

Transformation of Islamic Religious Education in Facing the Challenges of Sharia Economics

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Abstract.

This study aims to analyze the transformation of Islamic Religious Education (PAI) in addressing the challenges of Islamic economics in Labuhanbatu Regency. The rapid development of Islamic economics requires human resources who not only possess religious understanding but also have economic competencies based on Islamic values. This study employed a qualitative approach with a descriptive method. Data were collected through interviews, observations, and documentation conducted at Islamic educational institutions in Labuhanbatu Regency. Data analysis was performed using the interactive model of Miles, Huberman, and Saldaña, consisting of data collection, data condensation, data display, and conclusion drawing. The results indicate that the transformation of Islamic Religious Education is carried out through the development of an Islamic economics-based curriculum, innovation in learning methods, improvement of teacher competencies, and strengthening of students' Islamic economic literacy. However, the implementation of this transformation still faces several challenges, including limited teachers' understanding of Islamic economics, the lack of optimal integration of Islamic economic materials into the curriculum, and limited relevant learning resources. This study emphasizes that the transformation of Islamic Religious Education plays a strategic role in developing a generation that is religious, competent, and capable of supporting the sustainable development of the Islamic economic ecosystem.

Keywords: *Islamic Education Transformation, Islamic Religious Education, Islamic Economics, Islamic Literacy and Labuhanbatu Regency.*

I. INTRODUCTION

Educational transformation is a strategic agenda for developing human resources that are adaptive to developments in science, technology, and socioeconomic dynamics. In the context of Muslim society, Islamic Religious Education (PAI) is no longer solely oriented toward the formation of faith, worship, and morals, but also directed toward strengthening students' competencies in facing the development of the sharia economy. The integration of sharia economic values into PAI learning is crucial because it can shape a generation that not only possesses religious character but also understands the practices of muamalah, sharia entrepreneurship, sharia financial literacy, and Islamic business ethics. Research by Asrofi (2024) shows that integrating education with sharia economics can improve students' financial literacy, social awareness, and entrepreneurial skills, thereby contributing to sustainable economic development. This research confirms that educational transformation is a crucial instrument in supporting the development of the sharia economic ecosystem in Indonesia.

The development of the Islamic economy in Indonesia shows an increasingly positive trend, along with the growth of the halal industry, Islamic banking, Islamic fintech, and various Islamic financial instruments. However, the development of this sector has not been accompanied by a uniform increase in Islamic economic literacy among the public. This phenomenon indicates a gap between the growth of the Islamic industry and the readiness of human resources to understand Islamic economic principles. Research by Anisah and Gucandra (2025) explains that Indonesia still faces a knowledge-to-action gap, a condition where people are familiar with Islamic economic concepts but are unable to implement them in their daily economic behavior. Therefore, Islamic Religious Education is seen as a strategic medium for improving Islamic economic literacy through contextual and applicable learning.

This phenomenon is also evident in Labuhanbatu Regency, which has a predominantly Muslim population and significant sharia economic potential through the development of MSMEs, sharia cooperatives, sharia financial institutions, and halal businesses. However, this potential has not been optimally utilized due to the community's low understanding of sharia economic principles. Research by Wahyuni, Harahap, and Amin (2025) demonstrated that sharia financial literacy has a positive and significant impact on MSME financing decisions in Labuhanbatu Regency. These results indicate that increasing sharia economic literacy is a crucial factor in encouraging the development of community businesses and the utilization of sharia financial institutions. This situation demonstrates the strategic role of educational institutions in preparing human resources who understand sharia economic concepts from an early age.

Although extensive research has been conducted on the transformation of Islamic Religious Education and the development of sharia economics, previous research still indicates a research gap. Research by Sholeh et al. (2023) focused more on transforming the Islamic Religious Education curriculum through strengthening learning innovation and curriculum changes, but did not link this to the development of students' sharia economic competencies. Meanwhile, research by Rusman (2023) emphasized that Islamic Religious Education has a strategic role in the development of the Islamic economy through the instillation of sharia values. However, his study was still conceptual and did not explain a learning transformation model capable of addressing the needs of sharia economics at the regional level. Research by Mubarak and Al Ghifari (2025) also showed that integrating sharia economic values into the Islamic education curriculum can improve sharia financial literacy. However, this study focused only on literature and therefore did not provide empirical evidence regarding its implementation in educational institutions. On the other hand, Anisah and Gucandra (2025) explained that the low level of Islamic financial literacy in the community is caused by a knowledge-to-action gap, namely the gap between the understanding of Islamic economic concepts and their application in everyday life, so that innovations in Islamic Religious Education learning that are more contextual and applicable are needed. Based on these differences in focus and findings, there is still room for research that empirically examines how the transformation of Islamic Religious Education can prepare students to face the challenges of Islamic economics, especially in the context of Labuhanbatu Regency which has quite large Islamic economic potential, but is not yet supported by optimal levels of Islamic economic literacy and implementation.

Based on this phenomenon, research on "The Transformation of Islamic Religious Education in Facing the Challenges of Sharia Economics in Labuhanbatu Regency" is crucial. This research is expected to contribute academically to the development of Islamic Religious Education and Sharia economics studies, while also providing input for local governments, educational institutions, and stakeholders in formulating policies and strategies for strengthening education that align with the needs of Sharia economic development in Labuhanbatu Regency.

II. THEORETICAL REVIEW

Transformation of Islamic Religious Education

Educational transformation is a planned and ongoing process of change within the education system to adapt to developments in science and technology, societal needs, and global challenges. In the context of Islamic Religious Education (PAI), transformation encompasses not only changes to the curriculum, learning methods, and evaluation, but also strengthening student competencies to enable them to integrate Islamic values with the dynamics of modern life, including Islamic economics.

According to Muhaimin (2021), the transformation of Islamic Religious Education is a process of updating the education system aimed at developing students to balance mastery of Islamic knowledge, character, and the ability to face social change. According to Abuddin Nata (2022), the transformation of Islamic Religious Education is an innovative effort to develop the curriculum,

learning strategies, and educator competencies to ensure Islamic education remains relevant to current developments.

According to Ramayulis (2022), the transformation of Islamic Religious Education is directed at developing individuals who are faithful, knowledgeable, and have noble morals, and are able to implement Islamic values in social and economic life. According to Romzi et al. (2024), the transformation of Islamic education in Indonesia must be directed at strengthening educational policies, learning innovation, and developing 21st-century competencies to meet the challenges of globalization and digitalization. Recent research shows that the transformation of Islamic Religious Education needs to be carried out through curriculum reconstruction, contextual learning, and strengthening Islamic economic literacy to produce graduates with character and global competitiveness.

Based on the opinions of these experts, the transformation of Islamic Religious Education can be concluded as a process of updating the Islamic education system which aims to produce students who have religious, intellectual, social and economic competencies in accordance with the demands of modern developments.

Indicators of Transformation of Islamic Religious Education

Indicators of transformation of Islamic Religious Education include:

1. Curriculum transformation.
2. Innovation in learning methods.
3. Integration of digital technology.
4. Strengthening Islamic economic literacy.
5. Teacher competency development.
6. Strengthening Islamic character education.
7. Collaboration with the business world and sharia industry.

Sharia Economics

Sharia economics is an economic system based on the Qur'an, Sunnah, ijma', and qiyas (consensus), with the aim of realizing justice, welfare, balance, and social welfare through economic activities in accordance with sharia principles. According to M. Umer Chapra (2021), sharia economics is an economic system that aims to realize human welfare through the fair distribution of resources in accordance with Islamic values. According to Adiwarman A. Karim (2022), sharia economics is the science that studies human economic behavior based on sharia values to achieve *falah* (well-being in this world and the hereafter).

According to Ascarya (2022), Islamic economics emphasizes a balance between individual and societal interests through economic activities free from usury, *gharar*, and *maysir*. According to Antonio (2022), Islamic economics prioritizes the principles of justice, transparency, partnership, and social responsibility in all economic activities. Recent research indicates that developing an Islamic economy requires strengthening Islamic financial literacy from elementary school through university so that society can implement Islamic economic values in daily economic activities.

Sharia Economic Indicators

Sharia economic indicators include:

1. Sharia economic literacy.
2. Understanding the principles of *muamalah*.
3. Understanding Islamic finance.
4. Islamic business ethics.
5. Sharia entrepreneurship.
6. Utilization of Islamic financial institutions.
7. Application of *halal* and *thayyib* values in economic activities.

The Relationship between the Transformation of Islamic Religious Education and the Challenges of Sharia Economics

The transformation of Islamic Religious Education plays a crucial role in preparing human resources capable of facing the development of the Islamic economy. Through innovative and contextual learning, students not only understand aspects of worship and morality but also develop competencies in Islamic financial literacy, halal entrepreneurship, and Islamic business ethics. The integration of Islamic economics material into Islamic Religious Education (PAI) learning is expected to produce graduates prepared to participate in the development of the halal industry and the Islamic financial system.

Rusman's (2023) research shows that Islamic Religious Education plays a strategic role in developing human resources capable of developing the Islamic economy through the internalization of sharia values in social life. Furthermore, Mubarak and Al Ghifari's (2025) research concluded that integrating sharia economic values into the Islamic education curriculum can improve sharia financial literacy, character, and student readiness for the development of the sharia economy. Other research also confirms that digital-based and contextual Islamic Religious Education learning innovations are effective strategies for instilling sharia economic principles in students. Based on this description, it can be understood that the transformation of Islamic Religious Education is a strategic factor in addressing the challenges of the sharia economy. The better the transformation of the curriculum, learning methods, educator competencies, and the integration of sharia economic literacy, the greater the contribution to shaping a generation that is religious, competitive, and capable of supporting the development of the sharia economy, particularly in Labuhanbatu Regency.

III. RESEARCH METHOD

This study uses a qualitative approach with a descriptive approach. The qualitative approach was chosen because the study aims to deeply understand the transformation process of Islamic Religious Education in facing the challenges of the sharia economy in Labuhanbatu Regency, as well as to describe various phenomena occurring in the implementation of Islamic education that are relevant to the development of the sharia economy. This approach allows researchers to gain a comprehensive understanding of the actual conditions on the ground through interpretation of data obtained from various sources.

The research was conducted in Labuhanbatu Regency, North Sumatra Province. The location was selected based on the consideration that Labuhanbatu Regency has significant potential for sharia economic development, indicated by the increasing activity of sharia financial institutions, halal-based micro, small, and medium enterprises (MSMEs), and a predominantly Muslim population. Furthermore, Islamic educational institutions in the region face the challenge of adapting their curricula and learning processes to produce graduates with both religious competence and an understanding of sharia economics.

The research subjects consisted of school or madrasah principals, Islamic Religious Education teachers, Islamic educational institution managers, academics, religious leaders, Islamic economic actors, and other parties with knowledge and experience regarding the implementation of Islamic Religious Education and the development of the Islamic economy in Labuhanbatu Regency. Informants were selected using purposive sampling, selecting informants based on their perceived information relevant to the research focus. Data collection was conducted until data saturation was reached, a condition where the information obtained has been repeated and no significant new information is found.

The research data consists of primary and secondary data. Primary data were obtained through in-depth interviews with informants, observations of Islamic Religious Education (ISE) teaching, and discussions regarding the implementation of Islamic economic values in educational

settings. Secondary data were obtained from curriculum documents, learning materials, school activity reports, government policies, reference books, scientific articles, and various other documents related to the transformation of Islamic Religious Education and ISE.

Data validity was verified through triangulation techniques, including source triangulation, technical triangulation, and time triangulation. Source triangulation was conducted by comparing information obtained from various informants, while technical triangulation was conducted by comparing the results of interviews, observations, and documentation. Time triangulation was conducted by collecting data at different points in time to ensure consistency of the information obtained. Furthermore, the researcher also implemented member checking with several informants to ensure that the interpretations were consistent with the actual conditions.

Data analysis used the interactive model of Miles, Huberman, and Saldaña (2014), which consists of four stages: data collection, data condensation, data display, and conclusion drawing and verification. The data obtained were first reduced by selecting information relevant to the research focus, then presented in narrative form to facilitate interpretation. The final stage was carried out by drawing conclusions based on patterns, themes, and relationships between phenomena found during the research.

Through this approach, the research is expected to provide a comprehensive picture of the form of transformation of Islamic Religious Education in facing the challenges of the sharia economy in Labuhanbatu Regency, while also producing strategic recommendations for local governments, educational institutions, and stakeholders in developing Islamic education that is adaptive to the development of the sharia economy.

IV. RESEARCH RESULTS

Based on research conducted through interviews, observations, and documentation at several Islamic educational institutions in Labuhanbatu Regency, it was found that the transformation of Islamic Religious Education (PAI) to address the challenges of the sharia economy has taken place through several key aspects, namely curriculum transformation, learning innovation, teacher competency enhancement, digital technology utilization, and strengthening students' sharia economic literacy. However, this transformation process still faces various obstacles, particularly limited understanding of sharia economics, teacher resources, and the connection between educational institutions and the regional sharia economic ecosystem.

Transformation of the Islamic Religious Education Curriculum Based on Sharia Economics

The research results show that some Islamic educational institutions in Labuhanbatu Regency have begun adapting their Islamic Religious Education (PAI) learning materials by incorporating Islamic economic values into their teaching. This integration is achieved through strengthening material on muamalah (religious transactions), Islamic business ethics, the concepts of halal and haram (permissible) in transactions, zakat (alms), infaq (donation), and alms (sadaqah), as well as introducing Islamic financial institutions. This curriculum transformation is a response to the development of the Islamic economy, which increasingly requires human resources who not only understand religious aspects but also possess Islamic economic competencies.

Research findings indicate that Islamic Religious Education (PAI) learning currently focuses more on aspects of faith, worship, and morals, while Islamic economics has not been a primary focus in the learning process. This situation results in students having a good understanding of religion, but not yet fully being able to connect Islamic values with modern economic practices such as digital transactions, halal entrepreneurship, and Islamic financial management. These results indicate that curriculum transformation is a crucial need so that Islamic Religious Education not only produces students with religious character but also possesses adaptive skills to developments in the Islamic economy.

Innovation in Islamic Religious Education Learning Methods

The research also found changes in Islamic Religious Education (PAI) teaching methods through the adoption of a more contextual and applicable approach. Teachers began developing discussion-based learning, case studies, project-based learning, and the use of digital media to introduce Islamic economic concepts to students. Through this approach, students not only gained a theoretical understanding of Islamic economic concepts but were also given the opportunity to analyze economic phenomena occurring in society, such as online buying and selling practices, halal business management, the differences between conventional and sharia systems, and the importance of honesty and fairness in economic activities. However, the research results showed that the implementation of innovative learning methods was still not optimal. Some teachers still experienced limitations in developing Islamic economics learning media due to a lack of training, limited learning resources, and the lack of specific modules that integrate Islamic Religious Education (PAI) with Islamic economics.

Improving the Competence of Islamic Religious Education Teachers

The research results show that teacher competence is a key factor in the successful transformation of Islamic Religious Education (ISE) to face the challenges of the sharia economy. Islamic Religious Education (ISE) teachers play a strategic role as a bridge between Islamic values and the economic development of society. Interviews revealed that some teachers are aware of the importance of understanding Islamic economics, but their practical mastery of Islamic economic concepts remains limited. Most teachers have a better understanding of normative religious aspects than contemporary aspects of Islamic economics, such as Islamic banking, halal investment, Islamic fintech, and Islamic entrepreneurship. This situation suggests that improving teacher competence through Islamic economics training, competency certification, and collaboration with universities and Islamic financial institutions is a crucial step in accelerating the transformation of Islamic Religious Education.

Strengthening Students' Sharia Economic Literacy

The research results indicate that the level of Islamic economic literacy among students in Labuhanbatu Regency still needs improvement. Most students understand basic concepts such as the prohibition of usury (riba), the importance of honesty in trade, and the obligation of zakat (zakat), but lack a deep understanding of the mechanisms of Islamic economics in modern life. This low literacy level is evident in students' limited understanding of Islamic financial products, Islamic transaction contracts, Islamic investments, and halal-based entrepreneurial opportunities. This suggests that Islamic economic education needs to be provided more systematically through integration into Islamic Religious Education (PAI) lessons and extracurricular activities.

The Challenge of Transforming Islamic Religious Education in Supporting Sharia Economics

The study identified several factors that hinder the transformation of Islamic Religious Education to address the challenges of the sharia economy in Labuhanbatu Regency. First, limited teacher competency in sharia economics. Second, the suboptimal integration of sharia economics material into the Islamic Religious Education curriculum. Third, limited learning resources and media related to Islamic economics. Fourth, limited collaboration between educational institutions and sharia economic institutions such as sharia banks, sharia cooperatives, and halal businesses. Despite these obstacles, the study findings demonstrate significant opportunities for transforming Islamic Religious Education through the development of a sharia-based curriculum, improving educator competency, utilizing digital technology, and strengthening collaboration between educational institutions and the sharia economic sector. Overall, the study findings demonstrate that the transformation of Islamic

Religious Education in Labuhanbatu Regency is a strategic necessity in facing the development of the sharia economy. This transformation is not only oriented towards changing learning materials but also encompasses a shift in the paradigm of Islamic education to produce a generation with moral integrity, economic competence, and readiness to face the dynamics of the sharia economy in the future.

Transformation of Islamic Religious Education Curriculum in Facing Challenges

The research findings indicate that the transformation of the Islamic Religious Education (PAI) curriculum in Labuhanbatu Regency has begun to focus on strengthening sharia economic values through the integration of material on muamalah (Islamic transactions), Islamic business ethics, the concepts of halal and haram (permissible and haram) in transactions, and an introduction to the sharia financial system. These findings demonstrate that PAI is no longer merely understood as a subject focused on religious rituals, but also as a strategic instrument for developing students' competencies to address social and economic change. These findings align with Muhaimin's (2021) perspective, which states that the transformation of Islamic Religious Education must be carried out through a shift in the learning paradigm from a normative approach to an integrative approach that connects Islamic values with the realities of community life. Responsive Islamic education must equip students with the ability to understand various contemporary issues, including emerging economic activities in society.

The results of this study also support Rusman's (2023) research, which explains that Islamic Religious Education plays a crucial role in the development of Islamic economics through the internalization of Sharia values in students' lives. According to this research, Islamic education not only functions to build religious character but also serves as a medium for developing human resources with economic awareness based on the principles of justice, responsibility, and blessings.

However, this study found that the integration of Islamic economics into the Islamic Religious Education (PAI) curriculum in Labuhanbatu Regency is still not fully optimal. This condition indicates a gap between the need for Islamic economic development and the readiness of educational institutions to provide relevant learning materials. This is in line with research by Mubarak and Al Ghifari (2025), who found that one of the obstacles to strengthening Islamic economics through education is the lack of a curriculum that systematically integrates Islamic economic concepts with religious learning. Therefore, the transformation of the Islamic Religious Education (PAI) curriculum needs to be directed towards developing more contextual learning, namely connecting Islamic theory with community economic practices. This approach will help students understand that Islamic values are applied not only in aspects of worship, but also in economic activities such as trade, entrepreneurship, financial management, and consumption.

Islamic Religious Education Learning Innovation as a Strategy to Improve Sharia Economic Literacy

The research results show that innovative learning methods are a crucial aspect in the transformation of Islamic Religious Education (PAI) to address the challenges of the Islamic economy. The use of discussion methods, case studies, project-based learning, and the use of digital technology provides students with a more practical understanding of Islamic economics. This finding aligns with constructivist learning theory, which explains that students will more easily grasp concepts if they are actively involved in the learning process through real-life experiences. In the context of Islamic economics, learning is not sufficient through merely conveying theoretical concepts; it also requires practical application, simulations of Islamic transactions, analysis of economic phenomena, and an introduction to halal business practices.

Research by Sholeh et al. (2023) shows that innovation in Islamic Religious Education learning through a contextual and technology-based approach can increase the relevance of Islamic education to the needs of modern society. This research confirms that learning transformation is a crucial factor in improving the quality of graduates so they can face global challenges. Furthermore,

research by Anisah and Gucandra (2025) found that the low level of Islamic economic literacy in the community is not only caused by limited information but also by the lack of a learning process that connects Islamic economic concepts with everyday life practices. Therefore, innovation in Islamic Religious Education learning is an important strategy for reducing the gap between theoretical understanding and implementation of Islamic economics.

The Role of Teacher Competence in the Transformation of Islamic Religious Education

The research findings indicate that Islamic Religious Education (PAI) teacher competence is a key factor in the successful transformation of Islamic education toward strengthening the sharia economy. Teachers serve not only as conveyors of religious material but also as facilitators capable of connecting Islamic values with modern economic developments. The research findings indicate that some teachers still have limited understanding of practical sharia economic concepts, such as transaction contracts, sharia finance, halal investment, and Islamic-based entrepreneurship. This situation presents a challenge because the success of educational transformation depends heavily on the readiness of educators to develop relevant learning.

This aligns with Nata's (2022) opinion, which states that the quality of Islamic education is greatly influenced by educators' competence in implementing learning innovations. Teachers with professional competence and broad insight will be able to develop Islamic education that is adaptive to changing times. Previous research also supports this finding. Asrofi (2024) explains that improving the quality of human resources in Islamic economics must begin with enhancing the capacity of educators, as teachers are the primary actors in the process of transferring knowledge and shaping students' Islamic economic character.

Transformation of Islamic Religious Education as a Strengthening of the Sharia Economic Ecosystem in Labuhanbatu Regency

The research results show that the transformation of Islamic Religious Education (PAI) plays a significant role in supporting the development of the sharia economic ecosystem in Labuhanbatu Regency. Education is the primary foundation for building public awareness of the importance of economic activities in accordance with Islamic principles. Labuhanbatu Regency has significant sharia economic potential through the MSME sector, trade, and Islamic financial institutions. However, this potential requires the support of human resources with sharia economic literacy. Therefore, the transformation of Islamic education is one strategy for producing a generation capable of participating in the development of the halal industry and the sharia economy.

The results of this study support the findings of Wahyuni et al. (2025), which showed that increased Islamic economic literacy is closely linked to increased public utilization of Islamic economic services. This research confirms that education plays a crucial role in building public understanding and trust in the Islamic economic system.

Based on the overall research findings, it is clear that the transformation of Islamic Religious Education is not merely a change in curriculum and learning methods, but also a shift in educational paradigm that integrates Islamic values with the needs of the modern economy. In the context of Labuhanbatu Regency, this transformation is a strategic step towards developing religious, competent human resources capable of sustainably facing the development of the Islamic economy.

V. CONCLUSION

Based on the research and discussion on the transformation of Islamic Religious Education in addressing the challenges of the sharia economy in Labuhanbatu Regency, it can be concluded that the transformation of Islamic Religious Education is a strategic step in preparing human resources with both religious competence and the ability to understand developments in the sharia economy. This transformation is carried out through several key aspects, namely strengthening the curriculum,

innovating learning methods, improving teacher competency, and developing students' sharia economic literacy.

The research results show that the integration of Islamic economic values into Islamic Religious Education (IS) has begun through the reinforcement of material on muamalah (consumption of transactions), Islamic business ethics, the concepts of halal and haram (permissible and haram) in transactions, and the introduction of the Islamic financial system. However, the implementation of this transformation still faces various challenges, such as the suboptimal integration of Islamic economics into the curriculum, teachers' limited understanding of contemporary Islamic economic practices, and limited learning resources supporting Islamic economics instruction.

Furthermore, contextual and digital-based learning innovations are crucial in increasing the relevance of Islamic Religious Education to the development of the Islamic economy. Through a more applied learning approach, students not only understand Islamic values theoretically but also connect them to modern economic practices, such as halal entrepreneurship, Islamic transactions, and financial management based on Islamic principles.

Overall, this research demonstrates that the transformation of Islamic Religious Education plays a crucial role in supporting the development of the sharia economic ecosystem in Labuhanbatu Regency. Islamic education needs to be developed in a more adaptive and integrative manner to produce a generation with Islamic character, sharia economic literacy, and readiness to face increasingly complex global economic challenges.

Suggestion

Based on the research findings, Islamic educational institutions in Labuhanbatu Regency are advised to continue strengthening the transformation of Islamic Religious Education by developing a curriculum that is more responsive to developments in the Islamic economy. The systematic integration of Islamic economics, Islamic entrepreneurship, Islamic financial literacy, and muamalah practices needs to be developed to provide students with a more comprehensive understanding of the relationship between Islamic values and modern economic activity.

Furthermore, improving the competency of Islamic Religious Education teachers needs to be a priority through training, workshops, certification, and collaboration with universities and Islamic economic institutions. Teachers with a sound understanding of Islamic economics will be better able to develop innovative, contextual, and relevant learning that meets students' needs.

Regional governments and relevant stakeholders are also expected to strengthen collaboration between educational institutions, Islamic financial institutions, halal MSMEs, and other Islamic economic institutions. This collaboration is necessary to create a learning ecosystem that is not only theory-based but also provides students with practical experience in understanding the implementation of Islamic economics.

For future researchers, this study could be expanded using quantitative or mixed methods approaches to measure the impact of the transformation of Islamic Religious Education on sharia economic literacy, halal entrepreneurship readiness, or students' economic competence. Future research could also expand the research object to other regions to obtain a more comprehensive picture of Islamic Religious Education development strategies in supporting sharia economic growth in Indonesia.

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