



## The Impact of Islamic Economics Learning Implementation on Shaping Student's Islamic Economic Morality at SMA Nurul Qur'an

Ahmad Tohir<sup>1\*</sup>

<sup>1</sup>*Sekolah Tinggi Ilmu Ekonomi Syari'ah Darul Huda Mesuji, Indonesia*

\* Correspondence: ✉ [tohirahmad2023@gmail.com](mailto:tohirahmad2023@gmail.com)

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### Abstract

This study examines the impact of Islamic Economics learning implementation on the formation of Islamic economic character among 12th-grade students at SMA Nurul Qur'an. This learning is considered to play a vital role in instilling moral values such as honesty, responsibility, and social awareness derived from Islamic teachings. The aim of this study is to identify the extent to which Islamic Economics education can shape students' moral behavior in line with the principles of sharia-based economics. This research is a field study using a qualitative method, with data collected through observation, interviews, and documentation. Data analysis involved data reduction, presentation, and conclusion drawing. The results show that Islamic Economics learning significantly enhances students' understanding of Islamic economic principles and their application in daily life. In addition to strengthening Islamic financial literacy, this learning fosters critical and ethical attitudes in addressing economic issues. Thus, Islamic Economics education not only enriches students' theoretical knowledge but also serves as a foundation for developing moral character, integrity, and social responsibility in the economic context. Although there are external factors that also influence students' moral development, Islamic Economics learning remains a key pillar in shaping character within the school environment.

## INTRODUCTION

In the modern era, global economic practices are increasingly influenced by liberal and capitalist economic systems oriented towards market freedom, production efficiency, and capital accumulation (Muis et al., 2024; Prawiro, 2021). These systems often emphasize aspects of profit and efficiency, but often ignore moral, spiritual, and social values (Kustiawan & Nurdiansyah, 2025). As a result, people's economic behavior has become increasingly individualistic, consumptive, and in many cases, unfair. This condition not only affects adult economic actors, but also begins to shape the perspective and behavior of the younger generation, including high school students (SMA). Amid concerns about the erosion of ethics and spirituality in economic activities, education is the main pillar in shaping students' mindset and character, especially through learning that integrates religious values (Lestari, 2021; Muzakki, 2023).

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In this case, learning Islamic economics through Islamic Religious Education (PAI) has a strategic role in shaping students' economic morals (Rifai, 2023). This learning not only conveys economic theory in the frame of sharia, but also internalizes basic values such as honesty, justice, trustworthiness, and concern for others (Muhammad Khaerul Umam, 2022; Muzakki, 2023; Rifai, 2023). In the midst of capitalism that prioritizes material orientation, learning Islamic economics comes as a solution to instill economic principles based on tawhid and Islamic ethics (Dede Pitri et al., 2025; Nurhidayat & Umiati, 2024). Concepts such as halal-haram transactions, zakat, infaq, alms, and the prohibition of usury are important materials that can form students' critical awareness of economic practices that are detrimental and contrary to Islamic teachings (Nur Fitria, 2024; Yusri et al., 2024).

This is confirmed in the words of Allah SWT in QS. Al-Baqarah verse 275 which emphasizes the prohibition of usury and the importance of justice in economic transactions (Indrayani & Mawardi, 2025).

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

*"Those who consume usury cannot stand except as one stands who is being beaten by Satan into madness. That is because they say, 'Trade is just like usury.' But Allah has permitted trade and has forbidden usury. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [usury] those are the companions of the Fire; they will abide eternally therein." (QS. Al-Baqarah: 275)*

Riba is a prohibited form of transaction because it contains elements of injustice and exploitation (Almurni et al., 2023; Indrayani & Mawardi, 2025), whereas fair trade conducted in accordance with sharia principles is an economic practice permitted by Allah (Itsnaeni Chusnul Khotimah, 2022). Understanding this verse is crucial to be instilled in students as it will help them distinguish between permissible economic activities and those that are morally and socially detrimental. Thus, Islamic Economics learning is not merely cognitive but also shapes students' moral sensitivity in responding to economic issues (Nur Fitria, 2024).

Moreover, Islamic Economics education promotes collective welfare (*maslahah*), equitable wealth distribution, and social stability within society (Indrayani & Mawardi, 2025). All these objectives can only be achieved if students possess a strong foundation of morality. Therefore, Islamic Economics learning at the senior high school level must be designed effectively and applicatively so that it can shape students who are not only intellectually

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capable but also possess integrity and social responsibility in conducting economic activities (Prawiro, 2021; Rifai, 2023).

The essence of education lies in transforming students' mindsets and behaviors comprehensively. In the context of Islamic Economics learning, this goal becomes particularly vital, given the contemporary challenges that continue to shift toward commercialization and materialism. By equipping senior high school students with Islamic Economics learning, they will not only be able to understand economic concepts theoretically but also embody a lifestyle that is fair, honest, and caring toward others. Thus, Islamic Economics learning serves as a bridge between knowledge and morality, as well as a foundation for the formation of an economic society that is just, equitable, and civilized.

## **METHOD**

This research is a field study employing a qualitative approach and using a phenomenological method. In the qualitative approach, the researcher serves as the primary instrument, actively engaged in the process of data collection, analysis, and interpretation. A qualitative researcher must be able to unlock realities in the field, delve into the meaning of experiences (*makenawalidin*) (Ahmad & Laha, 2023; Walidin et al., 2015), and observe phenomena attentively, calmly, and openly.

This study focuses on twelfth-grade students at SMA Nurul Qur'an who have taken the Islamic Economics subject. The selection of twelfth-grade students was based on the consideration that students at this level possess more mature critical thinking skills and have received the material comprehensively, making it more feasible to explore the impact of learning on their Islamic economic behavior.

Data collection was conducted through direct classroom observation, both structured and unstructured interviews with teachers and students, as well as documentation in the form of syllabi, lesson plans (RPP), and learning outcome records. The data obtained were analyzed through the stages of data reduction, data presentation, and conclusion drawing.

To ensure data validity, triangulation techniques were applied by comparing various data sources and collection methods to obtain valid and reliable results. This approach provides a comprehensive overview of the implementation of Islamic Economics learning and its impact on shaping students' economic morality in the SMA environment.

## **FINDINGS AND DISCUSSION**

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## **Islamic Economics Learning in Grade XII of SMA Nurul Qur'an**

The process of Islamic Economics learning in Grade XII of SMA Nurul Qur'an cannot be separated from the presence of several essential and interrelated components that form the overall learning system. These components are fundamental elements that determine the success or failure of a learning process. In this context, each element plays a role in creating effective and meaningful learning conditions for students.

The learning components include active participation between teachers and students, the use of relevant learning media and methods, subject content that aligns with the curriculum and students' life context, as well as structured lesson planning. The interaction between the teacher as a facilitator and the student as the learning subject becomes a key factor in strengthening Islamic economic values. In addition, the learning media used also help explain Islamic economic concepts such as halal–haram transactions, zakat, infaq, and sadaqah in a contextual and applicable manner. The lesson content is delivered gradually with reference to the pre-designed Lesson Plan (RPP), ensuring the learning process aligns with the intended moral and Islamic economic education objectives.

The presence of various elements in learning strongly determines the achievement of the desired objectives, including in the implementation of Islamic Economics learning in Grade XII of SMA Nurul Qur'an. Students and teachers are the two most essential components in the research process. Both hold an important role, as their interaction is the main key to knowledge transfer, value inculcation, and character building. Without active student involvement, learning becomes passive and loses its meaning. Likewise, without the role of the teacher as a facilitator, learning loses its direction and clarity.

In Islamic Economics learning, teachers are not only tasked with delivering material but also serve as role models in instilling Islamic values in economic behavior, such as honesty, fairness, and care for others. Students are expected to be active participants, capable of reflective thinking, and able to connect lesson content with real-life situations, for instance, in trade practices, personal financial management, and awareness of socio-economic values.

The Islamic Economics subject is specifically taught in Grade XII as part of the curriculum designed to strengthen students' understanding of sharia economic principles. The placement of this subject in the final year of senior high school reflects the importance of economic knowledge in shaping an Islamic mindset. The main goal of learning is that students not only master concepts but also internalize moral values and social responsibility in their daily lives.

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Observations show that Grade XII students at SMA Nurul Qur'an welcome Islamic Economics learning with enthusiasm. They find it helpful in understanding economic issues from an Islamic perspective, particularly regarding fairness in transactions, avoiding usury (riba), and the importance of zakat and sadaqah. This learning is considered to have a positive impact, not only on the cognitive aspect but also in shaping more ethical and responsible economic attitudes and behaviors. Many students realize the importance of this subject for their personal and social lives. One student, Ramdhani, stated:

"Islamic Economics learning is important to be taught to all levels of society, especially Muslims, because it can strengthen faith and be applied in various Islamic-related institutions."

This statement reflects that Islamic Economics learning is not only seen as academic knowledge but also as a means to shape students' religious identity and morality in facing modern economic challenges.

The teacher responsible for the Islamic Economics subject in Grade XII of SMA Nurul Qur'an has an educational background in both economics and Islamic studies, which serves as an important asset in supporting learning success. This competence allows the teacher to deliver material accurately and relate it to Islamic values in the context of modern economics. Beyond presenting theory, the teacher acts as a role model in applying sharia principles such as honesty, justice, and social responsibility in everyday life. This has a positive influence on students, as they not only understand concepts theoretically but also see concrete examples of Islamic economic values in practice.

Apart from the teacher's role, successful learning is also influenced by the use of appropriate media. In Islamic Economics learning, various media are used to strengthen students' understanding. The teacher utilizes educational videos, PowerPoint slides, textbooks, and interactive digital platforms relevant to students' needs. During online or hybrid learning periods, platforms such as Zoom and Google Meet are used for synchronous sessions to support direct communication between teachers and students. Meanwhile, asynchronous learning uses media such as Google Classroom and WhatsApp groups, enabling students to access materials and assignments independently at any time. This strategy provides time flexibility for students and encourages them to be more active and responsible in the learning process.

The material taught in the Islamic Economics subject in Grade XII covers various fundamental and applicable aspects. These include the basic concepts of Islamic economics, the history of Islamic economic thought, and the development of Islamic economics in

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Indonesia. Students also learn about comparisons between the Islamic economic system and other systems such as capitalism and socialism, which clarifies the uniqueness of the Islamic approach to economic issues. Advanced material covers consumption and production theory, market mechanisms from an Islamic perspective, and fiscal and monetary policy according to sharia principles. Furthermore, students are introduced to prohibited transactions in Islam such as *riba*, *gharar*, and *maysir*, as a means of instilling economic ethics from an early stage. Learning also includes an introduction to Islamic financial institutions in Indonesia and the strategic role of government and society in maintaining economic justice. The overall material aims to build a comprehensive understanding and strong Islamic economic morality among students so that they grow into intellectually capable individuals with integrity in everyday economic practices.

One important component of learning is the lesson plan, which in the Islamic Economics subject is arranged in the form of a Semester Lesson Plan (RPS). The RPS serves as the main guideline in the learning process, as it contains the sequence and stages of material that must be delivered by the teacher. The existence of the RPS helps make the learning process more directed and systematic. This is reinforced by the statement of Clarissa, one of the students, who said:

“Islamic Economics learning always refers to the RPS so that the material can be delivered gradually and in a structured manner, allowing the teacher's planned objectives to be achieved properly.”

With the optimal implementation of various learning components such as educators, media, materials, and lesson plans, learning objectives can be achieved effectively. Learning objectives provide a description of the expected behavioral changes in students after receiving the learning material (Lispaula et al., 2024).

### **The Influence of Islamic Economics Learning on Students' Economic Morality**

Islamic Economics learning makes a significant contribution to shaping students' economic morality. Based on Bloom's theory, learning touches on three important domains in individual development: cognitive, affective, and psychomotor (14,150). In the cognitive aspect, students demonstrate the ability to understand Islamic economic principles, such as distinguishing between *halal* and *haram* transactions. This is reflected in the statement of Lita Novita, who expressed that through Islamic Economics learning, she can better understand the differences between *halal* and *haram* transactions because the principles are derived directly from the Qur'an and Hadith. Similarly, Mayla Nur Laili and Rija Nur stated that they

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now better understand issues related to pricing, interest, and the practice of *riba* that should be avoided.

Both opinions indicate that Islamic Economics learning not only increases students' intellectual knowledge but also instills moral awareness in conducting economic activities. Students' ability to differentiate Islamic economic principles shows that they have internalized sharia values in their thinking. Once cognitive understanding is formed, emotional responses and moral commitment toward these values emerge, which are included in the affective domain.

The affective domain relates to students' attitudes, emotions, and moral commitment to the learned material. This dimension is reflected in the statement of Dina Amelia, who said:

"Avoiding *riba*, and seeking all forms of economics that are good and correct according to Islam."

A similar statement was made by Fiksi Rahmawati:

"After learning Islamic Economics, I better understand the legal boundaries of buying and selling, which in fact include practices that contradict Islamic teachings."

Both opinions indicate that Islamic Economics learning can influence students' perspectives in evaluating and responding to economic activities ethically.

This influence then extends to the psychomotor domain, namely students' ability to apply the knowledge they have acquired into real actions. Rengga Andrian is a concrete example, as he stated that what he learned in class is applied in daily life, especially in trade and other economic activities. This emphasizes that Islamic Economics learning does not stop at understanding and attitude but also encourages students to practice Islamic values in every economic activity they undertake.

Thus, Islamic Economics learning has proven to be effective in shaping students' character so that they not only think critically on an intellectual level but also behave according to Islamic moral and spiritual values in conducting economic activities.

## **CONCLUSION**

The findings of this study indicate that Islamic Economics learning for fourth-semester students of the Social Science Education Study Program has been well implemented and has had a tangible impact on students' understanding and economic behavior. In general, three main influences can be identified. First, the learning process has made a significant contribution to students' understanding of morality in economic activities. They have

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become more aware of the importance of conducting economic activities based on sharia principles, such as honesty, fairness, and the prohibition of usury (riba) and practices that harm others. Second, there has been a behavioral shift in economic decision-making. Students have become more selective and ethical in conducting transactions, choosing investments, and engaging in consumption that aligns with halal principles, while avoiding economic practices that contradict Islamic teachings. Third, Islamic ethical and moral values are not only understood theoretically but have begun to be internalized and reflected in concrete actions. Students demonstrate concern for the halal aspects of buying and selling, avoid elements of riba, and apply social principles in their daily economic activities. Overall, the results of this research prove that the learning components have been optimally implemented from planning and material delivery to the use of supporting media. The impact extends beyond broadening students' knowledge to shaping their character and moral integrity in economic practice, in accordance with Islamic values.

### **RECOMMENDATIONS**

Based on the findings of this study, it is expected that the results can serve as a specific reference for the development of Islamic Economics learning studies. Furthermore, these results may be used as a basis for future research involving more diverse and contextual subjects and objects. Islamic Economics education should not only serve as a medium for knowledge transfer but also as a strategic instrument in shaping the character and economic integrity of the younger generation. Therefore, it is necessary to develop more effective learning models to enhance the understanding and application of moral economic values among young people.

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