



# Integration of Islamic Religious Education and Modern Economics: Revitalizing The Four Prophet Muhammad's Character Pillars As A Role Model For *Mu'amalah* Practices Among Gen-Z

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## Article History:

Submitted:  
2025-05-28

Revised:  
2025-06-20

Accepted:  
2025-07-10

## Abstract

This study aims to critically examine the synergy between Islamic Religious Education (PAI) and the modern economy through the revitalization of the four prophetic traits of Prophet Muhammad PBUH namely is *shiddiq*, *amanah*, *tabligh*, and *fathanah*, as an alternative approach to shaping the economic character of Generation Z. The research was conducted using a library research method by reviewing various relevant literature to develop a transformative and applicable educational model. The findings indicate an urgent need to redesign PAI learning so that it becomes more adaptive to technological advancements and capable of fostering active student engagement in understanding socio-economic dynamics. Furthermore, the contribution of this revitalization in the PAI learning system should be thoroughly formulated and implemented to produce a generation that is not only spiritually devout but also competent, possesses integrity, and is committed to social justice and sustainability. On the other hand, there are several foundational tasks that must be addressed prior to its realization. These include the need for curriculum enhancement programs, increased professionalism among all educational components, and the development of an integrative evaluation system to help establish a dignified Islamic economic system.

**Keywords:** Integration of Islamic Religious Education and Economic, Revitalization, The Four Prophet Muhammad's PBUH Character Pillars

## 1. Introduction

The discourse on the integration of Islamic Religious Education (PAI) and modern economics currently holds a strategically relevant position within the framework of educational reform and the revitalization of economic ethics, especially in efforts to address the spiritual crisis that has

increasingly impacted the civilization dynamics of the digital generation. This is understandable, considering that Gen-Z (the so-called digital generation), who were born and raised amidst massive digital infrastructure, in reality, can be said to often exhibit behaviors characterized by pragmatic, opportunistic, and consumerist economic orientations. This tendency is a direct consequence of their insufficient knowledge and inadequate understanding of the intricate mechanisms governing economic practices.<sup>1</sup> This is further supported by data from the Central Bureau of Statistics in 2023, which states that 64% of this generation show a strong interest in the digital economy, yet only 28% consider ethical and sustainability aspects in their economic decision-making. Clearly, this situation underscores the stark reality and increasingly highlights the urgent need to promptly strengthen Islamic spiritual values as an evaluative instrument to shape morally responsible economic behavior.

The four pillars of the Prophet Muhammad's PUBH character, namely *shiddiq*, *amanah*, *tabligh*, and *fathanah* can serve as an alternative solution to address these problems and controversies, as they ontologically represent universal Islamic ethical values that transcend time and remain relevant across eras.<sup>2</sup> When interpreted contextually within the framework of the modern economy, it cannot be denied that these four traits can serve as a moral paradigm capable of redefining multilateral relationships in economic transactions with fairness, transparency, and sustainability. For instance, *shiddiq* and *amanah* function as ethical principles to counteract fraud, misinformation, and information exploitation. While *tabligh* and *fathanah* are equally relevant in developing communication competence and strategic intelligence within the digital economy space.<sup>3</sup>

Referring to the context of national and regional curriculum reforms in Indonesia, it is essential that Islamic Religious Education (PAI) be unanimously agreed upon to be reformulated as a means of developing prophetic spirituality that is not merely normative but also practical.<sup>4</sup> Clearly, the implication here is that Islamic Religious Education (PAI) is highly important and needs to function as a medium to strengthen ethical reasoning and critical economic awareness relevant to the digital context. A study by Safina et al. (2024) states that an Islamic financial literacy approach through contextual pedagogy can enhance students' ethical sensitivity toward economic issues.<sup>5</sup> On the other hand, a study by Fauzi et al. (2024) states that Islam-based economic literacy can foster maturity in both thinking and behavior among Muslims when facing economic issues in their daily lives.<sup>6</sup> Not only that, but a study by Priatana (2025) also asserts and emphasizes that economic practices integrated into the learning process with Islamic Religious Education (PAI) will ultimately shape individuals who possess a complex understanding of applying Islamic ethics as a core spiritual aspect of its realization.<sup>7</sup> In summary, this aspect strongly underscores concrete evidence of how

<sup>1</sup> Tiffany Shahnaz Rusli, Rosmalina Kemala, dan Ranti Nazmi, *Pendidikan Karakter Gen-Z : Tips dan Trik Mendidik Karakter Gen-Z bagi Pendidik* (PT. Sonpedia Publishing Indonesia, 2024).

<sup>2</sup> Muhammad Nasri Dini dan Syamsul Bakri, "Implementasi Sifat Nabi dalam Kepemimpinan Pendidikan di Sekolah Dasar," *DWIJA CENDEKIA: Jurnal Riset Pedagogik* 5, no. 2 (24 Desember 2021): 248–59, <https://doi.org/10.20961/jdc.v5i2.55514>.

<sup>3</sup> Nurul Pratiwi dkk., "Analisis Sistem Ekonomi Pada Masa Rasulullah Sebagai Role Model Ekonomi Syariah Pada Era Modern," *Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam* 8, no. 2 (31 Oktober 2023): 153–66, <https://doi.org/10.47435/adz-dzahab.v8i2.2215>.

<sup>4</sup> Muhammad Arief Rahman dan Muhammad Aldi Putra, "Peran Pendidikan Agama Islam Dalam Mengembangkan Pembangunan Ekonomi," *Religion : Jurnal Agama, Sosial, Dan Budaya* 3, no. 2 (30 April 2024): 709–20, <https://doi.org/10.55606/religion.v3i2.976>.

<sup>5</sup> Safina Safina dkk., "Peran Pendidikan Ekonomi Syariah Dalam Meningkatkan Kesadaran Finansial Dan Literasi Syariah," *Seminar Nasional Paedagogia* 4, no. 1 (19 Agustus 2024): 236–48.

<sup>6</sup> Muchammad Chasan Fauzi, Asyari Hasan, dan Mohammad Lutfi, "Peran Literasi Keuangan, Promosi, Dan Religiusitas Terhadap Minat Generasi Z Pada Bank Syariah Di Kabupaten Kudus," *An Nawawi* 4, no. 1 (27 April 2024): 41–54, <https://doi.org/10.55252/annawawi.v4i1.45>.

<sup>7</sup> Agus Priatna, "Peran Generasi Muda Dalam Pengembangan Ekonomi Islam Di Indonesia Pada Era Digital," *Journal of Islamic Finance and Economics* 2, no. 02 (1 Mei 2025): 240–53.

crucial an interdisciplinary approach is one that can effectively integrate both religious and practical dimensions within economic education.

Furthermore, the ongoing dichotomy between religious knowledge and economic science within Indonesia's national and regional education systems ultimately contributes to and creates significant epistemological challenges in the field of education.<sup>8</sup> As a result, this separation has the potential to cause a disintegration of students' understanding regarding the relevance of spiritual values in economic life.<sup>9</sup> Therefore, the contribution of an integrative approach based on *maqashid al-shari'ah*, as a subfield of Islamic studies, becomes crucial; its implications not only support economic rationality but also strengthen social meaning and ecological sustainability.<sup>10</sup> In this regard, it is clear that *maqashid al-shari'ah* should not be viewed merely as a normative tool but rather as a conceptual framework for constructing an inclusive, productive, and just Islamic economy.

It doesn't stop, there the high penetration of social media and digital culture in the lives of Gen-Z<sup>11</sup>, this makes the role and urgency of the traits *tabligh* and *fathanah* increasingly vital as ethical references in communication and economic decision-making. *Tabligh*, which means conveying truthful information, is highly relevant in ensuring transparency of products and services. Meanwhile, *fathanah* highlights the importance of analytical and strategic intelligence in identifying opportunities and managing market risks ethically.<sup>12</sup> Thus, it can be understood that internalizing these two values is one of the key factors in preventing the penetration of speculative and manipulative practices in the digital economy.

In my view, the revitalization of the four pillars of the Prophet Muhammad's PBUH character in Islamic economic practices should indeed be adopted, as they hold great potential for building an Islamic economic architecture that supports distributive justice, social participation, and ecological sustainability. For example, values such as *shiddiq* and *amanah*, in addition to strengthening individual moral integrity, can also reinforce the foundation of an inclusive and resilient macroeconomic structure against social and environmental disruptions. Consequently, it cannot be denied that implementing a value-based economic practice model represents a promising strategic progress to encourage the younger generation of Muslims (Gen-Z) to actively participate and boldly emerge as agents of transformation toward a humane and just economic civilization.

Building on the previous explanation, this study aims to critically examine the contribution of integrating Islamic Religious Education (PAI) and modern economics through the revitalization of the four pillars of the Prophet Muhammad's PBUH character as the primary foundation for shaping the economic character of Gen-Z. Additionally, this study seeks to explore transformative pedagogical models and proposes both theoretical and practical frameworks to cultivate a young generation of

<sup>8</sup> Faizul Muna dkk., "Dikotomi Ilmu Agama Dan Umum Dalam Reorientasi Pendidikan Islam," *IHSAN: Jurnal Pendidikan Islam* 2, no. 3 (1 Oktober 2024): 1–10, <https://doi.org/10.61104/ihsan.v2i3.331>.

<sup>9</sup> Andi Elijah Humairah dkk., "Memahami Dikotomi Ilmu Pengetahuan Umum Dan Agama Dalam Perspektif Filsafat Pendidikan Islam," *JUPENJI: Jurnal Pendidikan Jompa Indonesia* 3, no. 3 (9 Agustus 2024): 15–25, <https://doi.org/10.57218/jupenji.Vol3.Iss3.1165>.

<sup>10</sup> Muhammad Asraf Mazlan dan Najahudin Lateh, "Konsensus Pakar Terhadap Pembinaan Komponen Utama Kompetensi Guru Pendidikan Islam Berdasarkan Prinsip Asas Maqasid Syariah: Aplikasi Kaedah Fuzzy Delphi," *Journal of Fatwa Management and Research* 26, no. 2 (15 Oktober 2021): 298–310, <https://doi.org/10.33102/jfatwa.vol26no2.415>.

<sup>11</sup> Nadia Sofia Fadilasari, Vinna Afraliska, dan Syafaatul Habib, "Transformasi Global Terhadap Lembaga Pendidikan Islam Di Era Gen Z," *Jurnal Nizamiyah* 1, no. 1 (11 Mei 2025): 1–15.

<sup>12</sup> Eva Trisnawati, Abdul Wahab, dan Hamid Habbe, "Implementasi Etika Berdagang Dengan Sifat Siddiq, Tabligh, Amanah, Fathanah Pada Waroeng Steak And Shake Cabang Boulevard Makassar" 4, no. 3 (31 Desember 2021): 177–83, <https://doi.org/10.31850/economos.v4i3.912>.

Muslims (Gen-Z) who are digitally savvy, economically competent, and uphold strong ethics and social awareness.

## 2. Method

This study employs a library research method aimed at conducting an in-depth analysis of various relevant written references to explain the integration between Islamic Religious Education (PAI) and modern economics, particularly in revitalizing the four pillars of the Prophet Muhammad's PBUH character to shape the economic character of Gen-Z (especially the young Muslim generation). The research data were collected from various primary and secondary sources, such as academic books, scholarly journal articles, research reports, and policy documents related to Islamic education and the digital economy. Furthermore, data analysis was conducted qualitatively using a descriptive-critical approach, involving careful reading, interpretation of content, and the construction of analytical theoretical arguments. Consequently, through this series of approaches, the study aims to develop a conceptual framework that is not only theoretically relevant but also practical in addressing the ethical challenges of the digital economy based on Islamic spiritual values.

## 3. Diliberation and Discussion

Examining and analyzing the twists and turns of human civilization on global, national, and regional stages where social, economic, and technological changes continue to accelerate, clearly shows that Islamic Religious Education (PAI) will increasingly face significant challenges, requiring it to remain adaptive and capable of producing substantial transformation.<sup>13</sup> On the other hand, this also demonstrates that the existence and relevance of PAI in this context is highly anticipated and fundamentally determined by its ability to internalize core Islamic values into contemporary life, including the economic sub-sector.<sup>14</sup> One strategic alternative approach that can be developed and formulated in integrating PAI and modern economics learning is through a program revitalizing the four pillars of the Prophet Muhammad's PBUH character namely *amanah*, *shiddiq*, *tabligh*, and *fathanah* into the formation of the economic character of the young Muslim generation (Gen-Z). However, it is important to first emphasize that, in practice, this approach does not merely focus on normative dimensions but also serves as a systemic intervention addressing ethical and spiritual challenges in the digital economy, which is full of uncertainty and disruption.

Gen-Z (especially the young Muslim generation), as one of the main actors in the digital transformation era, indeed requires an educational model that is not only contextual but also critical and responsive to the dynamics of the global socio-economic landscape.<sup>15</sup> For these reasons, the four character pillars derived from the Prophet Muhammad PBUH can indeed be considered worthy of emulation and revitalization within the PAI learning framework more comprehensively, as they hold strong potential to serve as a reference or foundation for an ethical framework in building

<sup>13</sup> Hisan Mursalin, "Tantangan Guru Pendidikan Agama Islam Pada Era Society 5.0," *Edukasi Islami: Jurnal Pendidikan Islam* 11, no. 001 (26 Desember 2022): 216–28, <https://doi.org/10.30868/ei.v11i4.3344>.

<sup>14</sup> Sayid Ahmad Ramadhan dkk., "Mengembangkan Etika Bermedia Sosial Peserta Didik Melalui Penguatan Materi Ajar Pada Mata Pelajaran Pai," *Muróbbi: Jurnal Ilmu Pendidikan* 7, no. 2 (4 September 2023): 258–75, <https://doi.org/10.52431/murobbi.v7i2.1854>.

<sup>15</sup> Rezeki Putra Gulo, "Peran Generasi Z Dalam Mengekspansi Misiologi Di Era Society 5.0," *Jurnal Teologi Dan Pendidikan Kristen* 2, no. 1 (5 Juli 2023): 132–37, <https://doi.org/10.56854/pak.v2i1.210>.

an economic character oriented toward sustainability, inclusivity, and social responsibility.<sup>16</sup> In my view, the PAI learning mechanism today and in the future should be reoriented as a transformative medium, packaged in an adaptive curriculum and reflective-critical pedagogy. Consequently, it is hoped that the development of this approach will facilitate the integration of spiritual dimensions that align with the skill demands of the 21st century in modern life, especially within the economic and digital technology sectors.

Furthermore, the implementation of a transformative pedagogical model in PAI essentially requires cross disciplinary collaboration and integration ranging from critical education theory and contextual learning approaches to the optimization of digital technology as a learning medium.<sup>17</sup> The strategic goal is to facilitate the creation of an educational ecosystem that not only produces students who are skilled in critical thinking and ethical behavior but also empowers them to become active participants in value-based economic development.<sup>18</sup> Moreover, in this context, the contribution of PAI teachers is increasingly demanded to undergo a transformation from merely being conveyors of religious sharia concepts to becoming social change agents and facilitators, including in the internalization of the four pillars of the Prophet Muhammad's PBUH character in everyday economic life.<sup>19</sup> Thus, this role is crucial in shaping a more ethical and humanistic collective awareness within the structure of modern economic mechanisms.

Moreover, this should clearly be supported by the formulation of a theoretical and practical framework capable of integrating the values of Islamic Religious Education (PAI) with the goal of critically and contextually addressing the practical needs of the modern economy.<sup>20</sup> What is meant is that the realization of this framework must be deliberately designed to produce a young generation of Muslims (Gen-Z) who are not only digitally and economically skilled but also possess strong ethical, spiritual, and social orientations.<sup>21</sup> Therefore, it cannot be denied that if all these efforts are carried out consistently and continuously grounded in and referring to Islamic values, this framework will ultimately be applicable more broadly within the national and regional education systems. Its output will contribute to fostering a transformative educational paradigm that is relevant to the times and plays a role in building a just and sustainable human civilization.

An alternative approach to revitalizing the four pillars of the Prophet Muhammad's PBUH character within the integration program of Islamic Religious Education (PAI) and modern economics aimed at equipping every student with strong character capabilities in the global economic civilization should begin with several stages: *First*, reformulate the PAI curriculum content and learning objectives by adopting a more integrative, critical, and contextual approach. One example is making

<sup>16</sup> Amelia Sapitri, Amirudin, dan Mimin Maryati, "Peran Pendidikan Agama Islam Dalam Revitalisasi Pendidikan Karakter," *Al-Afkar, Journal For Islamic Studies*, 11 Februari 2022, 252–66, <https://doi.org/10.31943/afkarjournal.v5i1.229>.

<sup>17</sup> Efridawati Harahap, "Menggali Prinsip-Prinsip Dan Model Pembelajaran Pendidikan Agama Islam Yang Transformatif: Membangun Kesadaran Spiritual Dan Kemandirian Berpikir," *Al-Murabbi Jurnal Pendidikan Islam* 1, no. 1 (26 Juni 2023): 113–27, <https://doi.org/10.62086/al-murabbi.v1i1.427>.

<sup>18</sup> Iin Purnamasari dkk., "Pendidikan Islam Transformatif," *IHSANIKA : Jurnal Pendidikan Agama Islam* 1, no. 4 (28 Oktober 2023): 13–22, <https://doi.org/10.59841/ihsanika.v1i4.562>.

<sup>19</sup> Afi Parnawi dan Dian Ahmed Ar Ridho, "Peran Guru Pendidikan Agama Islam Dalam Menanamkan Nilai-Nilai Moral Dan Etika Siswa di SMK Negeri 4 Batam," *Berajah Journal* 3, no. 1 (28 Februari 2023): 167–78, <https://doi.org/10.47353/bj.v3i1.209>.

<sup>20</sup> Muhammad Aufa Muis dkk., "Integritas Kecerdasan (AI) Dalam Pembelajaran PAI: Meningkatkan Pemahaman Konsep Tauhid Di Era Society 5.0.: Penelitian," *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan* 3, no. 4 (5 Juni 2025): 3497–3500, <https://doi.org/10.31004/jerkin.v3i4.1077>.

<sup>21</sup> Mulyawan Safwandy Nugraha, Linlin Sabiq Awwalina, dan Ujang Dedih, "Dinamika Pembelajaran PAI di Era Digital : Integrasi Teknologi dalam Model Hannafin-Peck untuk pembelajaran yang lebih dinamis," *Jurnal Ilmiah Wahana Pendidikan* 10, no. 1 (10 Januari 2024): 836–44, <https://doi.org/10.5281/zenodo.10472270>.

the four pillars of the Prophet's character namely *shiddiq*, *amanah*, *tabligh*, and *fathanah* the primary foundation for responding to the challenges of the modern economy, both in the real and virtual worlds. *Second*, position PAI learning not only as an instrument for shaping individual morality but also as a medium for developing Islamic value-based socio-economic literacy that equips students with an ethical perspective to address issues such as digital ethics, online transactions, consumerist culture, and Sharia compliant entrepreneurship.

*Third*, the Islamic values embodied in the four pillars of the Prophet Muhammad's PBUH character should be implemented in the daily practices within the educational environment. For example, *shiddiq* can be applied in student-to-student transactions, *amanah* in managing collective classroom funds, delivering accurate economic information as an expression of *tabligh*, and *fathanah* in critically and analytically responding to the dynamics of the digital economy. *Fourth*, students must be trained to be capable and responsive in identifying, analyzing, and evaluating economic issues from an Islamic perspective as a form of actualizing the four pillars of the Prophet Muhammad's PBUH character. In essence, the PAI learning mechanism in this context should be constructed as a dynamic, responsive, and transformative learning space that adapts to the changing times, while positioning the prophetic values as practical and relevant life principles.

To reinforce and clarify the intent and objectives previously outlined, the researcher elaborates and organizes them into the following sub-points for easier understanding:

**a. Reformulating the Content of Islamic Religious Education (PAI) Teaching Materials and Learning Objectives by Adopting the Four Pillars of the Prophet Muhammad's PBUH Traits as the Main Benchmark for Integrating PAI and Modern Economics.**

Reformulating the substance of teaching materials and learning objectives within Islamic Religious Education (PAI) constitutes a strategic imperative that cannot be delayed in addressing the complex epistemological and practical challenges emerging from aspects of modern economic realities. The underlying reason for this necessity is driven by the rapid flow of globalization, the penetration of digitalization, and the disruptive impact of technological advances that have significantly shifted structures and values within the global economic system toward increasing complexity and ambiguity, both materially and ethically.

In this regard, the pedagogical approach of PAI, which is widely recognized and accepted as one of the essential remedies to these issues, must be transformed from merely transferring textual knowledge into a value-based learning reconstruction one that is critically reflective and responsive to contemporary socio-economic dynamics. A concrete example of this approach can be implemented by adopting the four foundational traits of the Prophet Muhammad PBUH namely *shiddiq*, *amanah*, *tabligh*, and *fathanah*. These traits must be reconceptualized as an epistemological framework and axiological foundation for integrating Islamic values with current economic issues.

The trait of *shiddiq*, should be interpreted as a fundamental pillar of epistemic ethics in economic practice. It demands a strong commitment to the validity of information, transparency of data, and systemic honesty in economic transactions particularly in the digital economic landscape, which is often fraught with manipulation and disinformation.<sup>22</sup> The trait of *amanah*, should be viewed as a sub-concept of ethical-structural responsibility over economic resources. It encompasses the

<sup>22</sup> Dianing Sapitri, "Motivation Of Ethical Sharia Property Investment for The Millennial And Generation Z," *Jurnal Ilmiah Ekonomi Islam* 10, no. 2 (25 Juli 2024): 1905–24, <https://doi.org/10.29040/jiei.v10i2.13354>.and education understanding Islamic Sharia in support economy people following the teachings of the Qur'an and hadith. The study uses method qualitative descriptive through analysis deep from various relevant literature. Research results show that; 1

legitimacy of public trust, transparency in governance, and accountability within the framework of good governance. The trait of *tabligh*, embodies a dimension of transformative communication that goes beyond merely delivering messages. It plays a vital role in shaping an economic ecosystem that is educational, inclusive, and participatory. Meanwhile, the trait of *fathanah* can be positioned as a reflection of critical reasoning capacity and systemic competence in formulating justice-based economic policies, risk prediction, and multidisciplinary considerations.<sup>23</sup>

It is abundantly clear that integrating the four pillars of the Prophet Muhammad's traits into the Islamic Religious Education (PAI) curriculum fundamentally requires a holistic and interdisciplinary redesign of the learning process. This integration aims to connect Islamic epistemology with economic methodologies and sociological approaches.<sup>24</sup> On the other hand, it must not be forgotten that the ultimate goal of education must consistently evolve. Initially focused on the internalization of religious doctrine, it should now advance toward the formation of individuals capable of critically synthesizing economic challenges through the lens of Islamic ethical values.<sup>25</sup> Furthermore, the learning model employed should be maximally formulated and positioned to be both constructivist and transformative in nature. It should adopt methods such as case studies on sharia economics, include public policy analysis grounded in *maqashid al-shari'ah*, incorporate halal market simulations, and engage students in social projects. These approaches are fundamentally aimed at realizing Islamic ethical values through entrepreneurial activities and community empowerment.<sup>26</sup>

In order for this reformulation to be effectively implemented, it requires the support of comprehensive policy intervention. A concrete example of this is the strengthening of the capacity of Islamic Religious Education (PAI) teachers through continuous professional development programs<sup>27</sup>, The development of teaching materials must be contextual and adaptive to the issues of each era. This ensures that the content remains relevant, responsive to contemporary challenges, and aligned with the evolving needs of learners and society<sup>28</sup>, and the evaluation system should focus on measuring students' character competencies. Furthermore, it is essential to emphasize that learning assessment must go beyond cognitive and conceptual aspects to include affective and psychomotor dimensions, which are relevant to moral values and economic responsibility.<sup>29</sup> Essentially, this clearly indicates that the role and existence of Islamic Religious Education (PAI) should not be understood merely as a vehicle for shaping religious identity. Rather, it must also be recognized as an agent of change in reconstructing an inclusive, just, and sustainable economic ethic across all eras.

Referring to Q.S. al-Hujurat [49]: 15, it is normatively emphasized that authentic faith is not sufficient if expressed merely in verbal form. Rather, it must be proven through a concrete ethical

<sup>23</sup> Muhammad Misbakul Munir, *Islamic Finance For Gen Z Karakter Dan Kesejahteraan Finansial Untuk Gen Z: Penerapan Islamic Finance Sebagai Solusi* (CV. Green Publisher Indonesia, 2023).

<sup>24</sup> Andi Hidayat, Subhan Fadli, dan Abu Bakar Dja'far, "Pergeseran Nilai Pendidikan Islam Di Kalangan Generasi Z," *TAJIDID: Jurnal Pemikiran Keislaman Dan Kemanusiaan* 9, no. 1 (30 April 2025): 125–53, <https://doi.org/10.52266/tadjud.v9i1.4177>.

<sup>25</sup> Nabila Nabila, "Tujuan Pendidikan Islam," *Jurnal Pendidikan Indonesia* 2, no. 5 (2021): 867–75, <https://doi.org/10.36418/japendi.v2i5.170>.

<sup>26</sup> Muhammad Zein Damanik dan Rudi Herdi Nurmawan, "Klasifikasi Metode Pembelajaran PAI," *At-Tarbiyah: Jurnal Penelitian dan Pendidikan Agama Islam* 2, no. 2 (1 April 2025): 350–53.

<sup>27</sup> Yusnaili Budianti, Zaini Dahlan, dan Muhammad Ilyas Sipahutar, "Kompetensi Profesional Guru Pendidikan Agama Islam," *Jurnal Basicedu* 6, no. 2 (2022): 2565–71, <https://doi.org/10.31004/basicedu.v6i2.2460>.

<sup>28</sup> Mohammad Jailani, Hendro Widodo, dan Siti Fatimah, "Pengembangan Materi Pembelajaran Pendidikan Agama Islam: Implikasinya Terhadap Pendidikan Islam," *Al-Idarah: Jurnal Kependidikan Islam* 11, no. 1 (4 Juni 2021): 142–55, <https://doi.org/10.24042/alidarah.v11i1.8886>.

<sup>29</sup> Eva Safitri, Ema Pariati, dan Eko Nursalim, "Strategi Guru Dalam Meningkatkan Pengembangan Pembelajaran PAI," *An-Nafis: Jurnal Ilmiah Keislaman Dan Kemasyarakatan*, 11 Desember 2023, 41–54, <https://doi.org/10.62196/nfs.v2i1.32>.

commitment, with its essence manifested in real contributions to social justice.<sup>30</sup> It is abundantly clear that this principle should be applied to the modern economic landscape, which is dominated by instrumental rationality, market hegemony, and widening structural inequalities. This can be addressed by revitalizing prophetic values found in the four pillars of the Prophet Muhammad's PBUH traits, such as *shiddiq* and *amanah*, which serve as the foundation of integrity for constructing an economic system that is not only ethical but also inclusive.<sup>31</sup> Furthermore, on the other hand, *tabligh* and *fathanah* contribute not merely in the spiritual domain, but also play a strategically essential role in the implementation of economic governance that is transparent, adaptive, and participatory.<sup>32</sup> Therefore, it is time for the learning mechanism of Islamic Religious Education (PAI) to undergo continuous and consistent paradigmatic reformulation. This reform must serve as a transformative instrument that equips students with the capacity to synthesize spirituality, ethics, and rationality in fulfilling their socio-economic roles.

The urgency of this reformulation is also supported and affirmed by the thoughts of scholars across various historical periods. One notable example is al-Mawardi in his work *al-Ahkam al-Sultaniyyah*, where he emphasizes that the legitimacy of governance depends on the application of the principles of *shiddiq* and *amanah* in the management of public affairs.<sup>33</sup> On the other hand, Ibn Khaldun in his work *Muqaddimah* also emphasized the correlation between the economic advancement of a civilization and collective morality as well as social stability. In the modern context, the microeconomic model introduced by Muhammad Yunus further provides concrete evidence that trust and social responsibility are systemic assets capable of economically empowering marginalized communities.<sup>34</sup> Thus, in this context, the trait of *tabligh* reflects the principles of transparency and public accountability, while *fathanah* underscores the urgency of digital literacy, analytical competence, and the ability to adapt to technological and market dynamics. Clearly, this emphasis aligns with the truth of the message found in Q.S. al-Zumar [39]: 9, which positions knowledge as the primary epistemic foundation for distinguishing between actions that yield benefit (*maslahah*) and those that lead to harm (*mufسادah*).<sup>35</sup>

Referring to the national education domain, Quraish Shihab emphasizes that Islamic education should ideally serve as a platform for the holistic development of the intellect, the heart, and ethics simultaneously.<sup>36</sup> In line with this, As'ad Syamsul Arifin, in his studies on Islamic economics, asserts that the principles of justice and integrity are not merely normative values. Rather, they must be internalized as operational foundations for the entire economic system.<sup>37</sup> Therefore, the reformulation

<sup>30</sup> Mumtazah Al 'Ilmah dkk., "Pendidikan Karakter dalam Surah al-Hujurat: Telaah Penafsiran Mahmud Yunus dalam Tafsir al-Karim," *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 3, no. 2 (31 Desember 2023): 256–72, <https://doi.org/10.19109/jsq.v3i2.23189>.

<sup>31</sup> Khomsinnudin Khomsinnudin dkk., "Modernitas Dan Lokalitas: Membangun Pendidikan Islam Berkelanjutan," *Journal of Education Research* 5, no. 4 (8 September 2024): 4418–28, <https://doi.org/10.37985/jer.v5i4.1523>.

<sup>32</sup> Linggawati Widyan, "Prinsip Dasar Rancang Bangun Ekonomi Islam," *AMAL: Jurnal Ekonomi Syariah* 3, no. 2 (2021), <https://doi.org/10.33477/eksy.v3i02.3099>.

<sup>33</sup> Desi Siti Habibah Arifin, "Konsep Pajak Dan Relevansinya di Indonesia (Studi Komparasi Pemikiran Al-Mawardi dan Ibn Khaldun)," *Journal of Sharia Banking* 5, no. 1 (29 Maret 2024): 33–45, <https://doi.org/10.24952/jsb.v5i1.10304>.

<sup>34</sup> Syofrianisda Syofrianisda dan Mahyudin Ritonga, "Pendidikan Kewirausahaan Dalam Al-Qur'an," *Jurnal Tahsinia* 5, no. 9 (30 Desember 2024): 1254–65, <https://doi.org/10.57171/jt.v5i9.593>.

<sup>35</sup> Isri Lailatussa'idah dan Ibnu Rusydi, "The Concept of Ulul Albab in the Qur'an (Analysis of QS. Az-Zumar Verse 9)," *Aslama: Journal of Islamic Studies* 1, no. 1 (28 Maret 2024): 1–8, <https://doi.org/10.63738/aslama.v1i1.1>.

<sup>36</sup> Siti Khodijah dkk., "Teori Pendidikan Islam Menurut M. Quraish Shihab Dalam Mengatasi Masalah Dekadensi Moral Pada Anak," *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan* 17, no. 3 (3 Mei 2023): 1593–1608, <https://doi.org/10.35931/aq.v17i3.2117>.

<sup>37</sup> "Pandangan Kiai As'ad Tentang Ekonomi Islam," *LP Maarif NU Jateng* (blog), 10 Januari 2025, <https://maarifnujateng>.

of Islamic Religious Education (PAI) based on the four pillars of the Prophet Muhammad's PBUH traits can be clearly recognized as an important agenda and a highly appropriate effort both epistemologically and pedagogically. It is essential for shaping the young generation of Muslims (Gen-Z) to be spiritually strong, intellectually capable, and actively engaged in the transformation of a just and civilized global economy.

The researcher hereby presents a brief explanation to facilitate understanding of the reformulation of Islamic Religious Education (PAI) teaching content and learning objectives based on the four pillars of the Prophet Muhammad's PBUH traits. This serves as a representation of the integration of PAI and modern economics, as outlined in the table below:

Table 1. Reformulation of PAI Teaching Content and Learning Objectives  
Based on the Four Pillars of the Prophet Muhammad's Traits as  
A Form of Integration Between PAI and Modern Economics

| Key Aspect                                      | Explanation                                                                                                                                                        | Critical Meaning                                                       |
|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <b>Reason for Reformulation</b>                 | Challenges of globalization, digitalization, and technological disruption.                                                                                         | The modern economy is increasingly complex and uncertain.              |
| <b>New Objective of Islamic Education (PAI)</b> | From knowledge transfer to the development of critical-reflective values.                                                                                          | Religious education must be relevant to socio-economic realities.      |
| <b>Four Prophetic Pillars</b>                   | <i>Shiddiq:</i> Honesty in Information<br><i>Amanah:</i> Public Responsibility<br><i>Tabligh:</i> Ethical Communication<br><i>Fathanah:</i> Strategic Intelligence | Ethical value foundations in both economics and learning.              |
| <b>Learning Model</b>                           | Case studies, halal market simulations, social projects.                                                                                                           | To build ethical, social, and economic competencies.                   |
| <b>Supporting Policies</b>                      | Teacher training, contextual teaching materials, character-based evaluation.                                                                                       | Ensuring the reformulation is effective and measurable.                |
| <b>Normative Foundation</b>                     | QS. Al-Hujurat [49]: 15, Al-Zumar [39]: 9; thoughts of classical and modern scholars.                                                                              | Faith and knowledge must be reflected in socio-economic contributions. |
| <b>Role of Islamic Education</b>                | Agent of fair and sustainable social and economic change.                                                                                                          | Not just an identity enhancer, but a driver of transformation.         |

Source: Compiled by the Researcher on June 19, 2025.

[or.id/2025/01/pandangan-kiai-asad-tentang-ekonomi-islam/](https://or.id/2025/01/pandangan-kiai-asad-tentang-ekonomi-islam/).

**b. Developing Students' Socio-Economic Literacy Based on the Four Pillars of the Prophet Muhammad's PBUH Traits as a Representation of the Integration between Islamic Religious Education (PAI) and Modern Economics.**

Building socio-economic literacy for every student is a significant challenge that must be addressed promptly and continuously cultivated within 21st-century education in the context of modern civilization. To respond to this challenge, it is evident that an integrative effort is required specifically, a collaboration between Islamic Religious Education (PAI) and an understanding of modern economics, carried out with careful planning and deliberate execution. One strategy that can be implemented and serves as a critical success factor in this process is the revitalization of the four traits of the Prophet Muhammad PBUH namely *shiddiq*, *amanah*, *tabligh*, and *fathanah*. These qualities should be used as core values to enhance students' socio-economic literacy. The fundamental reason for this approach is that these four traits are not merely moral examples but also embody universal principles that can support the success of various aspects of life, particularly in creating fair, healthy, and sustainable economic practices.

For instance, through the trait of *shiddiq*, students' character can be shaped to develop integrity in economic activities and openness to socio-economic realities. A concrete implication of this practice is that honesty becomes the key factor in building trust and reputation, both personally and socially<sup>38</sup> Therefore, the urgency of Islamic Religious Education (PAI), which inherently plays a role in instilling the value of honesty, should be maximized by comprehensively explaining the essence of the *shiddiq* trait. This approach will help students genuinely understand that manipulative and speculative actions clearly contradict the principles of ethical economics. In this context, *shiddiq* can also be understood as a critical stance against the tendencies of modern economic culture, which is often materialistic and consumerist in nature.

The trait of *amanah* can be understood as emphasizing the importance of responsibility in the use of resources and engagement in economic activities. It underscores the ethical obligation to manage assets, opportunities, and roles with integrity and accountability.<sup>39</sup> When correlated specifically with the realization of socio-economic literacy, it becomes clear that students are encouraged to understand that every form of wealth or resource must be utilized wisely and responsibly. On the other hand, when the trait of *amanah* is effectively taught and internalized, it can foster awareness of the importance of justice and ethics in economic distribution. As a result, through this trait, students are guided not only to become consumers or producers, but also to be individuals who are socially conscious and committed to the sustainability of the economic environment.

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<sup>38</sup> Muttaqin Khabibullah, "Paradigma Universal Dan Sistem Dunia Islam; Ekonomi, Masyarakat, Etika Dan Ilmu," *Jurnal Qiema (Qomaruddin Islamic Economics Magazine)* 8, no. 2 (29 Agustus 2022): 140–59, <https://doi.org/10.36835/qiema.v8i2.3945>.

<sup>39</sup> Tamara Firdaus Basyir, Debby Ratna Daniel, dan Zahroh Naimah, "Refleksi Sifat Rasulullah dalam Etika Professional Akuntan Indonesia," *El-Iqtishod: Jurnal Ekonomi Syariah* 5, no. 2 (13 Desember 2021): 47–74, <https://doi.org/10.70136/el-iqtishod.v5i2.187>.

<sup>40</sup> Bagas Brian Pratama, "Akuntabilitas Organisasi Nirlaba: Analisis Dalam Metafora Empat Sifat Rasul," *Kompartemen : Jurnal Ilmiah Akuntansi*, 10 Agustus 2022, 143–56, <https://doi.org/10.30595/kompartemen.v20i1.12399>.

think critically and analytically about economic dynamics. This includes, for example, financial planning and risk-taking in investment decisions.<sup>41</sup> Therefore, by revitalizing these traits throughout the mechanisms of Islamic Religious Education (PAI), it becomes evident that students are not only shaped into religious individuals but are also guided to become ethical, intelligent, and strategic economic actors.

Furthermore, when viewed within the context of Islam, socio-economic literacy should not be reduced merely to an understanding of figures and conventional economic concepts. Rather, it must be understood integrally as a knowledge framework that also encompasses moral, ethical, and spiritual dimensions rooted in Islamic teachings such as through the revitalization of the four core traits of the Prophet Muhammad PBUH.<sup>42</sup> This concept is explicitly affirmed in the Qur'an, which emphasizes the importance of integrating the interests of both the worldly life and the hereafter. As stated in Q.S. al-Qashash [28]: 77: "*and seek, through that which Allah has given you, the home of the hereafter; but do not forget your share of the world.*" The lesson (ibrah) that can be drawn from this verse reflects a holistic paradigm of socio-economic literacy. It promotes a balanced composition of spirituality and materiality as a foundational perspective for developing economic awareness rooted in faith and divine values.<sup>43</sup>

Still within the theological framework, socio-economic literacy can also be understood as a reflection of the human role as *khalifah fi al-'Ard* a steward on Earth who bears social and moral responsibility. This is in line with the words of the Prophet Muhammad PBUH, as recorded in a hadith narrated by Muslim: "*each of you is a shepherd, and each shepherd is responsible for his flock.*"<sup>44</sup> It is therefore evident that the emphasis and recommendations surrounding this urgency point to the need for strengthening literacy capacity that is not merely technocratic, but also ethical and prophetic. In line with this, Quraish Shihab also underscores that economic literacy in Islam should be fundamentally directed toward promoting social justice and collective welfare, rather than simply capital accumulation. It must be grounded in the essence of *maqashid al-shari'ah*, which upholds the greater good (*maslahah*) of the ummah.<sup>45</sup>

From the perspective of modern economics, socio-economic literacy can be understood as encompassing knowledge of the financial system, individual economic rights, market dynamics, and public policy. However, such literacy will not function effectively if it is not initially grounded in a strong framework of values. Without this foundation, the approach risks producing an exploitative and non-inclusive economic system. Therefore, the integration of Islamic Religious Education (PAI) values with the framework of modern economics is crucial. In this regard, Muhammad Syafi'i Antonio also emphasizes that this integration can be realized through the internalization of Islamic moral principles in economic practices. One example is the revitalization of the four foundational traits of

<sup>41</sup> Rezki Amalia Fathurrahman dkk., "Membangun Paradigma Ekonomi Islam Dalam Meningkatkan Literasi Ekonomi Islam Di Era Society 5.0," *Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam* 9, no. 1 (29 Mei 2024): 162–71, <https://doi.org/10.47435/adz-dzahab.v9i1.2797>.

<sup>42</sup> Muhammad Hulaimi Hatami, "Pendidikan Qur'ani: Kajian Tafsir QS. Al-Qashash Ayat 77 Terhadap Nilai Dan Prinsip," *Al-Fahmu: Jurnal Ilmu Al-Qur'an Dan Tafsir* 4, no. 1 (1 Februari 2025): 1–13, <https://doi.org/10.58363/alfahmu.v4i1.260>.

<sup>43</sup> Nurjannah Nurjannah, Achmad Abubakar, dan Halimah Basri, "Pembentukan Perilaku Konsumen Berkelanjutan: Kajian Surah Al-Qasas Ayat 77," *Innovative: Journal Of Social Science Research* 3, no. 5 (24 Oktober 2023): 5152–67.

<sup>44</sup> "شرح حديث ابن عمر: كلكم راع، وكلكم مسؤول عن رعيته," [www.alukah.net](http://www.alukah.net), 9:49:00 AM, <http://www.alukah.net/sharia/0/146209/>.

<sup>45</sup> Muhammad Yusuf Darasyiddin A. Safa'a, "Respon Q.S At-Takasuhedonisme Generasi Z Dalam Sorotan Q.S. At-Takatsur: Analisis Komparatif Tafsir Sayyid Quthb Dan Quraish Shihab Terhadap Hedonisme di Kalangan Generasi Z (Analisis Penafsiran Sayyid Quthb dan Quraish Shihab)," *El-Maqra': Tafsir, Hadis dan Teologi* 5, no. 1 (31 Mei 2025): 24–34, <https://doi.org/10.31332/elmaqra.v5i1.10698>.

Prophet Muhammad PBUH, which serve as an ethical foundation for every economic transaction.<sup>46</sup>

In essence, realizing the transformative integration between Islamic Religious Education (PAI) and modern economics requires a contextual and responsive reconstruction of the educational curriculum in light of contemporary challenges. At the same time, the actualization of socio-economic literacy must actively involve students in understanding the socio-economic dynamics of society through a prophetic spirituality approach. This perspective is further supported by the thought of Amartya Sen, who asserts that just development cannot be separated from the dimension of values and the strengthening of social capacity.<sup>47</sup> Therefore, Islamic education must, to the greatest extent possible, serve as a medium for reconciling revealed values with contemporary realities, enabling the younger generation of Muslims (Gen-Z) to ethically, critically, and constructively engage in a global economic development that is rooted in civilization and morality.

The researcher hereby presents a brief explanation to facilitate understanding of the development of students' socio-economic literacy based on the four cardinal traits of Prophet Muhammad PBUH as a representation of the integration between Islamic Religious Education (PAI) and modern economics, as outlined in the table below:

Table 2. Formulation of Developing Students' Socio-Economic Literacy Based on the Four Prophetic Traits of Prophet Muhammad PBUH as a Representation of the Integration of PAI and Modern Economics

| Aspect                                  | Brief Description                                                                                                 |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <b>Main Focus</b>                       | Developing socio-economic literacy based on Islamic values in the modern era.                                     |
| <b>Value Foundation</b>                 | The four traits of Prophet Muhammad PBUH: <i>shiddiq</i> , <i>amanah</i> , <i>tabligh</i> , and <i>fathanah</i> . |
| <b>Integration of PAI and Economics</b> | Islamic Education (PAI) shapes ethical character; modern economics offers a rational and applicative framework.   |
| <b>Shiddiq</b>                          | Encourages honesty in economic transactions and social transparency.                                              |
| <b>Amanah</b>                           | Instills responsibility in resource management and economic decision-making.                                      |
| <b>Tabligh</b>                          | Sharpens the ability to communicate economic information accurately and ethically.                                |
| <b>Fathanah</b>                         | Develops critical analysis and intelligence in economic planning.                                                 |
| <b>Scientific-Islamic Foundation</b>    | Q.S. al-Qashash [28]: 77, Hadiths on leadership, <i>maqashid al-shari'ah</i> , scholarly thought.                 |
| <b>Outcome Orientation</b>              | Producing a generation of young Muslims (Gen-Z) who are critical, have integrity, competitive, and civilized.     |

Source: Compiled by the Researcher on June 19, 2025.

<sup>46</sup> Tentiyo Suharto dan Andri Soemitra, "Kontribusi Pemikiran Muhammad Syafi'i Antonio Tentang Perbankan Syariah Dalam Menciptakan Kesejahteraan Ekonomi Di Indonesia," *Journal Research of Economic and Bussiness* 1, no. 02 (31 Juli 2022): 19–30, <https://doi.org/10.55537/jreb.v1i02.182>.

<sup>47</sup> Iswahyudi Iswahyudi dan Naupal Asnawi, "Menuju Kebijakan Sosial Berorientasi Kapabilitas: Telaah Pemikiran Amartya Sen Dan Martha Nussbaum," *Multikultura* 3, no. 4 (31 Oktober 2024), <https://doi.org/10.7454/multikultura.v3i4.1071>.

**c. Encouraging Students to Actively Identify, Analyze, and Evaluate Problems or Issues Related to Economic Matters by Referring to The Four Cardinal Traits of Prophet Muhammad PBUH as a Representation of the Integration between Islamic Religious Education (PAI) and Modern Economics.**

Mainstreaming students' active participation in the processes of identifying, analyzing, and evaluating the dynamics and anomalies of the modern economy is, in essence, a crucial prerequisite for shaping educational subjects oriented toward social transformation. This can be understood as a response to the era of systemic disruption and the complexity of the global economy, which directly demands that educational approaches move beyond segmentation. Therefore, the integration of Islamic Religious Education (PAI) and modern economics must contribute by offering a new methodological framework one that not only prioritizes cognitive-instrumental dimensions but also emphasizes the integration of ethical and action-oriented aspects in interpreting and responding to economic realities in a multidimensional manner. Undeniably, such an approach requires a firmly interdisciplinary model that places transcendental values as the epistemic and practical foundation for a just economy.

The four cardinal traits of Prophet Muhammad PBUH namely *shiddiq*, *amanah*, *tabligh*, and *fathanah* can serve as an alternative formulation for an ethico-normative framework. This framework is not dogmatic in nature but possesses transformative and applicable power within the discourse of socio-economic studies.<sup>48</sup> In its practical realization, *shiddiq* can be reconstructed as an epistemic verification principle for filtering ideologically biased economic information. *Amanah*, is reflected as an ethical responsibility toward socio-ecological consequences in economic decision-making. *Tabligh* is interpreted as the practice of disseminating knowledge and offering counter-narratives to exploitative economic hegemonies. *Fathanah*, is made relevant as the capacity for reflective and critical thinking that bridges economic calculation with universal human ethics.<sup>49</sup>

As a result, by applying these value-based paradigms to the fullest and most comprehensive extent, students are not only trained to become observers of economic phenomena, but also empowered as active analysts capable of deconstructing unequal economic structures and offering alternative, contextually relevant ideas.<sup>50</sup> On the other hand, this approach broadens the horizon of Islamic Religious Education (PAI) from merely achieving indicators related to the transmission of religious knowledge (*shari'ah*), to becoming a critical process that engages with social contexts—such as how distribution, production, and consumption are carried out justly within human civilization.<sup>51</sup> A concrete application of this approach is the cultivation of deeper understanding and critical examination of values embedded in real-life practices, such as productive zakat, strategic management of waqf, and critique of *riba* and exploitative capitalism. These elements serve as the ethical foundation for building a holistic economic system oriented toward the public good (*maslahah 'ammah*).<sup>52</sup>

<sup>48</sup> Abdullah Hamdani Husain dan Syafiq Maulana, "Spirit Ekonomi Profetik: Telaah Patronisme Nabi Muhammad SAW Dalam Transformasi Sistem Ekonomi Yang Berkeadilan," *Peradaban Journal of Economic and Business* 3, no. 1 (31 Maret 2024): 72–90, <https://doi.org/10.59001/pjeb.v3i1.163>.

<sup>49</sup> Erika Ergi Diana dan Imam Sopingi, "Internalisasi Nilai-Nilai Shiddiq, Amanah, Tabligh, Dan Fathonah Dalam Praktik Akuntansi Berbasis Etika Islam," *Jurnal Akuntansi Dan Ekonomi Bisnis* 14, no. 01 (30 April 2025): 1–10, <https://doi.org/10.33795/jaeb.v14i01.5493>.

<sup>50</sup> M. Munif dkk., "Implementasi Profetik di Lembaga Pendidikan Pesantren," *IDEALITA: Jurnal Pendidikan dan Sosial Keagamaan* 3, no. 1 (30 Maret 2023): 66–90, <https://doi.org/10.62525/10.62525/idealita.2023.v3.i1.66-90>.

<sup>51</sup> Rossidah Rihadatul Aisi dkk., "Keberadaan Ekonomi Islam Dan Praktik Ekonomi Islam Pada Masa Rasulullah SAW," *JURNAL ILMIAH RESEARCH STUDENT* 1, no. 3 (3 Januari 2024): 386–96, <https://doi.org/10.61722/jirs.v1i3.611>.

<sup>52</sup> Nur Muhammad Gasmu dkk., "Penguatan Karakter Generasi Digital Berbasis Pendidikan Profetik Dan Market Place Activity Di SMPN 1 Buay Bahuga," *Action Research Journal Indonesia (ARJI)* 7, no. 2 (31 Mei 2025): 940–53, <https://doi.org/10.61227/arji.v7i2.397>.

Thus, the revitalization of the four cardinal traits of Prophet Muhammad PBUH, in the integration of Islamic Religious Education (PAI) and modern economics will give rise to a critical-reconstructive educational model. This model does not merely aim to produce graduates with religious competence in ritual practices but seeks to shape agents of change endowed with ethical sensitivity and a vision for social justice. Furthermore, such an educational approach directly challenges the separation between knowledge and values, repositioning students as historical actors capable of formulating socio-economic alternatives that are sustainable, inclusive, and rooted in tawhidic ethics.

From the Islamic perspective, it is clearly emphasized that seeking knowledge and contributing to the resolution of societal issues are integral aspects of faith. This is affirmed in the Qur'an, Surah al-Mujadilah [58]: 11, which states that Allah Swt will raise the ranks of those who believe and those who have been granted knowledge.<sup>53</sup> Furthermore, this verse also clearly demonstrates that the development of knowledge—including in the field of economics is a vital part of Islam's scholarly mission. When students are actively engaged in the learning process, they do not merely study economic theory; they also learn to assess economic issues through the lens of Islamic values.<sup>54</sup>

From the perspective of Hadith, the Prophet Muhammad PBUH said, "*none of you truly believes until he loves for his brother what he loves for himself*" (H.R. Bukhari and Muslim).<sup>55</sup> It is evident that this message underscores the importance of justice and solidarity in social life, including within the economic sphere. Undeniably, when students are encouraged to analyze economic disparities such as poverty or unequal wealth distribution they are simultaneously being trained to develop empathy and to seek solutions that reflect Islamic principles. In line with this, al-Ghazali, a prominent Islamic scholar, also reminded that wealth should not circulate only<sup>56</sup>, As emphasized in the Qur'an, Surah al-Hasyr [59]: 7.<sup>57</sup> Therefore, students' engagement with economic issues can shape a personality that is just, honest, and responsible both spiritually and socially.

Contemporary Muslim thinkers such as Umer Chapra and Syed Muhammad Naquib al-Attas have repeatedly emphasized that Islamic education must go beyond the mere teaching of religious rituals. It should encompass the holistic development of individuals, integrating ethical, intellectual, and social dimensions in accordance with Islamic principles<sup>58</sup>, and actively respond to the challenges of life through a multidisciplinary approach.<sup>59</sup> Meanwhile, in Indonesia, the ideas of Azyumardi Azra and Amin Abdullah on the integration and interconnection between religious sciences and general sciences should be consistently pursued, as they form the foundation for the development of contemporary education.<sup>60</sup> In essence, students who critically study modern economics will gain

<sup>53</sup> Triono Ali Mustofa dkk., *Proceedings of the International Conference on Islamic and Muhammadiyah Studies (ICIMS 2023)* (Springer Nature, 2023).

<sup>54</sup> Nurdinyanto Nurdinyanto dkk., "Esensi Ilmu Pengetahuan Perspektif Al-Qur'an: Analisis Surah al-Mujadalah Ayat 11 Dan Shad Ayat 29," *Fitrah: Journal of Islamic Education* 4, no. 2 (30 Desember 2023): 286–305, <https://doi.org/10.53802/fitrah.v4i2.465>.

<sup>55</sup> "حديث لا يؤمن أحدكم حتى يحب لأخيه ما يحب لنفسه," *إسلام ويب*, diakses 20 Juni 2025, <https://www.islamweb.net/ar/article/65682/>.

<sup>56</sup> Selvi Nurika Ramadhani dkk., "Peran Zakat Dalam Pengentasan Kemiskinan Di Indonesia: Perspektif Al-Ghazali," *Musyteri : Jurnal Manajemen, Akuntansi, Dan Ekonomi* 17, no. 9 (30 Mei 2025): 111–20, <https://doi.org/10.2324/6da6hm07>.

<sup>57</sup> Dedi Mardianto, Ahmad Mujahid, dan Muhsin Mahfudz, "Konsep Pertumbuhan Ekonomi Dalam Perspektif Al-Qur'an Surah Al-Hasyr Ayat 7," *AL - Ghaazi : Jurnal Ilmu Al-Qur'an Dan Tafsir* 1, no. 1 (3 Januari 2025): 40–55.

<sup>58</sup> Putri Rizka Citaningati, Kamaluddin Kamaluddin, dan Diah Widiawati, "Pembangunan Ekonomi Melalui Badan Usaha Milik Desa (Bumdes) dalam Pandangan Umer Chapra," *Jurnal Hukum Ekonomi Syariah* 6, no. 02 (21 Desember 2022): 122–40, <https://doi.org/10.26618/j-hes.v6i02.9093>.

<sup>59</sup> Nur Eko Ikhsanto, Muthoifin Muthoifin, dan Triono Ali Mustofa, "Konsep Pendidikan Islam (Studi Perbandingan Pemikiran Syed Naquib Al Attas dan Mahmud Yunus)," *Edukasi Islami: Jurnal Pendidikan Islam* 12, no. 02 (21 Agustus 2023), <https://doi.org/10.30868/ei.v12i02.4107>.

<sup>60</sup> Sufratman Sufratman, "Integrasi Agama Dan Sains Modern Di Universitas Islam Negeri (Studi Analisis Pemikiran M. Amin

an understanding that is not only academically insightful but also rooted in Islamic ethics. On the other hand, the integration of Islamic Religious Education (PAI) and modern economics is expected to produce a generation that thinks analytically, possesses a strong social conscience, and is deeply committed to justice and the welfare of the ummah.

The researcher hereby presents a brief explanation to facilitate understanding regarding the effort to encourage students to actively identify, analyze, and evaluate problems or controversies surrounding economic issues. This effort is based on the four cardinal traits of Prophet Muhammad PBUH as a manifestation of the integration between Islamic Religious Education (PAI) and modern economics, as outlined in the table below:

Table 3. Formulation of Fostering Students' Activeness in Addressing Economic Problems and Issues Based on the Four Prophetic Traits of Prophet Muhammad PBUH as a Representative Form of the Integration PAI and Modern Economics

| Critical Aspect                   | Brief Description                                                                                                                                                                                  |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Strategic Objective</b>        | To position students as religious, rational, and transformative historical subjects in responding to contemporary economic issues through Islamic values.                                          |
| <b>Integrative Basis</b>          | Epistemic collaboration between Islamic Education and modern economics, emphasizing the importance of a multidisciplinary and contextual tauhid-based approach.                                    |
| <b>Four Prophetic Traits</b>      | <i>Shiddiq</i> (epistemic honesty), <i>Amanah</i> (social-ecological responsibility), <i>Tabligh</i> (dissemination of economic truth), and <i>Fathanah</i> (reflective and ethical intelligence). |
| <b>Normative Foundation</b>       | Q.S. al-Mujadilah [58]: 11; Q.S. al-Hasyr [59]: 7; H.R. Bukhari-Muslim; principles of social solidarity, fair distribution, and tauhidic ethics.                                                   |
| <b>Methodological Framework</b>   | Problem-based learning (PBL), Islamic socio-economic projects, reflective discussions, and strengthened collective action.                                                                         |
| <b>Implementative Studies</b>     | Application of productive zakat for poverty reduction, revitalization of waqf for strengthening the public sector, critique of usury systems undermining structural justice.                       |
| <b>Educational Transformation</b> | From cognitive-informational orientation to ethical-transformative praxis, with students as agents of social change grounded in prophetic values.                                                  |
| <b>Long-Term Impact</b>           | The emergence of a generation with high Islamic economic literacy, social awareness, critical analytical skills, and a commitment to global justice.                                               |

Source: Compiled by the Researcher on June 19, 2025.

**d. Actualizing The Four Cardinal Traits of Prophet Muhammad PBUH within the School Environment as a Representation of The Integration between Islamic Religious Education (PAI) and Modern Economics.**

The actualization of the four cardinal traits of Prophet Muhammad PBUH namely *shiddiq*, *amanah*, *tabligh*, and *fathanah* within formal educational settings, particularly schools, is clearly a transformative strategy for synergizing the values of Islamic Religious Education (PAI) with the principles of contemporary economics. The core rationale is that these prophetic traits possess the potential not only to cultivate spiritual character but also to be applied in everyday life, particularly in the domain of modern economic ethics, emphasizing transparency, integrity, accountability, and innovation. In essence, this integration directly contributes to shaping students' character to be adaptive to global challenges while remaining rooted in moral and social values.

In the context of pedagogical practice, the trait of *shiddiq* can be developed through the internalization of a culture of honesty in academic evaluations, social interactions, and decision-making processes. The trait of *amanah*, can be represented through responsibility-based assignments, such as involving students in committees or team-based projects that require trust and commitment.<sup>61</sup> The trait of *tabligh* is realized through training in honest and responsible communication, such as academic debates or thematic discussions addressing global economic issues. Meanwhile, *fathanah* is cultivated through problem-solving and critical thinking approaches to understanding and responding to both local and global economic dynamics.<sup>62</sup>

Furthermore, it is essential to understand that the intention behind the synergy between Islamic values and economic practices does not merely stop at the cognitive level.<sup>63</sup> Furthermore, it is essential to understand that the intention behind the synergy between Islamic values and economic practices does not merely stop at the cognitive level alone. Another orientation of this integration is to stimulate the affective and psychomotor dimensions of students, guiding them toward the development of a balanced personality that harmonizes economic rationality with moral responsibility.<sup>64</sup> By adopting Islamic values as an analytical lens, students will not only understand the theories of Islamic Religious Education (PAI) and economics, but also be able to evaluate their impact on social justice, environmental sustainability, and the collective well-being of the ummah.<sup>65</sup> Thus, it can be understood that the implementation of Islamic Religious Education (PAI) and economics is not positioned merely as a profit-oriented instrument, but rather as a form of service and contribution to society, while consistently incorporating Islamic values as the primary benchmark or reference point.

Therefore, the implementation of a learning model that incorporates prophetic values into the integration of Islamic Religious Education (PAI) and modern economics essentially requires a

<sup>61</sup> Devi Kurniawati, Susie Suryani, dan Syamsilasmi Saleh, "Implementasi Pemasaran Islam Rasulullah Dalam Konteks Kontemporer," *Jurnal Tabarru': Islamic Banking and Finance* 7, no. 2 (30 November 2024): 795–801, [https://doi.org/10.25299/jtb.2024.vol7\(2\).21243](https://doi.org/10.25299/jtb.2024.vol7(2).21243).

<sup>62</sup> Havis Aravik, Achmad Irwan Hamzani, dan Nur Khasanah, "Dari Konsep Ekonomi Islam Sampai Urgensi Pelarangan Riba; Sebuah Tawaran Ekonomi Islam Timur Kuran," *Islamic Banking : Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 6, no. 2 (3 Februari 2021): 215–32, <https://doi.org/10.36908/isbank.v6i2.177>.

<sup>63</sup> Muhammad Nasir, "Analisis Hadis Dalam Perspektif Ekonomi Islam," *Al-Madaris Jurnal Pendidikan Dan Studi Keislaman* 5, no. 2 (30 September 2024): 50–61, <https://doi.org/10.47887/amd.v5i2.168>.

<sup>64</sup> Rahadatul Nazifah dkk., "Analisis Peran Nabi Muhammad Saw Dalam Membangun Masyarakat Madani," *Jurnal Studi Islam Indonesia (JSII)* 3, no. 1 (24 Mei 2025): 83–96, <https://doi.org/10.61930/jsii.v3i1.1072>.

<sup>65</sup> Abdul Rasyid Ridho dan Muhammad Hariyadi, "Reformulasi Etika Dakwah Berbasis Komunikasi Profetik Dalam Al-Qur'an," *KOMUNIKE: Jurnal Komunikasi Penyiaran Islam* 13, no. 1 (25 Juni 2021): 53–78, <https://doi.org/10.20414/jurkom.v13i1.3351>.

thematic, collaborative, and contextual approach. For example, students can be guided to conduct case studies on local economic practices and evaluate the extent to which these practices align with the principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah*. As a result, collaboration between PAI teachers and other educational stakeholders in designing a value-based curriculum becomes crucial to ensure alignment between spiritual achievements and academic competencies. In this way, the school's contribution functions as an incubator for character and intellectual development, preparing students to contribute to an ethical and sustainable economic development.

Referring to the Qur'an, specifically Surah al-Qalam [68]: 4, which states, "*and indeed, you (Muhammad) are of a great moral character*," it is normatively evident that this verse initially affirms the prophetic legitimacy in the dimension of ethical virtue or prophetic ethics.<sup>66</sup> Furthermore, this verse does not merely construct a moral narrative about the Prophet's personality, but also serves as an ontological framework for constructing a character education paradigm based on divine revelation.<sup>67</sup> When applied within the landscape of digital transformation and algorithm-based economic competition, the attribute of *shiddiq* must be positioned as the foundation of epistemic integrity.<sup>68</sup> This means that it is not merely a symbol of personal ethical conduct, but rather a systemic instrument for assessing the legitimacy of academic behavior and digital economic practices.<sup>69</sup> Moreover, according to the theory of trust economy, the value of honesty can be understood as a key element in shaping institutional credibility and ethical resilience amid the currents of data-driven capitalism.<sup>70</sup>

Meanwhile, the attribute of *amanah* in the context of education should not be interpreted merely as an individual responsibility, but rather as a structural prerequisite for the establishment of ethical and sustainable educational governance. This is emphasized in the Hadith of the Prophet Muhammad PBUH: "*render back the trust to the one who entrusted you*" (H.R. Abu Dawud)<sup>71</sup>, This indicates that *amanah* is not only a moral principle but also a normative rule essential for the stability of social and economic systems. In this regard, Yusuf al-Qaradawi proposed that the value of *amanah* can serve as a fundamental pioneer for the principle of justice in economic relations, where the absence of trust implies structural dysfunction.<sup>72</sup> Therefore, educational institutions that facilitate the internalization of the value of *amanah* must also be committed to reproducing social agents who are ethically adaptive within the global economic system, which is often characterized by information asymmetry and moral hazard.

As for the attributes of *tabligh* and *fathanah*, they ought to be reexamined as epistemic constructs and forms of strategic communication praxis in the contemporary context. This serves as a concrete

<sup>66</sup> Ahmad Buchori dkk., "Solusi Al-Qur'an Dalam Mewujudkan Ketahanan Keluarga Melalui Pendidikan Karakter," *Al-Qalam: Jurnal Kajian Islam Dan Pendidikan* 16, no. 1 (30 Juni 2024): 178–85, <https://doi.org/10.47435/al-qalam.v16i1.2996>.

<sup>67</sup> Sujiat Zubaidi, Dini Amalia Fattah, dan Aqdi Rofiq Asnawi, "Munasabah Ayat Dalam Surah Al-Qalam Perspektif Semitik Rhetorical Analysis (SRA)," *Al Burhan: Jurnal Kajian Ilmu Dan Pengembangan Budaya Al-Qur'an* 23, no. 2 (30 September 2023): 370–85.

<sup>68</sup> Wahyu Ningsih, Sufitriyani Sufitriyani, dan Siti Diyaus Sobah, "Konsep Pendidikan Profetik Sebagai Pilar Humanisme," *ALFIHRIS: Jurnal Inspirasi Pendidikan* 2, no. 1 (2024): 234–40, <https://doi.org/10.59246/alfihris.v2i1.695>.

<sup>69</sup> Agus Silahudin, "Implementasi Pendidikan Profetik Di Lembaga Pendidikan Islam Dalam Mengatasi Seks Bebas Peserta Didik Era Society 5.0," *Innovative: Journal Of Social Science Research* 5, no. 3 (11 Juni 2025): 4864–77, <https://doi.org/10.31004/innovative.v5i3.19693>.

<sup>70</sup> Jaana Räisänen, Arto Ojala, dan Tero Tuovinen, "Building trust in the sharing economy: Current approaches and future considerations," *Journal of Cleaner Production* 279 (10 Januari 2021): 123724, <https://doi.org/10.1016/j.jclepro.2020.123724>.

<sup>71</sup> "ص 7 - كتاب شرح بلوغ المرام لعطية سالم - حديث أد الأمانة إلى من ائتمنك - المكتبة الشاملة" diakses 20 Juni 2025, <https://shamela.ws/book/7714/2279>.

<sup>72</sup> Abdul Azis, Jannatul Husna, dan Waharjani Waharjani, "Nilai-Nilai Profetik Seputar Etika Pendidik Dalam Pembelajaran Menurut Yusuf Al-Qardhawi," *Ta'allum: Jurnal Pendidikan Islam* 10, no. 2 (31 Desember 2022): 220–48, <https://doi.org/10.21274/taalum.2022.10.2.220-248>.

realization of the message found in Surah Al-Ahzab [33]: 45–46, which not only portrays the Prophet Muhammad PBUH as a transmitter of divine revelation, but also as an architect of social narratives who responded to the realities of his community through a dialogical methodology.<sup>73</sup> In terms of its practical realization, when examined in the context of the Fourth Industrial Revolution and the transition toward an AI-driven economy, the ability to transmit ideas in a reflective and ethical manner becomes a critical necessity. This highlights the essential role of the attributes of *tabligh* and *fathanah* as anticipatory capacities in navigating such transformative landscapes.<sup>74</sup>

In a similar vein, Din Syamsuddin also offers a conceptual proposition emphasizing the importance of integrating Islamic Religious Education (PAI) and modern economics as an epistemological synthesis capable of producing a visionary educational entity—one that nurtures individuals who are not only capable of interpreting both spiritual and rational realities, but also of transforming them within the global social and economic order.<sup>75</sup> Essentially, the application of the four pillars of the Prophet Muhammad’s PBUH traits should not merely be seen as a repetition of religious narratives, but rather as a value-based curricular strategy aimed at producing educational subjects who are intellectually competent and ethically resilient in navigating global dynamics.

The researcher hereby presents a brief explanation to facilitate understanding regarding the actualization of the four pillars of the Prophet Muhammad’s PBUH traits within the school context. This serves as a representation of the integration between Islamic Religious Education (PAI) and modern economics, as illustrated in the table below:

Table 4. Formulation of the Actualization of the Four Prophetic Traits of Prophet Muhammad PBUH within the School Environment as a Representative Form of the Integration PAI and Modern Economics

| Core Dimension         | Key Description                                                                                                                                                                                 | Application and Impact                                                                                              |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Focus of Actualization | Implementation of the four prophetic traits ( <i>shiddiq</i> , <i>amanah</i> , <i>tabligh</i> , <i>fathanah</i> ) as a model for integrating Islamic Education and modern economics in schools. | Serves as a framework for character formation that combines spiritual values with contemporary economic principles. |
| Shiddiq                | Applying honesty in academic processes and social interactions.                                                                                                                                 | Strengthens academic integrity and institutional credibility in the digital economy and data-driven capitalism.     |
| Amanah                 | Enhancing responsibility through active student involvement in organizations and collaborative projects.                                                                                        | Shapes social agents capable of ensuring just and ethical governance within the complex global economic system.     |

<sup>73</sup> Hakam al-Ma’mun, “Prophetic Philosophy Muhammad Saw Dalam Al-Qur’an;” *Al-Fanar : Jurnal Ilmu Al-Qur’an Dan Tafsir* 5, no. 1 (28 Februari 2022): 71–83, <https://doi.org/10.33511/alfanar.v5n1.71-83>.

<sup>74</sup> Marzuki Marzuki dan Halimatun Sakdiyah, “Paradigma Integratif Pendidikan Islam Sebagai Modal Dalam Menghadapi Era 4.0;” *Jurnal Ilmiah AL-Jauhari: Jurnal Studi Islam Dan Interdisipliner* 8, no. 1 (21 April 2023): 82–105, <https://doi.org/10.30603/jiaj.v8i1.3507>.

<sup>75</sup> Salahudin, M. Ag Dr. Syamsul Hidayat, dan S. H. I. Dr. Muthoifin, “Nilai-Nilai Pendidikan Islam Berkemajuan Dalam Q.S Al-Alaq Ayat 1-5 (Kajian Tafsir Tarbawi Perspektif Tafsir Al-Azhar Dan Tafsir Misbah)” (s2, Universitas Muhammadiyah Surakarta, 2023), <https://eprints.ums.ac.id/118232/>.

| Core Dimension                             | Key Description                                                                                                                                 | Application and Impact                                                                                                          |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Tabligh</b>                             | Developing honest and responsible communication skills through economic debates and discussions.                                                | Facilitates the ability to critically and ethically transfer ideas, crucial in the Fourth Industrial Revolution and AI-economy. |
| <b>Fathanah</b>                            | Fostering critical thinking and problem-solving skills related to local and global economic issues.                                             | Prepares students to be innovators and adaptive individuals facing modern economic challenges.                                  |
| <b>Integration of Values and Character</b> | Merging cognitive, affective, and psychomotor aspects in building a harmonious personality.                                                     | Creates individuals who can align economic rationality with moral and social responsibility.                                    |
| <b>Learning Approach</b>                   | Thematic, collaborative, and contextual models using case studies based on prophetic values and local economics.                                | Encourages synergy between teachers and curriculum to produce graduates who are both ethical and competent.                     |
| <b>Theological Foundation</b>              | Referencing the Qur'an (Q.S. al-Qalam [68]: 4, Q.S. Al-Ahzab [33]: 45–46) and hadith as the basis for prophetic ethics and character education. | Establishes prophetic traits as standards of ethics and integrity in learning and economic practice.                            |

Source: Compiled by the Researcher on June 19, 2025.

#### 4. Conclusion

The integration of Islamic Religious Education (PAI) and modern economics through the revitalization of the four pillars of the Prophet Muhammad's PBUH traits namely *shiddiq*, *amanah*, *tabligh*, and *fathanah* as one of its methodological approaches, clearly demonstrates the significant role of PAI in driving social transformation. This becomes increasingly complex amid the rapid changes in social, economic, and technological spheres, thus demanding that PAI learning be more adaptive and contextual. Furthermore, it is undeniable that the internalization of these prophetic traits within the learning process contributes to producing students who not only possess spiritual devotion but also ethical, inclusive, and sustainability-oriented economic character. Essentially, in this context, PAI must evolve beyond merely conveying religious doctrine to becoming a means of developing critical thinking abilities that ethically and strategically respond to the challenges of the digital age.

The success of this integration must be comprehensively supported at every stage of its mechanism from the development of a value-based curriculum and the enhancement of PAI teachers' competencies, to the implementation of assessments that address cognitive, affective, and psychomotor domains. Thus, it is collectively understood that the essence of a transformative approach is crucial, where PAI learning must incorporate cross-disciplinary integration, the utilization of digital technology, and active student participation in understanding socio-economic conditions. Consequently, by adopting the four prophetic traits as its foundational framework, it is evident that PAI holds the potential to shape a generation that not only understands technology and economics but also possesses deep spirituality and a strong commitment to social justice. Moreover,

when optimally structured and implemented, such an approach can serve as a fundamental basis for the creation of an economy that is just, sustainable, and civilized.

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