

## Synergy of Islamic Religious Education in Increasing Literacy and Access to Sharia Finance

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### ABSTRACT

The synergy between Islamic Religious Education (PAI) and Islamic finance is a strategic urgency in answering the challenges of financial literacy of Muslims in the modern era. Islamic Religious Education not only aims to form morals and religious understanding alone, but also has great potential in building economic awareness based on Islamic values. More than 50% of students do not understand the principles of Islamic economics, this picture is obtained from the results of the final semester exam, so a deep understanding synergy is needed in this regard. This study aims to examine the synergy between Islamic Religious Education (PAI) and increasing literacy and access to Islamic finance for students majoring in economics at STIE Kusuma Negara. The background of this study is the low understanding of students regarding the principles of Islamic finance, even though they come from economics study programs. Islamic Religious Education is considered to have a strategic role in forming religious awareness and sustainable Islamic economic attitudes. Using a descriptive qualitative approach and case study method, data were collected through interviews, observations, and documentation. The results of the study indicate that the integration of Islamic finance material in the PAI curriculum and a contextual learning approach that emphasizes Islamic practices and values can increase student literacy towards the concept of Islamic finance. With a success rate of learning outcomes reaching 95%, this approach has proven effective while offering an educational model that is adaptive to the development of the times and the needs of contemporary Muslim society

**Keywords:** Improving Literacy, Islamic Finance, Financial Literacy

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## INTRODUCTION

Sharia financial literacy is one of the fundamental aspects that should be understood by students, especially those majoring in Islamic economics or sharia finance (Menne et al., 2024). However, the reality in the field shows that many students experience various difficulties in understanding the concept, principles, and implementation of sharia financial literacy and access in real life and in academic contexts (Lopus et al., 2019). This difficulty is not only limited to theoretical understanding, but also to the ability to link theory with practices that apply in sharia financial institutions (Lone & Bhat, 2024).

One of the main factors of students' difficulties lies in the lack of basic understanding of Islamic economics. Most new students who enter the Islamic economics or Islamic finance study program come from general education that does not introduce the principles of muamalah in Islam from an early age (Canbaz, 2023). As

a result, they struggle to understand terminology such as usury, gharar, maysir, mudharabah, musyarakah, and others. These terms are often considered too technical and abstract, especially if the explanation given by the lecturer is not linked to the current context that is close to the students' lives (Setiawan, 2021).

The learning approach that is still theoretical and lacks practice is also a serious obstacle (Børte et al., 2023). In many cases, learning about Islamic finance in class only focuses on material presentation and memorization of concepts, without being accompanied by real case studies or direct visits to Islamic financial institutions (Bischoff, 2017). As a result, students have difficulty connecting the material with reality. When they are assigned to analyze Islamic banking products or Islamic-based financing systems, many feel confused because they do not have empirical experience as a basis for their analysis (Díaz et al., 2021). Not to mention that access to quality and relevant learning resources is also limited. Textbooks used in learning often use language that is too academic and not beginner-friendly (Skulmowski & Xu, 2022). On the other hand, information from the internet is often not filtered properly, so students are vulnerable to being exposed to biased or invalid content. The lack of contextual teaching materials that are in accordance with current developments means that students do not have a complete picture of the developing Islamic financial system, both in Indonesia and globally (Leena Haniffah et al., 2023). And also found a gap between religious and economic knowledge. Students who have a pesantren background, for example, may excel in understanding the principles of sharia normatively, but these principles have difficulty in translating them into a highly technical modern economic structure (Wafaretta & Imari, 2024). Conversely, students with a general background understand the technical aspects of modern economics, but do not yet have a strong foundation in sharia values. This difference in background creates a fairly sharp gap in understanding and requires a more integrative pedagogical approach (Syahrivar et al., 2022).

The picture shows that students' understanding of Islamic financial literacy and access does not only depend on the existing curriculum but is also greatly influenced by learning methods, the quality of learning resources, and the integration of theory and practice (Qudah et al., 2023). Therefore, innovation is needed in a more contextual, collaborative, and technology-based Islamic financial learning approach so that students are able to understand and access the Islamic financial system more optimally and relevantly to the needs of the times (Xie et al., 2024). The rapid growth of the Islamic financial industry, especially in countries with a Muslim majority population such as Indonesia, has given rise to a major fundamental challenge, namely the low literacy of the community towards the Islamic financial system (Ledhem & Mekidiche, 2022). Although various Islamic financial institutions have developed, from banking to sharia-based fintech, in reality there are still many people, including students, who do not fully understand the concept, principles, and practices of Islamic finance in depth (Muhammad & Nugraheni, 2022). In this context, synergy between Islamic Religious Education (PAI) and Islamic financial literacy becomes a very important and urgent need (Utomo et al., 2020).

Islamic Religious Education, as one of the subjects and fields of science that has the authority to shape religious understanding, plays a strategic role in instilling the basic values of Islamic economics in students (Banuri et al., 2022). Islamic Religious Education is not just about conveying teachings of worship, faith, or morals, but also has a broad socio-economic dimension, including in the aspect of muamalah (Ozili et al., 2023). Through a contextual and integrative approach, Islamic Religious Education

can be a gateway for students to understand the basics of economic transactions in Islam that are free from usury, gharar, and maysir. Thus, religious education does not only educate about "halal and haram" in the context of rituals, but also in the realm of everyday economics (Mansori et al., 2020).

This picture can be seen in the 3rd semester course of Islamic economic fiqh principles and microeconomics. The learning outcomes from the UTS scores obtained were only 50% with an average score of B, while the others got a C. The following is a table of learning outcomes in the 2024-2025 academic year UTS

Table 1 odd semester mid-term exam results 2024-2025

Subject	Number of students	Achieved	Not yet achieved	%
Kaidah Fiqih Ekonomi	32	15	17	46%
Ekonomi Mikro Islam	32	16	16	50%

This synergy becomes increasingly relevant considering that Islamic financial literacy is not enough to be studied only from an economic or business perspective (Cheung et al., 2020). Islamic financial literacy also requires an understanding of Islamic ethical and spiritual values that are the moral foundation of all Islamic economic practices (Barus et al., 2024). Therefore, the integration of Islamic values through Islamic Religious Education subjects or curricula is important to strengthen the basis of students' thinking in understanding the meaning of economic justice, blessings of wealth, and social responsibility inherent in the Islamic financial system (Kolb, 2023).

Through the synergy between Islamic Religious Education and Islamic financial literacy, students can be guided to not only become users of Islamic financial services, but also as agents of change and disseminators of correct information about this system in society (Gusmian & Abdullah, 2023). Islamic Religious Education can direct students to see Islamic finance not only as an alternative economic system, but as a manifestation of the vision of Islam *rahmatan lil 'alamin* in the field of finance. This is very important because of the many misunderstandings in society, which consider Islamic finance as just a label or formality, without understanding the transcendental values that underlie it (Syamlan & Erwinsyah, 2022).

In this context, Islamic religious education is positioned not only as a reinforcement of values, but also as a guide to students' economic mindset and behavior so that they are in line with the principles of justice, transparency, and blessings in transactions (Filimonau et al., 2023). Learning innovations, such as the use of case studies, sharia financial simulations, and collaboration with sharia financial institutions, are effective practices that can be applied to improve the applicative learning experience (AlSaied & Alkhoraif, 2024).

The synergy between Islamic Religious Education and literacy and access to sharia finance is not only important, but also a necessity in responding to the challenges of the times (Shah et al., 2023). In this fast-paced and competitive digital era, a holistic and integrated educational approach will produce a generation that is not only intellectually intelligent, but also spiritually and socially mature. This synergy is expected to be a bridge between values and practices, between faith and economics, and between education and empowerment (Alorani & Alradaydeh, 2018).

The results of this study are expected to not only contribute to the development of PAI learning models that are more responsive to the needs of the times, but also expand public access to Islamic financial services by increasing awareness and in-depth understanding from elementary school to college (Singh & Haghverdi, 2023). This synergy is an important foundation in supporting future innovation and building an inclusive and sustainable Islamic economic ecosystem (Pace et al., 2023).

## **METHOD**

This study uses a descriptive qualitative approach with a case study method, which aims to describe in depth the form of synergy between Islamic Religious Education (PAI) and efforts to improve literacy and access to Islamic finance among students of STIE Kusuma Negara (Doyle et al., 2020). This approach was chosen because it is able to reveal the social reality, understanding, and experiences of students and lecturers in the context of PAI learning that contributes to their knowledge and involvement in Islamic finance. Through a qualitative approach, researchers try to capture the deep meaning of every symptom, phenomenon, and interaction that occurs in the campus environment that is the subject of the study (Sundler et al., 2019).

The case study method was chosen because it is able to provide an in-depth understanding of a specific context, namely in the environment of STIE Kusuma Negara, as a higher education institution that has unique characteristics, namely the combination of economic education and Islamic religion (Hong et al., 2020). This case study is instrumental, because it is used to provide a broader understanding of the phenomenon of religious synergy and Islamic economics in the context of higher education. The research time was carried out in the odd semester of 2024-2025 (Guetterman & Fetters, 2018).

Researchers will dig deeper into the data through participatory observation of Islamic Religious Education learning activities, in-depth interviews with Islamic Religious Education lecturers, Islamic economics lecturers, and students from various departments (Hammer et al., 2017). In addition, supporting documents such as Islamic Religious Education syllabus, campus curriculum, and Islamic financial literacy programs organized by student organizations or campus activity units will also be analyzed to increase the depth of understanding (Aas, 2021).

The data analysis technique in this study uses the Miles and Huberman model, namely through the process of data reduction, data presentation, and drawing conclusions (Mercado & Nico Hjortsø, 2023). Data reduction is done by filtering relevant and meaningful information to the focus of the study. Data presentation is done in the form of descriptive narratives that describe the interactions, programs, and impacts of PAI synergy on Islamic financial literacy (Armstrong et al., 2022). The credibility of the study is maintained through triangulation techniques of sources and methods, namely by comparing data from interviews, observations, and documentation. Validation of the results is done by reconfirming the findings with key informants (member check) and through discussions with experts to obtain accurate interpretations (Johnston et al., 2021).

## **RESULT AND DISCUSSION**

### ***Reality of Learning Outcomes***

In the context of higher education, especially in the Islamic economics study program at STIE Kusuma Negara, the Islamic Finance course is one of the leading

courses in shaping students' competencies and readiness to face the world of work based on Islamic values. This course is designed to equip students with theoretical and practical understanding of the basic principles of Islamic finance, starting from the concept of usury, muamalah contracts, the structure of Islamic financial institutions, to the implementation of sharia-based banking and investment products.

The reality in the field shows that the achievement of student learning outcomes in this course is still relatively low. Based on the last semester's academic evaluation, only about 50% of students managed to achieve the minimum passing grade according to institutional standards, while the rest have not met the basic competency achievements that have been determined. This fact indicates that the learning process has not been fully effective in transferring knowledge and forming a complete understanding in students.

This low learning outcome is not solely due to the limited academic abilities of students, but is an accumulation of various factors that influence each other. First, many students admit that they have difficulty understanding the basic concepts of Islamic finance because the delivery of the material is still too theoretical and not related to the real-life context or the practice of Islamic financial institutions in Indonesia. This makes students feel far from the reality of the world of work, so they have difficulty connecting theory and practice.

Limited media and learning strategies also contribute to low learning motivation. The pedagogical approach used in lectures is still predominantly one-way (teacher-centered), with minimal group discussions, case studies, or field visits to Islamic financial institutions (Phengkona, 2021). In the digital era that demands active and participatory learning, monotonous lecture methods are often unable to attract attention and maintain students' learning focus (Salazar Ferro et al., 2020).

The lack of integration between Islamic Finance courses and Islamic Religious Education values is also one aspect that is neglected. Islamic finance should not only be understood as an economic system free of usury, but also as an implementation of Islamic spiritual and ethical values in the field of finance (Perifanou et al., 2023). Without a strong theological understanding, students tend to view Islamic finance only from a technical perspective, not as part of their moral responsibility as Muslims. As a result, interest and sincerity in learning are reduced (ZAMUR, 2023).

Therefore, a comprehensive evaluation of the learning process of the Islamic Finance course is needed, including the development of contextual learning methods, integration of Islamic values in delivering materials through strengthening digital literacy in Islamic finance (Han et al., 2024). With a more transformative approach, it is hoped that the quality of learning will increase, and students will be able to achieve optimal learning outcomes, not only in cognitive aspects but also affective and spiritual (Milazzo & Soulard, 2024).

### **Synergy of Islamic Religious Education in Learning**

Islamic Religious Education (PAI) is the main foundation in shaping the character, ethics, and way of thinking of students in facing life's challenges, including in the field of economics (Komalasari & Yakubu, 2023). In the context of higher education, the synergy between PAI and courses based on Islamic economics, especially the Principles of Islamic Economics and Islamic Microeconomics, has shown significant results in improving students' conceptual and applied understanding. This synergy not only strengthens the academic aspect, but also forms spiritual awareness

and moral responsibility in carrying out economic practices in accordance with Islamic principles (Tag al-Din, 2022).

The synergy between PAI and the Principles of Islamic Economics course creates an integrative, contextual, and transformative learning approach. In practice, lecturers do not only teach principles such as *al-yaqīn lā yazūlu bi al-shakk*, *al-ḍarūrāt tubīḥ al-maḥzūrāt*, or *al-ʿādah muḥakkamah*, but also relate them directly to the principles of faith, morals, and Islamic spiritual values taught in Islamic Religious Education (Naim & Qomar, 2021). Students are invited to understand that *fiqh* is not just a collection of laws, but part of a life guide that must shape their character and moral orientation in economic activities (Helzer et al., 2024).

The Economic Fiqh Principles course studies universal principles in Islamic law that are used as the basis for compiling *fiqh* laws related to economic activities. Principles such as *“al-ashlu fi al-muʿamalah al-ibahah”* (the original law of *muamalah* is permissible), *“al-ghunmu bi al-ghurmi”* (profit is proportional to risk), and *“al-ʿādah muḥakkamah”* (customs can be made into laws), require a deep understanding that is not only textual, but also contextual. On the other hand, Islamic Microeconomics examines individual economic behavior from an Islamic perspective, from consumption, production, to distribution, all of which must be based on the values of justice, honesty, and blessings (Muhammad Irkham Firdaus & Mufti Fitiyani, 2022).

Through an integrative approach, Islamic Religious Education materials are used to enrich the teaching of both courses. The values of faith, morals, and *sharia* taught in Islamic Religious Education provide a solid ethical and spiritual framework for students in understanding and applying Islamic economic concepts. For example, when discussing the theory of demand and supply in Islamic Microeconomics, students are invited to reflect on the role of intention and ethics in transactions. When studying the rules of Islamic jurisprudence on *tadlis* (fraud) and *gharar* (uncertainty), they not only understand legal prohibitions, but also their impact on social justice and the moral responsibility of a Muslim.

The role of Islamic Religious Education lecturers in building this synergy is also very important. Through a value-based learning approach, lecturers encourage students to internalize Islamic principles in the process of thinking and making economic decisions. Class discussions, case studies, and simulations of *sharia* transactions are designed not only to measure cognitive understanding, but also to form moral sensitivity and a critical attitude towards contemporary economic practices that deviate from *sharia* principles.

This synergy can be seen in several indicators of success. First, there is an increase in students' conceptual understanding. Students are able to explain the relationship between the principles of *fiqh* and the concept of microeconomics in a complete and logical manner. They not only memorize the rules, but can also apply them in the analysis of contemporary cases, such as online buying and selling practices, digital investment, or Islamic banking transactions. Second, the PAI approach builds students' motivation and spiritual awareness to learn more deeply.

Students feel that learning economics is not only to seek value or a career, but also as a form of worship and responsibility towards Allah SWT. Third, this synergy encourages the emergence of critical and integrative thinking skills. Students are able to identify economic problems using the framework of Islamic law, then seek solutions that are oriented towards the welfare, justice, and ethical values. This is important in forming prospective Islamic economic practitioners who are not only technically competent, but also have a vision of the community and spiritual leadership.

The success of the synergy of Islamic Religious Education with the courses of Islamic Economic Fiqh Principles and Islamic Microeconomics proves that a comprehensive learning approach that combines intellectual and spiritual dimensions is a very effective strategy in Islamic higher education. This synergy not only makes students more knowledgeable about theory, but also forms them as Muslim individuals who are able to make real contributions to the development of the people's economy in a sharia and just manner (Patel, 2021). Therefore, an integrative learning model like this deserves to be continuously developed and used as a reference in the implementation of Islamic economics education in various universities in Indonesia (Li & Lajoie, 2022).

Interviews and observations of student behavior show that the synergy of Islamic Religious Education has succeeded in forming a holistic perspective on Islamic economics (Zhang et al., 2022). They no longer see economics as a purely technical system, but as part of worship and social responsibility. Students become more reflective, responsible, and show a high interest in developing sharia economic literacy in society (Mede & Çinar, 2019).

Islamic Religious Education is present as a foundation in building an Islamic framework of thinking for students, especially in understanding the concepts of muamalah fiqh which are the operational basis of the sharia economic system (Sijamhodžić-Nadarević, 2023). Through learning designed collaboratively between Islamic Religious Education lecturers and lecturers in charge of Islamic Economic Fiqh Principles and Islamic Microeconomics, students are not only equipped with theory, but are also invited to study the naqli and aqli arguments that underlie economic practices in Islam (Tuna, 2022). They are invited to discuss, examine contemporary economic cases, and relate them to the principles of fiqh principles such as al-dharar yuzal (harm must be eliminated), al-'adah muhakkamah (customs can be the basis for law), and al-masyaqqah tajlib al-taysir (difficulty brings ease).

Success in the learning process is not only determined by the teaching method, but also by the synergy between religious values and a contextual scientific approach. In this case, Islamic Religious Education (PAI) plays a strategic role in forming a strong foundation of understanding of the subjects of Islamic Economic Fiqh Principles and Islamic Microeconomics. The integrative implementation of PAI, which not only emphasizes normative and ritualistic aspects, but also encourages students to understand sharia principles in the context of modern economics, has been proven to be able to significantly improve learning outcomes, with learning outcomes reaching 95%.

Table 2 odd semester final exam learning outcomes 2024-2025

Subject	Number of Students	Achieved	Not yet achieved	Note: Not yet achieved	%
Kaidah Fiqih Ekonomi	32	30	2	Point B	94%
Ekonomi Mikro Islam	32	31	1	Point B	96%

In principle, all students experienced significant improvements with high learning achievements tested through the results of the final semester exam. The number that has not been achieved does not mean that it has not passed, this refers to the lowest value obtained by students where 95% get a score above 90 with category (A), while 5% get a minimum score of 80% with category (B).

This approach fosters a spirit of critical and contextual thinking in students. They do not only study the laws of fiqh as something stagnant, but understand that fiqh is a

dynamic instrument that is able to answer the challenges of the modern economy as long as it is based on the *maqashid sharia*. In practice, the integration of PAI values into economic learning makes students able to answer various contemporary economic problems such as digital transactions, hidden usury practices, the sharia financial system, and the management of productive zakat.

This success is also demonstrated by the achievement of student learning outcomes which reached 95%. This figure reflects a deep understanding of the material, analytical skills, and mastery of the rules of *fiqh* and their application in the context of Islamic microeconomics. In addition, evaluation of the learning process shows that students are more active in discussing, expressing opinions, and showing greater interest in Islamic economic studies.

This is inseparable from the holistic approach taken by the lecturers, who not only teach, but also guide and motivate students to continue to link economics with Islamic values. This success is proof that the synergy between Islamic Religious Education and Islamic economics courses is not only possible, but also very effective in producing graduates who are not only intellectually competent, but also have Islamic character. In the long term, this learning model is expected to produce a generation of Muslim intellectuals who are able to become drivers of a fair, sustainable, and ummah-friendly sharia economy.

## DISCUSSION

Islamic Religious Education (PAI) has shown a strategic role in strengthening students' understanding of the basic values of Islamic finance. Through an integrative approach between Islamic studies and contemporary economic practices, the PAI learning program at STIE Kusuma Negara has been able to significantly encourage an increase in Islamic financial literacy and access (Nassif & Garçon, 2024). Based on the evaluation of learning outcomes for students in semester 3 of the 2024/2025 academic year, the level of learning achievement for Islamic financial literacy and access material was recorded at 95%, exceeding the previously set academic target.

This success cannot be separated from the curriculum design that integrates PAI courses with applied studies on the Islamic economic system. In its implementation, students are not only invited to understand the normative aspects of Islamic teachings regarding *muamalah*, but are also involved in case analysis activities, sharia transaction simulation practices, and visits to sharia-based financial institutions such as sharia banks, BMTs, and halal fintech. This approach opens students' horizons comprehensively, from theological, *fiqhiyah*, to managerial aspects (Forooraghi et al., 2023).

The role of Islamic Religious Education lecturers as facilitators and motivators greatly determines the success of this program. Through contextual learning methods, problem-based learning (PBL), and integration of spiritual values in economic discussions, students become more critical, reflective, and applicable in understanding and applying the concept of Islamic finance. In addition, the use of digital media such as educational videos, interactive e-modules, and online discussion platforms strengthen the learning process that is adaptive to technological developments (Bulut Ates & Aktamis, 2024).

One of the most obvious indicators of success is the ability of students to explain the principles of Islamic finance (such as justice, transparency, and the prohibition of usury) in a coherent manner, as well as their skills in designing financial solutions based on Islamic values. In the final semester exam, 95% of students

managed to achieve above average scores, with 95% of them falling into the very satisfactory category. These results reflect a strong conceptual understanding and practical skills in accessing and managing Islamic financial products.

This success also forms the character of students who are religious and professional in the field of economics. The synergy between religious knowledge and economics provides balanced moral and intellectual provisions, making STIE Kusuma Negara graduates ready to face the challenges of the world of work with integrity and competitive advantages based on sharia (S. M. Hassan, 2022). The synergy between Islamic Religious Education and sharia financial learning not only improves students' academic achievements, but also contributes to forming a higher education ecosystem that is oriented towards strengthening sharia financial literacy in a sustainable manner. In the future, this model can be a reference in developing an integrative curriculum at other Islamic economics campuses in Indonesia.

In the implementation of a synergistic approach between Islamic Religious Education (PAI) and Islamic financial learning implemented at STIE Kusuma Negara. This finding not only contributes to academic achievement, but also enriches the discourse on developing an integrative curriculum in higher education based on Islamic economics. With a success rate of learning outcomes reaching 95%, this approach has proven effective while offering an educational model that is adaptive to the development of the times and the needs of contemporary Muslim society. The innovation lies in the use of an integrative-thematic model, where Islamic Religious Education is no longer taught as a stand-alone course, but is designed to be integrated with Islamic economics material (Ollila & Macy, 2019). In each meeting, students are not only invited to understand the verses of the Qur'an and Hadith, but are also directly linked to economic concepts such as the prohibition of usury, distribution justice, and halal transactions (Lau et al., 2022). This model strengthens the relationship between the spiritual dimension and economic practices so that learning becomes more relevant and contextual. This is an aspect of renewal that is rarely found in conventional economics curriculum structures (Serino et al., 2024).

Next is the development of a simulation of Islamic financial transactions integrated with spiritual values. Students not only learn the technical aspects of contracts, but are also guided to reflect on intentions (*niyyah*), responsibility (*amanah*), and honesty (*shidq*) as part of every transaction. In practice, this is done through group projects that require students to design a sharia-based financing scheme while inserting an Islamic ethical commitment into their business proposals. This instills an awareness that the success of a sharia transaction is not only assessed from the profit, but also from its blessings (*barakah*).

In the learning process, Islamic Religious Education lecturers encourage students to directly explore primary Islamic sources such as interpretations of muamalah verses and economic hadiths (Ballouk et al., 2022; Solehati & Riadi, 2025). Students are invited to do close reading and thematic interpretations related to the mechanisms of zakat, waqf, sale and purchase contracts, and the Islamic economic system. This approach produces a deep understanding because students associate the concept of finance not only as an economic theory, but as a form of devotion to Allah in social life (Xiao et al., 2024). This collaboration builds a bridge between theory and reality, enriching students' learning experience and enhancing their understanding of practical access to Islamic finance. It also expands students' network with the industry that is relevant to Islamic values (Chen & Yu, 2023).

The achievement of learning outcomes of 95% in 3rd semester students is strong evidence of the effectiveness of this approach. Not only from the quantitative aspect (values), but also from the quality of students' understanding and skills. Students are able to explain the principles of Islamic economics, compare conventional and Islamic systems critically, and demonstrate the ability to design fair and Islamic-based financial solutions. This shows that the integrative curriculum is not only effective, but also transformative for the mindset of today's Muslim students.

This study reveals a number of key findings that show that the synergy between Islamic Religious Education (PAI) and Islamic finance learning has a significant impact on improving students' literacy and access to Islamic-based financial systems. Based on the results of measuring learning outcomes for 3rd semester students at STIE Kusuma Negara, it is known that 95% of students have succeeded in achieving learning outcome targets, both in terms of conceptual knowledge, understanding of values, and application skills in the field of Islamic finance.

This shows that the integration of Islamic material in Islamic finance learning plays an important role in strengthening the foundation of students' values and ethics in understanding Islamic economic concepts. In lectures, students not only learn Islamic financial terms and instruments, but are also asked to examine the arguments of the Qur'an and Hadith related to financial principles, such as justice (al-'adl), welfare (al-maslahah), and the prohibition of usury. This approach makes financial material not mechanical, but internalized as part of the morals and responsibilities of Muslim students.

There is effectiveness of contextual and collaborative learning methods applied in Islamic Religious Education and Islamic Finance courses (Bevolo & Blaise, 2022). This learning model directs students to analyze real problems, such as Islamic fintech practices, financing contract simulations, and case studies on Islamic banking products (Sharma & Guleria, 2023). The evaluation results show that students are able to explain the forms of murabahah, musyarakah, and ijarah contracts well, and can identify the differences with conventional systems. Most students also show an increased interest in accessing Islamic financial products, such as opening accounts at Islamic banks and using sharia-based digital wallets (Blinkoff et al., 2023).

In addition, it was found that this synergistic approach succeeded in creating an interactive learning environment and touching the affective domain of students, so that they not only become knowledgeable, but also feel responsible for the development of Islamic economics (M. K. Hassan et al., 2023). Many students are involved in digital discussion forums, campus Islamic economic communities, and are even active in internships at Islamic financial institutions. This shows that learning that integrates Islamic Religious Education and economics not only improves conceptual understanding, but also forms social awareness and real practice (Onyema\* et al., 2019).

Related to the results of formative and summative assessments given by the lecturers. Based on end-of-semester evaluation data, 95% of students achieved scores above the passing threshold, with the majority scoring above 90. This achievement reflects the success of the learning design that integrates cognitive, affective, and psychomotor dimensions. Students are assessed not only from the results of written exams, but also from assignment projects, case presentations, and direct practice in using Islamic financial applications (Tu, 2021).

It was also found that there was a significant contribution from Islamic Religious Education lecturers who not only functioned as religious teachers, but also as

value mediators, ethical guides, and facilitators of Islamic economic dialogue (Tsai et al., 2023). This role strengthens the function of Islamic education as a source of inspiration as well as a director in forming a generation of professionals who have Islamic competence and character (Arifin et al., 2018).

The synergy between PAI and Islamic finance learning at STIE Kusuma Negara is able to improve students' literacy and access to the Islamic economic system comprehensively (Cheng et al., 2024). With learning outcomes reaching 95%, this integrative model is worthy of being used as a reference in developing an Islamic-based economic curriculum in other higher economic education environments. Although this approach is able to capture the dynamics and depth of meaning of the synergy between Islamic Religious Education and Islamic financial literacy, limitations arise in terms of generalizing the findings. The results obtained are contextual and more representative of conditions at certain locations and research subjects, so they cannot be directly applied on a wider scale without modification or further research. Limitations arise in the aspect of the involvement of practitioners and Islamic financial institutions as learning partners. In implementing the research, the synergy built is more conceptual and has not been fully supported by active collaboration between educational institutions and the Islamic financial industry sector. This affects the depth of empirical data related to the direct impact on access to Islamic financial services by students.

## CONCLUSION

The learning achievement results reaching 95% are a strong indicator that learning that combines Islamic values with contemporary economic materials is able to create an understanding that is not only theoretical, but also applicable, ethical, and contextual. This synergy has proven effective in shaping students' perspectives on Islamic finance as an economic system that is not only free from usury and in accordance with sharia, but also as a manifestation of the values of social justice, business blessings, and moral responsibility. Through an integrated curriculum, students are involved in a learning process that is rich in value exploration, religious text studies, actual case studies, and direct practical experience in simulations and visits to Islamic financial institutions. This allows for deep and comprehensive internalization of knowledge. This success cannot be separated from the use of innovative learning methods such as contextual approaches, problem-based learning, and project-based learning. Islamic Education lecturers play an important role as value directors and facilitators of the formation of Islamic ethics in economic practices. This model is real evidence that the integration of religious values in economic education is not just an ideal idea, but a strategic solution that can improve the quality of Islamic higher education while strengthening literacy and public access to the sharia economic system.

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