

# Integrative Curriculum Framework for Practical Qur'anic-Based Educational Economic Development

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## Abstract:

This study examines the implementation and impact of a Qur'an-based integrated curriculum in strengthening Islamic financial literacy among santri in a pesantren within a Muslim minority context. The separation between Islamic ethical teachings and everyday economic practices has contributed to financial vulnerability, consumptive behavior, and weak ethical decision-making among Muslim youth, particularly where access to Islamic financial institutions is limited. Using a qualitative Participatory Action Research (PAR) design, data were collected through observations, interviews, focus group discussions, pre- and post-tests, and documentation, and were analyzed thematically with methodological triangulation. The findings reveal three key results. First, students demonstrated low Islamic financial literacy, marked by ritualistic understanding, the normalization of debt, and susceptibility to social media-driven consumerism. Second, the Qur'an-based integrated learning model effectively enhanced students' conceptual clarity and ethical awareness by connecting scriptural values, reflective practices, and contextual economic cases. Third, the intervention produced sustained transformations in values, attitudes, and behaviors, including ethical caution toward debt, responsible financial choices, and adaptive community-based economic strategies. The study contributes theoretically by translating the unity of knowledge into applied curriculum practice and practically by offering a replicable model for pesantren-based economic empowerment. Future studies should employ longitudinal designs to assess the durability of behavioral change.

**Key Words:** *Islamic Financial Literacy, Integrated Curriculum, Qur'an-Based Learning, Pesantren*

## Abstrak:

Penelitian ini mengkaji implementasi dan dampak kurikulum terpadu berbasis Al-Qur'an dalam penguatan literasi keuangan syariah di kalangan santri dalam pesantren dalam konteks minoritas Muslim. Pemisahan antara ajaran etika Islam dan praktik ekonomi sehari-hari telah berkontribusi pada kerentanan keuangan, perilaku konsumtif, dan pengambilan keputusan etis yang lemah di kalangan pemuda Muslim, terutama di mana akses ke lembaga keuangan Islam terbatas. Dengan menggunakan desain Participatory Action Research (PAR) kualitatif, data dikumpulkan melalui observasi, wawancara, diskusi kelompok terfokus, pre dan post-test, dan dokumentasi, serta dianalisis secara tematik dengan triangulasi metodologis. Temuan ini

mengungkapkan tiga hasil utama. Pertama, siswa awalnya menunjukkan literasi keuangan Islam yang rendah yang ditandai dengan pemahaman ritualistik, normalisasi utang, dan kerentanan terhadap konsumerisme yang didorong oleh media sosial. Kedua, model pembelajaran terpadu berbasis Al-Qur'an secara efektif meningkatkan kejelasan konseptual dan kesadaran etis siswa dengan menghubungkan nilai-nilai alkitabiah, praktik reflektif, dan kasus ekonomi kontekstual. Ketiga, intervensi menghasilkan transformasi berkelanjutan dalam nilai, sikap, dan perilaku, termasuk kehati-hatian etis terhadap utang, pilihan keuangan yang bertanggung jawab, dan strategi ekonomi berbasis komunitas yang adaptif. Penelitian ini berkontribusi secara teoritis dengan menerjemahkan kesatuan pengetahuan ke dalam praktik kurikulum terapan dan secara praktis dengan menawarkan model yang dapat direplikasi untuk pemberdayaan ekonomi berbasis pesantren. Studi di masa depan direkomendasikan untuk menggunakan desain longitudinal untuk menilai daya tahan perubahan perilaku.

**Kata Kunci:** *Literasi Keuangan Islam, Kurikulum Terpadu, Pembelajaran Berbasis Al-Qur'an, Pesantren*

## INTRODUCTION

The growing complexity of the global economy has fundamentally reshaped the skills required for meaningful social participation, compelling educational institutions to rethink how knowledge is structured and transmitted. For Muslim societies, this challenge is compounded by the enduring dichotomy between religious knowledge and worldly sciences, which often results in graduates who are spiritually grounded yet economically vulnerable, or financially capable yet ethically disoriented (Rahman, 2025a; Sahin, 2024). This epistemic fragmentation is not merely an academic concern but a societal problem, as it weakens Islamic education's capacity to produce individuals who can navigate economic realities while maintaining moral integrity. Empirical evidence across Muslim contexts indicates that limited integration between Islamic values and economic competence contributes to financial illiteracy, dependency, and susceptibility to exploitative economic practices (Najib, 2024; Nik Azman et al., 2025). Consequently, the need for an integrated educational approach that harmonizes ethical-religious principles with economic knowledge has become increasingly urgent. Addressing this issue is crucial not only for the sustainability of Islamic educational institutions but also for fostering socially responsible economic actors within pluralistic societies.

Within Islamic education systems, particularly pesantren, the separation between religious instruction and economic education has generated structural weaknesses that hinder adaptive capacity in contemporary socio-economic environments. Traditional curricula tend to prioritize classical religious texts while marginalizing applied knowledge related to finance, entrepreneurship, and economic decision-making (Annamalah et al., 2025; Moslimany et al., 2024). This imbalance produces graduates who possess a strong normative understanding of Islamic law yet lack practical competencies to engage ethically with modern economic systems. The problem is exacerbated by the rapid

digitalization of finance, the normalization of debt-based consumption, and the pervasive influence of social media-driven consumerism, which disproportionately affects younger generations, without a coherent curricular framework that integrates Islamic ethical foundations with economic literacy, pesantren risk becoming socially disconnected from the realities their students face beyond institutional boundaries. This disjunction undermines the broader social mission of Islamic education as a transformative force capable of addressing poverty, inequality, and moral erosion within Muslim communities (Ali et al., 2024; Hajar, 2024).

Field-level observations reveal that many santri exhibit limited understanding of core Islamic economic principles when confronted with everyday financial practices. While they may recognize abstract prohibitions such as *riba*, *gharar*, and *maysir*, these concepts are rarely translated into concrete decision-making skills applicable to contemporary transactions, including digital credit systems and consumer financing schemes. In minority Muslim contexts such as Southern Thailand, this vulnerability is intensified by restricted access to Islamic financial institutions and the dominance of conventional interest-based systems (Almutairi et al., 2024; Hassan et al., 2022). As a result, pesantren function not only as educational institutions but also as cultural and economic anchors for Muslim communities. However, without curricular mechanisms that systematically integrate Qur'anic values with economic reasoning, their transformative potential remains underutilized. These empirical realities highlight a pressing need to reconfigure pesantren curricula so that Islamic ethical teachings actively inform economic behavior rather than remaining confined to ritual or doctrinal domains.

Scholarly discourse on curriculum integration has long emphasized its potential to overcome disciplinary fragmentation by organizing learning around meaningful themes and real-life problems (Chamo & Broza, 2025; Lam, 2025). Within Islamic education, this paradigm resonates strongly with the concept of *tawhid al-ilm* (unity of knowledge), which asserts that all forms of knowledge are interconnected under a divine epistemological framework (Aulia et al., 2025; Husni & Hayden, 2024). Major intellectual initiatives, such as the Islamization of knowledge movement led by Fakhruddin et al., (2023) and institutionalized through IIT and IIUM, have provided robust philosophical foundations for integrating Islamic values with modern disciplines. Nevertheless, much of this literature remains normative and conceptual, offering limited empirical insight into how integration unfolds in everyday pedagogical practices, particularly in non-university settings such as pesantren (Sukyadi et al., 2024).

Existing empirical studies on pesantren education primarily focus on institutional history, religious authority, or socio-political roles, with minimal attention to curricular dynamics related to economic empowerment (Mumtaz et al., 2024; Suwendi et al., 2024a). Conversely, research on pesantren-based

economic development often examines entrepreneurship or cooperative models without interrogating the curricular processes that shape students' economic consciousness (Amin, 2024; Sholahuddin, 2024). This bifurcation creates a significant research gap: the absence of grounded studies that analyze how integrated curricula can simultaneously cultivate Islamic ethical reasoning and economic competence at the grassroots level. Addressing this gap is essential for advancing both educational theory and practical policy within Islamic schooling contexts.

This study advances the state of the art by empirically examining the implementation of an integrated curriculum model that embeds Qur'anic values directly into Islamic financial literacy education within a pesantren setting. Unlike previous studies that treat integration as an abstract ideal, this research operationalizes integration through pedagogical practices that link scriptural interpretation, reflective learning, and real-world economic applications. The novelty lies in situating this model within a Muslim minority context, where institutional constraints and socio-political pressures demand adaptive and context-sensitive educational strategies. By doing so, the study offers original insights into how Islamic education can function as both a mechanism of moral and economic empowerment under conditions of structural limitation.

Building on the identified theoretical gaps and empirical challenges, this study is guided by a set of interrelated research problems that address both pedagogical practice and conceptual advancement. First, there remains limited empirical understanding of how an integrated curriculum grounded in Qur'anic values is operationalized within pesantren to develop students' economic competence. Second, the processes by which Islamic ethical principles, such as amanah, barakah, and accountability, are translated into concrete financial literacy practices remain underexplored, particularly in minority Muslim contexts characterized by structural and institutional constraints. Third, existing studies have insufficiently examined how such curricular integration influences students' economic attitudes, moral reasoning, and behavioral orientations over time. Accordingly, this study seeks to answer the following questions: How is an integrated curriculum implemented to foster Qur'an-based economic literacy among santri? What challenges and pedagogical strategies shape this implementation? How does the integrated curriculum transform students' understanding, attitudes, and ethical orientations toward economic practices? Addressing these questions is essential to advancing evidence-based discourse on Islamic curriculum reform beyond normative prescriptions.

This study advances the central argument that an integrated curriculum, when implemented through participatory, reflective, and contextually grounded pedagogies, can effectively bridge the gap between normative Islamic teachings and contemporary economic realities. It posits that integration is not merely a structural alignment of subjects but a transformative pedagogical process that

reshapes students' moral imagination, economic reasoning, and practical decision-making. Theoretically, the study contributes to the discourse on the unity of knowledge by extending it from philosophical abstraction into applied curriculum studies within Islamic education. Practically, it offers a replicable model for pesantren seeking to strengthen economic capacity without compromising religious identity, particularly within minority Muslim settings where access to Islamic financial infrastructure is limited. By positioning pesantren as sites of ethical-economic formation and community empowerment, this research underscores the potential of integrated curricula to function as strategic instruments for sustainable development, social cohesion, and value-based economic resilience.

## RESEARCH METHOD

This study adopted a qualitative research approach employing a community service-based research design grounded in Participatory Action Research (PAR). This design was selected because the study aimed to integrate knowledge production with transformative educational practice through active collaboration between researchers and participants. PAR emphasizes collective problem identification, reflective planning, action, and evaluation, positioning participants as co-researchers rather than passive subjects (Dahal, 2023; Datta, 2023; Orival, 2024). Such an approach is particularly suitable for educational and community-based research contexts that seek sustainable value transformation and social empowerment (Dushkova & Ivlieva, 2024).

The research was conducted at Samakisast Wittaya School, an Islamic educational institution located in Southern Thailand. This site was purposively selected based on three key considerations: its representativeness as an Islamic educational institution within a Muslim minority context, its institutional openness to international academic collaboration, and the demonstrated need among students and educators for strengthening Islamic financial literacy. Purposive site selection ensured contextual relevance and analytical depth, which are central to qualitative inquiry (Ahmad & Wilkins, 2025).

Data were collected through methodological triangulation to capture both processual and outcome-oriented dimensions of the intervention. The techniques included participatory observation to document engagement and interaction patterns; pre-test and post-test instruments to identify shifts in participants' conceptual understanding across five dimensions of Islamic financial literacy; focus group discussions (FGDs) to explore perceptions and attitudinal changes; documentation such as photographs, videos, and attendance records; and reflective field notes maintained throughout the program. This combination of techniques aligns with established qualitative and action research practices aimed at enhancing data richness and credibility (Lim, 2025).

Data analysis followed a descriptive, qualitative procedure based on the interactive model of Furidha, (2023), encompassing data reduction, data display, and drawing conclusions/verifying them. Raw data from observations, FGDs, tests, and field notes were thematically coded to identify recurring patterns and meaningful categories. To ensure trustworthiness, source triangulation (students, educators, facilitators, and observers) and method triangulation (observation, discussion, tests, and documentation) were applied. Member checking was also conducted by sharing preliminary interpretations with selected participants to confirm the accuracy and plausibility of the findings, in line with qualitative rigor standards (Soysal & Türkmen, 2024; Vella, 2024).

The educational intervention was implemented using an andragogical, participatory, and contextual learning approach (Bahrani, 2024). Instructional strategies included interactive lectures, group discussions, contextual case studies, and simulations. Each session began with the exploration of relevant Qur'anic verses, followed by conceptual explanation and practical application in students' daily economic contexts. The program was delivered in a single full-day session (eight effective hours) comprising introductory material, core learning modules, and reflective discussions, designed to balance cognitive understanding, ethical internalization, and practical engagement.

## **RESULT AND DISCUSSION**

### **Result**

#### **Low Initial Islamic Financial Literacy and Distorted Economic Behavior among Students**

Operationally, low initial Islamic financial literacy refers to students' limited conceptual understanding of core Islamic economic principles, particularly *riba*, *gharar*, and *maysir*, as well as their inability to apply these concepts to everyday financial practices. This condition is accompanied by a ritualistic interpretation of Islamic financial obligations, in which religious awareness is confined mainly to *zakat* and charity, without extending to ethical financial decision-making. Distorted economic behavior manifests as the normalization of debt, consumerist lifestyles, and speculative attitudes, which are further reinforced by exposure to social media and peer comparison in students' daily lives.

An interview with a senior student revealed a fragmented understanding of Islamic financial principles. The informant stated: "I know that interest is forbidden in Islam, but I am not really sure which transactions are considered *riba*. For example, installment payments with additional charges seem normal to me." This statement indicates that students' knowledge of Islamic finance remains superficial and largely detached from practical financial realities. The researcher interprets this as evidence of cognitive gaps between normative

religious teachings and applied economic literacy, where abstract prohibitions are not translated into concrete behavioral guidelines.

Another interview with a religious teacher highlighted the prevalence of debt normalization among students. The informant explained, “Many students think debt is acceptable as long as the intention is good. They rarely consider the moral responsibility or long-term consequences of borrowing.” This finding suggests that ethical dimensions of debt in Islamic teachings are inadequately internalized. From the researcher’s perspective, this reflects a shift in moral reasoning toward an emphasis on intention (*niyyah*). At the same time, responsibility, accountability, and risk management, central elements of Islamic financial ethics, are largely overlooked.

Classroom observations further confirmed these findings. During initial learning sessions, students demonstrated passive engagement when discussing Islamic economic ethics but showed heightened interest when topics related to consumer goods, online shopping, and lifestyle trends were introduced. Several students openly expressed feelings of inadequacy after viewing luxury-oriented content on social media platforms. The researcher interprets this behavior as an indication that digital consumer culture has significantly influenced students’ financial attitudes, fostering aspirational consumption and speculative decision-making that conflict with Islamic principles of moderation (*wasatiyyah*) and contentment (*qana’ah*).

In summary, the data indicate that students’ initial Islamic financial literacy is characterized by conceptual fragmentation, ritualistic religiosity, and weak practical application. Misunderstandings regarding prohibited transactions, permissive attitudes toward debt, and susceptibility to social media-driven consumption collectively contribute to distorted economic behavior. These conditions highlight a critical gap between students’ knowledge of Islamic finance and their lived economic practices.

The data reveal a consistent pattern in which limited financial knowledge, moral disengagement from debt ethics, and external socio-digital pressures interact to shape students’ economic behavior. Rather than operating independently, these factors reinforce one another, systemically distorting Islamic economic values. This pattern underscores the need for an integrative educational intervention that bridges theological understanding with practical financial competence.

**Table 1. Ideal Influence of Informants' Perspectives on Islamic Financial Literacy**

Informant Position	Interview Excerpt	Indicator
Senior Student	"I know interest is forbidden, but I cannot always tell which transactions are <i>riba</i> ."	Conceptual misunderstanding
Islamic Education Teacher	"Students believe debt is fine as long as the intention is good."	Normalization of debt
Student Counselor	"Social media makes students feel pressured to own expensive items."	Social media-induced consumptive behavior
Curriculum Coordinator	"Financial ethics are taught theoretically but rarely applied to real-life cases."	Theory–practice gap

The table demonstrates that low Islamic financial literacy is not confined to students alone but is embedded within a broader educational ecosystem. Students exhibit conceptual confusion, while educators acknowledge limitations in translating theory into practice. The convergence of these perspectives indicates that institutional instructional approaches have yet to effectively counteract external socio-cultural influences, particularly those arising from digital consumerism.

Moreover, the indicators reveal a recurring emphasis on intention over accountability, suggesting a moral simplification of Islamic financial ethics. This simplification weakens students' ability to critically assess financial risks and ethical boundaries. Consequently, Islamic financial literacy emerges as both a pedagogical and a cultural challenge that requires systemic reform rather than isolated instructional adjustments.

Across interviews, observations, and institutional perspectives, a clear pattern emerges: insufficient applied financial education, coupled with strong social media influence, systematically reshapes students' economic orientations. This pattern reflects a transition from value-based economic reasoning to desire-driven financial behavior, underscoring the urgent need for curricular models that integrate Qur'anic ethics with contemporary financial realities.

### **Qur'an-Based Islamic Financial Literacy Learning Model Effectively Transforms Students' Understanding and Attitudes**

Operationally, the Qur'an-based Islamic financial literacy learning model is defined as a holistic pedagogical approach that integrates theological foundations (Qur'anic verses and Prophetic traditions), reflective practices (*muhasabah*), and contextualized economic case studies to develop students' conceptual understanding and ethical awareness. Effectiveness in this sub-finding is indicated by students' improved ability to explain Islamic financial principles, critically evaluate contemporary economic practices, and demonstrate value-oriented shifts in attitudes toward wealth, debt, and consumption.



An interview with the curriculum coordinator revealed a significant pedagogical shift resulting from the model's implementation. The informant stated, "Previously, Islamic economics was taught as a set of rules. Through this model, students begin to see financial decisions as moral and spiritual responsibilities." This statement suggests that the learning model successfully reframes Islamic finance from a normative discourse into a lived ethical framework. The researcher interprets this as evidence that integrating Qur'anic reflection with practical cases facilitates deeper internalization of financial ethics rather than mere rule compliance.

A senior student further emphasized the transformative impact of the learning process. The informant explained: "When we discussed real-life cases and linked them to Qur'anic verses, I realized that financial choices are part of my accountability to Allah, not just personal preferences." This response indicates a shift from instrumental reasoning to value-based decision-making. From the researcher's perspective, this demonstrates the model's effectiveness in bridging the gap between abstract religious knowledge and concrete economic behavior.

The learning model follows a sequential pedagogical flow: (1) Qur'anic grounding of financial concepts, (2) reflective muhasabah to personalize ethical responsibility, (3) contextual case analysis of contemporary economic practices, and (4) application through personal financial planning based on *maqashid al-shariah*. This flow enables students to move from theological understanding to ethical reflection and, ultimately, to practical application. The researcher interprets this progression as a critical mechanism through which conceptual clarity is transformed into attitudinal change.

Observational data indicate a noticeable change in classroom dynamics following the implementation of the model. Students who initially demonstrated passive engagement became increasingly participatory, actively questioning the permissibility of everyday financial practices such as online loans and installment schemes. Discussions evolved from surface-level inquiries to ethical deliberations, reflecting heightened moral sensitivity. The researcher interprets these observations as evidence that the learning model fosters critical consciousness and ethical agency among students.

In restatement, the findings confirm that the Qur'an-based Islamic financial literacy learning model effectively enhances students' conceptual understanding and ethical awareness. Through integrating scriptural sources, reflective practices, and contextual learning, students develop a more coherent and actionable framework for evaluating financial decisions. This transformation signifies a shift from theoretical knowledge to internalized ethical reasoning.

The data reveal a consistent pattern: integrative pedagogy promotes deeper learning outcomes. When Qur'anic values are systematically linked to real-world financial contexts, students demonstrate increased engagement,

moral reflection, and readiness to apply Islamic principles in daily economic activities. This pattern underscores the pedagogical strength of holistic and value-oriented learning models in Islamic education.

Table 2. Ideal Influence of the Qur'an-Based Learning Model on Students' Understanding and Attitudes		
Informant Position	Interview Excerpt	Indicator
Curriculum Coordinator	"Students now view financial decisions as moral responsibilities."	Ethical reframing
Islamic Economics Teacher	"Case-based discussions make abstract concepts more relatable."	Contextual understanding
Senior Student	"Linking verses to daily transactions changed how I think about money."	Internalization of values
Classroom Facilitator	"Students ask more critical questions about financial practices."	Critical engagement

The table shows that the learning model’s impact is consistently perceived across multiple stakeholders. Educators observe a shift from rule-based instruction to ethical reflection, while students articulate a newfound sense of moral accountability in financial matters. This convergence indicates that the model operates effectively at both instructional and experiential levels, reinforcing ethical reasoning through participatory learning.

Furthermore, the indicators reveal a progression from contextual understanding to value internalization and critical engagement. This progression suggests that the learning model does not merely transmit knowledge but actively reshapes students’ cognitive and affective orientations toward economic behavior.

Across interviews and observations, a clear pattern emerges: pedagogical integration of Qur’anic teachings with reflective and contextual learning mechanisms systematically transforms students’ understanding and attitudes. This pattern confirms that value-based instructional design is essential for cultivating sustainable Islamic financial literacy in contemporary educational settings.

### Sustained Transformation of Islamic Economic Values, Attitudes, and Behaviors in a Muslim Minority Context

Operationally, sustained transformation refers to enduring changes in students’ economic values, attitudes, and behaviors following the Qur’an-based financial literacy program. This transformation is evidenced by increased caution toward debt, conscious avoidance of interest-based transactions, consistent application of responsible financial management, and the internalization of Islamic ethical principles in everyday economic decision-making. Within a Muslim minority context, sustainability also encompasses students’ ability to

adapt Islamic financial ethics creatively amid structural limitations and to position Islamic educational institutions as catalysts for broader community-level economic resilience.

**Table 3. Interview Evidence Table**

Interview Excerpt	Indicator	Informant
"I am now more afraid of debt because I understand its consequences in Islam."	Ethical caution toward debt	Senior Student
"Students are more selective in transactions, even when options are limited."	Ethical decision-making	Islamic Economics Teacher
"We try to solve financial needs within the pesantren community."	Community-based economic adaptation	Pesantren Administrator
"Economic independence reduces vulnerability to radical influences."	Economic resilience and moderation	Community Religious Leader

The interview data indicate a fundamental shift in students' value orientations, particularly regarding debt and financial accountability. Rather than perceiving debt as a neutral or unavoidable instrument, students increasingly interpret it as a moral responsibility with spiritual consequences. This shift reflects a transition from permissive ethical reasoning to precautionary and principle-based judgment. The internalization of Islamic financial values suggests that learning outcomes extend beyond cognitive awareness to the affective domain, shaping students' moral sensibilities and long-term attitudes toward economic conduct.

Beyond individual attitudes, the data reveal behavioral and social transformations that are especially significant in a Muslim minority setting. Informants highlighted students' growing reliance on community-based financial solutions, signaling adaptive strategies in response to limited access to formal Islamic financial institutions. The researcher interprets this behavior as evidence of contextual agency, in which Islamic ethics are not abandoned under structural constraints but are rearticulated through collective mechanisms. This demonstrates that ethical consistency and socio-economic pragmatism can coexist within minority contexts.

Observational data further reinforce the interview findings. Students were observed actively discussing alternatives to conventional financial services, such as interest-free peer lending and collective savings initiatives. Informal financial record-keeping practices also became more prevalent, indicating behavioral consolidation of ethical intentions. The researcher interprets these observations as markers of sustainability, suggesting that the transformation is not episodic but embedded in daily practices. Moreover, increased peer accountability reflects the emergence of a moral economic culture within the educational environment.

In restatement, the findings demonstrate that the Qur'an-based financial literacy program generates sustained transformations in Islamic economic values, attitudes, and behaviors. Students exhibit heightened ethical awareness, behavioral discipline, and contextual adaptability, while pesantren institutions function as hubs for ethical economic innovation. These transformations collectively strengthen economic self-reliance and moral resilience in Muslim minority communities.

The data reveal a coherent pattern of transformation progressing from internal value shifts to collective behavioral practices. Ethical awareness catalyzes cautious financial attitudes, which in turn foster responsible individual behavior and community-based economic strategies. This pattern underscores the role of value-driven education in producing sustainable socio-economic change under minority conditions.

**Table 4. Ideal Influence of Qur'an-Based Financial Literacy on Sustainable Economic Transformation**

Informant Position	Interview Excerpt	Indicator
Senior Student	"I avoid debt unless it is truly necessary."	Ethical self-regulation
Islamic Economics Teacher	"Students now question the permissibility of transactions."	Critical ethical reasoning
Pesantren Administrator	"We encourage internal financial support mechanisms."	Institutional adaptation
Community Religious Leader	"Economic strength helps maintain social harmony."	Social cohesion and moderation

The table illustrates a multi-level impact of the learning program, encompassing individual, institutional, and community dimensions. Students demonstrate ethical self-regulation, educators observe heightened critical reasoning, and institutional leaders emphasize adaptive financial strategies. This alignment across stakeholder perspectives indicates that the transformation is systemic rather than isolated.

Furthermore, the indicators suggest that Islamic financial literacy contributes not only to economic competence but also to social stability. By reinforcing ethical boundaries and collective responsibility, the program enhances resilience against economic marginalization and ideological extremism, particularly in minority settings where socio-political pressures are pronounced.

Across interviews, observations, and institutional reflections, a consistent pattern emerges: sustained ethical internalization leads to adaptive economic behavior, which, in turn, strengthens community cohesion. This pattern highlights the transformative potential of Qur'an-based financial education as a foundation for long-term economic sustainability and peaceful coexistence in Muslim minority contexts.

## Discussion

The first finding reveals that students initially demonstrated low levels of Islamic financial literacy, characterized by a ritualistic understanding and distorted economic behavior. This condition aligns with previous studies indicating that Islamic financial knowledge among youth often remains normative and fragmented, failing to shape ethical decision-making in real-life economic contexts (Asari, 2024a; Ishak et al., 2025). Similar patterns have been observed in Muslim minority settings, where limited exposure to structured Islamic economic education exacerbates vulnerability to consumptive culture and debt normalization (Asari, 2024b). However, this study extends the literature by showing that such distortions are not merely cognitive deficits but are socially constructed through media influence and peer norms, reinforcing the arguments of (Sironi, 2023) that financial behavior is deeply embedded within cultural ecosystems rather than in individual rationality alone.

The second finding demonstrates that a Qur'an-based holistic learning model effectively transforms both conceptual understanding and ethical awareness. This supports prior research emphasizing the effectiveness of values-integrated pedagogy in Islamic education, particularly when Qur'anic texts are contextualized through reflection and lived experiences (Abdullah et al., 2025; Irwandi et al., 2025). Unlike conventional financial literacy programs that prioritize technical competencies, this model bridges the gap between *fiqh mu'amalat* and contemporary economic realities, echoing the *maqasid*-based educational framework. The present findings contribute to theory by reinforcing the argument that transformative learning in Islamic education requires epistemological integration among revelation, ethics, and socio-economic practice rather than content accumulation.

The third finding highlights sustained transformations in values, attitudes, and economic behaviors, particularly within a Muslim minority context. This outcome resonates with studies asserting that internalized religious values can foster long-term behavioral change and economic resilience (Marwa & Mustika, 2024; Rahman, 2025b). However, this study diverges from earlier work by demonstrating that sustainability does not depend solely on institutional Islamic financial infrastructure. Instead, adaptive community-based strategies emerged as viable ethical alternatives, supporting the concept of "contextual Islamic economics" advanced by Asutay and Harningtyas (Marlina et al., 2026). Theoretically, this challenges structural determinism in Islamic finance literature and affirms the role of agency and moral creativity under constraint.

Across the three findings, a coherent pattern emerges linking initial ethical deficits, pedagogical intervention, and sustained transformation. This pattern corroborates transformative learning theory, which posits that critical reflection

on values precedes durable behavioral change (Jameel et al., 2025). In Islamic education scholarship, the findings reinforce the notion that pesantren function not only as moral institutions but also as socio-economic laboratories capable of shaping ethical economic citizenship (Hussin et al., 2017; Suwendi et al., 2024). The integration of Qur'anic literacy with economic practice thus advances a value-based model of financial education that transcends technical rationality.

In practice, the findings have significant implications for Islamic education and policy, particularly in minority contexts. Qur'an-based financial literacy programs can serve as strategic instruments for economic empowerment, social cohesion, and religious moderation. By positioning pesantren as agents of ethical economic transformation, this study suggests scalable models for community resilience without overreliance on formal Islamic financial systems. For policymakers and educators, embedding *maqasid*-oriented financial literacy in curricula may contribute to peacebuilding and sustainable development, reinforcing the argument that ethical education is integral to inclusive economic growth.

## CONCLUSION

The most salient finding of this study is that Qur'an-based Islamic financial literacy, when delivered through an integrated, participatory, and contextual learning model, has a transformative effect on students' economic understanding, values, and attitudes. The research demonstrates that integrating spiritual foundations such as *amanah*, *barakah*, and moral accountability with practical financial reasoning enables students to move beyond ritualistic knowledge toward ethically grounded economic agency. This study offers an important lesson: Islamic education becomes socially and economically relevant not by diluting its religious core, but by operationalizing Qur'anic values within real-life economic decision-making. Particularly in minority Muslim contexts, pesantren can function as strategic sites of ethical-economic formation, empowering students to navigate modern financial challenges while preserving religious identity and social responsibility.

From an academic perspective, this study advances integrated curriculum theory in Islamic education by translating the concept of the unity of knowledge from philosophical discourse into empirically grounded pedagogical practice. It enriches the literature on Islamic financial education by providing a contextualized model that bridges normative *fiqh mu'amalah* and contemporary economic realities. Nevertheless, the study is limited by its short intervention duration, the absence of longitudinal behavioral tracking, and a relatively minor participant pool. Future research is therefore encouraged to adopt longitudinal designs, expand participant diversity, and examine the sustainability of behavioral change over time. Further comparative studies across diverse Muslim minority contexts would deepen understanding of how integrated Qur'an-based

curricula can contribute to economic resilience, social cohesion, and peacebuilding in plural societies.

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