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The Concept of Property Ownership from Quraish Shihab's Perspective in the Modern Era

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Abstract

This study aims to analyze the concept of property ownership from an Islamic economic perspective, focusing on the moderate thought of M. Quraish Shihab amid the dynamics of the modern era. Amid the dominance of capitalism and digitalization, there is often a shift in meaning whereby property is regarded as an absolute right of ownership, which fuels consumerism and social inequality. This study employs a qualitative method through a literature review, examining various primary sources such as Tafsir Al-Mishbah and relevant scholarly journals. The findings reveal that, in M. Quraish Shihab's view, ownership of wealth in Islam is relative; the true owner is Allah SWT, while humans are merely trustees obligated to manage wealth responsibly. Quraish Shihab's thought emphasizes the social function of wealth through the instruments of zakat, infaq, and sedekah to realize distributive justice. The study's conclusion affirms that the values of stewardship and social responsibility are highly relevant as an ethical compass in addressing the economic complexities of today's digital society, while also serving as a solution to reduce economic inequality.

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Introduction

Islam views the concept of wealth and ownership as a noble trust, for in essence, humans are born into this world without any material possessions; thus, all forms of material wealth must be regarded as an act of worship to Allah SWT. These economic activities and ownership cannot be separated from the principle of monotheism, which teaches that relationships with fellow human beings hold the same level of importance as one's relationship with Allah SWT. From this perspective, wealth is not an end in itself, but rather a means to achieve collective well-being and equitable social justice within society. M. Quraish Shihab emphasizes that the recognition of private property rights must remain aligned with social functions so that wealth does not circulate only among a select few. By integrating spiritual values into economic behavior, humanity can realize a harmonious way of life in accordance with the values of the maqashid of Sharia.

From the perspective of the *Qur'an*, wealth is a blessing, a means of sustenance, and a source of positive or virtuous pleasure; the fact that the word Al-Mal appears 86 times in the *Qur'an* underscores the special and significant attention given to the role of wealth in supporting human survival. This emphasis indicates that Islam does not prohibit the accumulation of wealth, but rather regulates the means of its acquisition and distribution so that they align with divine and humanitarian values (Putri Nuraini, 2020). In line with this view, Prof. Quraish Shihab emphasizes that wealth in Islamic law is something that is beneficial both in form and in practical value; however, humans serve only as stewards or temporary custodians, while the true and ultimate owner is Allah SWT.

Referring to Surah *An-Nisa'* verse 5, wealth is viewed as *Qiyaman Li An-Nas* the main pillar upholding life and if not managed properly, it will trigger poverty and dependency, which risks diminishing the dignity of an individual or a nation in the eyes of others (Batubara, 2018). Therefore, the primary objective of this study is to conduct an in-depth analysis of M. Quraish Shihab's views on the ownership of wealth and to contextualize them within the economic dynamics of the modern era in order to examine the social function of zakat as a strategic tool in poverty alleviation (Hafil.M, n.d.). Theoretically, this study is expected to contribute to the development of Islamic economic scholarship through an examination of the thought of contemporary exegetes, while practically, it can serve as a foundation for viewing society's wealth not merely as private assets but as a trust that entails social responsibility.

Based on the analysis conducted, it can be concluded that wealth ownership from Quraish Shihab's perspective is relative and functional, wherein humans are obligated to utilize such wealth for the benefit of the public, including through the noble mechanism of zakat aimed at lifting recipients out of the abyss of poverty. Implementing this concept requires a mental transformation from a mindset of absolute ownership toward responsible ownership so that wealth can be distributed fairly. Although previous research has extensively discussed the evolution of digital assets and the concept of ownership in general in the *Qur'an*, there remains little literature that specifically contextualizes M. Quraish Shihab's moderate thought regarding the shifting meaning of ownership in the modern era. This study aims to fill that gap by offering an in-depth analysis of how the values of trust and social responsibility, as viewed by Shihab, can serve as an ethical compass amid the complexities of today's digital economy. Furthermore, this study holds great hope that an understanding of moderation in wealth ownership can erode the culture of excessive consumerism that often arises in today's digital age. By understanding that wealth is a "trust from Allah" for the common good, society is expected to be more motivated to optimize Islamic philanthropic instruments such as zakat and *infaq* to help others develop their businesses independently. This vision aligns with Quraish Shihab's view that wealth must serve as a means to achieve economic self-reliance, so that an individual's dignity is no longer eroded by material deprivation or dependence on others.

Literature Review

A review of the literature on the thought of M. Quraish Shihab reveals that the main issue regarding the concept of ownership lies in the tension between formal legal recognition and theological reality. Shihab (2005) argues that claims of absolute control over property often arise from a misinterpretation of the *Qur'an*, where the use of the human possessive (*Idhafat*) with the term *Al-Māl* is frequently misunderstood as legitimizing absolute authority, whereas it essentially affirms a managerial function or responsibility for its utilization. This issue is crucial because the perception of humans as sole owners tends to give rise to exploitative economic behavior and neglects the original source, namely God as the true owner.

Furthermore, there is a significant gap between conventional legal approaches and the spiritual vision offered by Shihab (Ahmad Royhan Firdausy et al., 2024). highlights that common observations in economic discourse are often confined to formal legal aspects that merely assess the validity of property acquisition without addressing the essence of its utilization after acquisition. This creates a problem in which property is viewed solely as an administrative commodity devoid of divine value. Shihab illustrates this perspective by positioning ownership as a trust with a high spiritual dimension, thereby transforming the status of wealth from a mere legal asset into a moral instrument that demands accountability beyond the scope of human law.

This issue reaches its culmination in how surplus wealth, when managed productively, serves as a form of devotion (Sumardianto, 2025). emphasizes that, in Shihab's paradigm, wealth is not merely an indicator of financial success, but rather an instrument for testing the quality of one's humanity. Issues that frequently arise in society include asset stagnation and economic selfishness, where wealth remains confined to the individual sphere without generating broader social impact. Through the concept of "trust," Shihab emphasizes that any material surplus carries the obligation to be utilized productively, thereby positioning wealth not as an end in itself, but as a means of testing one's spiritual integrity through tangible social action.

Methodology

This study employs a qualitative approach using library research, which involves examining various sources of literature relevant to the research topic. This approach was chosen because the study focuses on analyzing the concept of property ownership from an Islamic perspective and the thought of M. Quraish Shihab, thus requiring an in-depth examination of written sources such as books, scholarly journals, and exegetical works.

The data sources in this study consist of primary and secondary data. Primary data was obtained from the works of M. Quraish Shihab, particularly *Tafsir Al-Mishbah*, which served as the primary reference for understanding the concept of property ownership based on the *Qur'an*ic exegetical perspective. Meanwhile, secondary data was obtained from various scientific journal articles relevant to the topic of property ownership in Islam, covering normative, social, and contemporary economic aspects.

Data collection was conducted through a literature review, involving the identification, classification, and analysis of literature related to the research focus. The selected literature was chosen based on criteria of relevance to the research theme, source credibility, and publication recency, particularly indexed journals accessible via open-access academic platforms such as Google Scholar. The data analysis technique used in this study employs a descriptive-qualitative method with a content analysis approach. The analysis was conducted by thoroughly examining the concept of property ownership in the reviewed literature and then relating it to the ideas of M. Quraish Shihab. The analysis process includes the stages of data reduction, data presentation, and drawing conclusions. During the data reduction stage, the researcher sorted information relevant to the research focus. Subsequently, the data was presented in a systematic narrative form and analyzed to identify patterns, relationships, and the meanings embedded within it.

To strengthen data validity, this study employed source triangulation, which involves comparing various different references to achieve a comprehensive understanding. Thus, the research results are expected to have a high level of accuracy and credibility. Through this method, the study aims to produce an in-depth and comprehensive analysis of the concept of property ownership in Islam and its relevance in the thought of M. Quraish Shihab within the context of the modern economy.

Results and Discussion

Ased on an analysis of various primary and secondary sources, this study finds that the discourse on property ownership from Quraish Shihab's perspective is not limited to classical texts but is highly responsive to the dynamics of the times. The data indicates that the *Qur'an* places significant emphasis on material aspects, evidenced by the mention of the word al-mal 86 times, which Shihab interprets as a vital instrument for upholding the pillars of life (*Qiyaman Li An-Nas*). This finding leads to the understanding that wealth in Islam serves a dual function: as a supporter of individual well-being and as a driving force for social justice in the modern era.

A synthesis of Quraish Shihab's thought reveals that human ownership is relative and managerial (*Idhafat*). Conceptually, wealth is positioned as a theological trust in which Allah SWT is the true owner, while humans act as temporary trustees. This moderation represents a middle path that integrates individual privacy rights without neglecting social functions, ensuring that wealth is not merely accumulated statistically in the hands of a select few, but rather distributed through the instruments of *zakat, infaq*, and *Sadaqah* (Ratna et al., 2024).

The findings of this study can be categorized into three main patterns of asset management: the spiritual dimension (as an expression of worship and monotheism), the social dimension (as a tool for economic redistribution), and the ethical dimension (honesty and transparency in acquisition). These patterns indicate a shift from the paradigm of "owning to control" toward "managing to provide benefits." In the modern context, these patterns serve as an ethical compass for navigating the complexities of the digital economy and new assets that tend to be anonymous (Adinda et al., 2024).

An analysis of the existing literature reveals a significant gap between rigid conventional legal approaches and the vision of spirituality offered by Shihab. Many previous studies have focused solely on the formal-legal aspects of the validity of asset acquisition without addressing the essence of its utilization as a moral instrument. This research aims to fill this gap by contextualizing how the value of amanah can address economic ethical crises, such as economic egoism and asset stagnation, which frequently occur in digital society.

The central thesis of this study is the concept of "Responsible Ownership," which demands a mental transformation among modern economic actors. Wealth is no longer viewed as a purely private asset but rather as a trust that inherently carries social obligations. This framework emphasizes that integrity (*Faith*) must underpin every economic action, where collective well-being is prioritized over personal material accumulation to achieve the maqashid of Sharia (Karima et al., 2005).

Theoretically, this study contributes to the development of Islamic economics by reinforcing the principle of *Wasathiyah* (balance) between capitalism and socialism. The implication is the need to reconstruct the theory of ownership so that it is based not only on regulatory provisions but also on divine and humanitarian values. Shihab's thought offers a new moral framework for future asset management to ensure it remains within the bounds of distributive justice (Ratna et al., 2024).

Although this study provides an in-depth qualitative-literary analysis, it has limitations in terms of empirical data regarding the implementation of the concept of amanah in specific sectors of the digital economy, such as cryptocurrency or NFTs, from a technical perspective. The research focus remains limited to examining the thoughts of key figures through their written works; therefore, further research using quantitative methods or field case studies is needed to measure the effectiveness of the internalization of these amanah values in the actual economic behavior of the public.

The Nature of Property Ownership from an Islamic Perspective and the Thought of M. Quraish Shihab

Based on an analysis of the various articles reviewed, the concept of property ownership in Islam cannot be understood as absolute ownership, but rather as relative and bound by divine values. Research by Wijayanti et al. (2024), This indicates that wealth must be acquired through lawful, transparent means that comply with Sharia principles, and that it is prohibited to acquire it through unlawful means such as usury and fraud. This demonstrates that ownership in Islam is not merely a matter of legality but also reflects moral and ethical values in economic activities.

This view aligns with the thoughts of M. Quraish Shihab, who asserts that the true ownership of wealth remains with Allah SWT, while humans are merely entrusted to manage and utilize it. In his exegesis, he explains that human ownership is temporary and must be accounted for, both in this world and in the hereafter. Thus, ownership in Islam is not merely economic but also theological, as it is always linked to the relationship between humanity and God. Furthermore, Maharani and Ayustrialni (2023) explains that wealth has value only if it is recognized by Islamic law and provides benefits for life. This reinforces Quraish Shihab's view that wealth is a means to achieve the common good, not the ultimate goal of human life. Therefore, the ownership of wealth in Islam is always directed toward productive use and acts of worship.

Wealth Ownership as a Trust and Social Responsibility

Research findings indicate that the concept of amanah is at the core of wealth ownership in Islam. In the study Ulhaq (2019), It is explained that wealth must be managed responsibly and must not be misused. Ownership does not grant individuals absolute freedom. rather, it is limited by moral values and Sharia provisions. In line with this, Nizaruddin (2018) emphasizes that within every asset lies the rights of others that must be fulfilled, so that individual ownership must not be self-serving. This perspective aligns strongly with the thinking of M. Quraish Shihab, who emphasizes that wealth must serve as a means to achieve social justice. In his exegesis, he explains that one of the primary objectives of Sharia is to prevent economic inequality in society. Maharani and Ayustrialni (2023) He also added that the use of wealth must be directed toward the values of worship, so that economic activities are not only profit-oriented but also aimed at seeking blessings. From Quraish Shihab's perspective, this indicates that the ownership of wealth has a spiritual dimension that is inseparable from human life. Thus, ownership in Islam always entails moral, social, and spiritual responsibilities simultaneously.

The Function and Status of Wealth in Human Life

Based on the analysis, wealth holds a very important position in human life. Wealth functions not only as a means of fulfilling life's needs but also as a tool for achieving spiritual goals. In the study Wijayanti et al. (2024), It is explained that wealth is both a means of sustenance and an adornment of this world that can influence human well-being.

This view aligns with the thinking of M. Quraish Shihab, who asserts that wealth and children are the adornments of this worldly life, but that good deeds are of greater importance. Thus, the value of wealth does not lie in its quantity, but rather in how it is utilized in life (Maharani & Ayustrialni, 2023). It also positions wealth as part of the *Maqāṣid Al-Syarī'Ah*, particularly in the preservation of wealth (*Hifzh Al-Māl*), indicating that the existence of wealth plays a strategic role in maintaining the balance of human life. In this context, wealth serves integrated economic, social, and spiritual functions, so its management must be carried out wisely and in a balanced manner.

Moderation in Wealth Ownership from the Perspective of Islamic Economics and the Thought of M. Quraish Shihab

Research findings indicate that the system of ownership in Islam possesses a distinctive moderate character, situated between two extremes: capitalism and socialism. In the capitalist system, individual ownership tends to be absolute and grants full freedom in the control and distribution of wealth (Sirajuddin, 2019). In contrast, under socialism, ownership is more collective in nature, with strict limitations on individual rights. Islam does not fully accept either of these systems but instead offers a synthesis that balances individual rights and social interests.

From the perspective of Islamic economics, individual ownership is still recognized as a legitimate right as long as it is acquired through lawful means. However, this right is not absolute because it is limited by Sharia provisions, such as the obligation to pay zakat, the prohibition against hoarding wealth (*Iktināz*), and the encouragement of wealth distribution through social instruments (Maharani & Ayustrialni, 2023). This line of thinking aligns with the ideas of Sari & Andini (2024), who emphasized that the Islamic economic system is built on the principles of justice and balance, not the domination of any one party. Furthermore, this concept of moderation is not merely normative but also has practical implications for economic life. Research by Rahmawaty (2013) indicates that the economic inequality observed in modern capitalist systems stems from a lack of moral control over the distribution of wealth. In this regard, Islam offers corrective mechanisms through instruments such as *zakat, infaq, sadaqah*, and *waqf*, which function as tools for sustainable economic redistribution (Irawan, 2024).

M. Quraish Shihab's thinking reinforces this concept of moderation by emphasizing that wealth should not circulate exclusively among certain groups. In his interpretation of economic verses, he stresses the importance of fair wealth distribution to prevent extreme social inequality. He also rejects extravagance (*Isrāf*) and the hoarding of wealth, as these practices contradict the principle of balance taught by Islam. Furthermore, moderation in the ownership of wealth is reflected in the principle of proportional use. Islam does not prohibit a person from becoming wealthy, but it requires that such wealth be utilized productively and not to the detriment of others. In this regard, the concept of *Wasathiyah* (balance) serves as a crucial foundation for managing wealth, whether in terms of consumption, distribution, or investment.

In the context of the modern economy, this concept of moderation is increasingly relevant, particularly in addressing the phenomena of global economic inequality and the accumulation of wealth among a select few. The Islamic economic system, as explained in various contemporary studies, offers solutions that are not only regulation-based but also value-based. Thus, moderation in wealth ownership is not merely a theoretical concept but also serves as a practical framework for creating a more just, inclusive, and sustainable economic system.

Thus, it can be concluded that moderation in wealth ownership in Islam is a form of balance that harmoniously integrates individual and social aspects. M. Quraish Shihab's thought clarifies that this balance is not only important in the economic sphere but is also part of spiritual values that must be realized in daily life.

The Relevance of M. Quraish Shihab's Thought in Addressing Contemporary Issues of Wealth Ownership

The relevance of M. Quraish Shihab's thought regarding wealth reaches a critical point when confronting the crisis of modern economic ethics, where integrity is often an overlooked variable in the management of both public and private assets. In his view, wealth management is not merely a technical-administrative matter, but a manifestation of the responsibility of tawhid. When wealth is understood as a trust from Allah SWT, as emphasized by Ulhaq (2019), Therefore, humans do not have absolute freedom to dispose of such assets as they please. Rather, every asset must be subject to Sharia principles that demand transparency, justice, and the collective good.

In the context of contemporary issues, this emphasis on integrity serves as a crucial "internal check." Research Febrianti (2023) explicitly states that the *Qur'an* calls for wealth management built on the foundations of honesty (*Shiddi*q) and sincerity. Without these qualities, even the most sophisticated management system will be vulnerable to corruption. Economic irregularities, such as cases of corruption involving public funds highlighted by Rudy et al. (2020), demonstrates that when the concept of trust in the ownership of wealth is reduced to mere material accumulation, wealth which is inherently a means for the common good actually becomes an instrument of social harm.

Quraish Shihab provides a philosophical framework for this argument by asserting that faith is not merely a ritualistic aspect but must permeate every economic action. Integrity in managing wealth, as exemplified by the practices of the Prophet and his companions, requires a steward to prioritize the common good (social welfare) over personal interests (Rudy et al., 2020). This overlaps with the criticism Sirajuddin (2019) toward the capitalist system, which often separates property rights from moral and religious responsibilities. From this perspective, the management of wealth with integrity which includes the proportional protection of individual, communal, and state property is not an option but a necessity to ensure that the economic system remains within the framework of the maqashid al-sharia.

Thus, the relevance of this thought to the modern world lies in offering a moral framework for asset management in the digital age. In an era where assets are becoming increasingly complex and anonymous, the principle of "accountability before God," emphasized in Quraish Shihab's interpretations, serves as the last line of defense. If every economic actor whether an individual or a public official internalizes the fact that they are merely a steward (manager), then corrupt behavior, monopolies, and exploitation can be systematically curbed, shifting the paradigm from "owning to dominate" to "managing to provide benefit."

Conclusion

Based on the results and discussion of this study, it can be concluded that the concept of property ownership in Islam is not absolute, but rather relative and grounded in divine values. Ownership, in essence, belongs to Allah SWT, while humans serve merely as stewards entrusted with the responsibility to utilize property wisely and responsibly. This concept demonstrates that ownership in Islam is not limited to economic aspects but also encompasses moral, social, and spiritual dimensions.

From the perspective of M. Quraish Shihab, wealth is understood as a means to achieve the common good and draw closer to Allah, not as the primary purpose of life. His thinking emphasizes the importance of a balance between individual rights and social responsibility, so that wealth must be used not only for personal interests but also for the welfare of society. This is reflected in the obligation to distribute wealth through practices such as zakat, infak, and sedekah as forms of implementing social justice.

Furthermore, this study shows that the concept of property ownership in Islam is moderate in nature, falling between the capitalist and socialist systems. Islam recognizes individual ownership but limits it through the principles of justice and the public good. Thus, the system of ownership in Islam is able to strike a balance between individual and collective interests.

Furthermore, this study also found that the ideas of M. Quraish Shihab remain relevant in addressing modern economic developments, including in the context of increasingly complex forms of property ownership such as digital assets. Core values such as trust, justice, and social responsibility can still be applied in various forms of contemporary ownership, making the concept of ownership in Islam adaptive without losing its fundamental principles. Thus, this study successfully achieves its research objectives while filling a gap in the literature by linking Quraish Shihab's thought to the dynamics of the modern economy

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