



INTEGRATION OF ISLAMIC ECONOMIC VALUES INTO IRE-BASED CHARACTER EDUCATION: A STUDY OF STUDENTS AT PRIVATE UNIVERSITIES IN MATARAM

Baiq Mulianah^{1*}, Dewi Puspita Ningsih², Ahmad Fauzan³, Galih Suryadmaja⁴, Lalu Rohadi Rahman⁵

^{1,2,3,4,5} Universitas Nahdlatul Ulama Nusa Tenggara Barat, Mataram, Indonesia

*Corresponding Author: 📧 baiqmulianah1@gmail.com

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Abstract. This study examines the integration of Islamic economic values into character education within Islamic Religious Education (IRE) among students at private universities in Mataram, Indonesia. It responds to the need to move character education beyond normative religious instruction by connecting Islamic teachings with ethical economic awareness and students' everyday practices. Using a qualitative case study design, data were collected from lecturers, students, curriculum documents, and classroom learning activities through in-depth interviews, participant observation, and document analysis. The data were analyzed thematically through coding, categorization, and interpretation to identify patterns of value integration. The findings show that honesty, trustworthiness (*amanah*), justice, responsibility, and economic self-reliance are integrated through contextual, reflective, and transformative learning strategies. These strategies link Islamic economic principles with students' lived experiences, including consumption ethics, financial responsibility, entrepreneurship, and social concern. The integration is strengthened by lecturers' moral exemplarity, curriculum design, and an academic environment that supports value internalization. The study concludes that IRE-based character education becomes more effective when Islamic values are embodied as ethical practices rather than transmitted as abstract norms. It contributes to an integrative model of Islamic character education in higher education.

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Correspondence address:

Jl. Pendidikan No.8, Dasan Agung Baru, Kec. Selaparang, Kota Mataram, Nusa Tenggara Bar. 83125.

📧 baiqmulianah1@gmail.com

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📧 primagistrauniflor@gmail.com

INTRODUCTION

Islamic Religious Education (IRE) is normatively designed not merely to transmit religious knowledge, but also to cultivate character grounded in integrative Islamic values that harmonize faith (*īmān*), knowledge (*‘ilm*), and action (*‘amal*). In both classical and contemporary perspectives, Islamic education has consistently been positioned as a process of forming the complete human being (*insān kāmil*), who is not only symbolically religious but also ethically grounded in social and economic life (Abdul, 2015; Bashori, 2016; Khoiruddin, 2018; Nurmiyanti, 2018). As societal conditions evolve, the demands placed upon Islamic education have become increasingly complex, particularly in the face of modernization, globalization, and digitalization, which significantly shape the value orientations of younger generations (Abu et al., 2025; Simatupang et al., 2022). Within this context, IRE can no longer function solely as a normative instrument; it must also respond to the practical challenges of students' lived realities in a more contextualized manner.

One of the critical issues emerging in contemporary higher education is the weakening integration between religious values and everyday practices, particularly within the socio-economic dimension of students' lives. Phenomena such as consumerist behavior, low levels of financial awareness, dishonest transactional practices, and limited economic responsibility indicate that the internalization of religious values has not been fully actualized in real behavior. This condition reflects a disjunction between religious knowledge transmitted in the classroom and students' lived practices. In this regard, character education becomes a strategic concern, particularly in fostering students' integrity, responsibility, and ethical awareness amid increasingly complex social dynamics (Febrianti et al., 2025; Hasanuddin et al., 2025; Johan et

al., 2025; Kulsum & Muhid, 2022).

However, character education as currently developed within the framework of IRE tends to remain generalistic and normative, lacking a specific integration of Islamic economic dimensions as a foundational basis for character formation. In fact, Islamic economics should not be understood merely as a system or institutional framework, but also as a repository of ethical values that are highly relevant to individual character development, such as honesty (*sidq*), trustworthiness (*amanah*), justice (*‘adl*), responsibility, and economic self-reliance. These values hold significant potential for integration into character education, particularly in shaping students who are not only spiritually devout but also ethically responsible in their economic activities. Without systematic integration, IRE risks being confined to a normative approach that insufficiently engages with the practical dimensions of students’ lives.

The need to integrate Islamic economic values into character education aligns with the broader transformation of contemporary Islamic education, which emphasizes the integration of values, knowledge, and skills within real-life contexts. Islamic education is increasingly expected to move from a purely textual approach toward a contextual and transformative paradigm, one that connects religious teachings with the social, economic, and cultural realities of learners (Aulia, 2024; Putra, 2025). Within this framework, IRE-based character education should be developed not only as a system for value transmission but also as a process that fosters students’ reflective awareness and practical engagement in addressing various life challenges, including those related to economic behavior.

Previous studies have made important contributions to understanding IRE-based character education. Research indicates that religious education plays a significant role in shaping students’ religious, moral, and social character, particularly in addressing the challenges of the digital era (Cahyaningtyas et al., 2025; Febrianti et al., 2025; Hasanuddin et al., 2025; Riza, 2024). Other studies highlight the importance of integrating Islamic values into youth character formation through adaptive and contextual educational strategies (Islam & Abdullah, 2024; Johan et al., 2025; Samhudi, 2025). Meanwhile, critical approaches to Islamic education advocate for the reorientation of learning processes toward more reflective, dialogical, and socially conscious frameworks (Bashori, 2016; Fahmi et al., 2024; Simatupang et al., 2022). Additionally, the social dimension of religious education carries important implications for the development of social ethics within multicultural societies (Hannan et al., 2024; Yağdı, 2025).

Despite these contributions, several research gaps remain. First, most studies on IRE-based character education continue to focus on general moral values without explicitly linking them to Islamic economic ethics as an integral component of character formation. Second, scholarship on Islamic economics tends to develop within the domains of economic systems, Islamic finance, or public policy, with limited application as a pedagogical foundation in character education. Third, research examining the integration of religious values and economic practices among university students—particularly within private higher education institutions—remains relatively limited. This is noteworthy given that university students represent a strategic demographic undergoing identity formation, including moral and economic orientations.

The local context of Mataram provides a particularly relevant setting for this study, as it reflects the dynamic intersection of religious values, local culture, and modernity. Lombok society is widely recognized for its strong religious foundation; however, in practice, religious values interact dynamically with local traditions and ongoing social transformations (Zuhdi, 2012). Moreover, the local wisdom of the Sasak community embodies character values that can enrich educational processes, such as social solidarity, collective responsibility, and communal ethics (Badeni & Saparhayuningsih, 2021; Herak, 2025; Samani & Ratnadewi, 2018; Sudarwo et al., 2023). Within this context, the integration of Islamic economic values into IRE-based character education offers significant potential for contextual development, taking into account the socio-cultural characteristics of students.

Based on the foregoing discussion, this study positions itself as an effort to address both conceptual and empirical gaps within Islamic education scholarship. Its primary distinction lies in the integration of Islamic economic values with IRE-based character education within the



higher education context. While previous studies have tended to treat religious education, character education, and Islamic economics as separate domains, this research seeks to construct an integrative relationship among these dimensions as mutually reinforcing components. The novelty of this study is reflected in three aspects: (1) the use of Islamic economic values as a substantive foundation for character education, rather than as supplementary content; (2) its focus on students at private universities, a relatively underexplored research population; and (3) its contextual approach, which considers the interaction between religious values, economic practices, and local cultural dynamics.

This study aims to analyze how Islamic economic values are integrated into IRE-based character education among students at private universities in Mataram, as well as to identify the forms, strategies, and influencing factors of this integration process. It is expected to contribute theoretically to the advancement of Islamic education and character education studies, and practically to the design of more contextual, applicable, and transformative IRE learning models that are relevant to contemporary student character development.

RESEARCH METHODS

This study employed a qualitative approach with a case study design to examine the integration of Islamic economic values into character education within Islamic Religious Education (IRE) learning at private universities in Mataram, Indonesia. This approach was considered appropriate because the study focused on educational processes, value internalization, and meaning-making practices that emerge through interactions among students, lecturers, curriculum, and academic environments (Creswell, 2018; Creswell & Poth, 2018; Mohajan, 2018). The subjects of this study were students who had completed IRE courses, while IRE lecturers served as key informants. The object of the study was the integration of Islamic economic values—particularly honesty, trustworthiness (*amanah*), justice, responsibility, and economic self-reliance—into IRE-based character education. The research locus comprised three private universities in Mataram City, namely Universitas Nahdlatul Ulama Nusa Tenggara Barat (UNU NTB), Universitas Nahdlatul Wathan (UNW), and Universitas Muhammadiyah Mataram (UMMAT). The study was conducted from October to November 2025.

Informants were selected through purposive sampling. The student informants consisted of 12 students, with four students from each university. The criteria for selecting student informants were that they had taken IRE courses, were actively involved in academic activities, and were willing to participate in interviews. In addition, two IRE lecturers were involved as key informants because of their role in designing and implementing IRE learning. This selection was intended to obtain contextual depth regarding students' experiences and lecturers' instructional perspectives rather than statistical generalization. Data were collected through in-depth interviews, participant observation, and document analysis. Semi-structured interviews were conducted with students and lecturers to explore their experiences, perceptions, and reflections on the integration of Islamic economic values into IRE learning. Participant observation was carried out during learning activities to identify how values were introduced, discussed, and practiced in classroom interactions. Document analysis was conducted on syllabi, Semester Learning Plans (*Rencana Pembelajaran Semester/RPS*), and instructional materials to examine how Islamic economic values were represented in the formal curriculum.

Data were analyzed thematically through data reduction, coding, categorization, interpretation, and conclusion drawing. Data reduction was conducted by selecting information relevant to the research focus. Coding was used to identify recurring themes related to Islamic economic values, instructional strategies, character formation, and student responses. The codes were then grouped into thematic categories to reveal patterns of value integration in IRE learning. Interpretation was conducted by connecting empirical findings with the conceptual framework of Islamic character education and Islamic economic ethics. Conclusions were drawn through iterative verification by comparing interview data, observation results, and curriculum documents. Research ethics were maintained by protecting the confidentiality of informants. The names of students and lecturers were not disclosed in the report, and the data were presented



anonymously to prevent the identification of individual participants. Data credibility was ensured through source triangulation and methodological triangulation. Source triangulation was conducted by comparing information from students and lecturers, while methodological triangulation was carried out by cross-checking data from interviews, observations, and documents (Given, 2008). These procedures enabled the study to produce findings that were credible, contextually grounded, and analytically relevant to understanding the integration of Islamic economic values into IRE-based character education in higher education.

RESULTS AND DISCUSSION

Forms of Integration of Islamic Economic Values

The findings indicate that the integration of Islamic economic values into IRE-based character education among students at private universities in Mataram is manifested through four principal values: honesty (*ṣidq*), trustworthiness (*amanah*), justice (*‘adl*), and independence (*istiqlāl*). These findings were generated from triangulated data involving in-depth interviews with 12 student informants as the main informants, interviews with two IRE lecturers as supporting informants, classroom observations, and document analysis. Student informants are coded as S-1 to S-12, while lecturer informants are coded as L-1 and L-2. Observational data were obtained from IRE learning activities at Universitas Nahdlatul Ulama Nusa Tenggara Barat (UNU NTB), Universitas Nahdlatul Wathan (UNW), and Universitas Muhammadiyah Mataram (UMMAT). Document analysis was conducted on syllabi, Semester Learning Plans (*Rencana Pembelajaran Semester/RPS*), and instructional materials used in IRE courses.

Table 1. Sources of Evidence for Islamic Economic Value Integration in IRE-Based Character Education

Islamic Economic Value	Student Interviews as Main Data	Lecturer Interviews as Supporting Data	Classroom as Observations	Document Analysis
Honesty (<i>ṣidq</i>)	Students linked honesty with transparency in selling, product information, and daily transactions.	Lecturers emphasized honesty as a foundational value in Islamic economic ethics.	Learning activities connected honesty with transactions and academic responsibility.	RPS and instructional materials included themes of Islamic business ethics and moral conduct.
Trustworthiness (<i>amanah</i>)	Students associated <i>amanah</i> with managing organizational funds, group work, and trust-based responsibility.	Lecturers explained <i>amanah</i> as accountability before humans and God.	Classroom discussions encouraged reflection on responsibility in social and economic contexts.	Course documents contained topics on responsibility, accountability, and Islamic morality.
Justice (<i>‘adl</i>)	Students understood justice through fair pricing, reasonable profit, and equitable profit-sharing.	Lecturers framed justice as a principle of non-exploitative economic relations.	Observations showed discussions on fairness in transactions and cooperation.	Instructional materials included themes of justice in Islamic economic ethics.
Independence (<i>istiqlāl</i>)	Students linked independence with entrepreneurship, financial responsibility, and self-reliance.	Lecturers connected independence with character formation and economic resilience.	Learning activities encouraged initiative, discipline, and reflective economic behavior.	Learning documents contained themes of entrepreneurship, responsibility, and self-reliance.

As presented in Table 1, the triangulation shows that Islamic economic values are not only articulated in formal curriculum documents but also appear in instructional practices, lecturer explanations, classroom interactions, and students' everyday economic experiences. These experiences include buying and selling, personal financial management, organizational fund

management, and small-scale entrepreneurship.

Honesty emerged as the most dominant value in the internalization process. Student interviews showed that honesty was not only understood as a moral teaching in IRE classrooms but also as a principle guiding everyday economic activities. One student stated, “When I run an online business, I always disclose the actual condition of the product. Otherwise, it not only harms others but also affects trust in the long term” (Student Informant S-2). This finding was reinforced by lecturer interviews. Lecturer Informant L-1 emphasized that honesty was introduced in IRE learning not only as a theological virtue but also as an ethical foundation for economic transactions. Classroom observations also showed that lecturers frequently connected honesty with concrete examples of student life, particularly online transactions, academic responsibility, and interpersonal trust. Document analysis further confirmed that honesty was represented in RPS and instructional materials through topics related to Islamic business ethics and moral conduct. Thus, the value of honesty was confirmed across interview, observation, and document data. This finding aligns with the foundational principles of Islamic economics, which position honesty as a central pillar in transactional systems (Adinugraha et al., 2025). Furthermore, the internalization of this value demonstrates the integration of cognitive understanding, affective moral awareness, and practical behavior as key indicators of effective value-based character education (Awhinarto & Suyadi, 2020).

The value of *amanah* was identified as an extension of honesty, oriented toward responsibility in managing trust. Student informants related *amanah* to practices such as managing organizational funds, completing group assignments, and maintaining commitment in trust-based transactions. One student noted, “When we are entrusted with managing event funds, it is not only a responsibility to the committee but also to God” (Student Informant S-4). Lecturer interviews supported this finding by explaining that *amanah* in IRE learning is not limited to individual morality but also includes social accountability. Lecturer Informant L-2 stated that students need to understand *amanah* as a form of responsibility that links personal conduct, social trust, and religious accountability. Observations of classroom discussions showed that lecturers encouraged students to reflect on responsibility in both academic and economic contexts. In addition, document analysis indicated that responsibility, accountability, and moral integrity were embedded in course materials. Therefore, the triangulated data indicate that *amanah* functions as an internal mechanism for regulating ethical conduct. This finding supports the view that Islamic religious education contributes to the development of moral consciousness integrated with socio-economic behavior (Rahman & Putra, 2024).

Justice was understood by students not merely as an abstract religious principle but as an orientation toward fair and non-exploitative economic relations. Student interviews showed that justice was associated with fair pricing, equitable profit-sharing, and avoidance of excessive profit-taking. One student stated, “When I sell something, I try to take a reasonable profit—what matters is that both sides benefit” (Student Informant S-1). Lecturer interviews reinforced this finding by explaining that justice in Islamic economics should be taught as a practical principle that regulates economic relations between individuals. Classroom observations showed that the issue of fairness was discussed through examples of buying and selling, cooperation, and profit distribution. Document analysis also showed that justice was represented in instructional materials dealing with Islamic economic ethics. This triangulation indicates that IRE-based character education can shape students’ social orientation in economic activities, not merely their individual moral awareness. In the perspective of Islamic economics, justice is a fundamental principle that governs distribution and economic interaction to prevent inequality (Adinugraha et al., 2025).

Independence (*istiqlāl*) emerged as a concrete outcome of value internalization. Several student informants reported engagement in small-scale entrepreneurial activities, including online businesses, service provision, and digitally based creative work. One student stated, “I prefer to earn my own income, even if it is small, rather than continuously relying on my parents” (Student Informant S-5). Lecturer interviews confirmed that economic independence was encouraged as part of character formation, particularly through reflective learning and examples of responsible

economic behavior. Observations showed that lecturers did not only discuss independence as a personal trait but also linked it to initiative, discipline, and social responsibility. Document analysis further indicated that self-reliance and responsibility were represented in learning materials related to entrepreneurship and Islamic economic ethics. These findings suggest that independence is not merely an economic capability but also a moral disposition shaped through honesty, *amanah*, and justice. This finding aligns with the view that financial self-reliance constitutes an essential component of individual and family resilience within the Islamic perspective (Suretno et al., 2023).

Conceptually, the four values do not operate separately but form an integrated ethical system. Honesty serves as the foundational principle, *amanah* strengthens responsibility, justice provides social orientation, and independence represents the practical outcome of value internalization. As shown in Table 1, the convergence of student interviews, lecturer interviews, classroom observations, and document analysis demonstrates that the integration of Islamic economic values in IRE learning is not limited to curriculum content. Rather, it appears in instructional practices, lecturer exemplarity, classroom interaction, and students' lived economic experiences. Therefore, IRE-based character education functions not only as a mechanism of value transmission but also as a transformative process that connects normative Islamic teachings with students' everyday economic behavior. This pattern confirms that character education becomes more meaningful when Islamic values are embodied as ethical practices rather than transmitted merely as abstract moral norms.

Integration Strategies in IRE Learning

The integration of Islamic economic values into IRE-based character education among university students does not occur in a linear or mechanistic manner. Rather, it unfolds through pedagogical strategies that are contextual, reflective, integrative, and transformative. These findings were identified through the convergence of student interviews as the main data, lecturer interviews as supporting data, classroom observations, and document analysis of syllabi, RPS, and instructional materials. As shown in Table 2, these integration strategies are not only reflected in students' narratives but are also supported by lecturer explanations, classroom practices, and formal curriculum documents. Empirically, the most dominant strategy was contextual learning, which connected Islamic economic values with students' everyday realities, particularly in simple economic practices such as digital transactions, personal financial management, and entrepreneurial activities. This strategy enhanced the relevance of IRE materials because values were not presented merely as abstract moral knowledge but as practical principles for guiding economic conduct. One student stated, "When it is connected to everyday life, it becomes more meaningful. We begin to realize that religious values are actually applied directly, not just theoretical" (Student Informant S-6). This finding was supported by lecturer interviews, which emphasized that IRE learning should relate religious teachings to students' socio-economic experiences. Classroom observations also showed that lecturers used examples of online transactions, business honesty, and financial responsibility to explain Islamic economic values. Document analysis further indicated that themes of *mu'amalah*, Islamic business ethics, and social responsibility were represented in RPS and instructional materials. In the perspective of Islamic pedagogy, this process represents a shift from a textual to a contextual approach, where lived experience becomes the primary basis for meaning-making (Afriadi & Fatih, 2024; Herdiana, 2022; Ningsih & Anggraini, 2025).

Reflective learning strategies further deepened the internalization process through mechanisms of self-awareness. Lecturers did not merely present values but encouraged students to examine them in relation to their personal experiences, particularly when facing moral-economic dilemmas. Reflection served as a dialectical space between knowledge and action, enabling students to identify the gap between what is known and what is practiced. One student stated, "After being asked to reflect, I realized that sometimes we already know what is right, but we do not necessarily act on it. From there, I began trying to improve" (Student Informant S-3). This statement was reinforced by lecturer interviews, which explained that reflection was used to help students evaluate their conduct in academic, social, and economic contexts. Observations



showed that reflective discussions were used in class to examine ethical choices in transactions, responsibility, and trust. Teaching materials also contained reflective tasks related to morality and economic behavior. This finding indicates that reflective learning not only strengthens understanding but also encourages deeper transformation of moral consciousness, aligning with experiential learning approaches in Islamic education (Hartono et al., 2022; Ika et al., 2024).

Table 2. Sources of Evidence for Integration Strategies in IRE Learning

Integration Strategy	Student Interviews as Main Data	Lecturer Interviews as Supporting Data	Classroom Observations	Document Analysis
Contextual learning	Students stated that Islamic economic values became more meaningful when linked to everyday economic practices.	Lecturers emphasized the need to connect IRE materials with students' socio-economic realities.	Learning activities used examples of digital transactions, entrepreneurship, and daily financial responsibility.	RPS and instructional materials included themes of Islamic economics, <i>mu'amalah</i> , and social ethics.
Reflective learning	Students reported increased self-awareness after reflecting on moral-economic dilemmas.	Lecturers encouraged students to evaluate the gap between religious knowledge and actual conduct.	Classroom discussions provided reflective spaces for examining ethical choices.	Teaching materials contained reflective tasks related to morality, responsibility, and economic behavior.
Integrative curriculum	Students encountered Islamic economic values across themes of <i>akhlaq</i> , <i>mu'amalah</i> , and social ethics.	Lecturers explained that values were embedded across IRE learning topics rather than treated as separate content.	Instructional practices linked religious concepts with contemporary economic issues.	Syllabi, RPS, and teaching materials showed the integration of Islamic values with economic and social themes.
Transformative learning	Students were encouraged to assess economic practices critically and construct ethical alternatives.	Lecturers positioned students as active subjects in evaluating economic realities.	Classroom interaction showed critical discussion of practices aligned with Islamic values.	Instructional materials supported critical engagement with Islamic economic ethics and social responsibility.

At the structural level, the integration of Islamic economic values was reinforced through an integrative curriculum design. These values were not treated as supplementary content but embedded within thematic areas such as *akhlaq* or moral conduct, *mu'amalah* or social and economic transactions, and social ethics. Student interviews indicated that Islamic economic values were encountered across different learning themes rather than as isolated topics. Lecturer interviews confirmed that the curriculum was designed to connect religious values with contemporary economic issues relevant to students' lives. Classroom observations showed that lecturers linked religious concepts with issues such as fair transactions, responsibility in managing funds, and ethical entrepreneurship. Document analysis of syllabi, RPS, and instructional materials further confirmed the presence of Islamic economic values across learning topics. Consequently, the curriculum functioned not merely as a normative framework but as a pedagogical structure that shaped students' perspectives on the relationship between religion, character, and economic behavior. This approach aligns with the demands for Islamic education curricula that are integrative, contextual, and responsive to social change (Munawir, 2022; Shobirin et al., 2025).

The transformative approach constituted the most decisive dimension of the integration strategy. Within this approach, students were not only guided to understand Islamic economic values but also encouraged to critically evaluate economic practices that were inconsistent with Islamic principles and to construct more ethical alternatives. Lecturer Informant L-2 stated, "Students must be encouraged to think critically, not just to accept. They must be able to

distinguish which economic practices align with Islamic values and which do not.” This statement was consistent with student interviews, which showed that students began to associate Islamic values with critical judgment in economic behavior, including honesty in selling, fairness in profit-taking, and responsibility in managing trust. Classroom observations also showed that lecturers positioned students as active participants in discussing real economic cases rather than passive recipients of doctrine. Document analysis indicated that instructional materials supported critical engagement with Islamic economic ethics and social responsibility. This perspective indicates that IRE has evolved toward an emancipatory paradigm, wherein students are positioned as active subjects in constructing meaning and value-based practices (Lahmar, 2020).

Synthesizing these findings, the four strategies—contextual, reflective, integrative, and transformative—form a comprehensive pedagogical ecosystem that enables the holistic integration of Islamic economic values. As presented in Table 2, contextual learning functions as the entry point of experience, reflective learning as the mechanism of internalization, integrative curriculum as the structural framework, and transformative learning as the orientation toward ethical change. This integration demonstrates that IRE-based character education operates not only at the level of knowledge acquisition but also at the level of shaping students’ moral-economic habitus. Therefore, the success of value integration is determined not merely by what is taught, but by how Islamic economic values are embodied as meaningful, relevant, and lived ethical experiences.

The Role of Lecturers and the Academic Environment

The integration of Islamic economic values into IRE-based character education is not determined solely by instructional strategies. It is also significantly shaped by the role of lecturers and the academic environment in which learning takes place. The findings from student interviews, lecturer interviews, classroom observations, and document analysis indicate that lecturers function not merely as transmitters of knowledge but as value agents who construct, reproduce, and transform values within the learning process. In this regard, their role operates at two interconnected levels: the pedagogical level, through the design and implementation of instruction, and the symbolic level, through personal example and everyday academic practices.

At the pedagogical level, lecturers design learning experiences that enable students not only to understand but also to internalize Islamic economic values. However, the findings suggest that the effectiveness of value integration is strongly influenced by the performative dimension of lecturers as embodiments of those values. Student interviews showed that values were more easily internalized when they were consistently demonstrated in lecturers’ behavior. One student stated, “When the lecturer is consistent—for example, in honesty or the way they communicate—it resonates more with us. It is not just theory; we can see the example directly” (Student Informant S-8). This statement was reinforced by classroom observations, which showed that lecturers frequently modeled ethical communication, punctuality, openness, and fairness in academic interactions. Lecturer interviews also confirmed that personal example was considered an important part of value-based instruction. Thus, value internalization does not operate only through cognitive understanding but also through social imitation, wherein lecturers serve as normative references in shaping students’ moral orientations. Accordingly, the role of lecturers as living models becomes a primary determinant in the success of character education (Johan et al., 2025).

At a broader level, the role of lecturers is closely related to the hidden curriculum. The findings indicate that Islamic economic values are not only transmitted through formal instructional content but also through implicit practices embedded in academic life, such as honesty in assessment, transparency in academic communication, and ethical conduct in lecturer–student relationships. In many cases, students perceived and internalized values more strongly through these everyday practices than through formal classroom explanations. This is illustrated by a student’s reflection: “Sometimes what influences us the most is not the material, but the atmosphere on campus. If the environment is honest and open, we naturally become accustomed to that as well” (Student Informant S-11). This statement is consistent with observational data showing that classroom culture and academic interaction contributed to students’ understanding



of honesty, responsibility, and trust. Document analysis of RPS and instructional materials also showed that these values were formally articulated in learning objectives and course content. Therefore, the academic environment functions as a latent yet powerful space of value socialization.

The concept of the hidden curriculum reinforces the argument that character education cannot be reduced to an instructional process alone. Rather, it is a cultural process that unfolds through social interactions within the educational environment. From the perspective of character education, a conducive environment fosters a value-based habitus that is gradually internalized by students (Samani & Ratnadewi, 2018). Accordingly, the integration of Islamic economic values depends not only on what is taught in IRE learning but also on how these values are lived within institutional practices.

Furthermore, academic culture emerges as a structural factor that shapes the direction and quality of value integration. The findings indicate that institutions characterized by open, reflective, and value-oriented academic cultures are more capable of supporting the consistent integration of Islamic economic values. Such cultures are reflected in critical academic discussions, respect for academic integrity, transparent academic communication, and institutional support for value-based student activities, including ethical entrepreneurship. In this context, value integration is not solely the responsibility of individual lecturers but is embedded within the broader institutional value system.

This point was emphasized by Lecturer Informant L-1, who stated, “If the campus environment does not support it, integration becomes difficult. It is not only about lecturers; the entire system must share the same awareness of the importance of these values.” This statement indicates that value integration requires a systemic approach in which the academic environment acts as an enabling structure that reinforces the internalization process. In other words, the success of integrating Islamic economic values is largely determined by the extent to which these values are embedded within institutional culture, rather than remaining only as pedagogical discourse.

From the perspective of Islamic educational management, these findings indicate that effective value integration requires synergy among actors, structures, and culture. Lecturers represent the actor dimension through pedagogical roles and personal exemplification. Curriculum and institutional policies represent the structural dimension, while academic norms and everyday practices represent the cultural dimension (Aulia, 2024). These three elements collectively form an educational ecosystem in which Islamic economic values are not only taught but also practiced and experienced by students. Without consistent environmental support, even well-designed instructional strategies risk losing their effectiveness.

Overall, this study affirms that lecturers and the academic environment are decisive factors in the integration of Islamic economic values within IRE-based character education. Lecturers function as agents of value transformation through instructional practices and personal example, while the academic environment serves as a space of socialization that reinforces value internalization through the hidden curriculum and institutional culture. Therefore, value integration should be understood not merely as an instructional process but as a cultural process operating simultaneously at individual and institutional levels.

The empirical findings of this study demonstrate that the integration of Islamic economic values into IRE-based character education cannot be reduced to the mere addition of economic content within religious instruction. Rather, the findings reveal a more fundamental process: an epistemological reconstruction of IRE from a predominantly normative model toward a more applicative, reflective, and transformative model. This interpretation is supported by the convergence of student interviews, lecturer interviews, classroom observations, and document analysis, which consistently show that Islamic economic values are embedded not only in curriculum documents but also in learning practices, lecturer exemplarity, classroom interaction, and students’ everyday economic experiences. Within this framework, Islamic economic values—such as honesty (*sidq*), trustworthiness (*amanah*), justice (*‘adl*), and independence (*istiqlāl*)—are not positioned as technical-economic constructs, but as ethical instruments that shape students’ orientations toward action in socio-economic life. Accordingly, these findings

affirm that, within educational contexts, Islamic economics is more appropriately understood as a source of practical ethics for character formation rather than as an autonomous domain of knowledge.

Empirically, the study reveals that these values extend beyond the level of cognitive understanding and are meaningfully connected to students' everyday practices, particularly in contexts such as digital transactions, personal financial management, organizational responsibility, and entrepreneurial activities. This pattern confirms that value internalization occurs more effectively when students are able to relate religious teachings to concrete situations they encounter in academic and social life. In this regard, Islamic economic values function as a bridge between religious morality and socio-economic action. This finding reinforces the argument that character formation cannot rely solely on normative transmission, but requires experiential processes through which values become embedded within students' habitus (Cahyaningtyas et al., 2025; Riza, 2024).

From the perspective of Islamic educational theory, these findings indicate a significant shift from a transmission paradigm to a transformation paradigm. In the transmission paradigm, learners are positioned as passive recipients of values; in contrast, the transformation paradigm situates them as active subjects who interpret, reflect upon, and enact values within their social lives. The findings on learning strategies show that contextual, reflective, integrative, and transformative approaches constitute essential conditions for authentic value internalization. Contextual learning connects values with students' lived economic realities, reflective learning deepens moral self-awareness, integrative curriculum design provides structural legitimacy, and transformative learning encourages students to critically evaluate economic practices in light of Islamic ethical principles. This underscores that the effectiveness of IRE is not determined by the quantity of content delivered, but by the quality of pedagogical design that enables students to experience, critique, and embody values in practice. In other words, relevant IRE learning is not limited to explaining what is morally right, but must create space for students to understand why values matter and how they are realized in action.

Previous studies have emphasized the importance of integrating Islamic values into youth character formation, particularly in the context of social change and educational digitalization (Cahyaningtyas et al., 2025; Ichsan et al., 2024; Riza, 2024; Samhudi, 2025). However, much of this scholarship continues to frame values within relatively abstract and universal moral categories. This study extends that perspective by demonstrating that value integration becomes more effective when linked to concrete economic practices. Thus, the novelty of this research lies not in introducing Islamic economics as a new educational topic, but in reinterpreting it as an ethical foundation that directly shapes students' action orientations in everyday economic life.

Furthermore, the findings indicate that the process of value integration unfolds in layered stages. Contextual learning establishes relevance, reflective learning deepens self-awareness, integrative curriculum design provides structural support, and transformative approaches facilitate shifts in students' perspectives and conduct. This sequence illustrates that value internalization is not an instantaneous process, but a gradual and iterative pedagogical construction. Islamic economic values do not automatically become part of students' character simply because they are taught; rather, they become internalized when consistently embedded in learning experiences, personally reflected upon, and reinforced by institutional structures and academic environments. At this juncture, the findings implicitly critique IRE practices that remain dominated by normative-verbalistic approaches, which may be effective in transmitting knowledge but are limited in shaping students' orientations toward ethical action.

The findings concerning the role of lecturers and the academic environment further reinforce the notion that character education cannot be understood solely as an instructional process, but must also be viewed as a cultural process. Lecturers' exemplarity, integrity in academic interactions, and a campus climate that upholds honesty, openness, and responsibility function as significant mediums of value socialization. This indicates that the hidden curriculum plays a role no less important than that of the formal curriculum. In this context, the failure of character education is often not due to a lack of content, but rather to the disjunction between the

values taught and the realities experienced by students within academic environments.

These findings align with the argument that the development of contemporary Islamic education requires the integration of actors, structures, and culture (Bashori, 2016; Hakim, 2025; Putra, 2025). This study reinforces that argument by demonstrating that the success of integrating Islamic economic values depends on the interconnectedness of these three elements. Lecturers function as value agents, the curriculum as the formal framework, and academic culture as the space for value reproduction. When any of these elements fails to function optimally, value integration tends to become partial and unsustainable. Therefore, IRE-based character education should be understood as an integrative ecosystem, rather than merely a pedagogical intervention within the classroom.

Critically, this study also highlights the limitations of character education approaches that are overly generic and disconnected from students' concrete experiences. Models that emphasize universal values such as discipline and responsibility often fail to establish practical relevance when they are not linked to the actual moral situations faced by students. In contrast, the findings demonstrate that when values are connected to real economic practices—such as transactions, financial management, responsibility in managing funds, and entrepreneurial independence—students are more able to grasp their urgency and significance. This underscores that context is not merely a pedagogical supplement, but an epistemic prerequisite for successful value internalization.

In terms of theoretical contribution, this study offers a reinterpretation of the relationship between religion, economics, and character. First, religion is not only a source of moral legitimacy but also an operational value system within economic practice. Second, Islamic economics is not confined to systems or instruments, but functions as a practical ethical framework shaping human subjectivity. Third, character education is conceptualized as a process of forming action orientations emerging from the interaction between values, experience, and social environment. This reinterpretation shifts the analytical focus from “what is taught” to “how values become a way of life.” Finally, the findings not only illuminate the forms and strategies of integrating Islamic economic values into IRE-based character education but also enable the formulation of a conceptual model that highlights the interconnectedness of values, learning strategies, educational actors, and the academic environment in shaping students' character in a contextual and transformative manner.

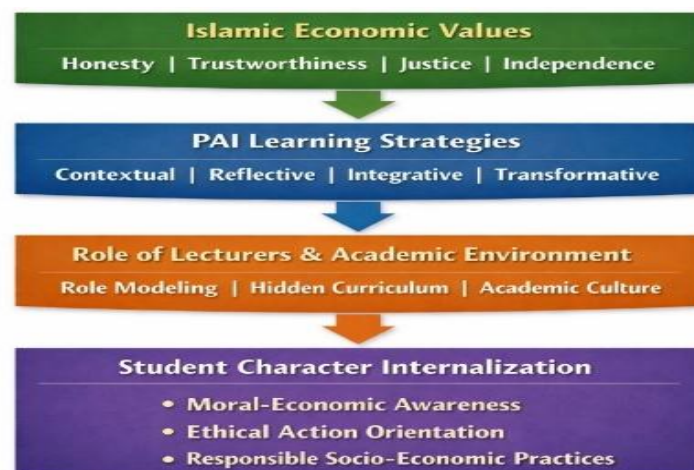


Figure 1. Model of Integrating Islamic Economic Values into IRE-Based Character Education

Figure 1 illustrates that the integration of Islamic economic values into IRE-based character education operates through a systemic and layered process. Islamic economic values function as the ethical foundation, learning strategies as the pedagogical medium, and lecturers alongside the academic environment as reinforcing factors that enable values to be embodied within students' learning experiences. The interaction among these elements results in character internalization manifested in moral-economic awareness, ethical action orientation, and responsible socio-

economic practices.

In conclusion, the findings of this study hold both theoretical and practical significance. Theoretically, they expand the horizon of Islamic education studies by demonstrating that character formation can be strengthened through the integration of contextualized economic ethics. Practically, they affirm that strengthening students' character cannot rely solely on the addition of instructional content, but requires coherent pedagogical design, lecturer exemplarity, and an academic culture that enables values to be experienced as concrete lived realities. In this respect, the future of IRE in higher education lies not in the reproduction of normative doctrines, but in its capacity to present religion as an ethical force that is relevant to the socio-economic lives of contemporary students.

CONCLUSIONS AND SUGGESTIONS

This study affirms that the integration of Islamic economic values into IRE-based character education among students at private universities in Mataram is a contextual, reflective, integrative, and systemic process. Such integration does not occur through mere normative transmission, but through learning experiences that connect religious values with students' academic life and everyday socio-economic realities. The findings indicate that honesty (*sidq*), trustworthiness (*amanah*), justice (*'adl*), and economic independence (*istiqlāl*) are internalized as guiding principles in students' everyday actions, particularly in digital transactions, personal financial management, organizational responsibility, and small-scale entrepreneurial activities. These values become effective when embedded in concrete experiences rather than presented as abstract moral concepts. Accordingly, IRE-based character education becomes more relevant when religious values function as practical ethical orientations that shape students' lived practices.

From a pedagogical perspective, value integration is strengthened through contextual, reflective, integrative, and transformative learning strategies. These strategies enable students not only to understand Islamic economic values but also to reflect upon, evaluate, and actualize them in practice. Therefore, the effectiveness of IRE is determined not merely by the breadth of instructional content, but by the depth of learning experiences that foster changes in awareness, attitude, and behavior. Furthermore, the role of lecturers and the academic environment emerges as a decisive factor in the success of value integration. Lecturers function as value agents through pedagogical practice and personal exemplarity, while the academic environment reinforces value internalization through institutional culture and the hidden curriculum. This confirms that character education is not only an instructional process, but also a cultural process shaped by the interaction among actors, curriculum, and academic norms. Theoretically, this study demonstrates that integrating Islamic economic values into IRE is not merely a matter of adding economic content to religious education. Rather, it represents a reconstruction of Islamic education from a predominantly normative orientation toward a more applicative, contextual, and transformative paradigm. Islamic economic values function as a bridge between religious morality and students' socio-economic practices, thereby making character education more relevant to the realities of contemporary higher education.

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