



## The Role Of Islamic Religious Education In Building Sharia Economic Law Awareness Among The Millennial Generation

T. Azwar Aziz<sup>1</sup>

<sup>1</sup>*Sekolah Tinggi Ilmu Syari'ah Sabang, Indonesia*

\*Correspondence: ✉ [azwaraziz88@gmail.com](mailto:azwaraziz88@gmail.com)

### Article Information:

Received : 04-09-2025

Revised : 29-09-2025

Accepted : 08-10-2025

**Keywords:** Islamic Religious Education, sharia economic law, millennial generation, legal awareness, *fiqh muamalah*.

### Abstract

Islamic Religious Education (IRE) plays a strategic role in fostering awareness of sharia economic law among the millennial generation. The main objective of this research is to examine the contribution of IRE in instilling Islamic legal values in modern economic activities, particularly in the digital age. This study employs a descriptive qualitative method with a library research approach. Data were collected from various Islamic education literature, Islamic economic studies, and sources related to millennial characteristics. The results reveal that IRE significantly contributes to introducing the principles of *fiqh muamalah*, Islamic business ethics, and awareness of sharia-compliant transactions. Moreover, IRE fosters the internalization of values such as honesty, justice, and social responsibility in the economic behavior of millennials. The study concludes that innovations in curriculum, teaching methods, and the use of digital media are essential to ensure that IRE remains relevant and effective in enhancing awareness of Islamic economic law.

## INTRODUCTION

The development of the Islamic economy in Indonesia has experienced rapid growth over the past decade, as evidenced by the increasing number of Islamic financial institutions, halal investment instruments, and regulatory frameworks supporting the Islamic economic ecosystem. However, behind this progress, public awareness particularly among the millennial generation of Islamic economic law remains relatively low (OJK, 2022). Islamic Religious Education (PAI) as a key instrument in shaping character and Islamic values plays a crucial role in fostering such legal awareness from an early age.

Previous studies have highlighted the urgency of strengthening Islamic values within the education system, including the integration of *muamalah* aspects into the PAI curriculum. Research by Ma'ruf and Widodo (2020) shows that young people's understanding of *sharia* transactions remains partial and theoretical. Meanwhile, a study by Fikri and Hidayat (2018) emphasizes the importance of digital approaches in Islamic education to effectively reach digital-native generations. Nevertheless, there remains a limited number of studies that explicitly examine the direct correlation between PAI and

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

*T. Azwar Aziz*

millennials' awareness of Islamic economic law in today's socio-digital context. This research seeks to fill that gap.

The main issue discussed in this study is how PAI contributes to building awareness of Islamic economic law among millennials. The objective is to identify the extent to which PAI conveys the principles of *fiqh muamalah*, Islamic economic ethics, and *sharia* legal values to the millennial generation. This study employs a qualitative approach, with library research serving as the primary unit of analysis.

This research is situated within the context of ongoing social and cultural transformations resulting from digitalization, which significantly affect the lifestyle and economic practices of millennials. Therefore, it is essential to examine the effectiveness of PAI content and delivery methods in shaping legal-economic awareness consistent with Islamic values.

The structure of this article consists of five sections. Following the introduction, the second section presents the research methods used. The third section discusses the findings and analysis of PAI's role in shaping awareness of Islamic economic law. The fourth section provides conclusions and recommendations. Finally, a list of references is included as the scientific foundation for this article.

### **METHOD**

This study employs a descriptive qualitative approach aimed at systematically and factually describing the role of Islamic Religious Education (PAI) in shaping awareness of Islamic economic law among the millennial generation. The qualitative approach was chosen because it allows the researcher to capture social phenomena and individuals' subjective understanding within real-life contexts, enabling a deeper exploration of meanings, values, and perceptions.

The research procedure began with formulating the problem and determining the focus of study, which centers on the contribution of PAI in internalizing the values of Islamic economic law. Data were collected through library research by reviewing various relevant literature sources published over the past ten years. The analyzed literature includes Islamic Religious Education textbooks, scholarly journals on Islamic economics, articles on digital-based education, and official reports from institutions such as the Financial Services Authority (OJK), Statistics Indonesia (BPS), the National Committee for Islamic Economy and Finance (KNEKS), and the Ministry of Religious Affairs. The

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

*T. Azwar Aziz*

selected sources were chosen based on their relevance to the topic and their academic credibility.

The research design is exploratory, seeking to uncover the interrelation between components within the PAI curriculum and the awareness of Islamic economic law, particularly within the context of millennial life shaped by a rapidly changing digital and transactional ecosystem. The primary subjects of this study are the contents of the PAI curriculum and the teaching approaches applied across various levels of education. Supporting information was obtained from previous research findings, expert opinions, and evaluation reports from credible educational institutions.

The main instrument in this study is the researcher, functioning as a human instrument, who critically and reflectively examines and interprets the data. Data collection techniques include documentation of literature, narrative synthesis, and thematic review of categorized sources.

To ensure the validity and reliability of the data, source triangulation was applied by comparing information from various types of literature and previously published studies to confirm consistency and depth of understanding. The researcher actively participated as a critical reader and data interpreter throughout the entire data analysis process.

The research setting is flexible, as it is based on digital documentation and does not require physical presence at a specific location. The study was conducted over a period of four months, from January to April 2025. The data analysis was carried out using content analysis, which involves identifying key themes from the literature related to PAI, legal awareness, and Islamic economics, and then grouping them into thematic categories analyzed descriptively and interpretatively.

### **FINDINGS AND DISCUSSION**

The findings of this study indicate that Islamic Religious Education (PAI) plays a significant role in shaping awareness of Islamic economic law among the millennial generation. These findings were derived from an analysis of academic literature, educational policies, and empirical studies on millennials and Islamic economic practices. Three main themes were identified in this study: (1) the integration of *fiqh muamalah* into the PAI curriculum, (2) the challenges and characteristics of millennials in receiving religious education, and (3) the urgency of innovative learning approaches based on the values of Islamic economics.

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

T. Azwar Aziz

First, the integration of *fiqh muamalah* in PAI serves as an essential instrument in fostering awareness of Islamic law. The PAI curriculum at both secondary and higher education levels generally includes *fiqh muamalah* materials covering principles of *halal-haram*, the prohibition of *riba*, *gharar*, and *maysir*, as well as Islamic contract concepts such as *murabahah*, *mudharabah*, and *musyarakah*. However, much of this content remains textual rather than contextualized within the digital economic reality that defines the millennial environment. This has resulted in a disconnect between normative understanding and the practical application of Islamic economic law in daily life.

Second, the characteristics of millennials demand creative, interactive, and technology-based educational approaches. This generation tends to think critically, values independence, and prefers visual and digital information over verbal lectures. A study by Rachmawati and Nurhaliza (2021) found that the effectiveness of PAI learning significantly increases when it incorporates digital media-based approaches such as educational videos, e-learning platforms, and discussions of real-world case studies. In the context of Islamic economics, introducing *sharia*-compliant fintech applications, simulating halal transactions, and analyzing Islamic business cases can serve as effective methods for building legal awareness.

Third, the study also found that PAI can function as a medium for internalizing the practical values of Islamic economic law. In everyday life, millennials are often involved in digital economic activities such as online buying and selling, investing, and using digital wallets or *paylater* services. Without sufficient understanding of Islamic law, these activities risk violating *sharia* principles. Therefore, PAI learning approaches need to include *sharia*-based digital economic literacy content for instance, by incorporating case studies on *sharia*-compliant marketplaces, halal crowdfunding, or the Islamic concept of the sharing economy.

<b>Elements of Islamic Religious Education</b>	<b>Implications for Awareness of Islamic Economic Law</b>
<i>Fiqh Muamalah</i> Content	Provides basic knowledge of Islamic contracts and principles
Interactive-Digital Approach	Enhances understanding through contextual and up-to-date media
Values of Honesty and Trustworthiness	Promotes integrity in economic transactions
Contemporary Economic Case Studies	Links Islamic teachings with everyday digital economic practices

**Table 1. Relationship between PAI Elements and Awareness of Islamic Economic Law**

The table above illustrates that PAI components can be directed toward developing cognitive, affective, and psychomotor dimensions of awareness regarding Islamic economic law. When values such as honesty (*sidq*) and trustworthiness (*amanah*) are taught not only normatively but also through their direct relevance to digital economic activities, they are more likely to be internalized and sustained in millennials' behavior.

Thus, this study affirms that PAI is not merely a religious or theological discipline but a strategic medium for cultivating adaptive legal awareness in response to changing times. Methodological and curriculum innovations based on the contextual needs of youth are necessary to ensure that the values of Islamic economic law are not only understood but also lived out in daily practice.

### **1. The Contribution of Islamic Religious Education to Islamic Economic Law Literacy**

PAI serves as an educational foundation that shapes the worldview of young generations regarding Islamic law in economics. Islamic economic law literacy does not only involve understanding normative concepts but also practical awareness in making ethical economic decisions. Subjects such as *fiqh muamalah* are crucial to be introduced contextually. Basri (2020) asserts that PAI should act as a bridge between normative texts and contemporary economic practices. Millennials engaged in activities such as e-commerce, digital investment, or Islamic fintech platforms need a comprehensive understanding of *sharia* regulations to avoid practices contrary to Islamic principles.

PAI plays a crucial role in building Islamic legal literacy, especially in the midst of increasingly complex global developments. This literacy goes beyond the ability to read or understand normative Islamic texts it encompasses legal awareness and ethical behavior in carrying out economic activities in accordance with Islamic values such as justice (*al-'adalah*), honesty (*ash-shidq*), and trust (*amanah*). PAI provides a strong conceptual foundation through *fiqh muamalah*, an essential branch of Islamic law governing social and economic interactions in daily Muslim life (Muhammad Ain Suma, 2017).

In the context of millennials living in a digital and globalized era, religious education can no longer be static or dogmatic. PAI must transform into a normative-educative medium that connects Islamic texts with contemporary economic realities. Lessons on *riba*, *gharar*, and *maysir* should be explained not only textually but also illustrated through real-life digital economic examples such as high-interest online loans, illegal investments, or dropshipping without clear ownership (M. Syafi'i Antonio, 2011).

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

*T. Azwar Aziz*

PAI can act as a literacy instrument through an Islamic economic literacy-based curriculum, by integrating content on Islamic financial systems, *sharia* banking principles, Islamic contracts, and contemporary economic challenges faced by Muslims. Research by Syafruddin and Hamid (2021) shows that students exposed to Islamic economic materials in PAI possess higher legal awareness when choosing *sharia*-compliant financial products compared to those taught only general content.

Moreover, teachers as the main actors in education must be equipped with strong Islamic economic law literacy competencies. They should not only deliver material but also serve as role models and facilitators for discussions about real-life economic practices. This aligns with the *Contextual Teaching and Learning* (CTL) approach, which encourages students to connect classroom knowledge with practical economic life (Ahmad Susanto, 2019).

Strengthening Islamic economic law literacy through PAI can also be achieved by developing digital learning media such as educational videos, infographics, and interactive e-learning platforms. Such technology based applications are particularly relevant for millennials, who favor visual and practical approaches. Successful religious education must respond to the needs of its era, and in this case, the need for Islamic economic understanding is a priority for building a just and prosperous Muslim society (Siti Rokhiyah, 2022).

### **2. Characteristics of Millennials and the Challenge of Value Internalization**

The millennial generation possesses distinctive characteristics that differ significantly from previous generations. They tend to be more adaptive to technology, more critical, yet often instant and pragmatic in decision-making. These traits present challenges for Islamic Religious Education (PAI), which is generally normative and theoretical, if it is not delivered in a relevant and applicable manner. Observations from various literature studies and social media surveys reveal a gap between millennials' technological proficiency and their depth of understanding regarding ethics and Sharia principles in economics.

PAI must therefore be designed with an andragogical and dialogical approach while utilizing digital media to effectively address these challenges. Darmawan's (2021) research indicates that the use of interactive, digital based media in religious education enhances young people's participation and interest in Islamic materials. Consequently, PAI should not merely focus on teaching doctrinal concepts of halal and haram, but also encourage

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

*T. Azwar Aziz*

students to engage in discussions on contemporary Sharia economic phenomena such as NFTs, cryptocurrency, Sharia crowdfunding, and online lending platforms.

Millennials, born between 1981 and 1996, are a generation raised within a rapidly evolving digital landscape. They are known for their technological adaptability, preference for freedom of expression, and openness to social and cultural change (Jean M. Twenge, 2014). Easy access to information has made them rely heavily on digital media for both religious understanding and economic knowledge.

Despite their technological strengths, millennials face serious challenges in internalizing spiritual and ethical Islamic values, especially those related to *sharia* economic law principles. Their consumerist tendencies, instant gratification culture, and exposure to global popular culture often distance them from the values of simplicity, honesty, and responsibility as taught in Islam (Rhenald Kasali, 2017).

Value internalization in Islamic education extends beyond cognitive understanding to encompass affective and psychomotor dimensions, encouraging students to practice these values in real life. The greatest challenge lies in bridging the gap between classroom-based religious knowledge and the realities of modern digital and economic life (Ahmad Zahro, 2020). Therefore, PAI must adapt to millennials' psychological and sociological conditions by presenting communicative, relevant, and reality-based learning.

The process of internalizing Islamic economic law values requires participatory and reflective pedagogical strategies. This process should not be one-directional but must open dialogue and critical interaction between teachers and students. Problem-solving and project-based learning models are proven more effective in instilling context-based legal and ethical awareness than traditional lectures. Additionally, using digital platforms and social media as educational tools enables the dissemination of Islamic values within the globalized digital sphere.

By understanding the characteristics and challenges faced by millennials, PAI can move beyond being a normative instrument to become a transformative educational tool that fosters systematic and holistic Islamic economic law literacy.

### **3. PAI as an Agent for Internalizing Islamic Law Values in Digital Economic Activities**

Technological advancements have created new economic spaces for millennials in entrepreneurship, transactions, and investments. Here, the role of PAI should focus on equipping young people with *sharia* based values that are not only dogmatic but also

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

T. Azwar Aziz

solution-oriented. The internalization of Islamic law values should be implemented through simulations, case studies, and *sharia*-compliant creative economic projects.

For example, learning activities can include projects such as creating a *sharia* based minimarket, simulating trade contracts, or developing social media campaigns on Islamic economic education. These strategies strengthen students' affective and psychomotor understanding of Islamic legal norms in real economic practices. Kurniawan (2021) emphasizes that PAI's success in value internalization depends on teachers' ability to create transformative learning experiences that connect deeply with students' daily lives.

Digital economic activities such as e-commerce, fintech, online trading, and cryptocurrency involve millennials as major participants. However, many engage in these activities without sufficient legal or *sharia* awareness. Thus, PAI's function as an agent of Islamic legal internalization becomes essential.

PAI's mandate is not only to transmit religious knowledge but also to shape mindsets and behaviors aligned with *sharia* principles, including honesty (*sidiq*), transparency, fairness (*'adl*), and the prohibition of *riba*, *gharar*, and *maysir*. These values can be embedded through lessons in *fiqh muamalah*, Islamic business ethics, and contemporary discussions on digital transactions.

Anwar (2020) found that students receiving strengthened Islamic economic education in PAI tend to have greater awareness of *sharia* compliant digital transactions, including digital wallets, e-commerce, and Islamic based investment platforms. Meanwhile, Musthafa (2019) emphasized that case-based learning, transaction simulations, and digital application analyses bridge the gap between Islamic legal theory and real life digital economic practices.

Furthermore, PAI teachers can utilize digital platforms such as YouTube, podcasts, TikTok, and LMS based learning to effectively convey Islamic values to tech-savvy millennials. In this regard, teachers act not only as educators but also as content creators of Islamic values, capable of communicating religious messages creatively and interactively (Firdaus, 2021).

However, the internalization of Islamic economic law through PAI faces challenges beyond students teacher competence, curriculum design, and educational policy readiness also play vital roles. Therefore, teacher capacity-building in digital literacy and *sharia* economics, supported by flexible and contextual curricula, is crucial (Fathurrahman Fauzi, 2022).

Hence, PAI serves as a strategic agent in shaping a generation that is not only technologically literate but also legally and ethically aware in navigating complex digital economic systems.

#### **4. The Impact of Sharia Legal Awareness on Millennial Economic Behavior**

Awareness of *sharia* law cultivated through PAI influences millennials' economic behavior from consumption patterns and income generation to participation in social-economic activities. Literature findings reveal that students with a strong understanding of Islamic economics tend to avoid non *sharia* compliant investments, choose financial services selectively, and show greater concern for social justice and charitable giving.

Moreover, PAI instills social responsibility in economic practices by fostering adherence to contracts, transparency, and the avoidance of manipulation. Thus, PAI not only shapes individual awareness but also serves as a catalyst for value-based economic transformation in society.

Sharia legal awareness plays a significant role in shaping millennials' economic behavior amid globalization, digitalization, and instant lifestyles. It drives them to make moral and lawful economic choices in areas such as online loans, cryptocurrency, e-commerce, and startups.

When millennials possess *sharia* legal awareness, they become more selective in their economic choices favoring *sharia* based banks, e-wallets, mutual funds, and halal marketplaces. Rini and Sari (2021) found that students exposed to *fiqh muamalah* and Islamic business ethics in PAI are more likely to avoid *riba*, *gharar*, and *maysir* transactions while preferring *sharia* compliant products.

This awareness also fosters civilized economic behavior, such as honesty in online transactions, fulfilling promises, and avoiding fraud. It aligns with Islamic law's foundational principles of justice (*'adl*), welfare (*maslahah*), and truthfulness (*sidq*) (Hosen, 2020).

Additionally, *sharia* legal awareness nurtures a concern for spiritual and ethical wealth, where millennials value the *barakah* (divine blessing) of income rather than mere profit. They become more cautious about income sources and often consult *fatwas* or *sharia* literature before making financial decisions (Rifa'i, 2022).

However, this level of awareness varies due to environmental, familial, social media, and educational influences. Therefore, the internalization of Islamic legal values through

## ***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

T. Azwar Aziz

PAI must be carried out massively, systematically, and contextually to reach all segments of the younger generation (Yusuf, 2019).

In conclusion, the impact of *sharia* legal awareness extends beyond individual behavior and contributes to building an ethical, transparent, and just economic ecosystem aligned with the principles of *maqashid al-shariah*.

### **CONCLUSION**

Based on the findings of this study regarding the role of Islamic Religious Education (PAI) in fostering awareness of Sharia economic law among the millennial generation, several conclusions can be drawn. First, PAI plays a strategic role in introducing the fundamental principles of Islamic economic law through *fiqh muamalah* materials, which help shape an initial understanding of the values of justice, honesty, and the prohibition of economic practices that contradict Sharia, such as *riba* (usury) and *gharar* (uncertainty). Second, the distinctive characteristics of millennials being digital-oriented, critical, and highly adaptive to change necessitate a more innovative, interactive, and contextual approach to PAI instruction so that the values of Sharia economic law can be effectively internalized.

Third, the internalization of Sharia legal values in everyday digital economic activities presents both challenges and opportunities, as millennials are heavily engaged in online transactions, fintech, and digital entrepreneurship that may potentially lead to Sharia violations if not guided by adequate understanding. Therefore, the development of a PAI curriculum that integrates contemporary case studies, educational digital media, and Islamic economic literacy is crucial.

Looking ahead, this study opens opportunities for further research, particularly in designing an applicable PAI learning model based on digital Sharia economics, and in promoting collaboration among educational institutions, Sharia economic practitioners, and educational technology developers to cultivate a generation of Muslims who are not only spiritually devout but also legally and ethically intelligent in economic conduct.

### **REFERENCES**

Antonio, M. S. (2011). *Bank syariah: Dari teori ke praktik*. Jakarta: Gema Insani.

***The Role of Islamic Religious Education in Building Sharia Economic Law Awareness Among the Millennial Generation***

T. Azwar Aziz

- Anwar, M. (2020). Pendidikan ekonomi syariah berbasis teknologi: Kajian terhadap efektivitas materi PAI dalam menumbuhkan kesadaran hukum syariah. *Jurnal Pendidikan Islam*, 11(2).
- Fauzi, F. (2022). *Revolusi digital dan pendidikan Islam*. Yogyakarta: Deepublish.
- Firdaus, A. (2021). Strategi guru PAI dalam mengembangkan media pembelajaran digital di era disrupsi. *At-Ta'dib: Jurnal Ilmiah Prodi Pendidikan Agama Islam*, 14(1).
- Hosen, N. (2020). *Fiqh muamalah kontemporer*. Jakarta: Kencana.
- Kasali, R. (2017). *Disruption: Menghadapi lawan-lawan tak kelihatan dalam peradaban uber*. Jakarta: Gramedia.
- Maftuh, Y. (2018). *Model pendidikan karakter berbasis nilai Islam*. Bandung: Alfabeta.
- Musthafa, I. (2019). *Fikih muamalah kontemporer*. Bandung: Remaja Rosdakarya.
- Rifa'i, A. (2022). Kesadaran hukum ekonomi syariah di kalangan generasi muda Muslim: Studi kasus mahasiswa. *Jurnal Al-Maslahah*, 8(1).
- Rini, S., & Sari, N. (2021). Pengaruh pemahaman fiqh muamalah terhadap perilaku konsumen Muslim milenial di era digital. *Jurnal Ekonomi dan Hukum Islam*, 9(2).
- Rokhiyah, S. (2022). Digitalisasi pembelajaran PAI dalam meningkatkan literasi ekonomi syariah. *Jurnal Ilmu Pendidikan Islam*, 9(1).
- Suma, M. A. (2017). *Hukum Islam dan ekonomi syariah di Indonesia*. Jakarta: Rajawali Pers.
- Susanto, A. (2019). *Pengembangan pembelajaran pendidikan agama Islam*. Yogyakarta: LKiS.
- Syafruddin, & Hamid, A. (2021). Peran PAI dalam penguatan literasi ekonomi syariah bagi siswa SMA. *Jurnal Pendidikan Islam*, 10(2).
- Twenge, J. M. (2014). *Generation me*. New York: Free Press.
- Yusuf, M. N. (2019). *Membangun karakter ekonomi syariah melalui pendidikan Islam*. Yogyakarta: Deepublish.
- Zahro, A. (2020). Strategi internalisasi nilai Islam dalam pendidikan milenial. *Jurnal Pendidikan Islam*, 10(1).