



Exploring The Concept Of Iqtisad (Economics) In The Quran: Uncovering The Meaning Of Economics In Science Islam

Fajrillah^{1*}, M. Yasir Nasution², Sugianto³

^{1*,2,3}Ekonomi Syariah, Fakultas Ilmu Ekonomi dan Bisnis Islam, UIN Sumatera Utara, Medan
Jl. IAIN No.1, Sutomo Medan, Sumatera Utara 20231

^{1*}Prodi Manajemen, Fakultas Ilmu Sosial dan Humaniora, Universitas IBBI, Medan
Jl. Sei Deli No.18, Silalas, Kec. Medan Bar., Kota Medan, Sumatera Utara 20114

Abstract - Economics is an important aspect of human life, both material and non-material needs. In Islam, the economy has an important position. The concept of iqtisad in the Quran is based on the principles of justice, balance, and the welfare of mankind. Iqtisad in the Quran not only talks about how to acquire and manage property, but also about how to use the property for the benefit of the people. The Quran as the main source of Islamic teachings contains many verses related to economics and provides guidelines for Muslims in organizing their economic life. This research was conducted by conducting a theoretical analysis with a focus on the verses of the Quran and relevant related literature. The results showed that Islam views the economy as a means to achieve the welfare of human life with the principles of justice and balance. Therefore, understanding the concept of iqtisad in the Quran can provide guidance for Muslims in organizing their economic life.

Keywords: iqtisad, economy, Quran, Islam, justice, balance, welfare

I. INTRODUCTION

Economics is one of the important aspects of human life. Economics is related to meeting the needs of human life, both material and non-material needs. In Islam, the economy has an important position. Islam views economics as one of the means to achieve the welfare of human life.[1][2].

Economics in Islam is called iqtisad. Iqtisad comes from the word qasada which means achieving goals. Iqtisad in Islam means organizing all aspects of human life, including economic aspects, in a fair and wise way. [3].

The Quran as the main source of Islamic teachings contains many verses related to economics. These verses provide guidelines for Muslims in organizing their economic life. [4][5][6].

The Quran as the main source of Islamic teachings contains many verses related to economics. These verses provide guidelines for Muslims in organizing their economic life.

Some Quranic verses related to economics:

"Allah has justified buying and selling and forbidden usury." (QS. Al-Baqarah (2): 275)

"And Allah has justified buying and selling." (QS. Al-Baqarah (2): 275)

"Let him who is able provide for himself according to his means, and let him who is constrained in his means provide for himself out of what Allah has given him. Allah does not impose a burden on anyone except what He gives him. And Allah will give ease after hardship." (QS. At-Thalaaq: 7)

"Whoever will lend to Allah a good loan (spending his wealth in the cause of Allah), then Allah will multiply the repayment to him with a large double. and Allah narrows and expands (provision) and ..." (QS. Al-Baqarah: 245)

"O you who believe, do not eat your wealth among yourselves by means of unlawful means, except by way of a willing trade between you." (QS. Al-Jumu'ah ayat 9-10)

"And they ask you what they spend. Say, 'That which is more than is necessary.'" (QS. Al-Baqarah/2: 219)

"O you who believe, when the call to prayer is given on the day of Jumu'ah, then hasten to remember Allah and give up buying and selling; that is better for you if you know." (QS. Al-Baqarah: 168)

These verses provide guidelines for Muslims in regulating their economic lives, such as forbidding usury, legalizing buying and selling, providing sustenance according to ability, and not eating wealth in an unlawful way. In Islamic economics, economic activity is inseparable from worship to Allah SWT. The basic concepts and principles of Islamic economics can be used as a foundation in the development of the Islamic economic system.

Although the Quran has provided clear guidelines on economics, there are still many people who do not understand the meaning of economics in Islam in depth. This is caused by several factors, including: Lack of understanding of the economic concept in Islam, Lack of scientific studies on economics in Islam, and There are still many economic practices that are not in accordance with Islamic teachings. [7][8].

The economic concept in Islam can be linked to several economic theories, including: Conventional economic theory and Islamic economic theory. Conventional economic theory views economics as the study of human behavior in producing, distributing, and consuming goods and services. Islamic economic theory views economics as a science that studies human behavior in meeting their needs in a fair and wise way. [9][10][8].

The purpose of this research is to examine the concept of iqtisad (economy) in the Quran, reveal the meaning of economics in Islamic science and find the relevance of the concept of iqtisad (economy) in the Quran with economic theory. This research is expected to provide a deeper understanding of the concept of iqtisad (economy) in Islam. This research is also expected to contribute to the development of Islamic science, especially in the field of economics. Here are some research questions that can be asked for this study: How is the concept of iqtisad (economy) in the Quran? What is the meaning of economics in Islamic science? What is the relevance of the concept of iqtisad (economy) in the Quran to economic theory?

II. THEORETICAL OVERVIEW

The Concept of Iqtisad (Economics) in the Quran: Uncovering the Meaning of Economics in Islamic Science. The concept of Iqtisad (Economics) in the Quran and understanding the meaning of economics in Islamic Science [8]. The Quran, as the main source of Islamic teachings, contains various verses that discuss various aspects of life including economics. A deep understanding of the concept of economics in an Islamic perspective has important implications in developing an economic model that is in accordance with Islamic values [4][7].

1. The Concept of Iqtisad (Economics) in the Quran
 - a. Principle of Economic Justice: The Quran affirms the principle of economic justice, where the distribution and allocation of economic resources must be based on justice, equality, and partiality to the weak [11][12][13][14].
 - b. Transactions and Trade: The Quran provides guidance on transactions and trade, such as the prohibition of usury, and encourages fair, transparent, and trust-based transactions [15][16].
 - c. Zakat and Infaq: The Quran encourages the practice of zakat and infaq as a mechanism for redistribution of wealth and support for the needy [17].
 - d. Avoidance of Extravagance and Israf: The Quran teaches to avoid waste and overuse of resources, and encourages wise management of economic assets [18].

2. The Meaning of Economics in Islamic Science [19]
 - a. Islamic Economic Paradigm: Islamic Science emphasizes an economic paradigm that includes moral, social, and spiritual aspects in economic activities, and emphasizes community empowerment and equitable distribution of wealth.
 - b. Principles of Economic Ownership and Management: Islamic Science views ownership and management of the economy as a trust and responsibility, which must be carried out with integrity, justice, and oriented towards the common good.
 - c. Concept of Prosperity and Welfare: Islamic science views the economy as a tool to achieve the prosperity and welfare of society in a fair, balanced and sustainable manner.
3. Integration of the Concept of Iqtisad in Contemporary Economic Science [20]
 - a. Social and Environmental Roles: The integration of the concept of Iqtisad in contemporary economic science refers to the important role of ethics, social justice, and environmental sustainability in economic decision making.
 - b. Poverty and Inequality Alleviation: The integration of the concept of Iqtisad emphasizes efforts to alleviate poverty and reduce social inequality through fair and inclusive economic policies.
 - c. Sustainable Economic Development: The integration of the concept of Iqtisad focuses on sustainable economic development, considering social, ecological, and justice aspects in an effort to achieve balanced economic growth.

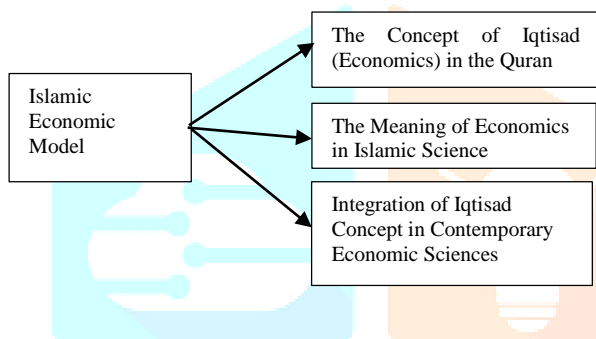


Figure 1: Economic model in accordance with Islamic values

Here are some basic concepts and principles of Islamic economics that can be found in the Quran [19][21][22]:

- **Tawazun:** The concept of balance in the economic system, which teaches that everything created by God is in a state of balance and harmony.
- **Simplicity:** Simplicity, frugality, moderation and miserliness are some of the aspects of behavior that are encouraged in Islamic teachings.
- **Trustworthiness:** The attitude of trustworthiness is the benchmark for a clean economic system. So urgent is the attitude of trustworthiness that the Prophet positioned it as part of the characteristics of a believer.
- **Responsibility:** Islam teaches Muslims to take responsibility for the problems they face. The decision to engage in the economic field, requires everyone in it to carry out all economic activities properly.
- **Maal:** Maal in the Quran has the basic meaning of "wealth" or "treasure", and can be revealed through semantic analysis of key Quranic vocabulary or terms.

In Islamic economics, economic activity is inseparable from worship to Allah SWT. Economic wealth should be used to meet all the needs of human life in order to increase devotion to Allah SWT. The basic concepts and principles of Islamic economics can be used as a foundation in the development of the Islamic economic system.

Economics in Islam is called iqtisad. Iqtisad comes from the word qasada which means achieving goals. Iqtisad in Islam means organizing all aspects of human life, including economic aspects, in a fair and wise way. [20].

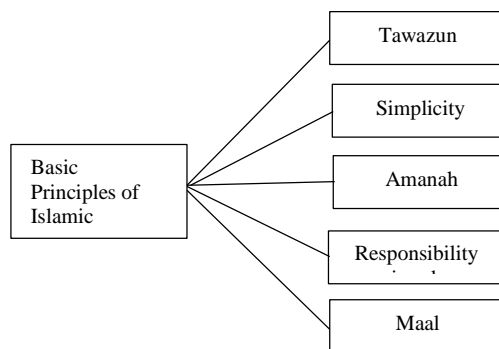


Figure 2. Basic Principles of Islamic Economics

In the view of Islam, economics is not just an activity to fulfill the needs of human life, but also an act of worship to Allah SWT. Economics in Islam must be based on Islamic moral and ethical values, such as justice, honesty, and balance. [21].

The Concept of Iqtisad (Economics) in the Quran

The Quran as the main source of Islamic teachings contains many verses related to economics. [21]. These verses provide guidelines for Muslims in organizing their economic life [20].

Here are some iqtisad (economic) concepts in the Quran [20]:

- **Justice**
Justice is a basic principle in Islamic economics. Islam considers that justice is the right of all people, both rich and poor. Islamic economics must be able to realize justice in the distribution of wealth and income.
- **Honesty**
Honesty is one of the most important moral values in Islam. Islamic economics requires economic actors to be honest in running their business.
- **Balance**
Balance is one of the goals of Islamic economics. Islamic economics must be able to realize the balance between the needs of individuals and society, between the needs of the world and the hereafter, and between material and non-material needs.

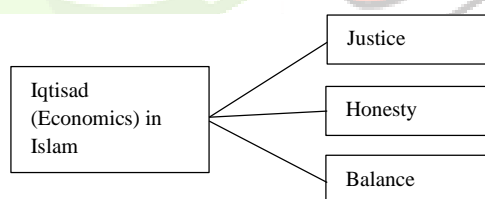


Figure 3. Concept of Iqtisad (Economics) in Islam

The Meaning of Economics in Islamic Science

Economics in Islamic science is the study of human behavior to meet their needs in a fair and wise way. Economics in Islamic science also studies the management of economic resources efficiently and effectively to achieve the welfare of human life. [8][23].

Relevance of the Concept of Iqtisad (Economy) in the Quran with Economic Theory

The concept of iqtisad (economy) in the Quran has relevance to several economic theories, including [22][21]:

- **Conventional economic theory**
Conventional economic theory views economics as a science that studies human behavior in producing, distributing, and consuming goods and services. The concept of iqtisad (economy) in the Quran has relevance to conventional economic theory in terms of learning about human behavior in meeting their needs.

- Islamic economic theory
Islamic economic theory views economics as a science that studies human behavior in meeting their needs in a fair and wise manner. The concept of iqtisad (economy) in the Quran has relevance to Islamic economic theory in terms of emphasizing the importance of Islamic moral and ethical values in economic activities. [8].

III. RESEARCH METHODS

This research uses a qualitative research design. Qualitative research is research that uses qualitative data, which can be in the form of words, pictures, or videos.

Experimental Design, Equipment, Data Collection Methods, and Types of Controls for the Study "Exploring the Concept of Iqtisad (Economics) in the Quran: Uncovering the Meaning of Economics in Islamic Science":

1. Experimental Design:

The approach of this research is theoretical and interpretive analysis. The research will conduct an in-depth study of the Quranic text, analyze the verses relating to the concept of economics (Iqtisad) in Islam, and interpret the economic meaning contained therein. The analysis will involve understanding the Arabic language, historical context, and scholars' interpretations.

2. Tools:

The tools used in this study are:

- A collection of the Quran in Arabic and translation.
- An Arabic dictionary to help understand key words.
- Classical and modern textbooks on Islamic economics and Quranic interpretation.

3. Data Collection Methods:

The main method of data collection is Quranic text analysis. The steps include:

- a. Verse Selection: Selecting Quranic verses related to economics and economic justice.
- b. Arabic Comprehension: Analyzing key words in Arabic and understanding their original meaning.
- c. Scholarly Interpretation: Exploring the commentaries and interpretations of scholars on related verses, especially those related to economics and Islamic economic principles.
- d. Historical Context: Investigating the historical and social context surrounding the verses to understand their deeper economic meaning.

4. Type of Control:

Strict controls will be applied to ensure the validity and accuracy of the interpretation. The following are the control strategies:

- a. Quality Control: Apply a consistent and rigorous research methodology to ensure the accuracy and consistency of the analysis results.
- b. Validation of Results: The analysis results will be validated by Islamic economists and Quranic scholars to ensure proper interpretation.
- c. Cross-Checking: Cross-checking the results of the analysis with existing interpretations and scientific research to ensure consistency and validity of the findings.
- d. Discussion and Debate: Conducting internal discussions and debates between researchers to discuss the results and ensure proper interpretation.

Location and Research Area:

The experiment was conducted in academic settings, libraries, and related institutions. Theoretical analysis was conducted with a focus on Quranic verses and relevant related literature. The work was conducted in university libraries and specialized study rooms to ensure access to the required resources.

IV. ANALYSIS AND DISCUSSION

The concept of iqtisad (economy) in the Quran is based on the principles of justice, balance, and the welfare of mankind. Iqtisad in the Quran not only talks about how to acquire and manage property but also about how to use the property for the benefit of the people.

Some of the principles of iqtisad in the Quran include:

- Property ownership is a mandate from Allah SWT. Man is the khalifah of Allah SWT on earth, and one of his duties is to manage the property entrusted by Allah SWT as well as possible.
- Property must be obtained and managed in a halal way. Islam prohibits all forms of actions that can harm others, such as stealing, robbing, and cheating.
- Property must be used for the benefit of the people. Islam encourages people to give alms and charity to help people in need.
- Property should not be squandered. Islam forbids people to be extravagant and wasteful.

The following are some Quranic verses that discuss iqtisad:

- And give to the near relatives their due, to the orphans, to the poor, to the stranded traveler and to the beggar. And do not squander your wealth extravagantly. (QS. Al-Isra': 26)
- And eat and drink, and do not be extravagant. Verily, Allah does not like those who exaggerate. (QS. Al-A'raf: 31)
- And those who, when they spend, are neither extravagant nor miserly, and between them is the middle way. (QS. Al-Furqan: 67)

The concept of iqtisad in the Quran is a comprehensive and holistic concept. Iqtisad not only talks about how to acquire and manage property but also about how to use the property for the benefit of the people. By applying the concept of iqtisad in our daily lives, we can realize a just, prosperous, and happy life for all mankind [2].

The meaning of economics in Islamic science is a systematic effort to study economic problems and human behavior in order to achieve the objectives of sharia (maqasid sharia), namely the realization of the welfare of mankind materially and immaterially in the world and the hereafter (al falah) [2].

Islamic economics differs from conventional economics in several fundamental ways [4], That is:

- Islamic economics is based on Islamic values, such as justice, balance, and the welfare of mankind. Conventional economics, on the other hand, has no clear value base.
- Islamic economics aims to achieve maqasid sharia, which is the realization of the material and immaterial welfare of mankind in this world and the hereafter. Conventional economics, on the other hand, aims to achieve high economic growth.
- Islamic economics regulates all aspects of economic activity, from production, distribution, and consumption. Conventional economics, on the other hand, focuses more on production and distribution.

The following are some of the principles of Islamic economics [24][4]:

- Tawhid: The real owner of property is Allah SWT. Humans are the only managers of the property.
- Caliphate: Man is the khalifah of Allah SWT on earth. Man's duty is to manage the property entrusted to him by Allah SWT as well as possible for the public good.
- Fair: Islamic economics must be applied fairly and equitably, so that no one is harmed.
- Tawazun: Islamic economics must be applied in a balanced manner so that no one exceeds the limit.
- Maslahah: Islamic economics must be applied for the benefit of mankind, both materially and immaterially.

Islamic economics has an important role in the life of mankind. Islamic economics can help mankind achieve the ultimate welfare of life, both in this world and in the hereafter [2].

The concept of iqtisad (economy) in the Quran has high relevance to economic theory. This is because the concept of iqtisad in the Quran is based on universal economic principles, such as efficiency, effectiveness, and justice.

The following are some of the implications of the concept of iqtisad in the Quran for economic theory:

- principle of efficiency. The concept of iqtisad in the Quran emphasizes the importance of using limited resources efficiently. This is in line with the principle of efficiency in economic theory, which is the use of limited resources to produce maximum output.
- the principle of effectiveness. The concept of iqtisad in the Quran emphasizes the importance of achieving goals effectively. This is in line with the principle of effectiveness in economic theory, which is the achievement of goals in the best and most appropriate way.
- the principle of justice. The concept of iqtisad in the Quran emphasizes the importance of justice in economic activities. This is in line with the principle of justice in economic theory, which is the fair and equitable distribution of resources.

In addition, the concept of iqtisad in the Quran also has several aspects that are not found in conventional economic theory, such as:

- The principle of tawhid. The concept of iqtisad in the Quran is based on the principle of tawhid, which is the recognition that Allah SWT is the only God. This is in line with the principle of spirituality in Islamic economics, namely that economic activities must be based on spiritual values.
- the principle of khilafah. The concept of iqtisad in the Quran emphasizes that humans are the khalifah of Allah SWT on earth. This is in line with the principle of social responsibility in Islamic economics, namely that economic activities must be carried out with social responsibility for the benefit of mankind.
- the principle of maslahah. The concept of iqtisad in the Quran emphasizes the importance of iqtisad for the benefit of mankind. This is in line with the principle of welfare in Islamic economics, namely that the purpose of Islamic economics is to achieve the welfare of mankind, both materially and immaterially.

Thus, the concept of iqtisad in the Quran can be the basis for the development of a more comprehensive and holistic Islamic economic theory. [4][8][7].

V. CONCLUSION

The concept of iqtisad in the Quran is based on the principles of justice, balance, and the welfare of mankind. The Quran provides guidelines for Muslims in regulating their economic life, such as prohibiting usury, legalizing buying and selling, and encouraging the use of property for public benefit.

In Islam, the economy is seen as a tool to achieve the welfare of human life with the principles of justice and balance. Economics in Islam must also be based on moral and ethical values, such as honesty, justice, and partiality to the weak.

The meaning of economics in Islamic science is a systematic effort to understand economic problems and human behavior with the aim of achieving prosperity in the world and the hereafter. The concept of Islamic economics focuses on justice, balance, and the welfare of mankind, in contrast to conventional economics which focuses more on economic growth.

This research also tries to integrate the concept of iqtisad in contemporary economic science. This integration involves social and environmental roles, poverty alleviation, and sustainable economic development. The concept of iqtisad in the Quran and its relevance to economic theory. The concept of iqtisad in the Quran emphasizes the principles of justice, balance, and welfare, which have relevance to economic theory. This article also highlights the importance of moral and ethical values in Islamic economics as well as the goal of Islamic economics to achieve prosperity in this world and the hereafter. Thus, iqtisad in Islam emphasizes a more sustainable and just economic development, with special attention to the welfare of humanity.

REFERENCES

- [1] U. Syahrul Mubarrok, I. Ulfi, and M. Akbar Izzulhaq, "What is Islamic Economics? An Attempt to Classify the Definitions of Islamic Economics," *Perisai Islam. Bank. Financ. J.*, vol. 6, no. 2, pp. 146–156, 2022, doi: 10.21070/perisai.v6i2.1616.
- [2] E. M. Bayuni and P. Srisusilawati, "Human Perspectives as Homo Islamicus and Homo Economicus towards Money," *Proc. Int. Conf. Islam. Muhammadiyah Stud. (ICIMS 2022)*, vol. 676, no. Icims, pp. 347–353, 2022, doi: 10.2991/assehr.k.220708.043.
- [3] D. Djaenab, "Eksistensi Lembaga Ekonomi Syariah Dalam Pembangunan Ekonomi Umat," *Ash-Shahabah J. Pendidik. dan ...*, pp. 175–186, 2021, [Online]. Available: <http://journal-uim-makassar.ac.id/index.php/ASH/article/view/428>.
- [4] H. Aravik, A. I. Hamzani, and N. Khasanah, "the Role of the State in the Islamic Economic System: a Review of Abbas Mirakhor's Thought," *Islam. Bank. J. Pemikir. dan Pengemb. Perbank. Syariah*, vol. 7, no. 1, pp. 1–22, 2021, doi: 10.36908/isbank.v7i1.271.
- [5] M. Y. Yusuf, "Epistemologi Sains Islam Perspektif Agus Purwanto," *Anal. J. Stud. Keislam.*, vol. 17, no. 1, p. 65, 2017, doi: 10.24042/ajsk.v17i1.898.
- [6] M. Tahkim, "Sistem Ekonomi Islam Dan Kesejahteraan Masyarakat," *J. Stud. Islam dan Sos.*, no. 51, pp. 436–451, 2016.
- [7] D. A. Mustafa, H. A. Abdulsalam, and J. B. Yusuf, "Islamic Economics and the Relevance of Al-Qawā'id Al-Fiqhiyyah," *SAGE Open*, vol. 6, no. 4, 2016, doi: 10.1177/2158244016671374.
- [8] H. Furqani, "What is Islamic economics? The view of Muhammad Baqir al-Sadr," *J. Ekon. Keuang. Islam*, vol. 5, no. 2, pp. 63–71, 2019, doi: 10.20885/jeki.vol5.iss2.art3.
- [9] A. C. Gait, A. H., & Worthington, "A Primer on Islamic Finance: Definitions, Sources, Principles and Methods," *Res. Online*, no. 07, pp. 1–31, 2007, [Online]. Available: www.ro.uow.edu.au.
- [10] EH.net, "Islamic Economics: What It Is and How It Developed," *Economic History Association*, 2023. <https://eh.net/encyclopedia/islamic-economics-what-it-is-and-how-it-developed/>.
- [11] M. Nurbadrudin, "Prinsip keadilan dalam penetapan nisbah bagi hasil mudharabah pada bank syariah (studi kasus Bank Muamalat Indonesia Tbk)," *Repository.Uinjkt.Ac.Id*, 2010, [Online]. Available: http://repository.uinjkt.ac.id/dspace/bitstream/123456789/21408/1/MUHAMMAD_NURBADRUDDIN-FSH.pdf.
- [12] U. Islam and N. Alauddin, "Konsep Distribusi Islam Dalam Mewujudkan Kesejahteraan Pendapatan Ekonomi Masyarakat," *J. Istisaduna*, vol. 5, no. 2, pp. 250–263, 2019.
- [13] M. Madnasir, "Distribusi dalam Sistem Ekonomi Islam," *Muqtasid J. Ekon. dan Perbank. Syariah*, vol. 2, no. 1, p. 57, 2011, doi: 10.18326/muqtasid.v2i1.57-71.
- [14] S. Abdusshmad, "Ayat tentang distribusi dan realisasinya dalam kehidupan," pp. 61–81, 2015.
- [15] F. Fikriyyah, "Distribusi Kekayaan dalam Perspektif Al Quran Surah Al Hasyr ayat 7," *Ulumul Qur'an*, vol. 2, p. 12, 2020.
- [16] A. Rahmawaty, "Upaya Pemerataan Kesejahteraan Melalui Keadilan Distributif," *Equilibrium*, vol. 1, no. 1, pp. 1–17, 2013.
- [17] A. W. Agustini, "DISTRIBUSI KEKAYAAN DALAM EKONOMI SYARIAH," *TAZKIYA J. Keislaman, Kemasyarakatan Kebud.*, vol. 18, no. 2, pp. 159–174, 2017.
- [18] U. ALIFAH, "MAKNA TABẒĪR DAN ISRĀF DALAM AL-QUR'AN," *UIN SUNAN KALIJAGA*, 2016.
- [19] Suaidi, *EKONOMI ISLAM DALAM AL- QUR' AN*. Penerbit Erlangga, 2016.
- [20] A. Byarwati and T. Sawarjuwono, "Ekonomi Islam Atau Iqtishad?," *IMANENSI J. Ekon. Manaj. dan Akunt. Islam*, vol. 1, no. 1, pp. 14–24, 2019, doi: 10.34202/imanensi.1.1.2013.14-24.
- [21] Muhazir, "Ekonomi Dalam Kajian Al-Quran (Tela'ah Terhadap Ayat Hemat Dalam Distribusi Harta)," *Al-Bayan J. Ilmu Al-Qur'an dan Hadist*, vol. 4, no. 1, pp. 1–23, 2021, [Online]. Available: <http://ejournal.stiqwalisongo.ac.id/index.php/albayan/article/view/127/72>.
- [22] S. S. W. Madya, "Ekonomi Islam dan Ekonomi Konvensional," " *Ekon. Islam Dan Ekon. Konvensional*," pp. 1–12, 2015.
- [23] Amalia, A. Syarifah, L. Rahmawati, N. Syariah, Z. Miskiyah, and R. Rosia, "PENGELOLAAN SUMBER DAYA ALAM UNTUK MENCIPTAKAN HUMAN WELFARE (Perspektif Ekonomi Islam) NATURAL RESOURCES MANAGEMENT TO CREATE HUMAN WELFARE (Islamic Economic Perspective)," *J. Ekon. Syariah*, vol. 1, no. 2, p. 14, 2021.
- [24] A. R. Azzumi, M. Miswanto, and N. Naqiyah, "Islamic Economic Thoughts And Their Relevance In Society 5.0 Era Of Zainal Abidin Ahmad," *Public Serv. Gov. Journal; Vol. 4 No. 2 Juli Public Serv. Gov.*

Journal; 44-50 ; 2963-7252 ; 2797-9083 ; 10.56444/psgj.v4i2, vol. 4, no. 2, 2023, [Online]. Available: <https://jurnal2.untagsmg.ac.id/index.php/psgj/article/view/913>.

