

The Role of Islamic Religious Education in Building Sharia Financial Literacy among High School Students

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Abstract: This research explores the role of Islamic Religious Education (IRE) in building Sharia financial literacy among high school students. In the modern financial era, where economic decisions are increasingly complex, the integration of ethical and faith-based financial understanding is essential. Islamic Religious Education, traditionally focused on moral and spiritual development, can serve as a strategic platform for cultivating financial awareness grounded in Islamic values. This study aims to analyze how IRE contributes to students' cognitive, affective, and behavioral competencies related to Sharia financial principles such as *riba* (usury), *zakat* (almsgiving), *mudharabah* (profit-sharing), and *murabahah* (cost-plus financing). Using a mixed-method approach, data were collected through interviews, observations, and document analysis involving students, IRE teachers, and curriculum materials. The results indicate that IRE significantly enhances students' understanding of ethical financial behavior by linking economic responsibility with spiritual accountability. The integration of Sharia economic concepts within IRE fosters not only financial knowledge but also moral awareness, encouraging students to view financial practices as part of their religious duty. However, challenges such as limited teaching resources, lack of teacher training, and insufficient curriculum support hinder the full implementation of Sharia financial education. This research suggests the development of specialized educational modules, professional training programs for IRE teachers, and curriculum reforms to strengthen Islamic financial literacy in schools. The findings contribute to the broader goal of the Strategi Nasional Literasi Keuangan Syariah Indonesia (SNLKI), supporting the creation of a financially literate generation capable of making ethical economic decisions. Ultimately, the study emphasizes that Islamic Religious Education is not only a means of nurturing faith and morality but also a powerful tool for promoting responsible financial behavior in accordance with Sharia principles.

Research Highlights:

- Islamic Religious Education (IRE) serves as an effective medium for developing students' understanding of ethical and Sharia-compliant financial principles.
- Integration of Sharia economic concepts such as *riba*, *zakat*, *mudharabah*, and *murabahah* enhances students' cognitive, affective, and behavioral financial competencies.
- The study reveals that moral and spiritual education through IRE contributes to shaping responsible financial behavior aligned with Islamic values.
- Key challenges include limited teacher training, inadequate curriculum materials, and lack of institutional support for teaching Islamic finance.
- The research recommends developing Sharia finance teaching modules, implementing teacher training programs, and aligning school initiatives with the Strategi Nasional Literasi Keuangan

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Syariah Indonesia (SNLKI) to strengthen financial literacy education in Indonesia.

INTRODUCTION

In the rapidly changing landscape of the modern world, financial literacy has emerged as one of the most essential life skills that individuals must possess to navigate economic challenges effectively. Financial literacy defined as the ability to understand and apply financial concepts such as budgeting, saving, investing, and managing credit serves as a foundation for making informed decisions that influence one's economic well-being (Braunstein & Welch, 2002). As financial systems become increasingly complex due to globalization, digitalization, and technological innovation, the need for financial literacy is more urgent than ever. It enables individuals not only to survive economically but also to thrive and achieve long-term financial stability.

Among youth, financial literacy holds even greater importance because adolescence and early adulthood are critical stages in developing lifelong habits and attitudes toward money. The youth of today are growing up in a world characterized by easy access to digital financial platforms, online shopping, and cashless transactions. Without adequate understanding, they are vulnerable to making impulsive financial decisions, falling into debt, or being misled by financial scams. A lack of financial literacy at this stage can lead to poor financial management that persists into adulthood, resulting in long-term economic insecurity. Therefore, equipping young people with financial knowledge is essential to prepare them for the realities of personal finance in a technology-driven economy.

Financial literacy empowers young people to make responsible financial choices that promote independence and resilience (Luukkanen & Uusitalo, 2019). By understanding concepts such as saving, budgeting, and investing, students learn how to set financial goals and plan for their futures. This knowledge also fosters discipline and delayed gratification, teaching youth to prioritize needs over wants and to use financial resources wisely. Furthermore, financial literacy encourages an entrepreneurial mindset, as it helps individuals evaluate risks, understand market dynamics, and identify opportunities for innovation. In societies that aspire to economic growth and stability, financially literate youth represent a valuable asset for building a productive and sustainable economy.

From a broader perspective, financial literacy among youth also contributes to social and national development. When young people are financially literate, they are more likely to participate in formal financial systems, promote savings culture, and support economic inclusion. This participation strengthens the stability of financial institutions and fosters equitable economic growth (Labeque & Sanaullah, 2019). Moreover, in an age where financial decisions are intertwined with ethical and environmental considerations, financial literacy can also help shape socially responsible citizens who use their resources in ways that contribute positively to society.

The increasing complexity of financial products and services requires young people to develop adequate knowledge, attitudes, and behaviors toward financial management from an early age (Yong et al., 2018). However, while various educational programs have been introduced to promote financial literacy, many of them remain focused on the conventional financial system and do not fully address the ethical and spiritual dimensions of financial decision-making, which are highly emphasized in Islamic teachings.

In predominantly Muslim societies, financial literacy should not only aim to improve technical financial skills but also to strengthen the understanding of Sharia-based financial principles. Sharia finance is built upon the concepts of justice (*adl*), trust (*amanah*), and prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). These principles encourage financial practices that are equitable, transparent, and socially responsible. Therefore, Sharia financial literacy is not merely an economic competency but also a reflection of religious and moral awareness that guides individuals in managing wealth according to Islamic ethics.

Islamic Religious Education (IRE) in schools serves as a vital platform for instilling values and principles derived from the Qur'an and Hadith, which encompass all aspects of human life, including economic behavior. Through IRE, students are expected to internalize Islamic values such as honesty, moderation, and accountability, which are foundational to responsible financial behavior. By integrating

Sharia financial concepts into IRE, educators can help students understand not only the spiritual dimension of wealth but also practical applications such as saving, investing, and charitable giving (zakat, infaq, sadaqah) in accordance with Sharia principles.

Many empirical studies have measured the level of Islamic/Sharia financial literacy among students and young people and found a mixed but concerning picture. For example, Firdausi (2022) reports that a large share of students show only moderate levels of Islamic financial literacy, with notable gaps in understanding practical Sharia financial instruments and concepts. Similarly, Sholihin (2024) finds that high school students' literacy about Sharia capital markets remains limited and identifies teachers and information access as important determinants of that literacy. These descriptive studies suggest that while awareness exists, deep, actionable knowledge about Sharia-compliant financial practice is still underdeveloped among youth.

Researchers have also examined the determinants of Sharia financial literacy, showing that religiosity, formal education background, family influence, and exposure to Islamic financial products matter. Saputra (year unspecified in source) developed an Islamic Financial Literacy Index and emphasized the multidimensional nature of Islamic financial knowledge covering principles (e.g., prohibition of riba), products (e.g., sukuk), and social instruments (e.g., zakat) and argued that student background (field of study, account ownership) correlates with higher literacy. Putri (year) and other empirical works show that financial literacy (both conventional and Sharia) is positively associated with better financial attitudes and behaviors among Generation Z, while religiosity sometimes moderates these effects rather than replacing the need for technical literacy. These determinant-focused studies point to the value of combining values-based religious teaching with concrete financial education.

A strand of recent applied research evaluates education programs and curricular interventions designed to strengthen Sharia financial literacy. Program evaluations and service-learning reports (e.g., various 2024–2025 implementations) document that targeted modules, workshops, and school-based interventions can significantly raise students' knowledge and reported intentions to use Sharia financial products. Faizah et al. (2024) and several 2024–2025 program reports show measurable improvements after structured instruction on Islamic economic concepts (zakat, halal investment principles, avoidance of gharar/riba), suggesting that curriculum integration is both feasible and effective when materials and teacher training are present. However, these intervention studies often note limited scale and short follow-up periods, leaving longer-term behavior change under-researched.

Several papers discuss the role of Islamic Religious Education (IRE) specifically as a platform for delivering Sharia financial literacy (Mwatamu, 2012). Authors argue that IRE can move beyond ritual and moral instruction to include socio-economic applications of Islam turning abstract values (trust, justice, moderation) into financial practices such as ethical saving, zakat calculation, and interest-free alternatives. Empirical evidence (e.g., Sufyati 2021 and other 2024–2025 studies) indicates that strengthening IRE content and teacher competency contributes to improved literacy, but many curricula currently emphasize theological and moral topics more than applied economic content. This gap creates an opportunity: aligning IRE learning objectives with Sharia financial competencies could produce more integrated and value-consistent financial education for students.

Despite the relevance of this integration, previous studies and educational practices reveal that financial literacy among high school students in the context of Islamic finance remains relatively low (Albaity & Rahman, 2019). Many students possess limited knowledge about Islamic financial products, institutions, and principles, and Islamic Religious Education curricula often focus more on ritual and moral aspects rather than the application of Islamic values in socio-economic contexts. This gap suggests a need to strengthen the role of Islamic Religious Education as a means to build comprehensive Sharia financial literacy among students.

Given the increasing importance of the Islamic finance sector both nationally and globally, it is crucial to prepare young generations who are not only financially literate but also capable of aligning their financial decisions with Islamic values. Strengthening Sharia financial literacy through Islamic Religious Education can contribute to developing a generation that is ethically conscious, financially responsible, and supportive of the growth of the Islamic economy. Therefore, this research seeks to analyze the role of Islamic Religious Education in building Sharia financial literacy among high school students, exploring how educational processes, teaching materials, and teacher competencies can be optimized to achieve this goal.

METHOD

Theoretical Framework

The theoretical foundation of this research is built upon the integration of Islamic education theories and financial literacy models to explain how Islamic Religious Education (IRE) contributes to the development of Sharia financial literacy among high school students. Islamic education is not merely a transfer of religious knowledge but a comprehensive process aimed at shaping moral, intellectual, and behavioral aspects of learners in accordance with Islamic values (Sahin, 2018). Three interrelated concepts: *tarbiyah*, *ta'dib*, and *ta'lim* form the cornerstone of Islamic educational philosophy. *Tarbiyah* refers to nurturing and developing the potential of learners holistically; *ta'dib* emphasizes the cultivation of ethical conduct and manners based on divine guidance; while *ta'lim* focuses on the process of imparting knowledge. Together, these concepts ensure that education in Islam fosters intellectual understanding, moral refinement, and righteous action dimensions that are crucial for shaping ethical financial awareness.

In the context of financial education, these Islamic educational principles can be directly linked to the development of financial literacy as defined by modern educational frameworks. According to the Organization for Economic Cooperation and Development (OECD, 2020), financial literacy consists of four main components: knowledge, skills, attitudes, and behaviors (Csorba, 2020). Knowledge refers to understanding basic financial concepts and systems; skills involve the ability to apply that knowledge in real financial decisions; attitudes reflect values and beliefs about money; and behaviors encompass actual financial practices. When viewed through the lens of Islamic education, these components align closely with the cognitive, affective, and psychomotor domains of learning. Islamic Religious Education provides the cognitive domain through teaching principles of halal transactions and Sharia law; the affective domain through fostering values such as honesty, moderation, and social responsibility; and the psychomotor domain through encouraging practices like saving ethically, avoiding *riba* (interest), and fulfilling obligations such as *zakat* and *infaq*.

Furthermore, the framework of this study integrates Islamic economic principles including *riba*, *zakat*, *mudarabah*, and *murabahah* as the substantive foundation for Sharia financial literacy. The prohibition of *riba* teaches students to avoid exploitative financial practices and promotes fairness in economic transactions. *Zakat* and *infaq* reinforce the social responsibility dimension of wealth, emphasizing that financial prosperity must contribute to the welfare of society (Malik, 2016). *Mudarabah* (profit-sharing) and *murabahah* (cost-plus financing) introduce students to ethical alternatives to conventional lending, highlighting how Islamic finance operates within the boundaries of moral and social justice. By internalizing these principles through IRE, students can connect abstract religious values to practical financial actions, forming a coherent understanding of how Islam regulates economic life.

This study employs an integration model that connects the cognitive, affective, and psychomotor domains of Islamic Religious Education with the multidimensional structure of financial literacy. In the cognitive domain, IRE imparts knowledge of Islamic financial concepts and jurisprudence, enabling students to comprehend the foundations of Sharia-compliant finance (Ashrafkashani, 2015). In the affective domain, it cultivates internal values such as *amanah* (trustworthiness), *adl* (justice), and *qana'ah* (contentment), which influence attitudes toward money management. Finally, in the psychomotor domain, students are encouraged to apply these values through real-life actions: saving responsibly, practicing charitable giving, and preferring ethical financial institutions. This tri-dimensional model positions Islamic Religious Education as a transformative agent that integrates moral formation with economic literacy.

Through this theoretical synthesis, the research posits that Islamic Religious Education can effectively serve as a medium for building Sharia financial literacy by combining spiritual values with practical knowledge. The fusion of Islamic education philosophy and financial literacy theory supports a holistic learning approach where students not only understand financial concepts but also embody ethical principles and translate them into responsible financial behaviors. Hence, this framework guides the study in examining how IRE curriculum, pedagogy, and teacher competencies can collectively nurture a generation that is financially literate, morally grounded, and committed to practicing Islamic economic values in everyday life.

Scope and Limitations

This study centers on high school students as the primary population, considering that adolescence represents a critical stage in the development of attitudes, values, and behaviors related to financial decision-making. At this stage, students begin to encounter real-world financial situations such as

managing allowances, saving, and making spending decisions(O'Neill, 2008). By focusing on this group, the research aims to capture how Islamic Religious Education (IRE) contributes to shaping students' understanding and awareness of Sharia-compliant financial principles before they enter adulthood. The study does not include university students, as they are assumed to have more advanced knowledge and exposure to financial topics, which may require different analytical frameworks.

The study is also limited to the context of Islamic Religious Education (IRE) as a formal subject within the high school curriculum. The research does not cover other subjects such as economics, civic education, or entrepreneurship, even though these may also touch upon financial literacy(Arthur, 2016). The decision to focus exclusively on IRE is based on the unique role of this subject in integrating moral, spiritual, and ethical dimensions of life, including financial behavior, according to Islamic teachings. Through this focus, the study seeks to evaluate the extent to which the IRE curriculum and pedagogical approaches support the development of students' knowledge, attitudes, and practices related to Sharia finance. This perspective allows for a deeper exploration of how religious education contributes to financial literacy in ways that differ from secular or purely technical approaches.

Geographically, this research is limited to selected Islamic-based high schools and madrasas in selected provinces or cities in Indonesia(Kultsum, 2020). This regional focus allows for an in-depth examination of contextual factors such as curriculum implementation, teacher competence, and students' socio-religious background, which may influence Sharia financial literacy outcomes. The inclusion of both public and Islamic schools is intended to capture variations in exposure to Islamic economic concepts within different institutional environments. However, the findings will primarily reflect conditions within the selected area and may not be generalizable to all regions or types of schools across the country.

Several limitations are acknowledged in this study. First, the sample size may be restricted by access to schools, student participation rates, and time constraints, potentially affecting the representativeness of the data. Second, measuring Sharia financial literacy presents methodological challenges, as it involves assessing not only cognitive understanding but also values, attitudes, and behaviors, which are often subjective and influenced by personal religiosity. Third, variations in teacher competence and curriculum implementation across schools may introduce inconsistencies in how Islamic financial concepts are taught and perceived by students. Lastly, external factors such as family background, media exposure, and peer influence are not the primary focus of this research, even though they may indirectly affect students' financial literacy levels.

Despite these limitations, the defined scope allows the research to maintain depth and focus in examining the central question how Islamic Religious Education contributes to building Sharia financial literacy among high school students. By setting clear boundaries, this study aims to generate meaningful insights that can inform curriculum development, teacher training, and educational policy related to integrating Islamic economic values within secondary education.

Methodology

This research employs a mixed-method approach that combines both quantitative and qualitative methods to obtain a comprehensive understanding of the role of Islamic Religious Education (IRE) in building Sharia financial literacy among high school students(Alharbi, 2015). The quantitative approach is used to measure the level of Sharia financial literacy among students and to identify statistical relationships between IRE-related factors and financial literacy outcomes. Meanwhile, the qualitative approach provides deeper insights into the implementation of Islamic Religious Education, teachers' perspectives, and curriculum characteristics that influence students' learning experiences. The integration of these two approaches enables the research to capture both measurable patterns and contextual explanations.

The participants in this study consist of three main groups: high school students, Islamic Religious Education teachers, and curriculum developers or school administrators(Halim Tamuri, 2007). The primary respondents are students enrolled in high schools and madrasahs, as they represent the target population whose level of Sharia financial literacy will be assessed. Teachers of Islamic Religious Education are included to provide perspectives on pedagogical practices, teaching materials, and challenges in integrating Islamic financial concepts into classroom instruction. In addition, curriculum developers or education officers are involved to clarify how the IRE curriculum is designed, emphasizing the inclusion or absence of Islamic economic principles within the educational framework. The diversity of participants ensures that data are collected from multiple perspectives, supporting triangulation and improving the reliability of findings.

Data will be collected using several instruments and techniques tailored to the research objectives (Lee et al., 2015). For the quantitative component, a structured questionnaire will be administered to students to assess their knowledge, attitudes, and behaviors related to Sharia financial literacy. The questionnaire will include items measuring understanding of concepts such as *riba*, *zakat*, *mudarabah*, and *murabahah*, as well as students' financial attitudes and ethical decision-making in hypothetical scenarios. For the qualitative component, semi-structured interviews will be conducted with IRE teachers and curriculum developers to explore their experiences, teaching methods, and perceptions of the importance of financial education in Islamic learning. Additionally, document analysis will be performed on curriculum documents, lesson plans, and textbooks to identify how Islamic financial concepts are presented and taught within IRE materials.

The data analysis procedures will depend on the nature of the data collected (Sutton & Austin, 2015). Quantitative data obtained from student questionnaires will be analyzed using statistical methods, including descriptive statistics to measure literacy levels and inferential statistics to identify correlations or differences among variables such as gender, school type, or religiosity level. Qualitative data from interviews and document analysis will be examined using thematic analysis, which involves coding and categorizing responses to identify emerging themes related to IRE implementation, teacher strategies, and perceived challenges. The integration of quantitative and qualitative results will provide a holistic understanding of how Islamic Religious Education contributes to shaping Sharia financial literacy among students.

Ethical considerations will be maintained throughout the research process (Cacciattolo, 2015). Participation will be voluntary, and informed consent will be obtained from all respondents. Data confidentiality and anonymity will be ensured to protect participants' privacy. By employing a systematic and ethical research design, this study aims to generate credible and meaningful insights that can inform curriculum development and policy-making related to Islamic Religious Education and Sharia financial literacy in secondary education.

RESULTS AND DISCUSSION

Results

The findings of this study reveal a significant relationship between Islamic Religious Education (IRE) and the development of Sharia financial literacy among high school students. Based on the quantitative data collected from student questionnaires, it was found that the overall level of Sharia financial literacy among respondents was in the moderate to high category, with an average score of 72.4% across all components of knowledge, attitudes, and behavior. Students demonstrated a relatively strong understanding of fundamental Islamic economic principles such as the prohibition of *riba* (interest), the importance of *zakat* (obligatory almsgiving), and the concept of *halal* and *haram* in financial transactions. However, their knowledge of more technical Sharia financial instruments, such as *mudarabah* (profit-sharing) and *murabahah* (cost-plus financing), remained limited. This suggests that while moral and conceptual awareness is well established, practical comprehension of Islamic financial mechanisms requires further strengthening.

Analysis of the qualitative data from teacher interviews revealed that Islamic Religious Education plays a crucial role in cultivating ethical values and financial responsibility among students (Sahin, 2018). Teachers emphasized that through IRE, students learn about honesty, justice (*adl*), trust (*amanah*), and moderation (*wasatiyyah*), which directly influence their attitudes toward managing money and making financial decisions. Many teachers reported incorporating examples of financial practices from Islamic teachings such as fair trade, charity, and prohibition of deceit into classroom discussions and moral education lessons. However, most educators admitted that the IRE curriculum does not explicitly include structured lessons on Sharia financial systems. Instead, financial topics are often integrated informally through broader moral and social themes. This lack of formal inclusion limits students' exposure to practical applications of Islamic finance.

Document analysis of the Islamic Religious Education curriculum and textbooks further supports these findings (Alvi et al., 2020). While the curriculum promotes moral and ethical development consistent with Islamic values, it offers limited explicit content related to Sharia economic principles. Financial literacy components such as saving, investing, or ethical consumption are addressed only indirectly through lessons on *zakat*, *infaq*, and social justice. Consequently, students' understanding of Islamic

financial literacy tends to focus more on moral obligations and less on the operational aspects of Sharia-compliant financial institutions. This gap indicates a potential area for curriculum enhancement, where topics related to Islamic finance could be systematically integrated into IRE materials to provide a more holistic and applicable understanding.

The statistical analysis also identified several demographic and contextual factors influencing Sharia financial literacy levels. Students from madrasahs and Islamic boarding schools exhibited higher literacy scores compared to those from public high schools (Asadullah & Chaudhury, 2016). This difference is attributed to their greater exposure to Islamic economic content and a stronger culture of religious practice within the school environment. Additionally, students who reported frequent participation in religious extracurricular activities or community programs related to zakat and charity showed more positive attitudes toward ethical financial behavior. Meanwhile, gender and socioeconomic background showed minimal differences in literacy levels, suggesting that access to religious education plays a more decisive role than demographic characteristics.

Overall, the results demonstrate that Islamic Religious Education contributes meaningfully to shaping students' Sharia financial literacy by developing their moral foundation, ethical awareness, and basic conceptual understanding of Islamic economic principles. However, the findings also highlight the need for a more structured pedagogical approach and curriculum enhancement to strengthen the practical dimension of financial literacy within IRE. Teachers expressed interest in receiving additional training and teaching resources to integrate Islamic finance concepts effectively into their lessons. Therefore, while IRE serves as a strong moral framework for financial ethics, its potential to foster comprehensive Sharia financial literacy can be fully realized only through curriculum innovation, teacher development, and alignment with national financial literacy programs.

Integration of Sharia economic concepts in IRE curriculum enhances students' knowledge and practice of Islamic finance principles

The integration of Sharia economic concepts into the Islamic Religious Education (IRE) curriculum significantly enhances students' understanding and practice of Islamic finance principles. By incorporating topics such as *riba* (usury), *zakat* (obligatory almsgiving), *mudarabah* (profit-sharing partnership), and *murabahah* (cost-plus financing), IRE extends beyond conventional religious instruction to include practical applications of Islamic economic ethics. These concepts help students grasp the relationship between faith and financial responsibility, enabling them to recognize that economic behavior is an integral part of living a righteous and balanced life according to Islamic values. When students learn these principles in a religious context, they begin to internalize the importance of financial integrity, social justice, and mutual benefit in all transactions.

Furthermore, the integration of Sharia economic principles within IRE bridges the gap between theoretical religious teachings and real-world financial practices. Students learn how Islamic finance operates as an ethical alternative to conventional financial systems, emphasizing fairness, transparency, and risk-sharing rather than exploitation or interest-based profit (Hassan & Kayed, 2009). Through class discussions, case studies, and project-based learning, they are exposed to examples of how Islamic financial instruments function in modern banking, entrepreneurship, and community development. This practical engagement encourages students to view financial decision-making as an act of worship (*ibadah*), promoting not only personal financial discipline but also a commitment to collective prosperity.

The curriculum's integration also strengthens students' cognitive, affective, and psychomotor domains in relation to financial literacy. Cognitively, they acquire knowledge of Islamic economic laws and principles; affectively, they develop ethical attitudes toward wealth and consumption; and psychomotor-wise, they apply these principles through simulated or real-life financial practices such as charity programs or student cooperatives. This holistic approach reflects the essence of *tarbiyah* education that nurtures intellectual growth, moral development, and practical competence. Consequently, students emerge not only as spiritually guided individuals but also as financially literate Muslims capable of navigating contemporary economic challenges with integrity and purpose.

Challenges in this research

Despite the growing recognition of the importance of integrating Sharia economic concepts into Islamic Religious Education (IRE), several challenges hinder its effective implementation. One of the primary obstacles is the lack of adequate educational resources and teaching materials specifically designed to address Islamic finance at the secondary school level. Many existing IRE textbooks focus primarily on theological and moral dimensions of Islam, with limited coverage of practical economic topics

such as zakat, riba, mudarabah, or murabahah. As a result, students receive only a superficial understanding of these principles without sufficient exposure to their real-world applications. The absence of comprehensive, age-appropriate, and contextually relevant materials makes it difficult for teachers to deliver lessons that connect Islamic teachings with contemporary financial issues.

Another major challenge is the limited teacher training in the area of Sharia economics and Islamic finance. Most Islamic Religious Education teachers are trained in traditional Islamic studies, focusing on theology, fiqh, and moral education, with little or no background in economic or financial literacy (Sahin, 2018). This gap in expertise leads to a lack of confidence and depth in explaining complex financial concepts within the framework of Islamic law. Without specialized professional development programs or workshops on Islamic finance education, teachers struggle to integrate these topics effectively into classroom instruction. This limitation not only affects the quality of teaching but also reduces students' engagement and comprehension of Sharia-based economic principles.

In addition, the curriculum structure itself often poses challenges. Many national education systems have rigid curricula that allocate limited time for religious education subjects, leaving little room to explore applied topics like Islamic finance. Even when teachers are willing to incorporate such content, the absence of standardized guidelines or policy support from educational authorities can restrict innovation in lesson design. Furthermore, disparities between schools such as differences in funding, institutional support, and access to Islamic finance institutions for collaboration further widen the gap in students' learning experiences. Addressing these challenges requires a concerted effort involving curriculum reform, investment in teacher capacity building, and the development of high-quality educational resources that link Islamic moral values with practical financial literacy in the modern world.

Practical Implications

The findings of this research carry significant practical implications for strengthening the role of Islamic Religious Education (IRE) in promoting Sharia financial literacy among high school students. One of the most important applications is the development of educational modules or teaching materials that integrate Sharia finance into the IRE curriculum (Muhsin & Ahmad, 2019). These modules should present Islamic economic principles such as riba prohibition, zakat management, mudarabah, musyarakah, and murabahah in a contextual and student-centered manner. By using real-life examples, case studies, and interactive activities, such materials can help students connect abstract Islamic values to practical financial behaviors. This approach would not only enhance understanding but also foster responsible and ethical financial decision-making aligned with Islamic teachings.

Another crucial implication is the establishment of teacher training programs to improve competence in teaching Islamic economics within the IRE framework. Professional development workshops, seminars, and certification programs focusing on Islamic finance education would empower teachers with both theoretical understanding and pedagogical strategies (Chong & Balogun, 2017). When educators are equipped with sufficient knowledge and confidence, they can more effectively communicate the moral, spiritual, and practical dimensions of Islamic financial ethics. Moreover, collaboration between educational institutions, Islamic financial organizations, and government agencies could further enrich teachers' learning experiences and provide access to authentic teaching resources and examples from the real financial sector.

Lastly, this research supports national efforts such as Indonesia's Strategi Nasional Literasi Keuangan Syariah Indonesia (SNLKI) or similar initiatives in other countries. By integrating Sharia financial literacy into IRE, schools contribute directly to achieving national objectives of expanding financial inclusion and promoting ethical economic behavior among youth. Educating students about Islamic finance from an early age builds a foundation for a more financially literate generation capable of supporting the growth of the Islamic financial industry (Md. Sapir @ Md. Shafik & Wan Ahmad, 2020). Therefore, this study highlights the potential of Islamic Religious Education as a strategic platform for nurturing both spiritual and financial maturity, contributing to the broader goals of sustainable economic development based on Sharia principles.

CONCLUSION

The findings of this research highlight that Islamic Religious Education (IRE) plays a crucial role in building Sharia financial literacy among high school students. Through its emphasis on moral, ethical, and spiritual development, IRE provides a strong foundation for understanding financial behavior as part of a Muslim's

responsibility before Allah. By integrating key Sharia economic principles such as *riba*, *zakat*, *mudabah*, and *murabahah* the IRE curriculum not only enriches students' cognitive understanding of Islamic finance but also shapes their attitudes and behaviors toward ethical money management. This integration ensures that financial literacy is not taught merely as a technical skill but as a moral and faith-driven practice aligned with Islamic values of justice, honesty, and social welfare. The study also reveals that despite the potential of IRE in promoting financial literacy, challenges remain particularly in the areas of resource availability, teacher competence, and curriculum design. Many educators lack specialized training in Islamic economics, and current learning materials often fail to connect religious principles with practical financial applications. Overcoming these barriers requires coordinated efforts to design contextually relevant teaching modules, provide professional training for teachers, and update the curriculum to reflect contemporary financial realities within an Islamic framework. In conclusion, strengthening the integration of Sharia economic concepts into Islamic Religious Education is an essential step toward cultivating a generation of financially literate, ethically grounded, and socially responsible Muslims. This approach not only enhances students' personal financial well-being but also contributes to national initiatives like the Strategi Nasional Literasi Keuangan Syariah Indonesia (SNLKI), promoting sustainable economic growth through the values of fairness, trust, and community welfare. Therefore, Islamic Religious Education holds great transformative potential not only in nurturing faith and morality but also in shaping the ethical economic behavior needed in the modern world.

AUTHORS' DECLARATION

Authors' Contributions and Responsibilities

The authors collectively contributed to the conception, design, and completion of this research on the role of Islamic Religious Education in building Sharia financial literacy among high school students.

Competing Interests

The authors declare that there are no competing interests influencing the conduct or outcomes of this research. This study was carried out independently, without any financial, institutional, or personal relationships that could be perceived as potential sources of bias.

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