

The Role of Education in Strengthening Islamic Economic Awareness: A Pathway to Ethical and Inclusive Development

Wiwin Awaliyah^{1*}, Hendi Fauzi², Dadang³, Erry Hendriawan⁴, Reni Marlina⁵

^{1,2,3}STEBI Al Jabar, Bandung, Indonesia

⁴STKIP Pasundan, Bandung, Indonesia

⁵STAI Siliwangi, Bandung, Indonesia

*dwaliyah81@gmail.com

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ABSTRACT

The rapid expansion of the Islamic finance industry has not always been accompanied by adequate Islamic economic literacy among society, creating a gap between institutional development and ethical economic awareness. Education therefore plays a strategic role in strengthening value-based economic understanding grounded in Islamic principles. This study aims to analyze how education contributes to the development of Islamic economic literacy and how such literacy shapes ethical economic awareness that supports inclusive development. This research adopts an interpretivist–constructivist paradigm using a qualitative multi-site design conducted in three Islamic-based educational institutions implementing Islamic economics in their curriculum. Data were collected from eighteen participants consisting of educators, students, and curriculum managers through in-depth interviews, classroom observations, and document analysis. The data were analyzed using a constructivist thematic approach to explore the process of value internalization within pedagogical interactions. The findings reveal a sequential pathway in which value-based pedagogical interaction fosters multidimensional Islamic economic literacy encompassing cognitive, affective, and normative dimensions. This literacy subsequently develops ethical economic awareness characterized by moral reasoning, critical evaluation of interest-based financial practices, and a commitment to justice-oriented economic behavior. Furthermore, ethical awareness encourages an inclusive economic orientation reflected in support for cooperative models, profit-sharing practices, and community-based economic initiatives. The study proposes a conceptual framework linking educational meaning-making processes, Islamic economic literacy, ethical consciousness, and inclusive development. These findings highlight the importance of dialogical, reflective, and context-based learning approaches in Islamic economic education to move beyond informational teaching toward value-driven learning that promotes socially responsible economic behavior.

1. INTRODUCTION

The increasing complexity of the global economic system requires societies to possess not only technical financial knowledge but also value-based economic literacy grounded in ethics and social justice. In Muslim-majority countries, Islamic economic literacy represents a strategic instrument for developing economic behavior aligned with the principles of *maqāsid al-sharī'ah*, including distributive justice, the prohibition of *riba*, and social sustainability. Islamic economic education increasingly emphasize the importance of integrating ethical literacy with formal economic knowledge. Contemporary scholars argue that Islamic economic literacy should not be limited to the technical understanding of Islamic financial instruments but should also encompass moral reasoning

and value-based decision making in economic life (Lyu et al., 2025). Education becomes a crucial arena where Islamic economic principles are interpreted, negotiated, and internalized through pedagogical interaction. Studies in Islamic higher education demonstrate that structured learning environments significantly influence students' understanding of economic ethics and social responsibility. Research by (Badria et al., 2024) highlights that Islamic economic education contributes to shaping students' awareness of ethical financial practices and discourages engagement with interest-based transactions. Study (Andini et al., 2024) emphasize that Islamic economic literacy enhances individuals' ability to critically evaluate financial products in relation to Islamic ethical norms. These findings indicate that educational institutions play a significant role in cultivating value-oriented economic reasoning. Nevertheless, the mechanisms through which educational processes transform knowledge into ethical awareness remain underexplored. Understanding this transformation is therefore essential for strengthening Islamic economic education in contemporary societies. However, existing reports indicate that the level of Islamic economic literacy remains moderate to low compared to the rapid growth of the Islamic finance industry, creating a gap between institutional development and human capital readiness (Marlina et al., 2026). This condition suggests that strengthening literacy cannot rely solely on the industrial sector but must be initiated through the educational system as an agent of value and knowledge transformation. Recent empirical studies have attempted to examine Islamic financial literacy within educational settings, particularly among university students and young economic actors. Study by (Muslichah et al., 2023) report that exposure to Islamic economic courses improves students' comprehension of Islamic financial principles such as profit-sharing, risk-sharing, and the prohibition of riba.

Another study by (Ibrahim et al., 2024) finds that Islamic financial education positively influences students' attitudes toward ethical consumption and socially responsible financial behavior. Furthermore, (Mustofa et al., 2023) demonstrate that students who participate in value-oriented economic learning are more likely to develop awareness of social justice and economic equity. These studies collectively suggest that Islamic economic education has the potential to foster ethical awareness and socially responsible economic attitudes. However, most existing research primarily measures literacy levels using quantitative indicators such as knowledge scores and financial understanding. As a result, the deeper processes through which educational interactions shape value internalization and moral economic reasoning receive limited scholarly attention. This indicates that Islamic economic literacy cannot be fully understood solely through measurement-based approaches. A more interpretive perspective is required to explore how meaning, values, and ethical consciousness are constructed within educational contexts. Despite the growing body of literature on Islamic economic literacy, several conceptual and methodological limitations remain evident. Many studies focus on assessing literacy as a cognitive variable without sufficiently examining its affective and normative dimensions. Consequently, Islamic economic literacy is often treated as an informational competence rather than as a multidimensional process involving moral awareness and ethical commitment. Moreover, previous research rarely connects literacy development with broader societal outcomes such as inclusive economic development and social justice. According to (Muhammad Roy Purwanto, 2004) Islamic economic education should ideally contribute to the formation of socially responsible economic actors capable of promoting equitable economic systems. However, empirical evidence explaining how educational processes contribute to such outcomes remains limited. In addition, the majority of existing studies are conducted within single institutional contexts, which restricts the possibility of understanding cross-contextual patterns of value internalization (Sulastini et al., 2023). This limitation indicates a significant gap in the literature regarding how Islamic economic literacy evolves through pedagogical interaction across different educational environments. Addressing this gap requires a research approach that integrates education, literacy formation, and ethical awareness within a broader analytical framework.

Education plays a strategic role in shaping value-based economic awareness because the learning process does not merely transfer cognitive knowledge but also constructs mindsets, attitudes, and economic behavior. The integration of Islamic economics into educational curricula enables a holistic understanding of the relationship between economic activities and moral responsibility. Previous studies have shown that Islamic economic education enhances conceptual understanding of contracts (*akad*), halal finance, and ethical business practices, which ultimately

contribute to the formation of responsible economic behavior (Nauval et al., 2026). Therefore, education functions as a medium for the internalization of values rather than merely the delivery of theoretical concepts. Nevertheless, the existing literature is still dominated by normative and descriptive approaches that emphasize the importance of Islamic economics without critically examining the pedagogical mechanisms that enhance literacy and economic awareness. Many studies focus on measuring literacy levels among students or communities without systematically linking them to instructional design, curriculum strategies, and the transformation of ethical consciousness (Bustami et al., 2023). Another limitation in previous scholarship lies in the absence of a comprehensive conceptual model that links Islamic economic education with ethical awareness and inclusive economic orientation. While several studies acknowledge the importance of values in Islamic economic learning, they often treat ethics as a supplementary dimension rather than as a central analytical construct. Study (Marlina, 2025) argue that Islamic economics fundamentally aims to promote justice, welfare, and social balance in economic life. However, the translation of these normative objectives into educational practice remains insufficiently theorized. In particular, little attention has been given to how classroom interactions, symbolic discourse, and contextual learning experiences contribute to the formation of ethical economic consciousness. Without such analysis, the relationship between educational processes and value-based economic behavior remains conceptually fragmented. Therefore, there is a need for research that explains how Islamic economic literacy evolves through processes of meaning-making and pedagogical engagement. Such an approach can provide deeper insight into how education shapes ethical economic reasoning and encourages socially inclusive economic practices.

Moreover, research connecting Islamic economic literacy with inclusive development and justice-oriented economic behavior remains limited, resulting in the absence of a comprehensive conceptual framework that positions education as a driver of value-based economic awareness. Research gaps are also evident in the limited integration of literacy, awareness, and inclusive development within a unified conceptual model. Several studies treat literacy primarily as a cognitive variable, while affective and behavioral dimensions related to economic ethics receive less attention (Siswanto et al., 2025). At the same time, studies on Islamic economic education are often confined to specific institutional contexts without exploring their broader implications for social development. This indicates the need for a more integrative approach that connects education, Islamic economic literacy, ethical awareness, and inclusive development within a single analytical framework. The present study seeks to develop a conceptual framework that explains how education strengthens Islamic economic literacy and fosters ethical economic awareness. This research positions education as a transformative space where economic knowledge, ethical values, and social responsibility intersect through pedagogical interaction. By adopting a constructivist perspective, the study conceptualizes literacy as a multidimensional process integrating cognitive understanding, affective awareness, and normative commitment. This approach enables a deeper exploration of how students internalize Islamic economic principles and translate them into ethical economic orientations (Cahya Pratama et al., 2025). The significance of this research lies in its contribution to bridging the conceptual divide between Islamic economic education and inclusive economic development. By explaining the pathway from educational interaction to ethical economic awareness, the study provides a theoretical foundation for strengthening value-based economic learning. In addition, the findings are expected to offer practical insights for curriculum development and pedagogical strategies in Islamic economic education. Ultimately, strengthening Islamic economic literacy through education may contribute to the development of economically responsible individuals who are committed to justice, welfare, and inclusive growth.

The objectives of this study are to analyze the role of education in strengthening Islamic economic literacy, to examine the relationship between literacy and value-based economic awareness, and to formulate its implications for inclusive development. To address these objectives, this study formulates several research questions that guide the analytical process: (1) how do educational processes and pedagogical interactions contribute to the formation of Islamic economic literacy within Islamic-based educational institutions? (2) how is Islamic economic literacy constructed as a multidimensional phenomenon encompassing cognitive understanding, affective awareness, and normative commitment in the learning process? (3) how does the internalization of

Islamic economic literacy influence the emergence of ethical economic awareness among students? and (4) how does ethical economic awareness developed through education encourage inclusive economic orientation and socially responsible economic behavior? By addressing these questions, this research seeks to provide a comprehensive understanding of the pathway linking education, Islamic economic literacy, ethical consciousness, and inclusive development. The contribution of this research lies in proposing a conceptual model that links education, Islamic economic literacy, and ethical awareness as foundational elements for sustainable and equitable development. Thus, this study is expected to provide theoretical contributions to the field of Islamic economics and education, as well as practical implications for curriculum design and value-oriented learning strategies.

2. METHODS

This study adopts an interpretivist–constructivist paradigm that views Islamic economic awareness as a socially constructed reality emerging from meaning-making processes within educational interactions. Rather than treating literacy as a measurable variable, this research conceptualizes it as a multidimensional construct formed through language, symbols, pedagogical practices, and value transmission. A qualitative approach was employed to explore how Islamic economic meanings are negotiated and internalized in educational settings, with symbolic interactionism functioning as the primary analytical lens. This perspective enables the examination of how concepts such as *riba*, justice, halal finance, and ethical economic responsibility are interpreted through teacher–student interactions and embedded within everyday learning practices (Hadi et al., 2025).

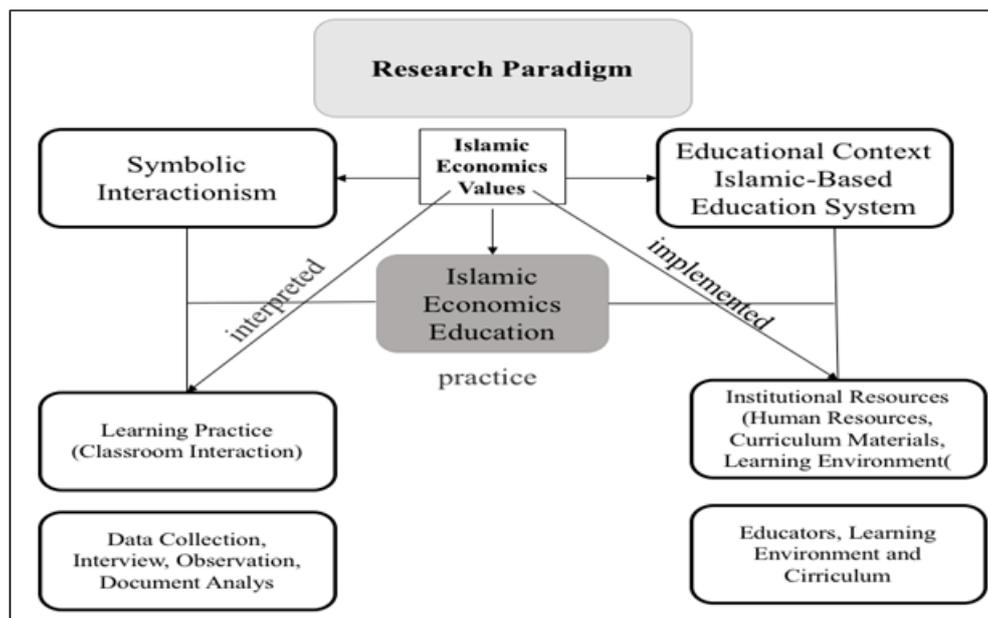


Figure 1. Research Framework

The research was conducted in three Islamic-based educational institutions that implement Islamic economics in their curriculum. These sites were selected purposively to represent different institutional contexts while sharing a common emphasis on value-oriented economic education. A total of eighteen participants were involved, consisting of educators, students, and curriculum managers who had at least one year of active engagement in Islamic economics learning processes. This multi-actor configuration was designed to capture the layered construction of meaning across pedagogical roles and institutional structures. Data were generated through in-depth semi-structured interviews, participant observation in classroom settings, and document analysis of curricula and teaching materials. The integration of these methods enabled the triangulation of meanings rather than merely the triangulation of techniques, allowing the study to trace how Islamic economic concepts move from formal curriculum representation to lived pedagogical practice. Observations

focused on symbolic expressions, instructional language, and interactional patterns that reflect value internalization, while interviews explored participants' interpretive frameworks and ethical orientations toward economic behavior. The analytical process followed a constructivist thematic strategy conducted iteratively. Initial coding identified key symbols and narratives associated with Islamic economic concepts, followed by interactional analysis to examine how these meanings were produced and negotiated within pedagogical encounters. The analysis then mapped the transformation from cognitive understanding to affective awareness and normative commitment, enabling the construction of a conceptual model linking education, literacy, and ethical economic consciousness. Throughout the process, reflexive memoing was employed to maintain epistemic transparency and to critically examine the researcher's interpretive position. To ensure trustworthiness, the study applied data triangulation across actors, methods, and institutional contexts, as well as member checking to validate interpretive accuracy. This methodological design not only operationalizes symbolic interactionism within Islamic economic education research but also provides an analytically transparent pathway for understanding how value-based literacy contributes to ethical and inclusive development.

3. RESULTS AND DISCUSSION

RESULTS

Value-Based Pedagogical Interaction as the Foundation of Islamic Economic Literacy

Islamic economic literacy emerged primarily through value-oriented pedagogical interactions rather than through the mere delivery of conceptual material. Classroom observations revealed that educators consistently connected technical concepts such as *riba*, *akad*, and profit-sharing mechanisms with students' everyday economic experiences. This interactional approach enabled students to reinterpret abstract principles as practical ethical considerations. Participants described a shift in understanding after engaging in dialogical learning formats. One lecturer noted that students who initially memorized definitions began to question the ethical implications of interest-based transactions once real-life financial cases were introduced. A student similarly explained that learning about *riba* changed personal borrowing preferences and led to a more critical evaluation of financial services. Symbolic language played a central role in this process. Terms such as justice, halal income, and social responsibility were repeatedly invoked to frame economic activity as a moral endeavor. These symbols functioned as interpretive tools that guided students in constructing meaning beyond technical knowledge. Cross-case comparison indicates that literacy development was consistently mediated by interaction, dialogue, and contextualization rather than by curriculum content alone.

Table 1. Thematic Evidence for Value-Based Pedagogical Interaction

Sub-dimension	Pedagogical Practice	Symbolic Elements	Observed Literacy Outcome
Contextual learning	Use of real financial cases	Riba as injustice	Critical evaluation of interest-based loans
Dialogical teaching	Group discussion on halal business	Halal-haram distinction	Ethical reasoning in economic choices
Experiential tasks	Project-based microbusiness analysis	Profit-sharing as fairness	Understanding of risk-sharing principles

Reflective practice	Personal financial reflection	Barakah and accountability	Moral framing of consumption behavior
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Islamic Economic Literacy as a Multidimensional Construct

Findings indicate that Islamic economic literacy operates across cognitive, affective, and normative dimensions. The cognitive dimension was reflected in participants' ability to explain Islamic financial principles and contractual structures. The affective dimension appeared in the development of critical attitudes toward exploitative economic practices. The normative dimension was evident in the expressed commitment to align financial behavior with Islamic ethical values. Students demonstrated the capacity to evaluate economic options based on justice and social impact rather than profitability alone. Several participants reported avoiding financial products perceived as inconsistent with Islamic principles after gaining a deeper understanding of their structural implications. This transition illustrates the movement from knowledge acquisition to value internalization. Curricular design contributed to this multidimensional literacy through assignments that required the analysis of local economic practices. Such tasks encouraged students to assess real-world transactions using Islamic ethical criteria, thereby reinforcing the integration of knowledge, emotion, and moral commitment. Islamic economic awareness developed as an outcome of internalized literacy and was expressed as a moral orientation toward economic activity. Participants increasingly framed economic behavior as part of social responsibility and collective welfare. Profit was no longer perceived as the sole indicator of success; ethical integrity and social benefit became central evaluative criteria. The concept of *barakah* functioned as a moral framework for decision-making. Students associated ethical compliance with long-term well-being and social trust. Discussions on local economic inequality further strengthened this awareness by linking Islamic economic principles with contemporary social issues. This awareness was constructed collectively through dialogical learning processes. Group discussions enabled participants to negotiate shared meanings regarding justice, fairness, and accountability in economic practice. The findings suggest that awareness emerged through sustained interaction rather than individual reflection alone.

Inclusive Economic Orientation as the Practical Expression of Ethical Awareness

Ethical awareness translated into a preference for inclusive economic practices. Participants expressed support for microenterprises, cooperative models, and profit-sharing arrangements that promote equitable distribution. These preferences reflect an understanding of Islamic economics as a system oriented toward social justice and community empowerment. Several students initiated small business projects applying risk-sharing and transparent profit allocation. These practices demonstrate the transformation of abstract values into concrete economic behavior. Increased support for local halal products also indicates the emergence of a community-based economic perspective. Cross-case analysis shows a consistent pattern in which value-based literacy leads to ethical awareness, which in turn shapes inclusive economic orientation. Education functions as the initial site of meaning construction, while inclusive behavior represents its practical manifestation.

DISCUSSION

Educational Meaning-Making as the Epistemic Basis of Islamic Economic Literacy

Islamic economic literacy should be understood as an epistemic process through which individuals construct interpretive frameworks for evaluating economic reality. Education functions not merely as a channel for transmitting doctrinal knowledge but as a meaning-making space where normative principles of Islamic economics are translated into practical reasoning. This process

produces a form of value-based rationality in which economic decisions are assessed not only in terms of efficiency but also through ethical and social considerations. Consequently, literacy becomes a cognitive–moral structure that guides economic interpretation rather than a set of technical competencies (Hadian et al., 2026). This perspective aligns with the interpretivist paradigm, which conceptualizes knowledge as socially constructed through interaction. The meaning of key Islamic economic concepts is not fixed but continuously negotiated within pedagogical practices (Cahyo et al., 2025). Such interpretive engagement enables a reconfiguration of conventional economic logic toward a justice-oriented framework. The transformation of economic reasoning observed in educational contexts reflects the capacity of value-based learning to reshape the underlying assumptions that inform financial behavior. Reflective and contextual learning approaches play a central role in this epistemic transformation. The integration of real-life economic issues into classroom discourse facilitates the internalization of Islamic economic principles by connecting abstract norms with lived experience. Previous studies emphasize that value-oriented pedagogy enhances the depth of ethical understanding and strengthens students' ability to apply Islamic economic concepts in contemporary contexts (Ahsan et al., 2024). This indicates that literacy development is contingent upon pedagogical design that foregrounds moral reasoning and critical reflection (Ma et al., 2025).

The normative foundation of this process is further supported by the framework of *maqashid shariah*, which positions social welfare, distributive justice, and the protection of vulnerable groups as the ultimate objectives of economic activity (Ahsan et al., 2024). Literacy grounded in these objectives enables students to interpret economic practices through a broader evaluative lens that incorporates ethical accountability. Such an approach transforms Islamic economic knowledge into a moral compass for assessing financial choices and institutional structures. The theoretical implication of this finding lies in the reconceptualization of literacy from a cognitive model to a constructivist model centered on meaning formation. Education becomes a site where interpretive schemas are produced, allowing individuals to align economic reasoning with normative commitments. This shift contributes to the literature by demonstrating that Islamic economic literacy is fundamentally a process of value internalization mediated by pedagogical interaction. Furthermore, the depth of literacy is shown to be contingent upon the quality of symbolic and dialogical engagement within the educational environment. The interpretive structures formed through these interactions provide the foundation for subsequent ethical awareness and inclusive economic orientation. Education therefore operates as a mediating institution that transforms normative Islamic economic principles into socially embedded rationality, offering a conceptual pathway from knowledge acquisition to value-driven economic practice.

Multidimensional Islamic Economic Literacy as the Basis of Ethical Consciousness

Islamic economic literacy extends beyond the acquisition of conceptual knowledge and operates as a multidimensional construct encompassing cognitive, affective, and normative domains. This expanded understanding challenges the dominant measurement-oriented models of literacy that prioritize technical comprehension of financial instruments. Within an Islamic economic framework, literacy entails the integration of knowledge with moral evaluation and value commitment, thereby transforming it into a foundation for ethical consciousness rather than a purely informational capacity (Nurani et al., 2024). This multidimensionality reflects a shift from instrumental rationality toward value-oriented reasoning. The cognitive dimension provides the structural understanding of Islamic financial principles, while the affective dimension cultivates sensitivity toward issues of injustice and exploitation in economic practices. The normative dimension, in turn, establishes a commitment to align economic choices with ethical imperatives. Such an integrative model resonates with the objectives of *maqasid shariah*, which emphasize the preservation of justice, welfare, and social balance as the ultimate goals of economic activity (Susila et al., 2024). Theoretically, this perspective positions literacy as a mediating construct between knowledge and moral agency. Rather than functioning as an end in itself, literacy becomes the mechanism through which individuals develop the capacity to evaluate economic structures in ethical terms. Prior studies have indicated that Islamic financial literacy contributes to the formation of responsible economic behavior when it is accompanied by value internalization and reflective engagement (Lehtinen et al., 2025). This

suggests that the transformative potential of literacy lies in its ability to connect understanding with moral intentionality.

The multidimensional model also underscores the role of educational environments in facilitating moral development. Pedagogical approaches that incorporate critical reflection, experiential learning, and ethical dialogue enable students to move from passive knowledge reception to active moral reasoning. This process generates a form of ethical consciousness that redefines economic success beyond profit maximization, incorporating considerations of fairness, accountability, and social impact. Such an orientation represents a departure from conventional economic education that often separates technical competence from moral responsibility. Conceptually, the recognition of literacy as a multidimensional construct contributes to the development of a more holistic framework for Islamic economic education. It demonstrates that ethical awareness emerges from the internalization of values embedded within knowledge structures. By linking cognitive understanding with affective engagement and normative commitment, this model provides a theoretical foundation for explaining how education can produce economically competent individuals who are simultaneously guided by principles of justice and inclusivity.

The Social Construction of Islamic Economic Awareness as Moral Rationality

Islamic economic awareness can be conceptualized as a form of moral rationality that emerges from the internalization of value-based literacy within a social learning environment. Awareness in this sense does not represent a static cognitive state but a dynamic interpretive orientation through which individuals evaluate economic actions in relation to ethical principles. This orientation reflects the transformation of knowledge into a normative framework that guides decision-making processes (Marlina et al., 2026). From an interpretivist standpoint, awareness is produced through ongoing processes of meaning negotiation within educational interactions. Collective reflection, dialogical engagement, and shared symbolic references enable participants to construct a common understanding of justice, responsibility, and accountability in economic life. Such processes demonstrate that ethical awareness is socially embedded rather than individually generated, reinforcing the role of education as a site of moral discourse. The integration of spiritual and economic values further distinguishes Islamic economic awareness from conventional financial consciousness. Concepts such as *barakah*, trust, and social welfare introduce a teleological dimension to economic reasoning, shifting the focus from short-term utility to long-term ethical consequences. This orientation aligns with the *maqāṣid al-shariah* framework, which positions moral accountability and collective well-being as the ultimate objectives of economic behavior (Fatah et al., 2025). Previous studies have highlighted that awareness grounded in Islamic economic principles contributes to the development of socially responsible financial attitudes (Nauval et al., 2026).

However, the present analysis extends this argument by demonstrating that such awareness is not merely attitudinal but structurally linked to interpretive processes formed within pedagogical contexts (Anwar, 2025). Education facilitates the translation of normative doctrines into lived ethical perspectives, thereby enabling students to reinterpret economic realities through a justice-oriented lens. This construction of awareness also represents a shift in the epistemological foundation of economic reasoning (Wali & Iqbal, 2025). Conventional models often rely on value-neutral assumptions, whereas Islamic economic awareness introduces a value-laden rationality that integrates moral evaluation into economic analysis. Such a framework challenges the dichotomy between efficiency and ethics by positioning moral considerations as intrinsic to rational economic behavior rather than external constraints. Theoretically, this finding contributes to the literature by conceptualizing awareness as a mediating layer between literacy and behavior. Literacy provides the cognitive and normative resources, while awareness organizes these resources into a coherent moral orientation. This mediating function explains how knowledge can influence economic conduct without being reduced to deterministic behavioral outcomes. In a broader developmental context, the emergence of Islamic economic awareness signifies the formation of ethically grounded economic actors capable of engaging with contemporary financial systems while maintaining normative commitments. This orientation supports the development of inclusive and socially responsible

economic practices, thereby reinforcing the role of education as a transformative institution that links knowledge, values, and social justice.

4. CONCLUSION

This study provides several conclusions that correspond to the research questions formulated in the introduction. Education plays a significant role in the formation of Islamic economic literacy through value-oriented pedagogical interactions within Islamic educational institutions. The learning process functions not merely as knowledge transmission but as a meaning-making arena where Islamic economic principles are interpreted, discussed, and internalized. Through dialogical interaction between educators and students, Islamic economic concepts are translated into ethical reasoning that shapes students' understanding of economic behavior; Islamic economic literacy is constructed as a multidimensional phenomenon integrating cognitive understanding, affective awareness, and normative commitment. The findings demonstrate that literacy in Islamic economics goes beyond technical financial knowledge and involves moral reflection and value internalization grounded in Islamic ethical principles. This multidimensional literacy emerges through reflective learning processes that connect theoretical knowledge with real-life ethical considerations; The internalization of Islamic economic literacy contributes to the emergence of ethical economic awareness among students. Literacy operates as an interpretive framework that shapes moral rationality in economic decision-making. As students internalize Islamic economic values, they develop a stronger sense of responsibility toward justice, fairness, and social welfare, which form the foundation of ethical economic awareness; Ethical economic awareness developed through education encourages an inclusive economic orientation and socially responsible economic behavior. The findings reveal a sequential pathway in which value-based education generates multidimensional literacy, literacy strengthens ethical consciousness, and ethical consciousness shapes preferences toward inclusive economic practices. This process indicates that Islamic economic awareness is socially constructed through educational experiences and serves as a foundation for promoting inclusive and justice-oriented economic development.

Theoretically, this study contributes to the reconceptualization of Islamic economic literacy as a constructivist and multidimensional process mediated by social interaction within educational environments. The study proposes a conceptual framework linking education, meaning-making processes, literacy internalization, ethical awareness, and inclusive development. Practically, the findings suggest that Islamic economic education should prioritize dialogical learning, contextual case analysis, and reflective pedagogies that integrate ethical reasoning with technical economic knowledge. Educational policies aimed at strengthening Islamic financial literacy should therefore move beyond informational approaches toward value-based learning strategies that cultivate moral accountability and social responsibility. This study has several limitations. The qualitative design emphasizes interpretive depth within selected educational contexts and does not aim for statistical generalization. Future research could employ mixed-method approaches to examine the relationship between multidimensional Islamic economic literacy and observable economic behavior across broader populations. Comparative studies across different educational systems and cultural contexts would also provide deeper insights into how Islamic economic awareness is constructed. Further empirical testing of the proposed conceptual model through quantitative or longitudinal designs is recommended to strengthen the evidence base for integrating ethical and inclusive principles into Islamic economic education as a pathway toward sustainable and equitable development.

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