

STRENGTHENING SHARIA BANKING KNOWLEDGE THROUGH EDUCATIONAL INITIATIVES: A DESCRIPTIVE QUALITATIVE STUDY

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Abstract

This study aims to analyze the role of Sharia education in improving Sharia banking literacy among students and students through a descriptive qualitative approach. Data was collected through in-depth interviews, observation of learning activities, and analysis of learning documents, such as modules and activity reports. The study results show that Sharia education strategically strengthens students' understanding of the main concepts of Islamic banking, such as mudharabah, murabahah, and ijarah. Practice-based teaching methods, digital media integration, and banking simulation programs have effectively increased Islamic banking literacy. However, the main challenges are limited learning resources and access to Islamic financial institutions. This study provides academic contributions in mapping effective strategies in Sharia education and recommends collaboration between educational institutions and Sharia finance practitioners to overcome these obstacles.

Keywords: *Islamic Education, Islamic Banking Literacy, Qualitative Approaches, Banking Simulations, Learning Media*

Abstrak

Penelitian ini bertujuan untuk menganalisis peran pendidikan syariah dalam meningkatkan literasi perbankan syariah di kalangan siswa dan mahasiswa melalui pendekatan kualitatif deskriptif. Data dikumpulkan melalui wawancara mendalam, observasi kegiatan pembelajaran, dan analisis dokumen pembelajaran, seperti modul dan laporan kegiatan. Hasil penelitian menunjukkan bahwa pendidikan syariah memainkan peran strategis dalam memperkuat pemahaman peserta didik terhadap konsep-konsep utama perbankan syariah, seperti mudharabah, murabahah, dan ijarah. Metode pengajaran berbasis praktik, integrasi media digital, dan program simulasi perbankan terbukti efektif meningkatkan literasi perbankan syariah. Namun, keterbatasan sumber daya pembelajaran dan akses ke lembaga keuangan syariah menjadi tantangan utama. Studi ini memberikan kontribusi akademik berupa pemetaan strategi efektif dalam pendidikan syariah dan merekomendasikan kolaborasi antara lembaga pendidikan dan praktisi keuangan syariah untuk mengatasi hambatan tersebut.

Kata Kunci: *Pendidikan Syariah, Literasi Perbankan Syariah, Pendekatan Kualitatif, Simulasi Perbankan, Media Pembelajaran*

Introduction

Islamic banking in Indonesia continues to develop rapidly as an alternative financial system based on Islamic principles. However, Islamic banking literacy among the community, especially students and students, still needs to improve. A Financial Services Authority (OJK) survey shows that Islamic financial literacy only reaches 9.14%, much lower than conventional financial literacy. This low understanding is caused by the need for more access to structured Sharia education (Dewi & Ferdian, 2021), the lack of integration of Sharia banking materials in the curriculum (Md.Sapir, Md.Shafik & Wan Ahmad, 2020; Muhammad & Nugraheni, 2022), and the limitation of relevant learning media (Sari et al., 2024). Therefore, sharia education strategically improves Islamic banking literacy by combining theoretical and practical aspects to equip the younger generation with in-depth and applicable knowledge.

Several previous studies have discussed the role of Sharia education and Sharia banking literacy. First, research by Kusumawati et al. (2023) states that integrating Sharia education into the formal curriculum can improve a basic understanding of the Islamic financial system. Second, Farook & Farooq's study (2013) revealed that interactive workshop-based training can improve Islamic banking literacy. Third, highlights the importance of digital media in effectively conveying the concept of Islamic banking (Alidou & Glanz, 2015). Then, islamic banking simulations provide hands-on experiences that strengthen students' understanding (Chu et al., 2021). And Fifth, Albaity & Rahman's research (2019) found that Sharia literacy can increase public trust in the Islamic financial system.

This study explores the role of Sharia education in improving Sharia banking literacy among students and students. This study analyzes how Sharia-based learning methods can affect students' understanding of Islamic banking principles through a descriptive qualitative approach. In addition, this study aims to identify challenges in sharia literacy education and offer solutions to optimize learning outcomes.

The study results show that Sharia education plays a vital role in building Sharia banking literacy through curriculum integration, the use of digital media, and practice-

based training. Students and students involved in Sharia education programs showed a significant increase in understanding of the basic concepts of Sharia banking, such as mudharabah, murabahah, and ijarah. However, the study identified several obstacles, such as more relevant learning resources and limited access to Islamic financial institutions for simulation activities. These findings emphasize the importance of collaboration between educational institutions, the government, and Islamic financial institutions in building an academic ecosystem that supports Islamic financial literacy.

Research Methods

This study uses a descriptive qualitative design to explore in-depth data on the implementation of Sharia education in improving Sharia banking literacy. This approach was chosen to provide a comprehensive overview of the process and challenges in Sharia education. The primary sources of information come from in-depth interviews with school students and students, direct observation of learning activities in schools and campuses, and related documents, such as learning modules, workshop materials, and reports on Islamic banking simulation activities. The object of the research material includes the implementation of the Sharia-based curriculum, the learning media used, the teaching methods, and the level of students' understanding of the basic concepts of Islamic banking.

Data collection is carried out in several stages. First, in-depth interviews are conducted to obtain information about the experiences, methods, and challenges educators and students face in understanding Islamic banking literacy. Second, direct observation is carried out on learning activities, such as workshops, Islamic banking simulations, and the use of digital media in teaching. Third, documentation data is collected from learning modules, activity reports, and related teaching materials. All of this data is then collected systematically to support the research analysis.

Observations and documentation are classified based on the main themes related to the research variables. Second, data reduction is carried out to filter relevant information and eliminate data that is not directly related to the purpose of the research. Third, the organized data was analyzed using a descriptive approach to identify patterns,

relationships, and key findings that illustrate the role of Sharia education in improving Sharia banking literacy. Finally, the analysis results are presented as a comprehensive narrative, with interpretations of research results and practical recommendations for sharia education.

Discussion

Sharia education is crucial in improving Islamic financial literacy in the community. Collaborative efforts are needed between educational institutions, the government, and the Islamic banking industry to expand the reach and impact of this academic program. This research used a qualitative descriptive approach related to Sharia education programs offered by formal and informal educational institutions.

1. Students' Knowledge Level of Sharia Financial Literacy

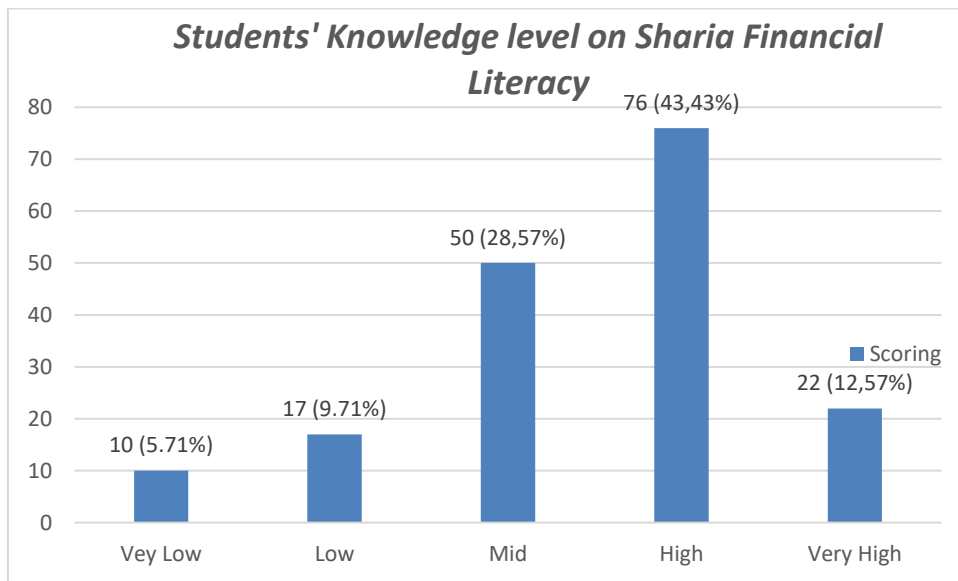


Figure 1. Level of Knowledge on Sharia Financial Literacy

Graph one shows the level of Islamic financial literacy in 175 respondents consisting of students and students. Literacy levels are measured in five categories: Low, Low, Mid, High, and Very High. A total of 10 respondents (5.71%) showed a shallow level of Islamic financial literacy. This indicates that a few respondents still need primary education about Islamic finance. 17 respondents (9.71%) had a low literacy level. This

group needs attention to improve their understanding of Islamic finance through a more interactive and easy-to-understand educational approach.

A total of 50 respondents (28.57%) have a moderate level of Islamic financial literacy. This group already has a basic understanding but still needs more in-depth learning to understand the principles of Islamic finance thoroughly. Seventy-six respondents (43.43%) had a high literacy level, the largest group in this study. This shows that most respondents understand Islamic finance well but still need to strengthen and expand their knowledge. Twenty-two respondents (12.57%) have achieved a very high level of Islamic financial literacy. This group showed that they understand the basic principles of Islamic finance and can apply them in daily life.

These findings confirm that most respondents already have good Islamic financial literacy ("High" category). Still, literacy is urgently needed in the "Very Low" and "Low" groups. Sharia education that is structured, interactive, and supported by technology has excellent potential to expand the understanding and application of Islamic finance principles among students and students (Abdullah & Chee, 2013; Rabbani et al., 2020). These results also indicate that Sharia education is essential in improving Sharia financial literacy (El Wafa et al., 2024; Ilfita & Cangguh, 2021), especially for respondents with low or moderate literacy levels.

2. Methods to Increase Understanding in Sharia Banking Literacy

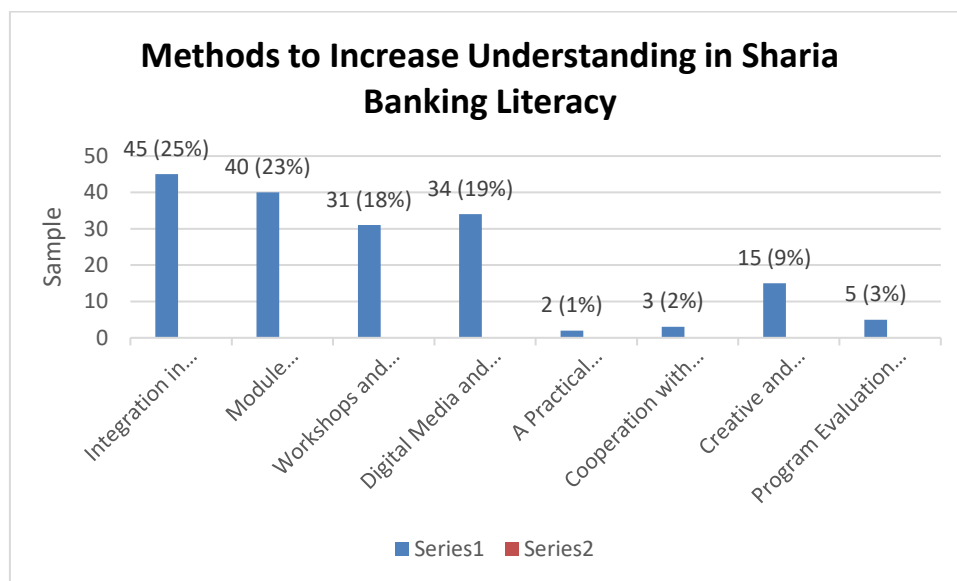


Figure 2. Methods to Increase Understanding in Sharia Banking Literacy

Graph two explains the preference for methods to improve understanding of Islamic banking literacy based on data from 175 students and students as a research sample. Integration methods in learning (25%) and the use of modules (23%) are the main choices because they have a significant and relevant impact on students and students. Workshops (18%) and digital media (19%) also occupy important positions, reflecting that interaction- and technology-based approaches have great potential in supporting literacy. Methods with low use, such as hands-on practice (1%), collaboration (2%), and program evaluation (3%), indicate the need to improve accessibility and attention to these approaches.

These results show that a structured and technology-based approach is a critical strategy for improving Islamic banking literacy. However, practical (Deppeler, 2012), evaluative (Giangreco et al., 1994), and creative methods need to be developed to provide a more diverse and inclusive (White, 2019) learning experience.

3. The Impact of Sharia Education

Sharia education has a vital role in shaping the character and mindset of students and students. This education is oriented toward academic knowledge and the development of moral, spiritual, and ethical values. With a good understanding of Sharia principles, students and students can understand the importance of integrity, honesty, and

responsibility in daily life, both in social and professional environments (Rafie, 2023; Setiawan & Cholili, 2023).

One of the main impacts of Sharia education is the increase in Sharia financial literacy. Through education, students and students are equipped with an understanding of Sharia-based economic systems, such as Islamic banking, *zakat*, and *waqf* (Hamzah et al., 2020). This understanding allows them to be more aware of managing personal finances by Sharia principles while encouraging active participation in the economic development of the people (Ayub, 2009; Pfordten et al., 2021). This literacy also prepares the younger generation to understand the importance of a just economic system free from the practice of usury (Hunt-Ahmed, 2013).

In addition, Sharia education positively impacts the identity and confidence of students and students. By knowing and understanding the teachings of Islam in depth, they have a clear guide in facing various moral challenges in the era of globalization. It also strengthens their sense of pride in their cultural and religious heritage so that they can contribute positively to society (Mubarok & Ghony, 2024; Sartika & Semiaji, 2024).

Sharia education also plays a role in shaping a critical mindset. Through in-depth studies of Islamic law, students and students are invited to understand various aspects of life from a Sharia perspective. This trains them to analyze problems logically and based on Islamic principles. For example, they can evaluate contemporary issues such as the environment, politics, and technology through a Sharia lens, which helps build ethical values-based solution (Farid et al., 2024; Yi, 2023).

Finally, sharia education impacts increasing the sense of social solidarity. Sharia principles teach the importance of helping, sharing sustenance, and fighting for social justice. This makes students more concerned about the condition of the surrounding community and encourages them to be actively involved in social activities, such as philanthropy and community empowerment (Layton, 2016; Obaidullah & Shirazi, 2014). Thus, sharia education not only forms knowledgeable individuals but also individuals who care and contribute to the welfare of the ummah.

Conclusion

This study found that Sharia education significantly improves Sharia banking literacy among students and students. The analysis results show that integrating Islamic banking materials in the Sharia-based education curriculum helps students understand basic concepts, such as the principles of mudharabah, murabahah, and ijarah. In addition, digital-based learning methods and interactive workshops positively impact students' understanding, primarily related to the practical application of Islamic banking products. This research also emphasizes the importance of collaboration between educational institutions, the government, and the Islamic finance industry to strengthen an inclusive and sustainable Islamic education ecosystem to support the growth of the Islamic economy in Indonesia.

This research makes a significant academic contribution to supporting the development of Sharia education in Indonesia, especially in the context of Sharia banking literacy. With a descriptive qualitative approach, this study provided an in-depth understanding of best practices and challenges in Islamic banking literacy education. The results can guide educators, policymakers, and educational institutions in designing more effective Sharia-based curricula. This research also enriches the literature related to Sharia education, especially in connecting theoretical learning with practical needs in the economic sector that continues to grow. However, this study has several limitations that need to be considered. First, the research sample is limited to students and students in certain regions, so the results may only partially reflect the condition of Sharia education throughout Indonesia. Second, this study has yet to explore the influence of social and cultural background on the effectiveness of Islamic banking literacy education. Third, descriptive qualitative methods can present interpretation biases, requiring further validation through a quantitative or mixed-method approach.

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