

## Redefining "Primary Needs" Through Humanistic-Theocentric Approach

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### Abstract

This study seeks to raise awareness about the definition of primary needs based on the ultimate purpose of human existence. The approach adopted in this research is humanistic-theocentric. Society has become deeply immersed in Maslow's theory of needs, particularly regarding primary needs, to the extent of neglecting the true priorities aligned with the purpose of human creation. Maslow's theory is critiqued for the inherent biases in the science it represents. Secularism is identified as the root problem, where modern science has overlooked a fundamental element of knowledge—God—and, consequently, the essence of human creation. People are preoccupied with fulfilling their needs solely for the purpose of meeting basic necessities. Ultimately, this study identifies a hierarchy of consumption where eating food and purchasing a house are not considered primary needs. Instead, the primary needs of humans are worship, sharing prosperity, and learning to know God (*ma'rifatullah*).

Keywords: *Abdullah*, Maslow's theory, primary needs, human essence (*fitrah*).

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### INTRODUCTION

The research aims to address the root causes underlying the dynamics of an economy that has evolved beyond its limits. Economic development has driven humanity toward materialism and atheism. The background begins by presenting the foundational arguments that underpin this study..

"O you who have believed, if there comes to you a disobedient one with information, investigate, lest you harm a people out of ignorance and become, over what you have done, regretful". (QS. Al. Hujurat ayat 6)

The verse serves as a basis for the necessity of critically evaluating every theory received from non-Muslims. Their position is no better than that of a *fasiq* (wrongdoer) as described in the verse above. *Shirk* (associating partners with Allah) and disbelief (*kufr*) represent the gravest forms of injustice, surpassing all other forms of wrongdoing (QS. Luqman: 13). A simple analysis illustrates this: a major injustice, such as corruption is taking the rights of others, whereas *shirk* and *kufr* is taking the rights of Allah. The right of Allah is to be worshipped as the One and Only (*tawhid*). Therefore, any information, theory, or science

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derived from them must be carefully scrutinized to ensure it does not lead to harm or corruption.

In this context, the most fundamental theory, widely known by society and taught from elementary school levels—even recognized by those without formal education—is the theory of human needs. This theory was introduced by Abraham Maslow in his paper titled "*A Theory of Human Motivation*." (Maslow, 1943). According to this theory, the most basic level of human needs is physiological needs, commonly referred to as primary needs (Chotidjah Suhatmi et al., 2021). These primary needs explain the essentials for human survival, such as air, food, water, and rest or sleep. However, this fundamental concept has been interwoven with Javanese cultural beliefs, which define basic needs as *sandang* (clothing), *pangan* (food), and *papan* (shelter).

This knowledge has had profound implications for the development of industries in the real sector. People are driven to acquire proper housing, decent clothing, and luxurious food, ultimately becoming preoccupied with worldly pursuits while neglecting the essence of their creation. Alarming, *sharia* principles have been commercialized. The Islamic finance industry identifies lucrative opportunities stemming from the implications of such theories. Islamic banks, while maintaining their *sharia* framework, design contracts to enable people to easily acquire homes—assets that, in reality, do not constitute an essential urgency in life. This has led some to question the true adherence to *sharia* principles. The accounting field has also responded to these changes by issuing financial accounting standards, both conventional (e.g., construction contracts, revenue recognition, and related standards) and Islamic (e.g., *istisna*, *murabahah*, and others). All efforts converge on facilitating homeownership, which has been misconstrued as a primary needs (Wahyuni et al., 2018). Moreover, discussions by the Ministry of Finance highlight concerns about millennials being unable to own homes (Yusdika, 2022). However, the lack of homeownership is not a critical question in the afterlife. On the contrary, acquiring a home through *riba* (usury) could pose significant challenges in the hereafter.

Maslow's theory has faced extensive criticism for its incomplete dimensions. These critiques range from its secular nature (Bernard et al., 2006; Ghaleb, 2024; Kaur, 2013; Maslow, 1943), metaphysical limitation (Papaleontiou-Louca et al., 2022) to calls for the Islamization of knowledge (Ali, 2009; Ghaleb, 2024; Ridzuan Masri et al., 2017). Previous researchers have primarily examined how Maslow's theory functions within the framework of business organizations, leaving the opportunistic tendencies of human nature unaddressed. There is a need for an idealistic approach that delves into the root of these issues, as Maslow's theory was designed for individuals, even though it can be applied to organizations. This study adopts a different approach—one rooted in the innate nature (*fitrah*) of humanity. The essence (*fitrah*) of human creation encompasses four fundamental purposes: to worship Allah (*abdullah*), to serve as stewards on earth (*khalifatullah*), to engage as social beings, and, equally importantly, to know Allah (*ma'rifatullah*) (Septyan & Mintoyuwono, 2022). Therefore, any theory developed should aim to guide humanity toward these four objectives. This does not mean Islam prohibits pursuing worldly rights (Al-Qasas: 77), but human motivation, which should align with the concept of *homo-islamicus*, has shifted toward *homo-economicus* (Furqani & Echchabi, 2022; Shadiq Sandimula et al., 2024).

## METHOD

This study adopts a humanistic-theocentric approach (Achmadi, 2008), which is widely used in critical research within the fields of economics and accounting, particularly in

addressing deviations from the innate nature (*fitrah*) of humans (Annisa & Septyan, 2023; Putri & Septyan, 2023; Septyan & Mintoyuwono, 2022). It is essential for humans to recognize the essence of their creation. While this approach is flexible, it fundamentally begins with an awareness of human *fitrah*. Consequently, Maslow's theory is critiqued within the framework of human *fitrah*. This research is deductive, operationalizing Qur'anic verses as the primary foundation for the study. The discussion will begin by analyzing Maslow's secular paper, which, whether acknowledged or not, ultimately distances humanity from God and the example set by Prophet Muhammad.

This research is considered important because it is expected to raise awareness that accounting is not merely a materialistic endeavor and is not solely concerned with worldly matters. With its emphasis on meaning, this approach is deemed suitable for raising awareness that accounting can be liberated from materialistic financial knowledge and the pursuit of worldly ownership. In the context of the dilemma between performing Hajj or owning a house, this perspective can reveal life's value priorities rooted in spiritual consciousness as servants of Allah (*'abd Allāh*), rather than as *homo economicus*. Thus, it is clear that the starting point of this research lies in the consciousness of human beings (*fitrah*) as servants of Allah, whose primary purpose is to worship Him, not to accumulate wealth as much as possible. This is then followed by criticizing prevailing human perspectives—particularly those that equate homeownership with worldly success. This notion stands in contrast to Islamic values, which regard wealth as a means to achieve spiritual goals (Tamanni & Mukhlisin, 2018). As *'abd Allāh*, human life is directed toward the worship of Allah (*homo islamicus*), not as *homo economicus*—a rational being focused solely on material cost-benefit calculations. In this study, accounting should serve to support these spiritual aims rather than entrap individuals in the chains of capitalism. This method has also been applied in various accounting studies in criticism (Septyan & Mintoyuwono, 2022).

From a humanistic-theocentric perspective, it is essential for humans to reflect on their purpose of creation. This purpose can be summarized into four key aspects: (1) To Worship Allah (*'abd Allāh*). Humans are created to serve and worship Allah, as emphasized in the Qur'an: "*And I did not create the jinn and mankind except to worship Me*" (QS. Adz-Dzariyat: 56). (2) To Share Prosperity with All Creation (*Khalifatullah*). Humans are appointed as stewards (*khalifah*) on earth, entrusted with the responsibility of fostering prosperity and harmony for all beings: "*Indeed, I will make upon the earth a successive authority*" (QS. Al-Baqarah: 30). (3) To Be Social Beings. Humans are designed to interact, recognize one another, and build relationships: "*O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another*" (QS. Al-Hujurat: 13). This social dimension encourages positive interactions and competition in doing good (*fastabiqul khairat*). (4) To Know Allah (*Ma'rifatullah*). The ultimate purpose of human creation is to know Allah through understanding their origins and the divine covenant, as mentioned in the Qur'an: "*Am I not your Lord?*" *They said, 'Yes, we have testified.'*" (QS. Al-A'raf: 172) (Husaini, 2013a). This framework emphasizes that the process of acquiring and producing knowledge must guide humanity toward these four purposes, ensuring that the pursuit of science and education aligns with the divine purpose of human creation (Husaini, 2013b).

## RESULT AND DISCUSSION

### Secularism in "human-needs theory"

Before entering into a deeper discussion, it is important to emphasize that the researcher must regard the Qur'an as the ideal point of reference from the very beginning of

the study. This is a necessary consequence of the Muslim's testimony of faith (shahādah), which affirms Allah as the only One worthy of worship and Muhammad as His Messenger. Etymologically, Islam means "submission" (Tafsīr of Q.S. al-An'ām: 163). Thus, the testimony of faith does not merely stop at the verbal acknowledgment of Allah's divinity and Muhammad's prophethood, but necessarily entails obedience and submission to all of His commands and prohibitions through the guidance of the Qur'an and the Sunnah.

Furthermore, the Qur'an functions simultaneously as a textual and contextual reference. While one may trace the historical circumstances of the revelation of a particular verse (*asbāb al-nuzūl*), its meanings remain relevant and applicable to contemporary conditions. It also operates at both an objective and subjective level: objectivity is grounded in the divine revelation itself, while subjectivity arises from the reader's act of tadabbur (contemplation) upon the verses. Indeed, Allah Himself declares that the Qur'an is "The Book in which there is no doubt" (Q.S. Al-Baqarah: 2), an affirmation placed at the very beginning of the text to signify its perfection, revealed by the One who is Most Perfect. Accordingly, the Qur'an becomes the *way of life*, including in matters of socio-economic concern.

The antithesis of the Qur'an as a *way of life* is secularism. While the Qur'an integrates all aspects of existence—spiritual, moral, social, economic, and political—under the unity of divine guidance (*tawhīd*), secularism attempts to separate religion from public and worldly affairs. In this paradigm, religion is reduced to a private domain, whereas human reason and material interests are elevated as the primary sources of truth and guidance. Such a worldview stands in direct contrast to the Islamic paradigm, in which revelation serves as the comprehensive framework that informs human motivation, action, and purpose.

Secularism has always been considered the root problem of science (Al-Attas, 1993; Sohail, 2001). As Muslims, we believe that everything is interconnected with God, and knowledge itself originates from Him. Secularism can be seen as the separation of elements that should form a unified whole, not just religion, but also many discussions related to theology (Septyan & Mintoyuwono, 2022). In this context, Maslow separates human needs into a hierarchy. His theory of needs starts with physiological needs, such as hunger, which must be satisfied before other needs emerge, such as the need for safety, love, self-actualization, and esteem.

*The receptors and effectors, the intelligence, memory, habits, all may now be defined simply as hunger-gratifying tools. Capacities that are not useful for this purpose lie dormant, or are pushed into the background. The urge to write poetry, the desire to acquire an automobile, the interest in American history, the desire for a new pair of shoes are, in the extreme case, forgotten or become of secondary importance (Maslow, 1943).*

This differs from the view expressed by Ibn Qayim, who argued that all forms of physical and metaphysical creation begin with love (Qayyim, 2017). Divine love is the force or material antecedent that brings existence into being. Therefore, the first need of humans is the need to love Allah. Parents who feed their children demonstrate this love. A child may feel hungry, but the process of satisfying physiological needs, such as hunger, can only be fulfilled after love is experienced—from God, from the universe, and from the parents. God's love operates powerfully in every aspect of human life, especially in the provision of food. The fish in the sea, the rice in the fields, the vegetables in the gardens, the water in the mountains and the earth—all of these elements come together on our plates, ready for us to consume. This is the manifestation of God's love for us. Thus, we begin the act of eating with a sense of hunger and need for God, starting with His name (*Bismillah*) and ending with praise (*Alhamdulillah*). Therefore, one does not need to wait for satisfaction to move toward the hierarchy of love. Furthermore, Maslow's stages of needs are not a hierarchy but rather interconnected

elements that bind together. They are not linear steps, where one need must be fulfilled before the next can be achieved.

### **Hierarchy of consumption**

Maslow's statement appears somewhat confusing. In the beginning of his paper, he explains that human research should not be based on animal research because humans are distinct from animals. However, later in his hierarchy, he clearly states, *"Thus Man is a perpetually wanting animal."* This statement contradicts the earlier claim and may lead to confusion. It is important to recognize that humans are the most perfect creation of God, endowed with several qualities that animals do not possess, such as reason and the ability to control desires (*nafs*). Humans are noble creatures who have both intellect and desires, whereas animals are driven primarily by instincts and desires. Furthermore, humans bear eternal responsibility, unlike animals. In the afterlife, animals will receive their right to *qisas* (retribution) until the Day of Judgment, whereas humans will be held accountable for all their actions, determining their final destination in Paradise or Hell. Therefore, human motivation goes beyond mere survival; it encompasses a higher purpose tied to spiritual and moral responsibility.

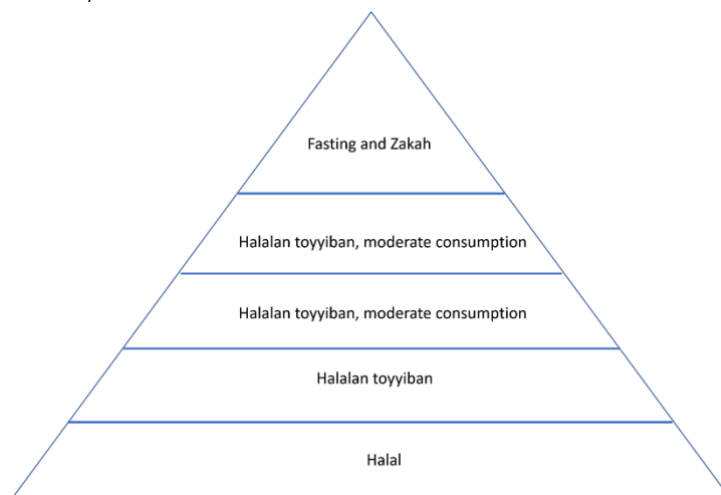
*"For the man who is extremely and dangerously hungry, no other interests exist but food. He dreams food, he remembers food, he thinks about food, he emotes only about food, he perceives only food and he wants only food."*  
(Maslow, 1943)

Hunger serves as the initial point of departure in the formation of this theory, in which hunger is conceived as a problem to be solved. Yet, hunger can be understood differently. For instance, Islam views fasting as a noble act of worship directed to Allah, thereby transforming hunger from a mere physiological deficiency into a spiritual discipline and a means of drawing closer to the Divine. Food thus becomes a commodity that must be satisfied, even if it is not a basic necessity. The rise of culinary tourism, where people travel long distances and spend extensive time just to satisfy their hunger, is a clear example of this. Moreover, Maslow's theory does not set boundaries on the consumption of food and drink, leaving out the crucial aspect of what is permissible. It does not emphasize that only *halal* food and drink should be consumed. However, beyond the concept of *halal*, there is also the principle of *toyyib* (good), which highlights the importance of consuming not just what is permissible but also what is beneficial and wholesome. Thus, the production of food that is both *halal* and *toyyib* is vital in the consumption process.

*The feet of the son of Adam will not move on the Day of Judgment until he is asked about four things: (1) his life and how he spent it, (2) his body and how he used it, (3) his knowledge and what he did with it, (4) and his wealth—how he earned it and how he spent it."* (Hadith Narrated by Ibn Hibban)

After ensuring that food is *halal* and *tayib*, there is still a higher level of guidance: moderation. Excessive consumption is discouraged, and we are reminded to care for ourselves. One of the ways to maintain this balance is through fasting, as Allah teaches us. Fasting serves as a shield against our desires. The Prophet Muhammad instructed young people who could not control their desires to fast, emphasizing the spiritual and physical benefits of this practice. Modern theories like Maslow's do not address fasting. They fail to illustrate how human life can be dedicated to God through acts of worship. Fasting itself

embodies the essence of being '*Abdullah* (a servant of Allah). Furthermore, it is insufficient for the food we consume to remain solely for our own benefit. We are encouraged to share our wealth and well-being with others, particularly through *zakat* (charity). This act of worship counters the selfishness often seen in modern science. It reduces the gap between the rich and the poor and fosters happiness in seeing others happy. It is also a means to eliminate envy (*hasad*) among humans. Therefore, a specific hierarchy for consumption should be established that incorporates these spiritual and ethical dimensions, beginning with the fulfillment of basic needs in a way that aligns with divine principles and progressing toward generosity, moderation, and self-restraint.



**Figure 1. Ethical hierarchy of consumption**

The researcher emphasizes that food is not the most fundamental human need. The most essential need is worship. The researcher illustrates this by highlighting how every person experiences emotional distress at certain moments. In such situations, food consumption is not the primary concern. A person overwhelmed with thoughts may lose their appetite, yet there is something more urgent—they need prayer (*shalat*) to regain inner peace and to pour out their worries to God. In such moments, *shalat* becomes more necessary than food. For example, a mother caring for her sick child may not even notice the food she consumes or may completely lose her appetite. What she truly needs is *shalat*—divine help, not physical nourishment.

This demonstrates that in times of emotional or spiritual crisis, the human soul longs more for connection with Allah than for material sustenance. According to Maslow's hierarchy, love is positioned near the top of the pyramid. However, this study argues the opposite: love is actually the foundation of all human needs. A person truly enjoys food only when they feel a sense of happiness and emotional fulfillment. Love precedes everything—it is the starting point love (Qayyim, 2017). Without love, even basic needs like eating may lose their meaning. Thus, love is not a luxury that comes after survival; it is the emotional and spiritual ground upon which all other needs are built. Love flows through and gives meaning to every layer of the consumption hierarchy—transforming even material needs into acts of emotional and spiritual expression.

### **House ownership or hajj obligation?**

First, Maslow mentions that physiological needs include food, drink, and sleep, meaning he does not consider a house to be a basic need. However, there seems to be a



shift in meaning, where the concept of sleep has been expanded to include the need for a house. Second, Maslow places more emphasis on food and hunger in his physiological needs category.

A house, while important as a place for shelter, socializing, and settling down, is not a fundamental need in the same sense as food or sleep. The phenomenon observed is that people often prioritize owning a house over fulfilling religious obligations, such as performing Hajj (or even registering for it). They justify this behavior by claiming that a house is a basic need. Moreover, the houses they seek are often luxurious. Allah also commands a husband to provide a place of residence for his wife (At-Talaq: 6), which highlights the special rights of a wife in this context. However, this does not mean that the husband must buy a house beyond his means. There are alternatives, such as renting or leasing. This shift in thinking has led to a widespread justification of actions as necessary to "fulfill basic needs," even if they go beyond what is truly essential.

At its core, human nature (fitrah) is to serve Allah. We must recognize that the acts of worship commanded by Allah provide direct spiritual education for His servants. For example, Allah commands us to perform five daily prayers, while our physical needs—such as eating—are usually met three times a day. This suggests that our spiritual needs require more attention than our physical needs. The need to worship Allah, engage in dhikr, seek closeness to Him, and even perform Hajj should be prioritized over material needs like owning a house.

Consider, for example, the journey of the Prophet after the Hijrah. The first thing he did was build a mosque, not his own house (Mulawarman et al., 2021). This signifies that worshipping Allah takes precedence over any material need. Moreover, Maslow's theory of safety needs places too much emphasis on waiting for basic needs like food to be fulfilled before addressing security. Once again, the needs he presents are not stages but interconnected aspects of our overall needs. The need for safety, in this case, relies on antecedents other than God. However, Allah teaches us that only by remembering Him do hearts find peace (AR-Ra'd: 28), and that tranquility comes solely from Him (Al-Fath: 4). Allah provides guidance for direct communication with our Creator—how beautiful is that? This aspect is missing in Maslow's theory.

Thus, the need for worship is far more important than fulfilling "basic human needs" (Liswi, 2018). Such an understanding profoundly influences human behavior, including decision-making. For example, one may prioritize registering for Hajj over buying a house. Not owning a house is no longer seen as a shame, but owning a house through *riba* (usury) becomes the true disgrace. All judgments and decisions should be made within the framework of Islamic Sharia, not relying on modern science, which leads to destruction, especially for our own selves. The definition of "capable" in relation to Hajj is another important question that needs to be explored further. Is the concept of "capable" as defined by Maslow's theory truly adequate? Shouldn't we be cautious of the information we receive, ensuring we evaluate its truthfulness, relying on absolute truth as our foundation?

### **Needs to know our God**

The initial discussion of this topic begins with Ibn Qayim's thought on the creation of everything by Allah, which starts with His love (Qayyim, 2017). This includes the creation of the universe, which was formed with Divine Love. Allah has dedicated the universe to us, inviting us to reflect upon His creation and to remember Him in all circumstances. This contemplation is a way to deepen our connection with Allah and recognize the profound wisdom and love embedded in the very fabric of existence. Through this understanding, we realize that everything in the universe is a manifestation of His will and love, guiding us toward a deeper awareness of our purpose as His creation.

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*"They are `those who remember Allah while standing, sitting, and lying on their sides, and reflect on the creation of the heavens and the earth `and pray`, "Our Lord! You have not created `all of` this without purpose. Glory be to You! Protect us from the torment of the Fire. (QS. Ali Imran: 191)*

Based on the history of human creation, this should be a part of the study of human history. However, due to its secular nature, the creation of humanity is often started with Darwinian theory, depicting early humans in their search for food. In my view, Maslow's theory, which is very positivist, consciously or unconsciously, draws inspiration from Darwinism in the formation of his human motivation theory. The history of humanity should begin with the moment the soul is breathed into the embryo in the mother's womb. Before the soul is breathed by Allah, we testify to Him that He is our Lord. Thus, after human beings are born into this world, they must move towards the Divine, to know Allah (*ma'rifatullah*). Learning religion is a fundamental need for individuals to recognize Him (Husaini, 2013a; Liswi, 2018).

Alternatively, this can be seen as a form of juxtaposition with a theory that is apple to apple with the theory of human motivation, taking for example Self-Determination Theory (Gagné & Deci, 2005). Its three basic psychological needs—autonomy, competence, and relatedness—suggest that all human thinking, which eventually translates into action, is motivated from within the individual, ultimately leading to the understanding that truth about human beings is referred back to humans themselves. Rooted in Descartes' notion of "*cogito, ergo sum*" ("I think, therefore I am"), this later became the philosophical foundation of humanism and even agnosticism, which may be characterized as a form of critical humanism in the style of Immanuel Kant.

*"The Philosophy of Humanism demonstrates that belief in a supernatural God, or any God, is not necessary to furnish that unity and significance for the human quest. Artists, poets, dramatists, musicians, and especially psychologists can help us in the discovery of new meanings in this added dimension" (Lamont, 1997, p. xxxiii)*

Such a humanistic way of thinking—too free and overly relative—becomes a matter of concern for those of us whose foundation rests upon religion. We know that every form of movement and creation in this universe exists by God's will and love, and so too with the creation of humankind. Therefore, it becomes clear that the hadith which states that learning religion is an obligation for every Muslim indicates that such learning is in fact a fundamental necessity for us as Muslims. The way to love Him is by learning, studying what Allah loves and what He forbids, in order to attain the degree of piety (*taqwa*) (Jama'ah, 2018). All of Maslow's needs theories, including those related to houses, food, and drink, provide material satisfaction, but acquiring these assets in a way that is not halal will ultimately backfire on the individual. The possession of such assets can become dangerous for the owner. Once again, Maslow's theory shapes humans into utilitarian beings, negating the existence of Allah and His rights.

Although the discussion may attempt to align this theory with *maqāṣid al-sharī'ah* (Mainaki et al., 2023; Othman et al., 2024; Ulum & Mun'im, 2023), it must be emphasized that any theory must ultimately be grounded upon a firm epistemological foundation, namely *tawhīd*. Islam provides a distinctive and strong epistemic character, which reinforces the identity of Muslims themselves by situating knowledge and human endeavor within the framework of divine unity. While lessons may indeed be drawn from non-Muslim scholars and



intellectual traditions, such knowledge requires thorough and critical examination through the lens of Islam, ensuring that it does not depart from its foundational principles. This strong character of Islam further strengthens Muslims in affirming that the ultimate end of life is not the pursuit of material gain, but rather the pursuit of God. It is this orientation that distinguishes Islamic thought from secular humanism: where the latter often relativizes truth in human terms, Islam anchors truth, motivation, and purpose in the Creator, thereby providing a transcendental *telos* for human existence.

## CONCLUSION

Maslow's theory of the hierarchy of human needs, while offering valuable insights into human motivation, has significant shortcomings in terms of spirituality and the divine purpose of human creation. This theory, which starts with basic physiological needs such as food and sleep, overlooks an essential aspect of human life: the relationship with God and the ultimate purpose of human existence. From an Islamic perspective, human needs are not limited to material needs but also include spiritual needs such as knowing Allah (*ma'rifatullah*), worshiping Him, and living in accordance with His divine purpose.

Maslow, with his secular approach, tends to prioritize material needs, which leads to a utilitarian understanding that neglects the divine dimension. Therefore, this research critiques Maslow's theory and proposes a humanistic-theocentric approach, emphasizing the importance of recognizing the true nature of human creation as servants of Allah. With this approach, human needs are viewed not only from a physical and material standpoint but also from a higher spiritual perspective, where worship and the relationship with God become the primary priorities in human life.

Theoretically, this study seeks to redefine accounting not simply as a discipline concerned with market value, but also as one deeply connected to the meaning of human life before God's right. This presents a challenge to modern economics, which tends to separate economic reality from spiritual values. Practically, the findings of this study offer financial education to Muslim communities, enabling them not only to manage assets wisely, but also to manage intentions, set life priorities, and understand wealth as a trust (*amanah*) from Allah. Thus, accounting can play a vital role in helping Muslims construct a life priority scale based on transcendental awareness—not merely from a worldly perspective, but as a form of devotion and a path to seeking Allah's pleasure.

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