



Exploring Religious Meaning in Economic Decision-Making among Faith-Based Entrepreneurs in the Islamic Finance Industry

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ABSTRACT

Religion has long been recognized as a moral and cultural framework that shapes economic behavior and ethical orientation within social and market systems. In recent scholarship on religion and economic systems, attention has increasingly focused on how religious values interact with profit-oriented economic practices in contemporary, market-driven contexts. However, existing studies largely rely on normative or quantitative approaches, leaving limited understanding of how religious economic actors subjectively experience and interpret the negotiation between faith-based values and market demands in everyday economic life. This study employs a hermeneutic phenomenological approach with a sample size of [specific number] participants to examine how religious economic actors experience, interpret, and give meaning to economic decision-making within profit-oriented environments. Data were generated through in-depth, semi-structured interviews, and analyzed using Interpretative Phenomenological Analysis (IPA). The findings reveal that economic decision-making is experienced as a moral and spiritual practice characterized by persistent tension, ethical reflection, and interpretative negotiation rather than as a purely rational activity. Religious values function as dynamic interpretative frameworks through which participants cope with uncertainty, reconcile moral dilemmas, and redefine success beyond financial outcomes. These findings advance understanding of religion–economy relations by foregrounding lived experience and highlighting the value of phenomenological inquiry for future research on moral economy and faith-based economic practices.



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INTRODUCTION

The relationship between religion and economic systems has long attracted scholarly attention across disciplines such as sociology, economics, ethics, and religious studies (Tran, 2025). Religion is widely recognized not only as a belief system but also as a social and moral framework that shapes values, norms, and patterns of human behavior. Within economic contexts, religious teachings often provide ethical guidance regarding work, profit, fairness, and responsibility, influencing how individuals perceive and engage in economic activities (Daryono et al., 2025). As modern economies increasingly operate within market-driven and competitive environments, religious values continue to interact with economic rationality in complex and evolving ways.

In contemporary society, economic life is rarely experienced as a purely technical or value-neutral domain. For many individuals, especially those with strong religious commitments, economic decisions are embedded in broader moral and spiritual considerations (Hall, 2025). Previous studies have demonstrated that religion can influence economic attitudes, entrepreneurial orientation, and ethical business conduct, often framing economic activity as morally accountable or spiritually meaningful. However, these insights are commonly derived from normative discussions or quantitative analyses that conceptualize religion as a static variable shaping behavior, rather than as a lived and dynamic aspect of everyday experience.

The relevance of this phenomenon becomes particularly evident in contexts where religious actors operate within market-driven economic systems that prioritize efficiency, competition, and profit

maximization. In such settings, individuals may encounter situations in which religious values and economic demands do not fully align (Ameridyani et al., 2025). These moments are not merely structural challenges but are experienced subjectively, often involving moral reflection, emotional tension, and personal meaning-making. Understanding how individuals live through these situations is essential for capturing the human dimension of religion economy interactions, as economic practices are deeply intertwined with identity, belief, and personal responsibility.

Despite growing interest in the intersection of religion and economic behavior, there remains a limited understanding of how religious economic actors experience and interpret their daily economic practices from within their own lifeworlds. A phenomenological perspective offers a valuable lens for addressing this gap, as it prioritizes the exploration of lived experience and the meanings individuals ascribe to their actions and choices (Bhanye, 2025). By focusing on subjective experience rather than abstract principles or aggregated outcomes, phenomenology enables a deeper understanding of how religion is enacted, negotiated, and sustained within the realities of contemporary economic life.

Research on the lived experiences of individuals within religious and economic contexts has increasingly been recognized as a critical area of inquiry. Scholars have begun to acknowledge that economic behavior cannot be fully understood without examining how individuals experience, interpret, and internalize religious values in their everyday economic practices (Solehudin et al., 2024). Within this sub-area, attention has shifted toward understanding how faith is enacted in concrete decision-making situations, particularly among religious economic actors who operate within competitive and market-oriented environments.

Despite this growing interest, existing research has faced significant methodological challenges in capturing the depth and complexity of these experiences. Many studies continue to rely on quantitative approaches that measure religiosity as a set of predefined indicators, such as frequency of worship or adherence to ethical norms (Karaman, 2025). While these approaches offer valuable insights into patterns and correlations, they often overlook the subjective meanings, emotional tensions, and moral negotiations that accompany economic decision-making in real-life contexts (Meskovic et al., 2024). As a result, the nuanced ways in which religious actors experience conflicts between faith-based values and market pressures remain insufficiently explored.

These methodological limitations have constrained the ability of prior research to grasp the essence of the phenomenon as it is lived and understood by economic actors themselves. Normative frameworks and survey-based designs tend to assume stable and linear relationships between religion and economic behavior, leaving little room to examine ambiguity, contradiction, and personal interpretation (Suryanto, 2023). Consequently, the inner struggles, reflective processes, and meaning-making practices that characterize religious engagement in economic life are often underrepresented. This gap underscores the need for approaches capable of accessing lived experience and interpretative meaning, positioning phenomenological inquiry as particularly relevant for advancing understanding in this domain.

Current scholarly responses to the interaction between religion and economic systems have largely relied on practical and established approaches, particularly normative ethical frameworks and quantitative models of economic behavior (Dhamija et al., 2025). These approaches commonly conceptualize religion as a set of moral guidelines or measurable variables that influence economic choices, offering generalizable explanations for how religious values shape economic conduct. While such solutions have contributed to understanding patterns of behavior, they tend to prioritize external outcomes over internal experiences.

However, these dominant approaches present clear limitations when it comes to capturing the depth of lived experience (Heubeck, 2024). By focusing on predefined categories or behavioral indicators, prior research often overlooks how religious economic actors experience moral tension, interpret uncertainty, and construct meaning in the face of competing religious and market demands. As a result, existing knowledge remains fragmented and insufficiently attentive to the subjective and interpretative dimensions of economic life, particularly in situations characterized by ambiguity and moral complexity.

These limitations indicate that prevailing solutions are inadequate for understanding the essence of the phenomenon as it is lived by religious economic actors (Cao et al., 2025). An alternative and necessary response lies in adopting a phenomenological approach that foregrounds lived experience and meaning-making processes (Reyes Ayala et al., 2025). By engaging directly with participants' narratives and interpretative frameworks, phenomenology offers the capacity to reveal how religious values are negotiated, sustained, and reinterpreted within contemporary economic systems. Addressing this gap is essential for advancing a more holistic and experience-based understanding of religion economy relations, thereby enriching both theoretical and empirical discussions in this field.

Previous studies have examined the relationship between religion and economic behavior through ethical, sociological, and organizational perspectives (Eales et al., 2021). Research has shown that religious values influence economic orientations, entrepreneurial motivations, and perceptions of moral responsibility (Khandal et al., 2023). Several studies have also highlighted the role of spirituality in shaping business practices within competitive market environments. However, much of this literature relies on normative discussions or quantitative designs that emphasize outcomes rather than lived experience. As a result, the subjective meanings through which religious actors experience economic life remain insufficiently explored.

To address this limitation, this study adopts a hermeneutic phenomenological approach to examine the lived experiences of religious economic actors (Qin et al., 2022). This approach is suited to exploring how individuals interpret and negotiate religious values in everyday economic decision-making. By focusing on meaning, moral tension, and personal reflection, the study responds directly to the knowledge gap identified earlier. Phenomenology allows access to the internal processes through which faith and economic rationality are understood and reconciled. In doing so, the study offers an experience-based perspective that complements existing behavioral and normative research.

This article is structured as follows. The introduction outlines the general and specific background of the phenomenon and identifies the knowledge gap addressed by the study. The method section describes the phenomenological design, participant selection, data collection, and analytical procedures. The results section presents thematically organized findings that reflect participants' lived experiences (Hariyanto et al., 2023). The discussion interprets these findings in relation to existing literature, followed by a conclusion that highlights key insights and implications.

RESEARCH METHODS

Study Design

This study adopted a hermeneutic phenomenological design to explore the lived experiences of religious economic actors as they negotiate religious values within profit-oriented economic systems. Phenomenology was selected because it enables an in-depth examination of subjective experiences and the meanings individuals attribute to their everyday practices (Lutz & Knox, 2014; McNabb, 2015). Rather than seeking causal relationships or measurable outcomes, this approach focuses on understanding how economic actors perceive, interpret, and give meaning to their experiences within specific social and religious contexts.

The hermeneutic phenomenological perspective, rooted in Heideggerian philosophy, emphasizes interpretation as a fundamental process in understanding human experience. This approach acknowledges that meaning emerges through interaction between participants' lived experiences and the contextual realities in which those experiences are embedded. In this study, the design allowed for the exploration of moral tension, ethical reflection, and meaning-making processes as integral aspects of economic decision-making shaped by religious values.

Participants

Participants consisted of 15 religious economic actors engaged in entrepreneurial or business activities within a market-driven economic environment. A purposive sampling approach was employed to ensure that participants possessed direct and relevant experience with the phenomenon under investigation.

Inclusion criteria required participants to:

- (1) actively manage or own a business,
- (2) self-identify as religiously committed individuals, and
- (3) have experienced situations involving economic decision-making where religious values were perceived as relevant.

Individuals without direct responsibility for economic decision-making or lacking sustained engagement in business activities were excluded.

Participants varied in age, business sector, and length of entrepreneurial experience, providing a diverse yet contextually coherent set of perspectives (Hillman & Radel, 2018; Migdal, 2018). This variation contributed to a richer understanding of how religious values are experienced and interpreted across different economic contexts.

Data Collection

Data were collected through in-depth, semi-structured interviews designed to elicit detailed narratives of participants' lived experiences. An interview guide was used to ensure consistency across interviews while allowing flexibility for participants to elaborate on issues they considered meaningful. The questions focused on economic decision-making, moral dilemmas, religious considerations, and strategies used to reconcile faith with market demands.

Interviews were conducted in locations chosen by participants to ensure comfort and privacy, including workplaces or quiet public spaces. Each interview lasted approximately 60–90 minutes and was audio-recorded with participants' consent (Carreiras & Castro, 2012; Iosifides, 2016). The conversational format encouraged participants to reflect openly on their experiences, emotions, and interpretations.

Field notes were taken during and immediately after each interview to capture contextual observations and preliminary reflections, which later supported the analytical process.

Data Analysis

Data analysis followed the principles of Interpretative Phenomenological Analysis (IPA). Audio recordings were transcribed verbatim to preserve the integrity of participants' expressions. The analysis proceeded through several systematic stages.

First, transcripts were read repeatedly to achieve immersion in the data and develop a holistic understanding of each participant's account. Meaning units were then identified, focusing on statements that reflected significant experiences, emotions, or interpretations related to religious and economic negotiation (Fife, 2020; Kawamura, 2020). These units were coded idiographically, respecting the uniqueness of each participant's narrative.

Next, emergent themes were developed by examining patterns and connections within and across transcripts. Related themes were clustered into higher-order, or superordinate, themes that captured shared meanings across participants (Daly, 2007; Longhofer et al., 2012). Throughout the process, interpretation was guided by the hermeneutic principle of contextual understanding, allowing themes to be situated within participants' social, religious, and economic realities.

Qualitative data analysis software (NVivo) was used to support data organization and coding, although analytical decisions remained grounded in interpretative engagement with the data.

RESULTS

Experiencing Economic Decision-Making as a Moral and Spiritual Responsibility

Participants consistently described economic decision-making not merely as a rational or technical activity but as a moral and spiritual responsibility closely tied to their religious beliefs.

Business choices were experienced as extensions of faith, where economic actions were perceived as having spiritual consequences.

One participant expressed:

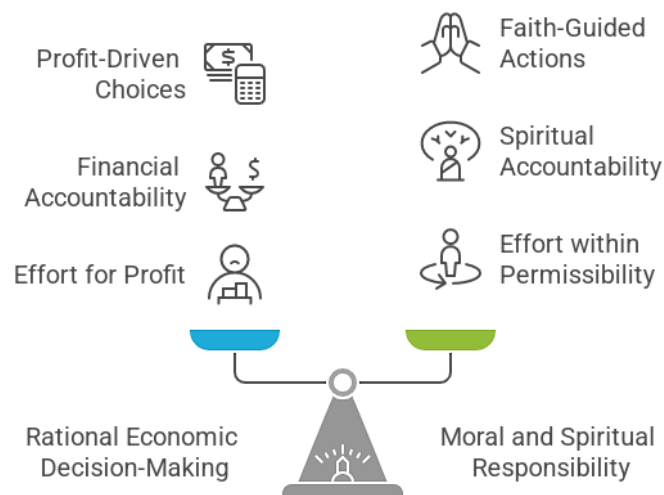
“For me, making business decisions is not only about profit. Every choice I make feels like it is being witnessed by God. If I ignore that, I feel uneasy, even if the business gains more money.” (Participant 3)

This sense of accountability transformed routine economic decisions into moments of ethical reflection. Profit was not rejected; rather, it was evaluated through a religious lens that emphasized moral legitimacy and spiritual alignment.

Another participant noted:

“I believe sustenance comes from God, but effort is still required. The challenge is ensuring that the effort remains within what is religiously permissible.” (Participant 7)

These narratives illustrate that participants did not separate religious identity from economic activity. Instead, faith was lived and enacted through everyday economic practices, shaping how decisions were justified and emotionally experienced. **Balancing Economic Profit with Moral Responsibility**



Moral Tension Between Religious Values and Market Pressures

A prominent theme across participants’ accounts was the persistent moral tension between adhering to religious values and responding to market demands. Participants described experiencing inner conflict when market competition, efficiency, or customer expectations appeared to contradict religious principles.

One participant shared:

“Sometimes the market pushes us to compromise. Competitors may take shortcuts, and customers expect low prices. At that moment, I feel torn—whether to follow the market or stay true to my beliefs.” (Participant 11)

This tension was not described as a one-time dilemma but as a recurring experience embedded in daily business operations. Participants often spoke of ambiguity rather than clear right or wrong choices.

Another participant reflected:

“It is not always obvious what is right. I pray, I think, but sometimes the situation forces me to choose between survival and ideals.” (Participant 5)

These accounts demonstrate that the negotiation between religious values and economic rationality is lived as an ongoing struggle, marked by uncertainty, emotional burden, and moral reflection.

Meaning-Making Through Religious Interpretation of Economic Challenges

Participants actively engaged in meaning-making processes to interpret economic challenges in ways that aligned with their religious worldview. Difficulties such as financial loss, business stagnation, or ethical dilemmas were often reframed as spiritual tests or opportunities for moral growth.

As one participant explained:

“When my business faced losses because I refused certain practices, I saw it as a test of faith. I reminded myself that obedience is more important than immediate success.” (Participant 2)

This interpretative process helped participants maintain coherence between faith and economic life. Rather than perceiving religious adherence as a limitation, some participants interpreted it as a source of inner strength.

Another participant stated:

“Religion gives meaning to uncertainty. When outcomes are unclear, faith helps me stay calm and patient.” (Participant 9)

Through such interpretations, participants constructed narratives that allowed them to endure economic pressures without abandoning their religious commitments.

Coping Strategies in Negotiating Faith and Profit Orientation

Participants described various coping strategies to manage the tension between faith and profit orientation. These strategies included selective compromise, spiritual rationalization, and redefining success beyond financial metrics.

One participant noted:

“I try to find a middle path. Not everything in business is black or white. As long as the core values are not violated, I look for solutions that still allow the business to survive.” (Participant 14)

Others emphasized spiritual practices as coping mechanisms:

“When I feel overwhelmed, I return to prayer. It helps me accept outcomes, even if profits are lower than expected.” (Participant 6)

These coping strategies illustrate how participants actively negotiated their identities as both economic actors and religious individuals, seeking balance rather than absolute resolution.

The findings reveal that religious economic actors experience economic life as a continuous process of negotiation between faith and profit-oriented demands. Economic decision-making is lived as a moral and spiritual practice, characterized by tension, reflection, and meaning-making. Rather than functioning as a fixed determinant of behavior, religion emerges as a dynamic interpretative framework through which participants understand, justify, and cope with the complexities of modern economic systems.

DISCUSSION

Main Findings and Their Relevance to the Research Question

This study reveals that religious economic actors experience economic decision-making as a continuous process of moral and spiritual negotiation rather than as a purely rational or instrumental activity. The findings directly address the central question posed in the introduction by demonstrating how religious values are lived, interpreted, and renegotiated within profit-oriented economic contexts through everyday experiences marked by tension, reflection, and meaning-making.

Contributions of the Findings to the Research Question

The findings contribute to answering the research question by illuminating how religious economic actors experience and interpret the negotiation between faith-based values and market demands in their daily practices (Tuaf & Orkibi, 2025). Rather than depicting religion as a fixed determinant of behavior, the results show that religion functions as a dynamic interpretative framework through which participants make sense of economic uncertainty, ethical dilemmas, and competitive pressures. Economic decision-making is experienced as morally charged, where choices are evaluated not only in terms of financial outcomes but also in relation to perceived spiritual accountability.

This study further contributes by revealing that moral tension is not an exceptional condition but an enduring feature of religious engagement in economic life. Participants' narratives indicate that conflict between religious ideals and market logic is repeatedly encountered and actively managed through reflective processes (Elyamany et al., 2025). These processes include reframing economic challenges as spiritual tests, redefining success beyond material gain, and adopting coping strategies that allow for partial accommodation without perceived moral compromise. By foregrounding these lived experiences, the study advances understanding of how religious values are practically sustained within contemporary economic systems.

Importantly, the findings extend existing discussions by highlighting that negotiation does not necessarily result in resolution. Instead, participants often inhabit an ongoing state of ambiguity, where faith and profit orientation coexist in tension (Wattanacharoensil et al., 2025). This insight enriches the broader discourse on religion and economic behavior by emphasizing experiential complexity rather than normative coherence or behavioral consistency.

Relationship to Previous Literature and Theory

The findings resonate with prior research suggesting that religious values shape economic behavior and ethical orientation, yet they also extend this literature by shifting attention from outcomes to lived experience. While earlier studies often conceptualize religion as an external influence or moral framework guiding behavior, the present study demonstrates that religion is actively lived and continually interpreted within economic practice (Haukås & Borlaug, 2025). This supports calls within the sociology of religion to move beyond static models of religiosity toward an understanding of religion as embedded in everyday life.

In relation to moral economy theory, the findings complement existing arguments that economic actions are embedded in moral and cultural contexts (Meza, 2023). However, this study adds a phenomenological dimension by showing how moral economy is not only structurally embedded but also experientially negotiated at the individual level. Participants' accounts reveal how moral considerations are felt emotionally, reflected upon internally, and integrated into personal narratives of faith and responsibility.

At the same time, the findings challenge approaches that assume stable or linear relationships between religious commitment and ethical economic behavior (Anandarajah et al., 2025). The presence of persistent tension, selective compromise, and interpretative flexibility suggests that religious engagement in economic life is neither uniform nor predictable. Instead, it is shaped by situational demands and personal meaning-making processes. This insight aligns with interpretative perspectives that emphasize ambiguity and contextuality in human experience, reinforcing the relevance of phenomenological inquiry for understanding complex religion economy interactions.

Implications of the Findings

The findings of this study carry important theoretical and practical implications for understanding the relationship between religion and economic life (Wang et al., 2025). From a scholarly perspective, the results contribute to the refinement of moral economy discussions by foregrounding lived experience as a central analytical entry point (Thenoz et al., 2024). Rather than treating religious values as static ethical principles, the findings demonstrate that such values function as interpretative resources through which economic actors make sense of uncertainty, moral tension, and professional

responsibility. This insight underscores the importance of incorporating experiential perspectives into broader debates on religion and economic behavior.

Practically, the findings are relevant for policymakers, religious institutions, and business practitioners who engage with faith-based economic communities (Haris et al., 2025). By revealing how economic actors experience moral tension and negotiate religious commitments within market-driven systems, the study highlights the need for support structures that acknowledge ethical ambiguity rather than assuming clear-cut moral choices (Peng et al., 2024). The emphasis on meaning-making and coping strategies suggests that ethical guidance in economic contexts may benefit from dialogical and reflective approaches that resonate with individuals' lived realities. These implications extend beyond the specific participants studied, offering insight into how religious values are experienced and enacted in diverse economic settings characterized by competitive pressures.

Limitations of the Study

Several limitations should be considered when interpreting the findings. First, the phenomenological design prioritizes depth of experience over breadth, which limits the generalizability of the results to broader populations (Peattie, 2025). The findings reflect the lived experiences of a specific group of religious economic actors within a particular socio-economic context and should not be interpreted as representative of all religious or economic communities.

Second, the study relies on self-reported narratives, which may be influenced by participants' retrospective interpretations or social desirability concerns. While strategies such as member checking and reflexive analysis were employed to enhance credibility, the subjective nature of phenomenological data remains an inherent limitation (Ji et al., 2025). Additionally, the focus on a single religious tradition restricts the ability to draw comparative conclusions across different faith contexts.

Prospective Directions for Future Research

Future research may build on these findings by extending phenomenological inquiry to diverse religious traditions and economic contexts, enabling comparative exploration of how different belief systems shape lived economic experience (Srivastava et al., 2025). Longitudinal studies could further illuminate how negotiations between religious values and economic demands evolve over time, particularly in response to changing market conditions or life transitions.

Moreover, integrating phenomenological insights with complementary qualitative approaches, such as narrative or ethnographic studies, may deepen understanding of the social and institutional dimensions of religious economic life. By continuing to prioritize lived experience and meaning-making, future research can contribute to a more nuanced and human-centered understanding of religion economy relations, enriching both theoretical development and practical engagement in this field.

CONCLUSION

This study examined the lived experiences of religious economic actors as they navigate the intersection between religious values and profit-oriented economic demands. The findings show that economic decision-making is experienced as a moral and spiritual practice shaped by ongoing negotiation, reflection, and meaning-making rather than as a purely rational process. By foregrounding subjective experience, this research addresses limitations in prior studies that have relied on normative or quantitative approaches and offers a richer understanding of how religion is enacted in everyday economic life. The study demonstrates that religious values function as dynamic interpretative frameworks that help individuals cope with ethical tension and economic uncertainty. These insights are particularly relevant for policy and business leaders, suggesting that integrating religious values into decision-making processes may promote ethical business practices and sustainable economic growth. Additionally, these findings highlight the importance of considering spiritual and moral dimensions when crafting policies aimed at fostering socially responsible business environments. These insights contribute to the literature on religion and economic systems by emphasizing experiential complexity over static behavioral explanations. Future research may expand this approach across different religious

traditions, economic contexts, or longitudinal designs to further deepen understanding of lived religion in economic practice.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article.

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