

e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

# BUILDING THE ISLAMIC ECONOMIC CHARACTER OF ELEMENTARY STUDENTS IN THE DIGITAL ERA

Diyanah Fitrianti<sup>1)</sup>, Lucky Nugroho<sup>2)</sup>

<sup>1)</sup>Univeristas Terbuka, Indonesia <sup>2)</sup>Universitas Mercu Buana, Indonesia

Corresponding author: lucky.nugroho@mercubuana.ac.id

#### Abstract

The growing phenomenon shows that there is still a low integration of Sharia economic values in the basic education curriculum in Indonesia, even though these values have a high urgency to be instilled from an early age to form moral and resilient character to face the digital era. There is a gap between Islamic values-based education policies and their implementation at the elementary school level, which is characterized by a lack of understanding among teachers, limited teaching materials, and weak structural policy support. This study uses a descriptive qualitative method based on literature studies, with secondary data from scientific journals and other relevant studies. The analysis results show that practice-based teaching strategies, such as Sharia market simulations, mini zakat, and contextual learning, can effectively increase students' understanding of Sharia economic values. This research provides theoretical contributions by integrating Maqāṣid al-Sharī'ah and Tawhid String Relationship (TSR) theory in basic education. It offers practical advice by strengthening teacher capacity and developing a Sharia thematic curriculum. The novelty of this research lies in the emphasis on Sharia economic education since basic education is the foundation for sustainable Islamic character development.

Keywords: Sharia Economics, Basic Education, Sharia Maqāṣid, Education Strategy, Islamic Character

## Introduction

Education is the primary foundation in shaping the character and personality of the younger generation, especially at the elementary school level, which is a critical period in forming values, attitudes, and behaviors. In an increasingly complex digital era, the challenge of instilling noble values is getting bigger. Children from an early age have been exposed to various information through technology, not all of which has positive value. This condition is a special urgency for the education world, especially in forming a generation that is intellectually intelligent and noble. In the context of Indonesia's predominantly Muslim society, strengthening Islamic values in basic education is very important, including Sharia economic values. Islamic economics does not just talk about the financial system, but more broadly than that, encompassing the values of ethics, justice, social responsibility, and blessings in every economic transaction. This concept is very relevant to be instilled from an early age so that children grow up to be individuals who understand the values of justice and sustainability in their economic lives in the future. However, the integration of Sharia economic education in elementary schools is still not optimal.

Studies show that many teachers still do not understand how to teach Sharia economics effectively to elementary school students. The lack of age-appropriate teaching materials, limited teacher training, and the absence of standardized pedagogical modules or approaches cause Sharia economics materials to often not be part of the learning process. In fact, values such as honesty in buying and selling, responsibility in using pocket money, and the importance of saving or sharing through zakat or infak are likely to be taught through a contextual and fun approach, according to the stage of child development.

This urgency is increasing as the digital economy develops, which begins to affect children's lifestyles from an early age, for example, through online buying and selling activities, the use of electronic money, and interaction with commercial content on social media. Without being equipped with an understanding of economics based on Sharia values, children can become consumptive consumers, irresponsible, or even lose direction in their economic activities. Maqasid sharia, as the basic principle of Islamic sharia, provides direction that all forms of education, including sharia economics, must lead to the protection and fulfillment of the five main objectives of sharia, namely: safeguarding religion (hifzh al-din), safeguarding the soul (hifzh al-nafs), safeguarding intellect (hifzh al-'aql), safeguarding offspring (hifzh al-nasl), and safeguarding property (hifzh al-mal). In this context, Sharia economics education at the elementary level can play a role in maintaining reason and property by instilling the values of understanding economic ethics from an early age. This is undoubtedly a pillar in forming a generation that is intelligent and wise in making economic decisions. Another critical background of this study is the lack of research that highlights the process of implementing Islamic



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

economic education in elementary schools. So far, most studies have focused on the secondary or tertiary education level. This creates gaps or gaps in scientific studies that need to be bridged. In fact, character and value education ideally begins at an early age. Suppose Sharia's economic values are not introduced in childhood. In that case, it won't be easy to instill them when they already have economic habits or mindsets that do not follow Islamic principles. Not only that, the challenges faced by teachers in instilling Sharia economic values in elementary schools are also an important issue. Teachers are the spearhead of education, but many feel they lack competence in Sharia economics material, let alone teach it to early childhood. In addition, the existing curriculum has also not explicitly accommodated the integration of Sharia economics, so learning of Sharia economics depends on teachers' personal initiatives or internal school policies. Therefore, it is essential to explore innovative strategies that can be used in teaching Sharia economics to children through contextual, game-based approaches and strengthening the role of parents and society.

In the framework of building a generation with morals and Islamic economic awareness, Sharia economic education is one of the strategic steps from an early age. This education must be theoretical, applicable, and fun to fit the characteristics of elementary school students. Teaching strategies must be able to touch students' cognitive, affective, and psychomotor aspects, so that they understand concepts and have attitudes and habits that align with Islamic economic values. Based on the explanation above, this research must be carried out because it can make a theoretical contribution to the development of Islamic economic education and become a practical input for the world of basic education. This research is also expected to fill the gap that has not specifically highlighted strategies and challenges in implementing Sharia economic values at the elementary school level. In addition, the results of this research can also be the basis for formulating education policies that are more inclusive and oriented towards developing students' character.

Considering this urgency, it is essential to formulate research problems that can be a foothold in designing further research systematically. The formulation of this problem will help clarify the focus of the research and the direction of the analysis, and provide clear boundaries in the data collection and interpretation process. Therefore, in accordance with the phenomenon and the phenomenon of the gap, the formulation of the problem in this study is as follows:

- What strategies are used to instill Sharia economic values in elementary school students?
- What is the importance of elementary school students' understanding of Sharia economics and Sharia economic values?
- How do teachers face the challenges in teaching Sharia economic values at the elementary school level, and how can they overcome them?

Furthermore, this research aims to explore and identify the most effective strategies in instilling Sharia economic values to elementary school students in the digital era. This goal rests not only on the achievement of students' conceptual understanding of Islamic economic principles, but also on how these values can shape the character of students who are moral, just, and socially responsible in daily life. Islamic economic education at the basic level is seen as a crucial foundation in shaping children's economic mindset and behavior from an early age, so that they not only become academically competent individuals, but also able to carry out economic principles that are in line with Islamic teachings in a world full of digital influences and materialism.

Theoretically, this research contributes to the development of Islamic education theory, especially in the context of economic education. By integrating the principles of maqasid sharia, this study expands the horizon of economic education theory from a mere teaching instrument to a holistic means of character development. This research supports that value-based educational approaches can produce an understanding of economics that is not only logical but also ethical. The theory of maqasid sharia, which is the basis of this study, provides a philosophical framework to show how the five main goals of sharia—namely, the protection of religion, soul, intellect, descent, and property—can be actualized through the educational process from an early age. Therefore, the results of this study enrich the discourse of Islamic education theory with an approach that is applicable and relevant to the needs of the times.

In addition, on the practical side, this study provides strategic direction to teachers, principals, parents, and the education community regarding effective learning methods to instill Sharia economic values in elementary school students. Strategies such as contextual learning, the use of economic simulation-based media, parental involvement in educational activities, and teacher training are essential points highlighted in the findings of this study. In practice, this approach will increase students' understanding of Sharia economics and form habits and attitudes of life according to Islamic values, such as honesty in transactions, simplicity in consumption, and social concern through zakat and infaq. Thus, this study provides implementation guidelines that can be applied by basic education institutions in various regions, especially in areas with a majority Muslim population. Meanwhile, at the policy level, the results of this research can be used as a reference for policymakers in formulating a basic education curriculum that is more inclusive of Sharia economic values. The government, especially the Ministry of Education and Culture, can consider developing national curriculum standards that accommodate Sharia economics material explicitly and structured from the elementary level. In addition, teacher training policies also need to be directed to improve their competence in



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

understanding and teaching Islamic economic principles to elementary school students. With policies that support it structurally and operationally, efforts to instill Sharia economic value are the responsibility of individual teachers and the commitment of the education system as a whole.

The novelty of this research lies in its emphasis on the importance of instilling Sharia economic values at the basic education level, which has tended to be ignored in various academic studies and educational practices. Most previous studies have focused on the middle and high levels of Islamic economic education, even though early childhood is the most decisive stage in forming individual character and habits. This research also offers a contextual and practice-based approach to addressing the gap between the theory and implementation of Sharia economics education in primary schools. By raising the challenges teachers face and providing strategic recommendations that can be implemented directly in the classroom, this research presents a fresh academic and practical contribution to the contemporary Islamic educational literature. In addition, the emphasis on collaboration between schools, parents, and the community as a pillar in the success of Sharia economic value education is a new dimension that provides integrative nuances in the educational approach.

#### **Literature Review**

Islamic economic education in elementary schools has a strategic role in forming a generation that has morals and understands the principles of Islamic economics from an early age. In realizing this goal, the theoretical approach used in this study refers to *Tawhid String Relationship* (TSR), an integrative concept that places tawhid as the primary foundation in every human activity, including in the context of education. The concept of TSR is rooted in the view that all aspects of human life must be oriented to the values of monotheism through the understanding of the Qur'an  $(\Omega)$ , Hadith (s), Ijtihad (\* $\Theta$ ), and the implementation of science  $(x\Theta)$  that leads to prosperity (*maslahah*). TSR emphasizes balanced spiritual and social relationships, which, if applied in education, will lead students to the integration of faith, knowledge, and charity. In Islamic economics education, these values are reflected through the teaching of fairness in transactions, honesty, social responsibility, and the prohibition of harmful economic practices such as usury. Therefore, the integration of TSR with  $maq\bar{a}sid\ al\ shar\bar{l}'ah$  is an important foundation, because maq $\bar{a}sid\ al\ shar\bar{l}'ah$  is an important foundation, because maq $\bar{a}sid\ al\ shar\bar{l}'ah$ , and property ( $m\bar{a}l$ ), is in line with the orientation of monotheism that demands comprehensive usefulness in human life.

This study uses several main variables. First, *Sharia economic values* include justice, prohibition of usury, zakat, and sharing through alms. This value reflects the maqāṣid regarding property protection and social balance. Second is the strategy of Sharia economic education, a pedagogical method teachers apply, such as thematic curriculum integration, fair market simulations, or managing mini zakat in schools. Third, students' *understanding of Sharia economics* reflects their ability to understand and apply these principles daily. Fourth, *teachers' challenges in teaching Sharia economics include* limited training, teaching resources, and curriculum integration.

Previous research has shown the urgency of instilling Islamic values from an early age, where research conducted by Salami Mahmud et al. (2023) shows that *a maqāṣid al-sharī'ah-based approach* in character education can strengthen students' moral integrity. Nurdin et al. (2023) emphasized the importance of collaboration between schools, families, and communities in forming Islamic values-based character. In addition, Kader (2020) shows that teaching moral economics in elementary education increases awareness of the value of justice and blessings in transactions.

The conceptual framework used in this study is built from the integration between TSR as grand theory and maqāṣid as the basis of goals. The process begins with implementing the TSR principle in the teaching material  $(\Omega, s, *\Theta)$ , which students internalize through an applicable pedagogical approach. Applying these values results in an understanding that is cognitive, affective, and psychomotor. In this context, achieving well-being  $(W\{\Theta,x\Theta\})$  is meaningful in material, spiritual, and social dimensions. The educational model based on TSR and maqāṣid encourages a balance between the world and the hereafter, as well as forming a generation that is aware of social responsibility and economic sustainability. Therefore, the TSR approach in Sharia economic education can answer the challenges of the digital era, where children need to be equipped with Islamic values to face the flow of value-free information. Therefore, the conceptual framework of this study is as follows:



e-ISSN: 3090-4811 Vol. 2 No.1/IE-ISCEBE (2025) **Teacher Teaching Generation with** Strategies and Sharia Islamic Morals and **Economics Materials Understanding Sharia Economics** Integration of TSR & Teacher Challenges and **Tawhid String Relationship Theory Magashid Syariah values Innovative Solutions** (TSR)

Figure 1. Research Conceptual Framework

Referring to Figure 1, this study's conceptual framework makes the leading theory of Tawhid String Relationship (TSR) and maqāṣid al-sharī'ah the foundation for teaching Sharia economic values in elementary schools. This strategy aims to form a generation with Islamic morals and Sharia economic literacy.

#### Methods

This study uses a descriptive qualitative approach that aims to gain a deep understanding of the strategy of instilling Sharia economic values at the elementary school level. This design was chosen because it can holistically describe the educational process based on the principles of maqāṣid al-sharī'ah, especially in the context of character formation and economic ethics from an early age. This approach allows researchers to explore phenomena naturally, without manipulating variables, and prioritize the meanings behind the social actions and experiences recorded in the secondary data studied. The data source in this study is secondary data taken from various previous studies relevant to the study's focus. The data includes scientific journals, study reports, Islamic education articles, and literature that discusses the teaching of Sharia economic values, both in terms of implementation strategies, challenges faced by teachers, and their influence on student understanding. This secondary data is based on the need to review the findings that have been tested before so that the results obtained have a strong scientific foundation and can answer the formulation of the problem objectively and in a structured manner.

Data is collected through a systematic literature study, tracing national and international scientific works relevant to the magasid-based sharia economic education theme. The selected literature was then analyzed based on its suitability with the context of basic education, the originality of the ideas, and its contribution to the theoretical framework used, namely Tawhid String Relationship (TSR), which is integrated with maqāsid al-sharī'ah. This step also aims to identify patterns and tendencies of effective learning strategies, obstacles that often arise in the field, and students' understanding of the concepts being taught. The data processing process is carried out using thematic classification and categorization techniques. The researcher mapped the data into several main themes that were predetermined according to the problem formulation, such as value-instilling strategies, student understanding, and teacher challenges. This process is carried out carefully so that each piece of information studied can contribute to a complete and in-depth understanding of the phenomenon being studied. All data are studied through a hermeneutic approach, by interpreting the meaning behind the results of previous research, which is positioned as an empirical reflection on the implementation of Sharia economic values in elementary schools. Data analysis was carried out using the content analysis method. The researcher interprets the content of each selected reference, relating it to the leading theory and formulation of the problem posed. This process examines how the integration of teaching strategies, Islamic value-based materials, and the participation of teachers and students can form a meaningful understanding of Sharia economics. The analysis also examines the previous literature's gaps between theory and practice. It evaluates the extent to which the approach used is in harmony with the principles of maqāṣid and the value of monotheism in the concept of TSR. With this approach, the analysis results are expected to provide a comprehensive picture and constructive recommendations for improving the quality of Islamic economic education at the basic level in a more applicable and contextual manner.

## **Results and Discussions**

Strategies Used in Instilling Sharia Economic Values to Elementary School Students

Digital globalization has given rise to new challenges in the world of education, including in forming the character of elementary school students. Children from an early age are exposed to diverse information, which forms a positive character, and vice versa. In the context of Indonesia's Muslim-majority society, there is an urgent need to insert Islamic values in learning, including Sharia economic values. Unfortunately, the integration of Sharia economics in basic education is still not optimal. Many schools have not included Islamic



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

economic principles in the curriculum in a structured manner, and even most of the teaching is still normative without being rooted in the context of children's daily lives. This research is based on the grand theory of Tawhid String Relationship (TSR), which views that all human activities, including education and economics, must be based on monotheism. TSR is an integrative approach that links divine values in the Qur'an  $(\Omega)$ , hadith (s), and ijtihad (\* $\Theta$ ), which are applied in the contemporary context through science (x $\Theta$ ). This concept aims to produce comprehensive welfare, not only material but also spiritual and social.

In the context of basic education, the TSR approach is integrated with  $maq\bar{a}sid$  al- $shar\bar{i}$ 'ah as a framework of goals that emphasizes the importance of maintaining five main aspects: religion (din), soul (nafs), intellect ('aql), heredity (nasl), and property  $(m\bar{a}l)$ . By combining these two approaches, Sharia economic education is an instrument for knowledge transfer and for forming noble morals, strengthening moral integrity, and building students' social and spiritual responsibilities. The educational strategies of Sharia economics at the elementary school level found in the literature include contextual and participatory approaches. Some of them are through integrating thematic curriculum, implementing simulations of how to market reasonably in the classroom, the management of mini zakat as a class project, and project-based learning involving simple buying and selling activities by Sharia principles. This approach allows students to understand concepts such as justice, prohibition of usury, and the importance of zakat and alms in a more applicable and enjoyable context.

Previous research has also shown that *experiential learning-based* learning strategies effectively instill moral and ethical values. Salami Mahmud et al. (2023) emphasized the importance of *the maqāṣid al-sharī'ah approach* in character education, which has been shown to improve students' integrity and social awareness. Nurdin et al. (2023) show that collaboration between schools, parents, and the community can strengthen the internalization of Islamic values. Meanwhile, Kader (2020) emphasized that teaching moral economics in elementary schools contributes to children's understanding of justice and blessings in economic transactions. Successful teaching strategies depend not only on methods but also on the readiness of teachers and a supportive learning environment. Challenges such as limited teacher training, lack of relevant teaching materials, and disintegration between curriculum and implementation remain obstacles. Therefore, a systemic approach is needed that involves education policies, intensive teacher training, and the development of contextual teaching materials that support the psychological development of elementary school students.

TSR and maqāṣid al-sharī'ah, in this context, provide a solid conceptual framework for building an education oriented to the world and the hereafter. Implementing Islamic economic values based on these two foundations can create a balance between students' intellectual, moral, and social development. Thus, the strategies used in Sharia economics education at the elementary school level are a medium for economic learning and a means of forming a complete and applicable Islamic character in the digital era.

The Importance of Elementary School Students' Understanding of Sharia Economic Concepts and Sharia Economic Values

Students' understanding of Sharia economics from an early age has become an urgent need in the midst of social changes that increasingly emphasize materialistic and consumerist aspects. The phenomenon in various walks of Indonesian society shows that children, even at primary school age, have been exposed to a capitalistic economic mindset, often ignoring the moral, ethical, and social justice aspects. In this context, sharia economic education is not only relevant, but also strategic in shaping a generation that is not only intellectually intelligent, but also has noble morals and is responsible in its social and financial aspects. Studies show that elementary school students have great potential to absorb moral and ethical values when given contextually and applicably. But unfortunately, the economics curriculum taught at the elementary level still focuses on the conventional system without much mention of Islamic economic principles. Children are only introduced to the concepts of money, saving, and trade without a deeper understanding of the value of justice, the prohibition of usury, or social obligations such as zakat. In fact, these principles are essential to form the foundation of balanced and moral economic thought.

The grand theory used in this study is Maqāṣid al-Sharī'ah, which emphasizes the five main goals of Sharia, namely maintaining religion, soul, intellect, heredity, and property. In the context of sharia economics, the maintenance of property (ḥifẓ al-māl) has a central role. This goal teaches how to manage wealth and how that wealth is used for the common good. Through Sharia economics education, students are introduced to the value of blessings in the ownership and use of property. In addition, the concept of safeguarding the intellect (ḥifẓ al-'aql) and soul (ḥifẓ al-nafs) is also applied through education about the dangers of exploitative economic practices, such as usury, gharar, and maysir. The approach of Maqāṣid al-Sharī'ah is strengthened by the theory of Tawhid String Relationship (TSR), which holds that all aspects of human life must return to the principle of monotheism. This theory combines the spiritual, intellectual, and material aspects into a single interconnected series of divine values. In education, TSR emphasizes that every learning process, including the economy, must be aimed at getting closer to Allah and benefiting the people. Therefore, applying TSR in sharia economics education in elementary schools is very relevant because it can connect students' economic activities with divine values.



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

Previous research, such as that conducted by Hasanuddin (2021), stated that a practical approach in teaching Sharia economics can significantly improve students' understanding. Through activities such as fair buying and selling simulations, class zakat collection, or school sharia savings, students can understand the values of honesty, responsibility, and solidarity concretely. In another study, Marlina et al. (2022) showed that Sharia economics education provided from an early age positively impacts students' honesty and social concern character. The context of implementation in Indonesia also shows the urgency of this need. Although the sharia economy is growing rapidly in the banking and halal industries, its application in the education sector, especially basic education, is still very limited. Many schools do not have modules, media, or educators who fully understand Sharia economics. In addition, the approach used in teaching Sharia economics is still normative and less applicable. Teachers use lectures more than participatory methods, which are fun for children.

This study's teaching strategy relies on a collaborative approach between teachers, parents, and the community. Teachers can design project-based Sharia economics learning activities that invite students to learn directly in the surrounding environment. For example, students are involved in classroom bazaars without excessive profits, or savings activities to be distributed to orphans. Parents are encouraged to familiarize their children with the concept of halal sustenance and beneficial expenses. The surrounding community can also be supported by being a fair and transparent economic example. By linking the phenomenon of the need for sharia-based economic literacy, the grand theories of Maqāṣid al-Sharī'ah and TSR, as well as the findings of previous research, it can be concluded that sharia economic education at the elementary school level is a strategic need in forming a competitive and moral Islamic generation. Understanding the values of justice, social responsibility, and the blessing of sustenance will form the foundation of balanced economic thinking between this world and the hereafter. Therefore, this research encourages the need for synergy between all education stakeholders to develop curriculum, teacher training, and teaching media that are applicable, fun, and in accordance with the development of children's psychology. Through the right approach, sharia economics will no longer be a foreign concept in the minds of elementary school students, but rather part of their mindset and actions in daily life. This education produces financially savvy students and spiritually and socially savvy students who can bring positive changes to society in the future.

Challenges Faced by Teachers in Teaching Sharia Economic Values at the Elementary School Level and How to Overcome Them

In the context of Islamic economic education at the elementary school level, the role of teachers as agents of value transformation is vital. However, the reality on the ground shows that teaching Sharia economic values still faces significant challenges. One of the dominant phenomena is the lack of in-depth understanding by educators of the basic principles of Sharia economics. Most teachers have not been adequately trained on these concepts, so their implementation in the learning process tends to be normative and theoretical. This gap shows the difference between the national education policy that carries the integration of Islamic values in the curriculum and its implementation in the classroom. Another challenge that often arises is the limited time and resources in the formal curriculum, which means the topic of Sharia economics does not get a proper portion. As a result, students do not get the opportunity to internalize values such as justice in transactions, the prohibition of usury, social responsibility through zakat and infaq, and the importance of ethics in economic activities from an early age. In fact, the elementary school period is a crucial phase in forming character and values, including sharia-based economic values. In this context, a more contextual and applicative approach to education is an urgent need. Methods such as fair market simulations, mini zakat management, and social activities based on Islamic values in the school environment have proven to be more effective in building student understanding.

The grand theory on which this research is based is maq $\bar{a}$ sid al-shar $\bar{a}$ lah. This concept is rooted in the primary purpose of Islamic sharia in maintaining five fundamental aspects: religion (din), soul (nafs), intellect ('aql), heredity (nasl), and property (m $\bar{a}$ l). In the education framework, maq $\bar{a}$ sid plays a vital role in spiritually, intellectually, socially, and economically shaping the whole person. Therefore, Sharia economic education does not solely aim to introduce the technical aspects of economics, but also to form a generation that is aware of social responsibility, upholds justice, and has moral integrity in every economic decision-making. In addition to maq $\bar{a}$ sid al-shar $\bar{a}$ lah, the Tawhid String Relationship (TSR) theory is also used as an epistemological foundation that strengthens the approach to Sharia economic education. TSR positions monotheism as the center of all human activities, including education. With the integration of TSR, education focuses on cognitive, spiritual, and social aspects. Through this approach, teachers are directed not only to teach based on a normative curriculum but also to internalize the values of monotheism in every learning process. The concept of TSR, which refers to the Qur'an ( $\Omega$ ), Hadith (s), Ijtihad (\* $\Theta$ ), and the application of knowledge (x $\Theta$ ), becomes a comprehensive philosophical foundation to create a balance between the world and the hereafter in students.

Previous research supports the urgency of integrating Sharia economic values in basic education. For example, the study of Salami Mahmud et al. (2023) shows that a maqāṣid al-sharī'ah-based approach



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

strengthens students' moral character and broadens their view of the importance of economic justice. Research by Nurdin et al. (2023) emphasizes the need for synergy between schools, families, and communities to instill Islamic values. Meanwhile, Kader (2020) emphasized that moral economics teaching from an early age increases awareness of blessings and ethical values in economic transactions. The challenges faced by teachers are not only about understanding Sharia economic theory, but also the lack of contextual teaching methods and the limitations of relevant learning media. Teachers are also faced with environmental resistance and are not accustomed to an integrative approach between religious values and economic practices. In this situation, improving teacher competence through continuous training is an absolute solution. The training should include a philosophical understanding of maqāṣid al-sharī'ah and TSR and its application in daily pedagogical activities. Through an integrative approach, based on maqāṣid al-sharī'ah and supported by the principles of TSR, the teaching of Sharia economic values at the elementary school level can be directed to form a generation that is not only knowledgeable but also moral and socially responsible. As the spearhead in this process, teachers need policy support, training, and the development of learning methods aligned with the current context and future needs. Such sharia economic education is part of the curriculum and a strategic instrument in nation-building based on spiritual values and social sustainability.

#### Conclusion

The conclusion of this study shows that the inculcation of Sharia economic values in elementary school students is a strategic step in forming a moral generation that can face the challenges of the digital era based on the principles of maqāṣid al-sharī'ah. By implementing applicable and collaborative learning strategies, such as Sharia market simulations, mini zakat management, and thematic curriculum integration, the process of internalizing the values of justice, responsibility, and blessings in economic activities can be realized comprehensively. The role of teachers, parental support, and community involvement largely determines the success of this strategy. However, the main challenges that emerge are the limitations of teacher competence, lack of relevant training, and the absence of appropriate teaching materials for children's psychological development. The limitation of this study lies in the secondary data approach that does not provide a direct picture of the empirical conditions in the field. This research does not include the results of classroom observations or in-depth interviews with teachers and students as the leading actors in the educational process. In addition, generalizations of outcomes may be limited to specific social and cultural contexts, particularly primary schools with predominantly Muslim backgrounds.

The theoretical implication of these findings is the need to strengthen a more operational maqāṣid-based Islamic education theory in the context of basic education. On the practical side, teachers need structured and practice-based continuous training, while schools need to develop Sharia economics learning modules that are contextual and interesting for students. In terms of policy, the integration of Sharia economics in the national curriculum is necessary so that Islamic values are not only taught as a complement, but also become a core part in forming children's character from an early age. Thus, collaboration between academics, education practitioners, and policymakers needs to be strengthened to create a basic education system that can form a generation that excels spiritually, socially, and economically.

## Acknowledgement

The writing of this article received support in the form of technical assistance from artificial intelligence (AI), which is used carefully and responsibly. The entire preparation process is carried out while still referring to the applicable academic writing standards and ensuring that the similarity rate of the manuscript (plagiarism) is below 30%. AI is focused on assisting in formulating writing structure, word selection, and editorial refinement, without replacing the author's analysis, reasoning, and scientific responsibility.

#### References

- Abbas, A., Marhamah, M., & Rifa'i, A. (2021). The Building of Character Nation Based on Islamic Religion Education in School. *Journal of Islamic Education*, 3(2), 108-110.
- Arifuddin, M. A., Nurdin, N., & Elya, E. (2023). Character Education Management at Islamic Grassroot Education: The Integration of Local Social and Wisdom Values. *Al-Tanzim: Jurnal Manajemen Pendidikan Islam*, 7(2), 435-450. https://doi.org/10.33650/al-tanzim.v7i2.5468
- Aziz, A., Yazid, M., Kurnia, R., Azlina, N., Fauzi, M., Fathul Haq, F., Sukardi, B., Yuliani, I., Amin, M., Kusuma, N. R., Kurniawan, H., Khoirunisa, K. R., Mursal, Fauzi, M., Cahyani, U. E., Amrina, D. H., Soewardi, T. J., Faturrahman, O., Nadia, L. P., Komariyah, E. F., Sayuti, A. F., Triandini, N. A., Romli, N. A., Safitri, D., & Kafabih, A. (2023). Ekonomi digital dan sistem keuangan Islam (M. Z. N. Hasbi, Ed.). Yogyakarta: Jejak Pustaka.
- Fatimah, M., Sutama, & Aly, A. (2020). Religious Culture Development in Community School: A Case Study of Boyolali Middle School, Central Java, Indonesia. *Humanities & Social Sciences Reviews*, 8(2), 381-388. https://doi.org/10.18510/hssr.2020.8243.



e-ISSN: 3090-4811

Vol. 2 No.1/IE-ISCEBE (2025)

- Fauziah, Rahman, M., Abidin, M. Z., Syakarna, N. F. R., Misno, Affandy, F. F., Octaviani, R., 'Afif, R., Sari, L. P., Albanjari, F. R., Hidayat, M. R., & Priyono, S. (2022). *Ekonomi Syariah*. Bandung: Media Sains Indonesia.
- Ibrahim, A., Amelia, E., Akbar, N., Kholis, N., Utami, S. A., & Nofrianto. (2021). *Pengantar Ekonomi Islam*. Jakarta: Departemen Ekonomi dan Keuangan Syariah Bank Indonesia.
- Iqbal, Z., & Mirakhor, A. (2011). Ekonomi Islam: Suatu Pengantar. Jakarta: Kencana.
- Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS). (2024). Strategi Nasional Literasi dan Inklusi Ekonomi dan Keuangan Syariah Indonesia 2024–2029. Jakarta: KNEKS.
- Mahmud, S., Rahmi, S., Nufiar, N., Nurbayani, N., & Nurdin, R. (2023). Building Students' Character Based on Maqāṣid al-Sharī'ah: Perspectives of Parents, Teachers, and Community Members in Banda Aceh. *Samarah: Jurnal Hukum Keluarga dan Hukum Islam*, 7(3), 1803-1822. https://doi.org/10.22373/sjhk.v7i3.17708
- Syarifuddin, S., Fitriana, F., Arfah, I. R., Mulyono, S., Mutafarida, B., Trimulato, T., Arafah, M., Rahayu, S. S., Suganda, A. D., Husna, A. I. N., Muyasaroh, M., Haerany, A., Rijal, K., Sudarmanto, E., & Fatira, M. (2020). *Ekonomi Syariah*. Bandung: Widina Bhakti Persada Bandung.