

THE PSYCHOLOGY OF CONTENTMENT: Said Nursi's Al-lama'at as A Framework for Sufi Behavioral Economics

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ABSTRAK

Tulisan ini mengkaji al-Lama'at karya Said Nursi sebagai landasan konseptual bagi pengembangan Ekonomi Perilaku Sufistik. Berbeda dengan ekonomi perilaku arus utama yang menitikberatkan pada bias kognitif, heuristik keputusan, dan rasionalitas terbatas, Nursi menawarkan pendekatan spiritual-psikologis yang berakar pada etika al-Qur'an. Konsep qana'ah, zuhd, dan ridha dipahami sebagai kerangka moral yang menggeser orientasi perilaku ekonomi dari pencarian utilitas material menuju pembentukan kepuasan batin dan penyucian jiwa. Dalam perspektif ini, keputusan ekonomi mencerminkan kondisi spiritual, orientasi nilai, dan kesadaran moral individu. Melalui analisis hermeneutik terhadap al-Lama'at, penelitian ini merumuskan model triadik "ekonomi kepuasan batin" yang menjelaskan peran kesadaran spiritual dalam mengatur konsumsi, kebiasaan menabung, serta sikap terhadap risiko dan ketidakpastian. Dengan mengintegrasikan spiritualitas, psikologi, dan perilaku ekonomi, kajian ini menawarkan alternatif kritis terhadap paradigma ekonomi dominan dan menegaskan pentingnya tujuan moral dalam aktivitas ekonomi manusia.

ABSTRACT

Keywords

Sufi Behavioral Economics;

Said Nursi;

Spiritual Psychology;

Islamic Economics;

Behavioral Ethics.

This paper examines *al-Lama'at* by Said Nursi as a conceptual foundation for the development of Sufistic Behavioral Economics. In contrast to mainstream behavioral economics, which emphasizes cognitive biases, decision heuristics, and bounded rationality, Nursi offers a spiritual-psychological perspective rooted in Qur'anic ethics. The concepts of *qana'ah* (contentment), *zuhd* (detachment from material possessions), and *ridha* (acceptance) are understood as moral frameworks that shift economic behavior from the pursuit of material utility toward inner satisfaction and spiritual purification. From this perspective, economic decisions reflect an individual's spiritual condition, value orientation, and moral awareness. Through a hermeneutic analysis of *al-Lama'at*, this study formulates a triadic model of "inner-contentment economics" that explains the role of spiritual consciousness in shaping consumption patterns, saving behavior, and attitudes toward risk and uncertainty. By integrating spirituality, psychology, and economic behavior, this study offers a critical alternative to dominant economic paradigms and underscores the centrality of moral objectives in human economic activity.

1. INTRODUCTION



Behavioral economics has transformed traditional economic theory by demonstrating that human economic behavior is influenced not only by instrumental rationality but also by cognitive biases, emotional responses, social norms, and cultural context. This field has effectively explained phenomena such as intertemporal irrationality, risk aversion, and the pursuit of social status. Nevertheless, these tendencies are typically framed within psychological and cultural dimensions, while spiritual and moral-internal dimensions remain largely overlooked. Consequently, economic analysis often reduces human nature to a set of preferences and heuristics, neglecting the transcendental orientations that inform values, goals, and the pursuit of satisfaction.

Tasawuf, or Sufi psychology, offers significant contributions to the understanding of economic behavior. Said Nursi's al-Lama'at provides critical insights into the spiritual and moral dimensions of human behavior, particularly through the concepts of *qana'ah* (contentment with what one is given), *zuhd* (detachment from material attachments), and *ridha* (sincere acceptance of divine decree). These Sufi virtues elucidate the internal mechanisms of desire regulation, the cultivation of sufficiency, and the attainment of spiritual well-being. When incorporated into economic models, these concepts function not as alternative preferences but as moral determinants that shape how individuals make decisions, manage possessions, and respond to uncertainty. These dimensions are highly relevant to theories of consumer behavior, decision-making, and subjective well-being.

This study aims to develop a theory of Sufi Behavioral Economics by reinterpreting behavioral economics through the psychological and spiritual constructs articulated in al-Lama'at. By emphasizing *qana'ah*, *zuhd*, and *ridha*, the research examines how the quality of *al-bāṭiniyah* (the inner self) may serve as a determinant of economic behavior, including the reduction of impulsive consumption, increased tolerance for uncertainty, and moderation of time preferences. The central research question is: How can the Sufi concepts in Said Nursi's al-Lama'at be formalized and integrated into economic theory to enhance understanding of motivation, preference, and subjective well-being?

This research makes three primary contributions. First, it provides new theoretical insights into Said Nursi's spiritual psychology from the perspective of behavioral economics. Second, it proposes conceptual indicators for *qana'ah*, *zuhd*, and *ridha* that can be operationalized in both quantitative and qualitative research. Third, it develops a preliminary framework for policy interventions that integrate



spiritual and moral dimensions into economic design, with the goal of promoting ethical, sustainable, and spiritually balanced economic behavior.

Methodologically, this study adopts an interdisciplinary and normative approach by combining textual interpretation, conceptual construction, and hypothesis formation to bridge Sufi thought and behavioral economics. A hermeneutic-phenomenological qualitative method is employed to interpret al-Lama'at not solely as a theological text, but as a phenomenology of economic consciousness that documents the spiritual and psychological foundations of human economic attitudes. Hermeneutics is used to uncover the intentional meanings in Nursi's discourse on the *nafs* (self), *qalb* (heart), and attachment to worldly possessions. Phenomenology, in turn, provides a framework for describing how inner states such as contentment, detachment, and acceptance manifest as behavioral dispositions relevant to decision-making.

The primary data for this research consists of Said Nursi's al-Lama'at in its Arabic and Turkish editions, which are analyzed to ensure linguistic precision and conceptual depth. Secondary sources include biographical and expository works by Şükran Vahide, epistemological analyses by Colin Turner, interpretive writings by Turkish Sufi scholars such as Mustafa Öztürk and Ahmet Akgündüz, as well as foundational texts from behavioral economics (Kahneman, Thaler, Ariely) and Islamic moral psychology (Chapra, Asutay, Naqvi). These materials are employed for triangulation and theoretical cross-validation.

The analysis is conducted through four systematic interpretive stages. First, textual identification isolates passages in al-Lama'at that address human desire, moderation, and trust in God. Second, thematic interpretation identifies psychological constructs such as *nafs*, *'aql*, *qalb*, and *rūh*, categorizing them within the triadic virtues of *qana'ah*, *zuhd*, and *ridha*. Third, conceptual mapping translates these spiritual-psychological constructs into the terminology of behavioral economics, for example, interpreting *qana'ah* as satisfaction formation, *zuhd* as preference moderation, and *ridha* as trust-based risk perception. Finally, model synthesis integrates these findings into a conceptual framework for Sufi Behavioral Economics, illustrating the causal and moral relationships among variables.

To ensure interpretive rigor, the study applies triangulation across textual, contextual, and theoretical sources, complemented by researcher reflexivity. The research acknowledges its position within both modern behavioral paradigms and Islamic spiritual discourse. Drawing on Ricoeur's hermeneutics of meaning and Gadamer's concept of the fusion of horizons, the objective is not to impose



contemporary frameworks on Nursi, but to engage in a dialogical reading. This approach allows al-Lama'at to inform contemporary behavioral economics and demonstrates how spiritual wisdom can be transformed into testable conceptual and empirical models.

2. LITERATURE REVIEW ON BEHAVIORAL ECONOMICS OVERVIEW

Behavioral economics developed as a response to the neoclassical assumption of complete rationality. Led by Daniel Kahneman, Richard Thaler, and Dan Ariely, the field incorporates psychological insights to account for deviations from rational utility-maximizing behavior. Foundational concepts, including bounded rationality (Simon 1955), heuristics and biases (Kahneman and Tversky 1979), loss aversion, and mental accounting (Thaler 1985), have significantly influenced contemporary perspectives on decision-making, consumption, and risk.

Despite broadening the psychological scope of economic behavior, behavioral economics remains anthropologically constrained. It primarily interprets human behavior through cognitive bias, emotion, or social pressure, often neglecting the spiritual or transcendental aspects of the self. Within this framework, the 'irrational' individual remains oriented toward material satisfaction and hedonic utility (Ariely 2008). As a result, behavioral economics elucidates deviations from rationality but does not address the pursuit of meaning, virtue, or inner equilibrium in economic life. This reductionist perspective creates an opportunity for integration with Sufi psychology, which conceptualizes humans as spiritual-moral beings whose economic actions reflect the soul's journey toward transcendence (al-Ghazali [1095] 2000; Nasr 1991).

Islamic economics, as developed by scholars including M. Umer Chapra (1992), Mehmet Asutay (2007), and Syed Nawab Haider Naqvi (1981), asserts that economic activity should be guided by ethical and spiritual principles. Foundational concepts such as *tazkiyah* (self-purification), *amanah* (trusteeship), *adl* (justice), and *ihsan* (benevolence) position the economy as a moral enterprise directed toward human flourishing (*falah*), rather than mere profit-maximization. Nevertheless, much of the literature remains normative, emphasizing macro-ethical directives regarding the ideal Islamic economy, rather than investigating the psychological processes that translate these values into behavior. As Asutay (2007, 172) observes, the 'moral filter' of Islamic economics has not been sufficiently internalized as a psychological process of self-transformation. Therefore, a key challenge persists: how can the spiritual virtues advocated in Islamic economics—



such as moderation, trust, and compassion—be anchored in a psychological framework that accounts for actual behavior?

Sufi psychology addresses this gap by elucidating how the heart (*qalb*) and self (*nafs*) are cultivated to align economic desires with divine purpose. Within the Sufi tradition, Bediuzzaman Said Nursi (1877–1960) is recognized as a leading modern thinker who reinterpreted spirituality in conversation with rational and social sciences (Turner 2013; Vahide 2005). His work, *al-Lama'at* (The Gleams), offers significant insights into spiritual cognition—specifically, how the heart apprehends truth beyond sensory and rational boundaries—and presents a nuanced perspective on the human psyche's relationship to material attachment.

Nursi's critique of *hubbul dunya* (love of the world) anticipates the challenges of modern consumerism. He identifies the *nafs* (lower self) as the principal source of greed, comparison, and discontent—psychological tendencies analogous to loss aversion, status bias, or temporal myopia in behavioral economics (Kahneman 2011). However, unlike behavioral economics, Nursi interprets these tendencies not solely as cognitive flaws but as spiritual barriers that separate the soul from inner peace (*itmi'nan*).

In Nursi's psychological structure, three forces interact dynamically 1) *Nafs* (the egoic self) — source of desire, pride, and attachment to material gain; 2) *Aql* (intellect) — instrument of discernment that can either serve the *nafs* or the spirit; 3) *Ruh* (spirit) — the transcendent essence that yearns for meaning and divine connection.

According to Nursi, economic behavior transforms when the intellect and spirit prevail over the impulses of the *nafs*. Principles such as *qana'ah* (contentment), *zuhd* (detachment), and *ridha* (acceptance) serve as spiritual correctives to excessive consumption and comparative envy. In this context, Nursi offers a psycho-spiritual framework that both parallels and extends behavioral economics by rooting behavioral moderation in the purification of the self (Vahide 2005; Turner 2013; Said Nursi [1930] 2007).

In summary, behavioral economics accounts for behavioral deviations, while Islamic economics prescribes ethical norms. Said Nursi's Sufi psychology bridges these approaches by elucidating how inner spiritual transformation results in ethical economic behavior. This synthesis establishes the conceptual basis for a Sufi Behavioral Economics framework, in which moral consciousness serves as the primary regulator of human economic action.



Sufi Behavioral Economics Model

The Sufi Behavioral Economics (SBE) model conceptualizes the economic agent not as homo economicus or a boundedly rational individual, but as *al-insān al-mu'min*, the faithful self whose behavior reflects an integrated state of cognition, emotion, and spirituality. Within this framework, economic action is regarded as an external manifestation of the soul's internal equilibrium among intellect (*'aql*), ego (*nafs*), and spirit (*rūh*) (Said Nursi [1930] 2007; Turner 2013).

While behavioral economics focuses on the ways in which biases distort rational choice (Kahneman and Tversky 1979; Thaler 1985), Sufi Behavioral Economics investigates how spiritual dispositions regulate desire, reshape perception, and restore harmony between material engagement and moral consciousness. This model introduces a motivational triad, derived from Said Nursi's al-Lama'at, with each component serving as a counterbalance to specific behavioral biases (Vahide 2005; Chapra 1992).

Table.1 Behavioral Economics

Spiritual Construct	Behavioral Function	Economic Transformation
Qana'ah (Contentment)	Reduces loss aversion and comparative envy	Anchors satisfaction in divine sufficiency rather than social comparison; reshapes utility as gratitude (Naqvi 1981).
Zuhd (Detachment)	Minimizes overconsumption and impulse buying	Redefines material utility as a means, not an end; transforms consumption into moderation and simplicity (al-Ghazali [1095] 2000).
Ridha (Acceptance)	Mitigates risk aversion and fear of uncertainty	Converts uncertainty into <i>tawakkul</i> (trust-based optimism), stabilizing emotional volatility in economic decisions (Asutay 2007).

Qana'ah cultivates value-awareness in perception rather than value-hunger; *zuhd* disciplines the formation of preferences; and *ridha* reorients expectations toward transcendental trust. Collectively, these virtues establish the psychological and spiritual foundation that transforms economic decision-making into a moral practice of balance (*mīzān*) (Nasr 1991).

Within this model, the human agent is characterized by self-regulation and spiritual abundance rather than scarcity. According to Nursi, the spiritually mature individual regards material possessions as *amanah* (trusts) rather than as indicators of self-worth. Consequently, economic well-being is assessed by liberation from attachment rather than by accumulation, a perspective that aligns



with al-Ghazali's concept of *tahqiq al-ghina* (real wealth as independence from desire) (al-Ghazali [1095] 2000, 235).

Cognitive vs. Spiritual Bias

Sufi Behavioral Economics reframes the concept of bias—from a cognitive limitation to a spiritual distortion of perception. Nursi interprets these distortions as symptoms of *nafsaniyah* (ego-centered vision), which can be counteracted through spiritual awareness and moral self-regulation (Said Nursi [1930] 2007).

Table. 2 Concept of bias—from a cognitive limitation

Behavioral Bias	Sufi Counter-Bias	Nursi's Insight
Loss Aversion	<i>Ridha</i> (Acceptance)	"Fear of loss is cured by surrender; what is given and taken are both divine trusts." (<i>al-Lama'at</i>)
Overconsumption	<i>Zuhd</i> (Detachment)	"The illusion of ownership blinds the heart; detachment unveils sufficiency."
Status-Seeking	<i>Qana'ah</i> (Contentment)	"Gratitude reorients ambition from possession toward meaning."

In this framework, spiritual counter-biases act as internal correctives that realign perception and behavior toward equilibrium. Where cognitive behavioral models rely on external nudges (Thaler and Sunstein 2008), Sufi psychology emphasizes inner transformation—a "heart-based nudge" (*tahawwul al-qalb*) that arises through reflection (*tafakkur*), remembrance (*dhikr*), and disciplined awareness (*muraqabah*) (al-Qushayri [1045] 2002).

The shift is thus from behavioral correction to spiritual calibration—from modifying choices to reconfiguring the chooser. The self becomes both the subject and the site of economic ethics (Asutay 2007; Nasr 1991).

Core Principle

Said Nursi's economic thought is grounded in a metaphysical redefinition of wealth. He states: "Wealth is not ownership of things, but liberation from their dominion." (*al-Lama'at*, in Vahide 2005, 274) This statement embodies the ethical foundation of Sufi Behavioral Economics. Unlike the materialist view that well-being increases through accumulation, Nursi contends that true prosperity (*ghina*) is



realized when individuals transcend attachment to possessions (Turner 2013). Theoretically, this principle may be articulated as follows *Economic Liberation = (Qana'ah, Zuhd, Ridha)*. Greater internalization of these virtues reduces the psychological pressures associated with consumption, comparison, and uncertainty. The equilibrium of the faithful self is therefore attained not by optimizing external resources but by purifying internal motives (Said Nursi [1930] 2007; Chapra 1992).

The Sufi Behavioral Economics framework provides a spiritual anthropology of decision-making that integrates behavioral realism with spiritual idealism. It posits that sustainable, ethical, and contented economic behavior arises not from external regulation but from the spiritual education of desire (Asutay 2012; Nasr 1991).

3. FINDINGS AND DISCUSSION

In al-Lama'at, Said Nursi (2007) characterizes *nafs* (the lower self) as a restless economic agent governed by *ghurur*, the illusion that accumulation ensures happiness and security. This concept of the “economic *nafs*” parallels the consumerist psyche identified in behavioral economics: perpetually dissatisfied, motivated by novelty, and subject to hedonic adaptation (Kahneman & Tversky, 1979; Loewenstein, 2000). According to Nursi, the origin of this distortion is spiritual epistemology: when the heart (*qalb*) loses its divine orientation, perception fragments and the self pursues substitutes for transcendence. The corrective process is dual, involving *ma'rifah* (spiritual awareness) and dhikr (remembrance). Spiritual awareness shifts cognition from possession to purpose, while remembrance redirects desire toward divine sufficiency. Thus, economic misjudgment is not solely a cognitive bias but an existential disconnection. Effective behavioral correction must therefore begin with spiritual recollection rather than external regulation (Nasr, 1997; Chittick, 2008).

Within this framework, *qana'ah* (contentment) serves as a moral regulator of consumption and temporal decision-making. From a behavioral perspective, *qana'ah* mitigates temporal discounting—the preference for immediate gratification—by anchoring satisfaction in divine provision (*rizq*) (Ariely, 2008). Unlike hedonic satisfaction, which diminishes over time, *qana'ah* produces stable contentment independent of novelty or accumulation. This virtue shifts the consumer's orientation from desiring more to desiring appropriately. Nursi (2007) states, “Whoever knows his need and accepts his portion becomes richer than kings.” In behavioral economics, this principle suggests an internalized self-control mechanism grounded in spiritual gratitude rather than rational calculation.



Qana'ah, therefore, constitutes a sustainable behavioral equilibrium in which well-being is preserved without increasing consumption (Iqbal & Lewis, 2009).

Similarly, *zuhd* (detachment) does not entail the rejection of wealth but rather frees individuals from dependence on it. Nursi redefines utility by positioning material goods as means for divine service rather than ultimate sources of happiness. This represents a paradigmatic shift from hedonic maximization to spiritual equilibrium, where utility is assessed by *sukūn al-qalb* (tranquility of the heart) instead of consumption volume (Al-Attas, 1995). From a behavioral standpoint, *zuhd* counteracts overconsumption bias and status-driven utility, enabling market participation without attachment. In this way, *zuhd* internalizes the moral boundaries that behavioral economics often attempts to enforce through regulation or taxation, thereby fostering intrinsic moderation (Zaman, 2012; Lewis, 2008).

The culmination of this moral psychology is *ridha* (acceptance), which converts uncertainty and risk into faith-based resilience. While behavioral economics interprets loss aversion as an emotional overreaction (Kahneman & Tversky, 1979), Nursi (2007) views it as spiritual anxiety arising from attachment to control. Through *ridha*, uncertainty is reframed as divine instruction rather than a threat. This perspective cultivates psychological endurance and adaptive flexibility. Acceptance supplants despair with *tawakkul* (trust), transforming fear into transcendence. In this context, *ridha* aligns with prospect theory but extends its insights into the spiritual realm, converting behavioral fear into surrender and risk aversion into moral confidence (Abdul-Rauf, 2001).

These insights converge in the Sufi Behavioral Economics Triangle, a framework that integrates faith cognition (*al-īmān al-idrākī*), virtue habituation (*tazkiyah an-nafs*), and ethical action (*ihsān* economy). Faith cognition redirects perception through divine awareness, thereby redefining rationality and preference. Virtue habituation develops the self through *qana'ah*, *zuhd*, and *ridha*, regulating desire and risk perception. The result is ethical economic behavior that is self-governed, sustainable, and spiritually conscious. This model reconceptualizes the economic agent as a spiritually dynamic subject whose behavioral biases can be transformed rather than merely adjusted. Behavioral change, in this view, originates from inner discipline rather than external intervention (Gulen, 2010; Nasr, 1997).

Consequently, the integration of Nursi's psychology into behavioral economics produces a spiritually enriched theory of human action—an illumined rationality (*al-'aql al-munawwar*) that harmonizes cognition, emotion, and transcendence. In



this framework, rationality is not constrained by cognitive limitations but is instead guided by moral insight, rendering decision-making an act of worship and discernment (Al-Attas, 1995; Rahman, 1982).

This study contributes to interdisciplinary dialogue by introducing a Sufi Behavioral Economics Framework grounded in al-Lama'at. The originality of this framework is evident in three key dimensions.

First, the framework expands behavioral models by incorporating spiritual dimensions, moving beyond the cognitive–emotional paradigm to include virtues such as *qana'ah*, *zuhd*, and *ridha* as determinants of economic behavior. These virtues function as internal nudges, rooted in self-awareness and remembrance rather than external policy (Thaler & Sunstein, 2008).

Second, the framework establishes a conceptual bridge between Sufi phenomenology and economic psychology by translating Nursi's metaphysics of the self into constructs such as utility, risk, and satisfaction. This interpretive mapping aligns spiritual consciousness with measurable behavioral constructs, thereby providing a novel paradigm for Islamic behavioral science (Iqbal & Lewis, 2009; Kahf, 2004).

Third, the framework introduces a new typology of rationality—illuminated rationality—which represents a higher mode of reasoning guided by moral and spiritual insight. In this model, the truly rational agent is defined not by maximization under constraint but by perception through a purified heart.

In summary, this integration establishes a framework in which economic wisdom is conceptualized as a form of worship, and behavioral economics is completed through the lens of spiritual anthropology. Within this perspective, the market is not simply a system of exchange but a domain for cultivating moral consciousness and divine proximity.

4. CONCLUSION

Said Nursi's al-Lama'at presents a comprehensive synthesis of spirituality and economic psychology, articulating a Sufi psychology of economic behavior in which contentment (*qana'ah*), detachment (*zuhd*), and acceptance (*ridha*) serve as internal correctives to the excesses of modern consumerism. According to Nursi, economic irrationality is not merely a cognitive bias but constitutes a form of spiritual disorientation, characterized by a loss of awareness that wealth is a trust (*amanah*) rather than an ultimate possession. The refinement of desire and the purification of



intention enable individuals to achieve an inner equilibrium, ensuring that material activity is directed by moral consciousness.

The integration of these spiritual constructs into behavioral economics establishes a 'spiritual behavioral economics' framework, wherein rational choice is aligned with divine trust and the pursuit of wealth is intrinsically linked to the pursuit of meaning. In this paradigm, illumined rationality (*al-'aql al-munawwar*) supersedes bounded rationality; the rational agent is defined not solely by optimization under constraints, but by cognition informed by ethical and spiritual awareness. This approach positions economics as a moral art of living in harmony with divine order, rather than as a value-neutral science.

The implications of this study extend across several disciplines. In economics, it introduces moral and spiritual variables into behavioral models, broadening the explanatory capacity of behavioral economics to encompass inner virtues as determinants of economic choice. In psychology, it reconceptualizes motivation and satisfaction through the lens of transcendental consciousness, where well-being is defined by spiritual sufficiency rather than hedonic gain. For public policy, these findings suggest opportunities for developing Islamic behavioral nudges, which are interventions designed to promote sustainable consumption, financial ethics, and trust-based social cooperation rooted in *qana'ah* and *tawakkul*.

Future research should prioritize empirical validation of the proposed framework. Potential avenues include the development of psychometric instruments to assess levels of *qana'ah*, *zuhd*, and *ridha* in consumer behavior, as well as examining their relationships with established constructs such as self-control, financial satisfaction, and well-being. Employing mixed-method approaches that combine textual hermeneutics, psychological surveys, and experimental behavioral studies may offer a robust foundation for establishing Sufi Behavioral Economics as both a theoretical and empirical discipline.

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