics*, 200(1), 13–30. Scopus. <https://doi.org/10.1007/s10551-024-05888-5>
- Mukhlis, L. (2025a). A Phenomenological Study of Personal Spiritual Experiences in Navigating Religious Pluralism within Interfaith Communities. *Irfana: Journal of Religious Studies*, 1(6), 212–220.
- Mukhlis, L. (2025b). Spiritual Grounds for Economic Growth: A Qualitative Exploration of Rural Indonesian Women's Transformative Journeys Through Mosque-Led Empowerment Programs. *Servina: Jurnal Pengabdian Kepada Masyarakat*, 1(8), 289–298.
- Mukhlis, L., & Abdullah, M. N. (2025). *Hukum Keluarga Islam di Indonesia* (1st ed.). Mukhlisina Revolution Center.
- Mukhlis, L., Arifin, T., Ridwan, A. H., & Zulbaidah. (2024). Integrating Artificial Intelligence and Maqāṣid al-Syarī'ah: Revolutionizing Indonesia's Sharia Online Trading System. *Computer Fraud and Security*, 2024(11), 301–309. <https://doi.org/10.52710/cfs.238>
- Mukhlis, L., Arifin, T., Ridwan, A. H., & Zulbaidah. (2025). Reorientation of Sharia Stock Regulations: Integrating Taṣarrufāt al-Rasūl and Maqāṣid al-Sharī'ah for Justice and Sustainability. *Journal of Information Systems Engineering and Management*, 10(10s), 58–66. <https://doi.org/10.52783/jisem.v10i10s.1341>
- Mukhlis, L., Arifin, T., Ridwan, A. H., Zulbaidah, Rosadi, A., & Solehudin, E. (2025). Reformulation of Islamic Stock Law: The Application of Taṣarrufāt al-Rasūl and Maqāṣid al-Syarī'ah to Develop a Dynamic and Sustainable Islamic Capital Market in Indonesia. *Journal of Posthumanism*, 5(3), 1–13. <https://doi.org/10.63332/joph.v5i3.913>
- Mukhlis, L., Janwari, Y., & Syafe'i, R. (2023). INDONESIA STOCK EXCHANGE: THEORETICAL AND PHILOSOPHICAL ANALYSIS OF MUDHARABAH AND MUSYARAKAH CONTRACTS. *Yurisprudencia: Jurnal Hukum Ekonomi*, 9(2), 243–264. <https://doi.org/10.24952/yurisprudencia.v9i2.8466>

- Mukhlis, L., Maryam, S., & Sormin, S. A. (2023). Model Pembelajaran Living History Berbasis PjBL Untuk Meningkatkan Keterampilan Histografi Mahasiswa. *Jurnal Educatio FKIP UNMA*, 9(4), 1800–1809. <https://doi.org/10.31949/educatio.v9i4.5595>
- Mukhlis, L., & Saidah, Y. (2025). Dynamics of Nature-Based learning in Developing Children's Motoric Skills: Teacher and Parent Perspectives. *HUMANISMA: Journal of Gender Studies*, 9(1), 64–79. <http://dx.doi.org/10.30983/humanisme.v4i2.9366>
- Mukhlis, L., Suradi, Janwari, Y., & Syafe'i, R. (2023). Sosialisasi Saham Syariah sebagai Instrumen Pengembangan Ekonomi Masyarakat di Badan Kontak Majelis Taklim (BKMT) Kabupaten Mandailing Natal. *Jurnal Pengabdian Multidisiplin*, 3(2), 2–9. <https://doi.org/10.51214/japamul.v3i2.604>
- Murphy, E., & Dingwall, R. (2017). *Qualitative methods and health policy research* (p. 230). Taylor and Francis; Scopus. <https://doi.org/10.4324/9781315127873>
- Němec, M., Riedl, M., Šálka, J., Jarský, V., Dobšínská, Z., Sarvaš, M., Sarvašová, Z., Bučko, J., & Hustinová, M. (2025). Consumer Perceptions and Sustainability Challenges in Game Meat Production and Marketing: A Comparative Study of Slovakia and the Czech Republic. *Foods*, 14(4). Scopus. <https://doi.org/10.3390/foods14040653>
- Paraman, P., Annamalah, S., Vlachos, P., Ahmed, S., Balasubramaniam, A., Kadir, B., Raman, M., & Hoo, W. C. (2022). Dynamic Effect of Flow on Impulsive Consumption: Evidence from Southeast Asian Live Streaming Platforms. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4). Scopus. <https://doi.org/10.3390/joitmc8040212>
- Peng, Y., Wang, W., Zhen, S., & Liu, Y. (2024). Does digitalization help green consumption? Empirical test based on the perspective of supply and demand of green products. *Journal of Retailing and Consumer Services*, 79. Scopus. <https://doi.org/10.1016/j.jretconser.2024.103843>
- Pineda, M., Jabba, D., & Nieto-Bernal, W. (2024). Blockchain Architectures for the Digital Economy: Trends and Opportunities. *Sustainability (Switzerland)*, 16(1). Scopus. <https://doi.org/10.3390/su16010442>
- Puntoni, S., Reczek, R. W., Giesler, M., & Botti, S. (2021). Consumers and Artificial Intelligence: An Experiential Perspective. *Journal of Marketing*, 85(1), 131–151. Scopus. <https://doi.org/10.1177/0022242920953847>
- Rizzi, F., Gigliotti, M., Runfola, A., & Ferrucci, L. (2022). Don't miss the boat when consumers are in-store! Exploring the use of point-of-purchase displays to promote green and non-green products. *Journal of Retailing and Consumer Services*, 68. Scopus. <https://doi.org/10.1016/j.jretconser.2022.103034>
- Saini, A., Kumar, A., Mishra, S. K., Kar, S. K., & Bansal, R. (2024). Do environment-friendly toys have a future? An empirical assessment of buyers' green toys decision-making. *Environment*,

Development and Sustainability, 26(3), 5869–5889. Scopus. <https://doi.org/10.1007/s10668-023-02941-7>

Saxena, M., & Mahajan, H. (2022). Beardo's strategic partnership with Marico. *Emerald Emerging Markets Case Studies*, 12(4), 1–20. Scopus. <https://doi.org/10.1108/EEMCS-06-2022-0201>

Swain, T. A., McNarry, M. A., & Mackintosh, K. A. (2024). Assessing and Enhancing Movement Quality Using Wearables and Consumer Technologies: Thematic Analysis of Expert Perspectives. *JMIR Formative Research*, 8. Scopus. <https://doi.org/10.2196/56784>

Urbański, M., & Ul Haque, A. (2020). Are you environmentally conscious enough to differentiate between greenwashed and sustainable items? A global consumers perspective. *Sustainability (Switzerland)*, 12(5), 1–25. Scopus. <https://doi.org/10.3390/su12051786>