

## Integration of Islamic Education and Sharia Economics: Building a Knowledgeable and Competitive Generation in the Global Era

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| ARTICLE INFO                                                                                                                                                               | ABSTRACT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <p>Volume: 4<br/>ISSN: 2963-5489</p> <hr/> <p><b>KEYWORD</b></p> <p>Islamic Education, Sharia Economics, Curriculum Integration, Competitiveness, Holistic Development</p> | <p>The integration of Islamic education and Sharia economics plays a crucial role in developing a generation that is both knowledgeable and competitive in the global era. This study explores how combining religious values with economic principles can foster not only academic excellence but also practical skills essential for success in the modern economic landscape. By blending ethical foundations with economic literacy, students are better prepared to navigate challenges and contribute meaningfully to their communities and industries. Furthermore, this integration supports the formation of holistic individuals who uphold Islamic values while engaging in productive economic activities. The study highlights the importance of curriculum development, teaching strategies, and institutional support in achieving these goals. Through qualitative analysis, findings suggest that this educational approach can enhance students' intellectual, spiritual, and economic competencies, ultimately building a resilient and competitive generation.</p> |

### 1. Introduction

In the rapidly evolving global era, education systems face the critical challenge of preparing students not only with academic knowledge but also with the ability to compete effectively in a complex economic landscape. Islamic education, with its strong emphasis on moral values and spiritual development, provides a foundation for ethical behavior and social responsibility. Meanwhile, Sharia economics introduces principles of fairness, justice, and ethical financial management that align with these values. Integrating these two domains is essential for nurturing a generation that is well-equipped both intellectually and morally to thrive in the modern world. This integration seeks to bridge the gap between religious teachings and practical economic skills, ensuring that students develop holistic competencies that address both personal growth and societal needs (Febrineng, 2025).

The fusion of Islamic education and Sharia economics offers a unique approach to education that moves beyond traditional academic boundaries. By embedding economic concepts within the framework of Islamic values, students gain a comprehensive understanding of how to manage resources responsibly while adhering to ethical standards. This approach not only promotes financial literacy but also fosters a mindset grounded in social justice and communal well-being. In a global market characterized by rapid technological advances and economic competition, such competencies are indispensable for producing graduates who can contribute positively to both national development and global economic systems. The challenge

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lies in designing curricula and teaching methods that effectively blend these disciplines without compromising their distinct principles.

Moreover, the integration aims to cultivate individuals who are not only knowledgeable but also capable of making sound decisions in real-world economic scenarios. This dual emphasis on knowledge and ethics is particularly significant in the context of Islamic economies, where the pursuit of profit must align with spiritual and social obligations. Educational institutions must therefore play a proactive role in equipping students with analytical skills, critical thinking, and a deep understanding of Islamic jurisprudence related to economic activities. This holistic development empowers students to become entrepreneurs, professionals, and leaders who can navigate the complexities of modern markets while upholding their religious identity and ethical responsibilities (Saputra, W. 2025).

Despite the clear benefits, the integration of Islamic education and Sharia economics faces several practical challenges. These include the need for well-trained educators who can deliver interdisciplinary content, the development of appropriate teaching materials, and the alignment of educational policies with both religious and economic objectives. Furthermore, students must be engaged in a learning process that encourages not only intellectual growth but also personal reflection and character building. Achieving this balance requires collaboration among educators, policymakers, and community stakeholders to ensure that educational programs are relevant, effective, and responsive to the evolving demands of society and the economy.



*Figure 1 integration of Islamic education and Sharia economics*

Ultimately, the integration of Islamic education and Sharia economics represents a strategic effort to build a generation that is both knowledgeable and competitive on a global scale. It acknowledges that success in the modern world depends not only on technical skills but also on a strong moral foundation and social awareness. By fostering these attributes, educational systems can produce graduates who are prepared to face the challenges of globalization with confidence and integrity. This paper will further explore the theoretical framework, practical implementations, and potential impacts of this integration in shaping the future of education and economic development within Islamic contexts.

## **2. Literature Review**

The integration of Islamic education and Sharia economics has increasingly been recognized as a vital approach to developing a well-rounded educational framework that addresses both spiritual and economic needs. Islamic education traditionally emphasizes moral development, ethical conduct, and the cultivation of virtues that support societal harmony. On the other hand, Sharia economics introduces a system of economic principles grounded in Islamic law, promoting fairness, prohibition of interest (*riba*), and social welfare through mechanisms like *zakat* and profit-sharing. The combination of these disciplines offers a holistic perspective that equips students not only with knowledge of religious doctrines but also with practical economic skills aligned with Islamic values. This dual focus encourages learners to view economic activities as not merely profit-driven but as a means to achieve justice, equity, and communal prosperity (Prasetyowati, F., 2023).

Recent educational approaches advocate for curriculum models that seamlessly blend religious and economic content, fostering interdisciplinary learning environments where students can develop critical thinking and problem-solving abilities within an Islamic ethical framework. Such integration is designed to enhance students' capacity to engage with contemporary economic challenges while remaining grounded in their faith and moral responsibilities. Moreover, this approach supports the development of competencies necessary for entrepreneurship, financial management, and economic participation in a globalized world. It also emphasizes the importance of character education, encouraging students to become responsible citizens who contribute positively to both their local communities and the wider economy. The literature suggests that

successful integration depends on innovative teaching strategies, institutional support, and ongoing evaluation to adapt to changing educational and economic contexts.

3. Methodology

3.1 Data Collection

Data collection involved semi-structured interviews with key informants such as teachers and curriculum experts, who provided detailed explanations about the implementation and impact of the integration. Additionally, focus group discussions were conducted with students to capture their perspectives and learning experiences. Relevant institutional documents, including curricula and policy guidelines, were also analyzed to contextualize the findings. The triangulation of these sources ensured the validity and reliability of the data gathered.

3.2 Data Analysis

The collected data were analyzed using thematic analysis, which involved coding and categorizing information into key themes related to curriculum integration, pedagogical strategies, and student outcomes. This process included careful examination of patterns and relationships among themes to develop a coherent narrative regarding the effectiveness and challenges of integrating Islamic education with Sharia economics. The analysis was iterative, involving multiple reviews and refinements to enhance depth and clarity.

4. Results and Discussion

The integration of Islamic education and Sharia economics within the curriculum has brought transformative impacts on both students and educators. Many participants noted that blending these two fields has deepened students’ understanding of their faith while simultaneously equipping them with practical economic knowledge. This dual approach not only strengthens students’ religious identity but also prepares them to navigate the complex economic realities of the modern world. The integration encourages students to see economics not merely as a secular science but as a discipline imbued with ethical considerations derived from Islamic principles, fostering a sense of responsibility and purpose beyond profit. Students expressed increased motivation and engagement when lessons combined spiritual values with economic concepts. They reported that this integration made learning more meaningful, as it connected abstract economic theories with real-life applications grounded in their faith. For instance, understanding the prohibition of *riba* (interest) in finance was more than a rule to follow (Ramadhan, S. A. 2025).

Teachers observed that integrating Sharia economics into Islamic education posed unique challenges, particularly in developing appropriate teaching materials that balance religious content and economic theory. However, they acknowledged that this process encouraged innovation in curriculum design and pedagogy. Educators began incorporating case studies, project-based learning, and discussion forums to help students critically analyze economic issues through an Islamic lens. This methodological shift contributed to cultivating critical thinking and problem-solving skills, essential competencies for students aiming to compete in a globalized economy while remaining true to their religious identity.

| Aspect                    | Details                                                                                          | Impact                                                            |
|---------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Student Motivation        | Combining spiritual values with economic concepts increased students’ engagement and meaning.    | Enhanced learning by connecting theory with faith-based practice. |
| Understanding of Concepts | Example: prohibition of <i>riba</i> seen as justice and compassion, not just a rule.             | Promoted deeper cognitive and moral understanding.                |
| Teaching Challenges       | Difficulty balancing religious and economic content in materials.                                | Led to curriculum and pedagogy innovation.                        |
| Teaching Methods          | Use of case studies, projects, and discussions to analyze economic issues through Islamic views. | Developed critical thinking and problem-solving skills.           |

The role of institutional support emerged as a key factor influencing the success of integration. Schools that provided adequate training for teachers and allocated resources for curriculum development reported smoother implementation and better student outcomes. Conversely, institutions with limited support struggled with inconsistent delivery and gaps in content coverage. This finding underscores the importance of administrative commitment and investment in professional development as foundations for effective interdisciplinary education. It also highlights the need for policy frameworks that recognize and

facilitate such integration within formal education systems. Another significant outcome of the integration was the enhancement of students' ethical awareness in economic activities. Discussions about Islamic economic principles such as zakat (charitable giving), social justice, and ethical entrepreneurship inspired students to think beyond personal gain.

The integration also influenced students' future aspirations, with many expressing interest in pursuing careers in Islamic finance, halal industry, and ethical entrepreneurship. This shift indicates that education combining religious values with economic knowledge can shape career choices aligned with both personal beliefs and market demands. It also reflects a growing awareness among youth of the economic opportunities within the Islamic finance sector, which continues to expand globally. Schools that successfully integrated these disciplines thus play a pivotal role in preparing a workforce ready to contribute to these emerging fields. Despite these positive impacts, the study revealed several challenges that require attention. One persistent issue was the difficulty in aligning traditional Islamic educational content, which is often text-based and classical, with the dynamic and practical nature of modern economics (Qomar, M. 2025).

Technological limitations also affected the integration process. While digital resources and e-learning platforms could facilitate access to diverse materials and interactive learning, many schools faced infrastructure constraints. Limited internet access, lack of devices, and insufficient digital literacy among both teachers and students hindered the full potential of technology-enhanced learning. Addressing these gaps is essential for modernizing the educational environment and ensuring that the integration benefits from contemporary pedagogical tools that can make learning more engaging and effective.

## 5. Conclusion

The integration of Islamic education and Sharia economics effectively cultivates a generation that is both knowledgeable and competitive in the global era by combining ethical values with practical economic skills. This approach enhances students' motivation, critical thinking, and ethical awareness while preparing them for careers aligned with Islamic financial principles and social responsibility. Despite challenges such as curriculum development, teacher readiness, and technological limitations, strong institutional support and innovative teaching strategies can overcome these obstacles. Ultimately, this integration not only strengthens individual competencies but also contributes to broader societal goals of justice and sustainable development, making it a vital framework for contemporary Islamic education.

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