

Research article

Application of Al-Ghazali's Excellence Model and Coaching Psychology to Improve the Psychological Well-Being of Low-Income Families

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Abstract.

The Indonesian Government's strategy to overcome poverty is largely simplistic and materialistic, namely: providing cash transfers, social services and work skills. This approach creates dependency on government assistance. Another approach that can be taken to escape the cycle of poverty is the non-income approach in the form of psychological assistance to support psychological well-being. This research was conducted to consider whether the psychological well-being of the poor can be improved by applying the Al-Ghazali human excellence model through the coaching psychology approach. This study involved a case study of a 37-year-old head of household who worked as a scavenger and lived below the poverty line. Behavior change was measured. The subject attended six intervention sessions, once a week, each of 60 minutes. Data were collected through interviews to determine the economic condition of the participant and their strengths and weaknesses. Ryff's psychological well-being scale was used to assess the participant's level of welfare. Based on the results, it was concluded that the coaching psychology approach with Al-Ghazali's model can improve the psychological well-being of participants.

Keywords: Al-Ghazali, coaching psychology, human excellence, poverty, psychological well-being

1. Introduction

The efforts and strategies of the Indonesian government in dealing with poverty are using the following three approaches: First, providing direct assistance, namely providing direct assistance to the poor in the form of cash transfer and Raskin. This approach model is a charity strategy. The development of people's ability to be able to support themselves, it turns out that a model of assistance that causes the poor to receive government assistance, which in the end appears a tendency to be lazy in trying to escape poverty and not being independent. Second, the provision of social services. These include education, increasing access to livable housing, access to clean water,

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sanitation and health. Third, empowerment of human resources. It is an empowerment program for the poor to become independent and not dependent on government assistance, such as increasing the abilities and skills of the poor which have an impact on their survival [1].

The government's efforts with this approach are still simplistic and materialistic, this approach arises because of the instructions to define poverty more easily as determined based on the minimum fulfillment amount of 2100 kilo calories per day. BPS determined that the poverty line determined by the government in September 2019 is IDR 440,538 / capita / month, with a composition of IDR 324,911 for the food poverty line, and IDR 115,627 which is the non-food poverty line. The average poverty line per household is IDR 2,017,644 / household [2].

To free someone from poverty, psychological well-being is very important. Alloush [3] states that life difficulties have a causal relationship between psychological well-being and income. An increase in a person's psychological well-being can affect the income stage, and increase economic well-being.

According to Plues [4], an important contributor to psychological wellbeing is "weltanschauung" or one's perspective, where one's perspective is recognized by virtue (virtue), morality and personality. By, Schwartz [5] concluded that inculcating virtue (virtue) is an effective approach to poverty.

Virtue is also called human excellence, the Greeks characterize human excellence as kalos kagathos which means a noble and good human being. Human excellence is the use that we are the use to live like the human, on the other hand is the use that we get used to in life and live happily according to humans. Besides, human excellence can be seen from the senior character, which consists of four main virtues, namely courage (courage), self-control, control, and justice (justice) [6].

Al-Ghazali [7], who developed the concept of *ummahat al-fadhail* (core of virtue), human excellence consists of: *Al-hikmah* (wisdom), *As-Saja'ah* (courage), *Al-iffah* (self control), and *Al-'adalah*. (justice). *Al-hikmah* (wisdom) is a state of the soul which is the truth from the mistakes of all actions carried out based on one's own choice. *As-Saja'ah* (courage) is the harmonious behavior of the *ghadab* under the guidance of *aqal*. *Al-iffah* (self control) is the education of *syahwat* with the guidance of *aqal* and religion. According Al-Ghazali [8] Stability and safety in the development of human excellence will be achieved through knowledge and charity simultaneously, namely: (1) *mujahadah*, a process of continuous struggle against the bad qualities of the soul and (2) *riyadhah*, self-training, self, to learn to be pious by practicing *fadhilah* (virtue).

In psychology, one of the best approaches to self-transformation is the coaching approach [9]. coaching psychology can help to identify, change the way of thinking and these beliefs, then develop productive behavior, and become able to control emotions, with a focus on finding solutions in solving current and current problems. Research conducted by Ruiz De Luzuriaga [10] at the Crittenton Women's Union, an organization that serves low-income families, has succeeded in moving people towards economic independence by implementing intensive coaching, so that low-income citizens are able to control their finances, get a degree and earn high salaries and can help. her son to enter college. The importance of coaching is also shown by the results of research from Linley et al. [11]., Green et al. [12]., Spence and Grant[13]., Stated that coaching has a relationship between increasing psychological well-being and achieving goals. Likewise, the results of O'Connor and Cavanagh's [14] study of people who received coaching interventions had a significant increase in psychological well-being, goal achievement and transformational leadership.

Based on the above research results, the researcher is interested in intervening with a non-income approach in helping the poor get out of the cycle of poverty. The approach used by the researcher emphasizes the human excellence of Al-Ghazali which is assumed to be able to improve the psychological well-being of the poor or low income family through psychology coaching.

Ryff defines psychological well-being as a process that regulates and regulates goals, attempts to develop potential, establish deep relationships with others, govern existing management, use self-direction and positive self-respect[15].

The final model of psychological well-being proposed by Ryff consists of six components, which are then used as dimensions on the Scale of Psychological Well-being that applies below[16];[17], namely: 1) Positive relationship with others (positive relationships with others): the ability to be able to form warm and caring relationships with others, the ability to develop intimacy and show empathy with others. 2) Autonomy (Autonomy): Is the ability to make decisions without relying on, or waiting for the approval of others, the ability to measure yourself according to one's beliefs and not those of others. 3) Self-acceptance (self-acceptance) The ability to have realistic perceptions of oneself, including good and bad qualities, and still be able to accept oneself. 4) Environmental Mastery: the ability for the environment and to shape the environment, or to choose an environment that is in tune with one's needs and values. 5) Personal Growth: The ability to continue to grow and develop as a person, working to optimize one's full potential. This aspect is related to self-realization and taking personal potential. 6) Purpose in life

(Purpose in life): Having a deep purpose and feeling that a person has purpose and meaning, lives in a planned manner and with a clear direction.

According to Al-Ghazali [7], a condition of needy or poverty is a state of not having something that is needed. If someone has what is needed and someone who is able to get it is not called poor or poor. In this definition everything is destitute except for Allah, because He is omnipotent and eternal. Whereas the definition of destitute or poor in the form of absence, is a person who does not have the required wealth. Al-Ghazali classifies the level of needy in changing it to property: 1) The state of needy or poor people who leave even hate the world's wealth. is the highest level. 2) A destitute or poor person who does not know much, but prefers to have the world's treasures on the limits of sufficient life in order to God. 3) Poor or poor people who like the treasures of the world but do not want to try hard to get them. 4) A needy or poor person who is greedy and desires to accumulate wealth and looks for various ways to get it. 5) A destitute condition who does not have assets to meet his basic needs such as clothing, food and shelter.

In this study, the researcher used the fifth definition of indigent, namely destitute or poor who could not help fulfill their basic needs with the aim of researching the poor to get out of material poverty. The reason that researchers use Al-Ghazali's own thinking in *mizan al-'amal* [8], is that poor people do not have sufficient knowledge and perfection, people who have no wealth will be people who use all the time to find food, get clothes, a place to live and other necessities of life and can neglect himself from *dhikr* and thinking.

To assess, the concept used by BPS is the ability to meet basic needs. Through this approach, poverty is an economic inability to meet basic food and non-food needs that are on the expenditure side. So people who are said to be poor are people who have an average monthly expenditure per capita below the poverty line. The average poverty line in September 2019 is IDR 440,538 / capita / month, with a composition of IDR 324,911 for the food poverty line, and IDR 115,627 is the non-food poverty line. For the poverty line per household the average is IDR 2,017,644 / household.

Coaching Psychology is a method that can improve wellbeing and performance in the personal and work spheres in normal and non-clinical populations based on the coaching model used is a proven and scientific approach to adult learning. [18]. Coaching psychology focuses on facilitating goal achievement and enhancing personal and professional growth and client development in personal life and in the work domain and is not aimed at directly treating clinically significant mental illness problems or abnormal levels of stress. The following is the *Al-Ghazali Coaching Psychology Technique*.

a. *Ta'rif an-Nafs* (self-identification). That is in the form of identifying weaknesses and strengths. According to Al-Ghazali [8]., In four ways, namely: asking an expert, asking for the help of a close friend, listening to the words uttered by someone who hates, and reflecting on the state of the environment in oneself.

b. *Al-Qissah* (Metaphor)

Many *Qissahs* or metaphors are spoken by Al-Ghazali in his works to facilitate understanding or to present inspiration. Generally Al-Ghazali uses metaphors in the form of stories of prophets, friends, tabiin, salafussoleh, there are also stories of someone's daily life.

c. *Taswir Wa Istasy'ir* (Imagine and Feel)

To encourage one's behavior to be more balanced, for example when the soul is in a *jubn* (cowardice) position, according to Al-Ghazali, one can imagine and feel one's courage again, then expand the area of one's courage [19].

d. *Khilwah*

Khilwah technique [7] is a technique of solemn dhikr in which in this condition only remembers Allah, His heart is i'tikaf, is fascinated, and longs for Him, while believing as if He is present in front of him so that the dhikr with the heart and tongue flows throughout. body and muscles. This technique is used to reduce or stop negative thought.

e. *Al-Asi'lah* (Questions)

The skill in asking questions is a tool for coaches in providing coaching. Al-Ghazali [7] gave an example if aqal began to experience irregularities, to straighten it again is to ask the question "what is the benefit for me?" or by asking a series of empowering questions.

The word excellence comes from the Latin word *excellencia*, in Greek literature it is called arate which means very good quality. Human excellence can be defined as a human quality that makes a person extraordinary, special, superior, or simply the best of his kind in human activities. Human excellence (human virtue) is synonymous with the word virtue, which specifically means moral excellence [20]. Sison and Ferrero [21] translated human excellence or what is best in human beings as virtue.

The concept of Al-Ghazali[7], about human excellence adopted from Greek thought, then calibrated with Islamic values, with the name *ummahat al-fadhail* (core of virtue), consists of four divisions: *Al-hikmah* (wisdom) *As-saja'ah* (courage), *Al-iffah* (self-control), and *Al-'adalah* (justice). Each division gives birth to several *fadhilah* (virtues) or main morals, except in the division *Al-'adalah* (justice) which functions as a force to encourage

the soul to be in the middle or balance point according to the Shari'a. These divisions are as follows.

Table 1. *Quwwah, Ummahat al-Fadhail dan Fadhilah*

Al-Ghazali emphasized that success and salvation in moral formation will not be achieved except with knowledge and charity simultaneously. Knowledge will lead a person to self-understanding and to the goal, while charity is the struggle to manage passion by eliminating something that is not good. Knowledge is more noble than charity, while charity is the perfecter of knowledge [8].

For installation so that *fadhilah* (virtue) becomes an automatic morality or habit, in general, Al-Ghazali classified it into two groups. First, *mujahadah* (sincerity), in *Raudhat ath-Thalibin wa 'Umdat as-Salikin*, is exerting efforts to expel others, in this case lust and demons. Second, *riyadhah* (practice) is to train the lust to do good, bringing it from light to heavy gently and gradually so that craving rises to a state where heavy charity becomes easy for it. Al-Ghazali [22] *mujahadah*, is the process of continuous struggle against the vices of the soul and *riyadah*, is self-training, when one learns to be pious by practicing virtue.

The aim of the *mujahadah* and *riyadhah* through good deeds is to perfect the soul and purify it with the aim of developing automatic habits. The path to purifying the soul lies in acclimating to action, whoever wants to get good is to train himself to actually do it and keep on doing it until it becomes easy and automatic.

1.1. Research Methodology

Researchers used a single case (single subject) with the A-B-A design, where behavior change was measured and carried out on one subject. A single case design is characterized by an individual case serving as its own control with repeated measurements throughout all phases of the study. This study uses descriptive statistical data analysis techniques, where statistical analysis is carried out based on the results of the measurement chart of the psychological welfare scale at baseline 1 (A), coaching (B) and baseline 2 (A). And descriptive used by examining all the data collected both the results of interviews, observations, and evaluations obtained before and after the intervention was carried out. The intervention used in this study was coaching psychology with Al-Ghazali's model of human excellence, consisting of six sessions, each of which had a duration of 60 minutes each week.

In this study, using three instruments, 1) To see the level of psychological well-being using the Ryff Scale of Psychological Well-Being (SPWB) which has been adapted by

TABLE 1: Quwwah, Ummahat al-Fadhail dan *Fadhilah*.

Quwwah (Power)	Ummahat al-fadhail (Core of virtue)	Fadhilah (virtues)
<i>Aqal</i> : is the power of the soul in doing reasoning	<i>Al-hikmah</i> (wisdom) is the state of the soul, by which it can be known the truth from the mistakes of all ikhtariah actions (actions carried out by choice and will of their own)	<i>husnu at-tadbir</i> (good judgment), <i>jaudat adz-dzhin</i> (correct judgment), <i>tsaqabat ar ra'yi</i> (think fast), <i>shawab adz-dzan</i> (right thinking).
<i>Ghadab</i> : it is an impulse to protect oneself from something that causes suffering	<i>As-saja'ah</i> (courage) is the power of the <i>ghadab</i> which is controlled by <i>aqal</i>	<i>karam</i> (glory), <i>najdah</i> (courage), <i>kibr annafs</i> (self confidence), <i>ihthimal</i> (endurance), <i>hilm</i> (polite), <i>tsabat</i> (strong determination), <i>syahamah</i> (knight), <i>nubl</i> (nobility), <i>waqar</i> (competent).
<i>Syahwat</i> : is the urge to feel pleasure and benefit	<i>Al-iffah</i> (self-control) is the education of the power of <i>syahwat</i> with the education of <i>aqal</i> and religion.	<i>haya'</i> (embarrassed), <i>musamahah</i> (understand or forgive), <i>shabar, (patient)</i> <i>sakha'</i> (generous), <i>husnu al-taqdir</i> (financial calculation), <i>damatsah</i> (gentleness), <i>intizahm</i> (financial discipline), <i>husnul hay'ah</i> (good looking), <i>qana'ah</i> (feel enough), <i>hudu'</i> (calm), <i>wara'</i> (vigilant), <i>thalaqah</i> (humorous), <i>zharaf</i> (cheerful), <i>musa'adah</i> (honesty and assertive) dan <i>tasakhut</i> (empathy).
<i>Sharia</i> : It is Islamic law	<i>Al- 'adalah</i> (justice) is the state and strength of the soul, to guide <i>ghadab</i> and <i>syahwat</i> and control the release and restraint according to the will of <i>al-hikmah</i> .	

Rifaie [23] of 53 items, after the researcher tested 37 poor people, it was found that the items valid as many as 24 items, this 24 item scale is what the researcher uses, 2) To assess the poverty of the participants using the material value (MV) interview guide from Beik and Arsyianti [24] which refers to the poverty line category set by the government, namely citizens who have income within a month below or equal to Rp. 2,017,644, - / household. 3) To see the strengths and weaknesses of *fadilah* (virtue) which is owned by the research participants using a human excellence scale based on the *ummahat al-fadhail* (core of virtue) Al-Ghazali made by the researcher.

2. Results and Discussion

The participant with the initials AS is 37 years old with a final vocational education majoring in Electrical Engineering, lives in slum areas and works as a scavenger in the poor category because the income AS earns is IDR 1,500,000 / month / household, therefore AS has met the criteria as a participant in intervention coaching psychology model of human excellence Al-Ghazali. At the beginning of the US session, we set 3 goals, namely: 1) getting a better career, 2) increasing income, 3) getting a healthier living environment. After the intervention, AS can achieve the goals that have been set, by working as a factory worker earning IDR 1,800,000 / month, and having a new, healthier place to live close to where he works. From the results of human excellence scale assessment, Al-Ghazali AS has *wara* 'strength (vigilant) and has a weakness at very low *waqar* (competence).

After adding up AS acquisition scores in the scale of psychological well-being (SPWB) both in total and dimensions then adjusted to the SPWB norm to determine the very low, low, medium, high and very high categories. Then it can be seen that AS has experienced an increase in psychological well-being scores on the scale of psychological well-being (SPWB) in the baseline phase 1 (A1) with a score of 13.27 in the low category to have a score of 15.66 in the medium category in the baseline phase 2 (A2) at the post intervention. Meanwhile, the increased dimensions are autonomy from the low category with a score of 9.66 to the medium category with a score of 11.3. Furthermore, the personal growth dimension from the very low category with a score of 5 increased to the medium category with a score of 7.66. And also the purpose of life has increased from the low category with a score of 13.66 to the moderate category with a score of 17.33. Meanwhile, the dimensions of the positive relationship and environmental mastery remained in the low category, although there was an increase in scores in the baseline 1 (A1) and baseline 2 (A2) phases. The dimension of self-acceptance did not change in the

moderate category even though there was an increase in scores both in the baseline 1 (A1) and baseline 2 (A2) phases.

TABLE 2: Scale of Psychological Well-Being (SPWB) score for each phase

DIMENSION	PHASE						
	A1	1	2	3	4	5	A2
SPWB	13.27	13.83	14	14	14.16	14.5	15.66
Positive Relationship	23	22	23	24	23	25	26
Autonomy	9.66	9	8	8	9	11	11.33
Self Acceptance	11.33	12	11	12	9	12	12.33
Environmental Mastery	17	18	18	18	22	17	19.33
Personal Growth	5	6	6	5	6	6	7.66
Purpose of life	13.66	16	18	17	16	16	17.33

AS has sufficient capital to improve its welfare, namely the presence of a dimension of self-acceptance in the moderate category, according to Ryff, people who have self-acceptance will have a realistic perception of themselves, including good and bad qualities, and still have positive self-esteem. The weakness of AS human excellence is the low *waqar* (competence), and this feeling of low competence makes the AS to remain a scavenger and afraid to compete with others. To overcome this, the researchers invited the AS to perform the *taswir waistasy'ir* (imagine and feel) technique. AS was invited to imagine and re-experience the experience in which AS felt very capable and competent in its field, so that confidence would emerge again.

The goal that AS set at the beginning of the intervention and set weekly goals led AS to decide to find a new, more respectable job, so that it experienced an increase in income by 20%, and moved to a healthier place to live, this AS decision in Ryff's view was the ability to make decisions without rely on, or wait for the approval of others, the ability to measure oneself according to one's beliefs rather than those of others. According to Ryff, people who have goals in life will bring out the feeling that life has a purpose and meaning, so that someone will make a clear plan and direction in his life. This can be seen from the increasing score in the dimension of life goals. The increased AS personal growth, according to Ryff in terms of achievements in life, is a reflection of the ability to continue to grow and develop personally and work to optimize potential.

3. Conclusion

The results of this study showed that there was an increase in psychological well-being among the poor after the implementation of the coaching psychology intervention using

Al-Ghazali's human excellence model. This intervention was considered effective with the realization of 6 sessions according to the initial research plan. Suggestions that can be conveyed by researchers to improve the quality of intervention programs or similar research, in the future are methodological suggestions: 1) Further research needs to be carried out by involving a larger number of subjects. 2) In the intervention, it is necessary to use language and metaphorical examples that are easy for the poor to understand. 3) It is necessary to follow up to see AS developments in the next 1 month. 4) It needs consideration in the use of foreign languages, such as Arabic to facilitate participant understanding. 4) Currently, the researcher uses a psychological welfare scale whose norm is made from a sample of 37 poor people. It is expected that in the future its use will use more samples so that the SPWB norm becomes stable.

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