



## Enhancing Islamic Economic Literacy Through Islamic Education: A Contextual and Evaluation Based Approach

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### ABSTRACT

The rapid growth of Islamic financial institutions has not been accompanied by an equivalent increase in Islamic economic literacy, particularly among young learners. This gap reflects a critical issue where individuals possess basic knowledge of Sharia principles but lack the ability to apply them in real financial decision-making. Therefore, this study aims to develop a comprehensive framework for enhancing Islamic economic literacy through Islamic education by integrating contextual and evaluation-based approaches. This study employs a qualitative research design using a systematic literature review. Data were collected from peer-reviewed journal articles, academic books, and official reports indexed in reputable databases such as Scopus and Google Scholar. The inclusion criteria focused on studies related to Islamic economic literacy, contextual learning, and evaluation-based education published within the last ten years. The data were analyzed using thematic analysis to identify key patterns, relationships, and research gaps. The findings indicate that Islamic economic literacy remains largely conceptual and has not been fully internalized into practical financial behavior. The implementation of contextual learning significantly improves learners' understanding by linking Islamic economic principles to real-life situations. In addition, evaluation-based strategies such as reflective and performance-based assessments play a crucial role in strengthening behavioral transformation and ensuring the sustainability of literacy outcomes. This study contributes by proposing an integrative educational framework that bridges the gap between knowledge and practice through contextual relevance and continuous evaluation. The novelty lies in its multidimensional approach, emphasizing the integration of cognitive, behavioral, and ethical aspects within Islamic economic education.

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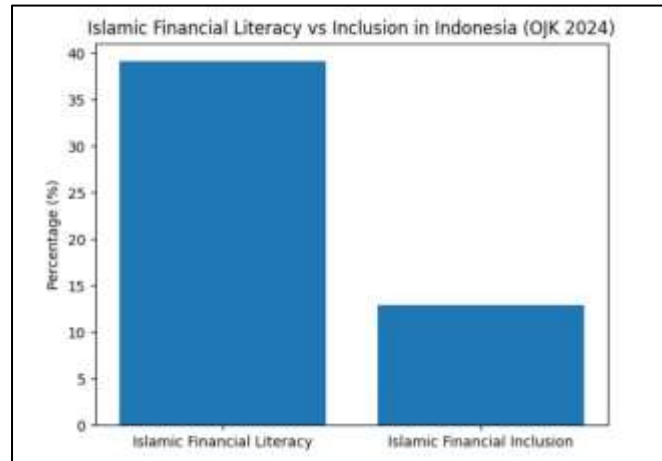


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## INTRODUCTION

The advancement of Islamic economic systems has gained significant momentum in recent years, particularly in countries with large Muslim populations such as Indonesia. Despite this growth, the level of Islamic economic literacy among society remains relatively limited, creating a paradox between institutional development and individual understanding. Empirical evidence indicates that financial literacy levels in Indonesia have reached approximately 49.68% at the national level, yet literacy among youth aged 15–29 is significantly lower at around 22.45% (Harahap et al., 2025). This disparity becomes more pronounced when examining Islamic financial literacy, which tends to lag behind conventional financial literacy due to limited exposure and educational integration. The expansion of Islamic banking and financial institutions has not

been matched by adequate public comprehension of Sharia-based financial principles. Such conditions suggest that the growth of Islamic economic infrastructure alone is insufficient without strengthening literacy at the grassroots level. Consequently, enhancing Islamic economic literacy emerges as a strategic necessity for sustainable economic development.



**Figure 1.** Islamic Financial Literacy and Inclusion in Indonesia.  
Source: OJK (2024).

The data presented in indicate a substantial disparity between Islamic financial literacy and Islamic financial inclusion in Indonesia. Based on the National Survey of Financial Literacy and Inclusion conducted by Otoritas Jasa Keuangan (2024), the Islamic financial literacy index reached 39.11%, while the Islamic financial inclusion index remained significantly lower at 12.88%. This reveals a gap of approximately 26.23 percentage points, indicating that a considerable proportion of the population possesses basic knowledge of Islamic financial concepts but does not translate this understanding into actual usage of Sharia-compliant financial services. From a comparative perspective, the magnitude of this gap highlights a structural inefficiency in the transmission of financial knowledge into behavioral adoption. While nearly two-fifths of the population demonstrate literacy, only about one in eight individuals actively utilize Islamic financial products. This imbalance suggests that literacy alone is insufficient to drive inclusion, as behavioral conversion requires not only knowledge but also accessibility, trust, and contextual relevance. Moreover, when contrasted with national financial indicators where general financial inclusion reaches above 75% Islamic financial inclusion remains disproportionately low, further emphasizing the underutilization of the Islamic financial sector despite Indonesia's predominantly Muslim population.

The issue becomes more critical when viewed through the lens of generational dynamics, particularly among young people who are expected to become future economic actors. Research shows that Indonesian youth possess only moderate levels of financial literacy and limited understanding of Islamic financial concepts, despite increasing access to digital information (Kumala et al., 2025). Furthermore, existing policies aimed at improving financial literacy have demonstrated limited effectiveness, as they tend to focus on formal dissemination rather than experiential learning. This indicates that current approaches may not adequately address the cognitive and behavioral dimensions of financial literacy. In addition, the gap between knowledge acquisition and practical application remains a persistent challenge (Harahap et al., 2025).

Many young individuals are aware of Islamic financial principles such as the prohibition of *riba*, yet they lack the technical competence to apply these principles in real financial decision-making. This disconnect highlights the need for more integrative and transformative educational strategies. From a socio-cultural perspective, the challenge of Islamic economic literacy is not merely a matter of knowledge deficiency but also relates to the absence of contextualized learning

frameworks. Previous studies emphasize that Islamic economic literacy has not been fully internalized among youth, particularly when it is delivered in abstract and decontextualized forms (Jazilurrahman, 2026).

In many cases, educational approaches fail to connect Islamic economic principles with students' lived experiences and socio-cultural environments. As a result, Islamic economic knowledge is often perceived as theoretical rather than practical. This situation is further exacerbated by the dominance of conventional financial systems, which are more familiar and accessible to the public. Without contextual relevance, educational efforts risk becoming ineffective in shaping real economic behavior. Therefore, there is a growing need to reframe Islamic economic education through approaches that are both meaningful and applicable (Awaliyah et al., 2026).

Islamic education plays a crucial role in addressing this issue, as it serves not only as a medium for knowledge transmission but also as a foundation for character and value formation. Contemporary research highlights that contextual learning approaches in Islamic education can significantly enhance students' critical thinking, engagement, and moral awareness (Sahabi et al., 2025). By linking educational content with real-life situations, learners are more likely to internalize and apply Islamic values in their daily lives. However, the implementation of such approaches remains limited due to structural constraints, including rigid curricula, limited resources, and conventional teaching practices. In many educational settings, Islamic economic topics are still taught in a fragmented and theoretical manner, without sufficient emphasis on practical application. This gap suggests that the potential of Islamic education in fostering economic literacy has not been fully optimized. A more holistic and integrative model is therefore required (Marlina et al., 2026).

In addition to pedagogical limitations, there exists a significant gap between theoretical frameworks and empirical practices in the field of Islamic economic literacy (Marlina et al., 2024). Many previous studies have primarily focused on measuring literacy levels or examining the impact of financial inclusion, with limited attention to the role of educational transformation. Furthermore, research tends to concentrate on urban populations or higher education contexts, leaving school-level and community-based education relatively underexplored. The integration of evaluation mechanisms within Islamic education to assess literacy outcomes also remains insufficiently addressed. As a result, there is a lack of comprehensive models that combine contextual learning with systematic evaluation in enhancing Islamic economic literacy. This gap underscores the need for research that bridges educational theory, empirical data, and practical implementation. Addressing this gap is essential for developing more effective and sustainable literacy programs (Susila et al., 2024).

Another critical dimension that requires attention is the alignment between Islamic economic literacy and behavioral outcomes. Existing evidence suggests that awareness alone does not necessarily translate into responsible financial behavior. Many individuals who possess basic knowledge of Islamic finance still engage in practices that are inconsistent with Sharia principles due to convenience, habit, or lack of alternatives. This phenomenon indicates that literacy must be understood not only as cognitive competence but also as behavioral transformation.

Recent studies consistently highlight that Islamic economic literacy in Indonesia remains uneven despite institutional expansion. Several scholars emphasize increased awareness of basic Sharia principles; however, this awareness rarely translates into practical financial behavior. While some research attributes this gap to limited exposure and curriculum integration, other studies point to the dominance of conventional financial systems and the lack of contextual learning environments. Moreover, prior literature tends to focus on measuring literacy levels rather than examining how educational processes shape behavioral outcomes. This indicates a

critical limitation in existing research, where Islamic economic literacy is treated as a cognitive construct rather than a multidimensional phenomenon involving knowledge, values, and practice.

From a theoretical perspective, this study is grounded in constructivist learning theory and experiential learning. Constructivism posits that knowledge is actively constructed through interaction with meaningful contexts, suggesting that learners develop deeper understanding when concepts are linked to real-life situations. In parallel, experiential learning emphasizes the transformation of experience into knowledge through reflection and application. These perspectives provide a relevant foundation for Islamic economic education, where abstract principles such as *riba* prohibition or ethical consumption require contextual interpretation to become actionable. However, existing studies rarely integrate these theoretical approaches systematically, resulting in fragmented educational practices that fail to bridge the gap between conceptual understanding and behavioral implementation. Educational interventions must therefore incorporate affective and practical components that encourage ethical decision-making. Without such integration, efforts to enhance literacy may have limited impact on real economic practices (Siswajhanty et al., 2023). This reinforces the importance of adopting a multidimensional approach that combines knowledge, values, and skills.

This study synthesizes prior findings by proposing an integrative approach that combines contextual learning with evaluation-based strategies. Unlike previous research that treats learning and assessment as separate processes, this study conceptualizes evaluation as a continuous mechanism for reinforcing behavioral alignment with Islamic principles. By embedding reflective and performance-based assessments within contextual learning environments, Islamic economic literacy can be developed as a holistic competence rather than isolated knowledge. This approach not only advances the theoretical discourse but also offers practical implications for designing more effective and sustainable educational interventions.

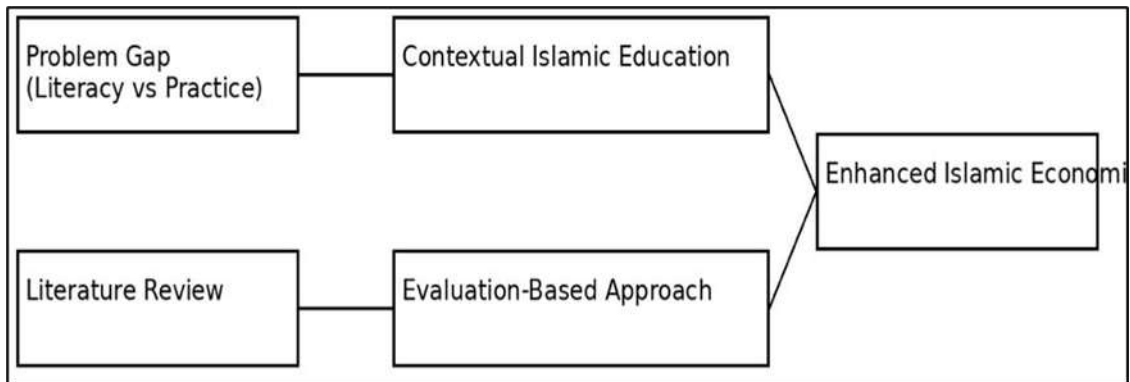
Based on these considerations, several critical research questions emerge. First, how can Islamic education be designed to effectively enhance Islamic economic literacy among learners? Second, to what extent does a contextual approach contribute to the internalization and application of Islamic economic principles? Third, how can evaluation-based strategies be integrated into educational frameworks to measure and improve literacy outcomes? These questions reflect the need for a deeper understanding of the relationship between education, literacy, and economic behavior. Addressing these questions is crucial for developing innovative solutions that go beyond conventional teaching methods. Moreover, they provide a foundation for advancing both theoretical and practical contributions in the field.

In line with the identified problems and research gaps, this study aims to develop a comprehensive framework for enhancing Islamic economic literacy through Islamic education by employing contextual and evaluation-based approaches. Specifically, this research seeks to analyze the effectiveness of contextual learning in improving learners' understanding of Islamic economic principles. It also aims to examine the role of evaluation mechanisms in ensuring the sustainability and impact of educational interventions. Furthermore, this study intends to contribute to the development of a more integrated model that bridges knowledge, values, and practice within Islamic economic education. By addressing both conceptual and empirical dimensions, this research is expected to provide meaningful insights for policymakers, educators, and researchers. Ultimately, it aspires to support the creation of a more literate, ethical, and economically responsible Muslim society.

## **METHOD**

This study employs a qualitative research approach using a literature study design to explore and synthesize various theoretical and empirical perspectives related to Islamic economic

literacy and Islamic education. The qualitative method is chosen to enable an in-depth understanding of concepts, patterns, and relationships derived from existing scholarly works. According to (Sugiyono, 2022), qualitative research emphasizes interpretative analysis, meaning construction, and contextual understanding through non-numerical data sources. In this study, data are collected from reputable sources such as international journals, books, official reports, and previous research findings relevant to Islamic economic literacy, contextual learning, and evaluation-based education.



**Figure 2.** Research Framework

The conceptual framework presented in the integrative relationship between Islamic education, contextual learning, and evaluation-based strategies in enhancing Islamic economic literacy. Islamic education functions as the primary domain through which knowledge and values are transmitted, while contextual learning serves as a mechanism for linking abstract concepts with real-life experiences. Evaluation-based strategies operate as a continuous process to assess and reinforce both cognitive understanding and behavioral application. The framework emphasizes a dynamic interaction in which learning processes and evaluation mechanisms jointly contribute to the internalization of Islamic economic principles, ultimately shaping learners' financial behavior in accordance with Sharia values.

The data analysis followed a structured procedure consisting of data reduction, data display, and conclusion drawing to maintain analytical rigor. A thematic analysis approach was employed to identify recurring patterns, conceptual relationships, and inconsistencies across studies. To strengthen methodological trustworthiness, this study applied several validation strategies, including source triangulation by comparing findings across multiple types of literature, and consistency checks in thematic coding to ensure reliability in interpretation. In addition, a critical synthesis technique was used to integrate diverse perspectives, allowing for the development of a coherent and comprehensive conceptual framework. Through this approach, the study provides a theoretically grounded and methodologically robust contribution to the advancement of Islamic economic literacy research.

## RESULTS AND DISCUSSION

The findings of this study reveal that Islamic economic literacy among learners is still largely positioned at a conceptual and normative level, rather than being fully internalized into daily financial practices. The literature consistently indicates that while individuals are generally aware of key Islamic economic principles such as the prohibition of *riba*, the importance of *zakat*, and ethical financial conduct this understanding often remains superficial. Many learners are able to identify basic concepts but encounter difficulties when translating them into real financial decision-making, particularly in modern contexts involving digital transactions, investment choices, and financial planning. This condition confirms the existence of a significant gap between

knowledge acquisition and behavioral implementation, as previously highlighted in the research background. Such findings directly respond to the first research question, showing that Islamic education, in its current form, has not yet fully succeeded in fostering applied economic literacy.

The findings indicate that Islamic economic literacy among learners remains predominantly at a conceptual level, with limited translation into practical financial behavior. This directly addresses first, confirming that current Islamic education has not yet effectively fostered applied literacy. While most studies agree that learners possess basic awareness of core principles such as *riba* prohibition and ethical finance, a critical limitation emerges in their inability to operationalize these concepts in real-world contexts. However, some studies argue that this gap is not solely caused by insufficient knowledge, but also by the absence of experiential learning and the dominance of conventional financial practices. This divergence suggests that Islamic economic literacy should be understood as a multidimensional construct, where cognitive understanding alone is insufficient without behavioral integration.

Further analysis shows that contextual learning significantly enhances comprehension and engagement, thereby addressing second. The literature consistently demonstrates that linking Islamic economic concepts to everyday financial practices strengthens meaning construction and critical reflection. However, despite this agreement, several studies highlight that improvements in practical application remain uneven. While learners demonstrate higher engagement and conceptual clarity, the transition toward consistent behavioral change is often partial. This indicates that contextualization functions effectively as an initial mechanism for internalization, yet lacks sustainability when not supported by structured reinforcement and continuous evaluation.

**Table 1.** Comparison of Islamic Economic Literacy Before and After Contextual Approach

Aspect	Before Contextual Approach	After Contextual Approach
Conceptual Understanding	Moderate	High
Practical Application Ability	Low	Moderate-High
Financial Decision Awareness	Limited	Improved
Engagement in Learning	Passive	Active

The pattern presented in reflects differentiated progress across literacy dimensions. Although conceptual understanding increases significantly, the improvement in practical application remains comparatively moderate, indicating a persistent gap between knowledge acquisition and execution. This finding challenges the assumption that enhanced understanding automatically leads to behavioral alignment. Instead, it suggests that literacy development requires iterative processes involving practice, feedback, and reflection. Therefore, the table should be interpreted not merely as evidence of improvement, but as an indication of uneven development, reinforcing the need for integrative learning strategies.

In response to these limitations, evaluation-based strategies emerge as a critical mechanism for strengthening sustainability, addressing third. Most studies agree that formative and performance-based assessments such as simulations, case analysis, and reflective tasks support deeper engagement and behavioral alignment. However, a contrasting perspective reveals that many evaluation practices remain predominantly cognitive, limiting their impact on real behavioral change. This inconsistency suggests that the effectiveness of evaluation depends not only on its presence, but on its ability to capture practical and ethical dimensions of financial decision-making.

In addition to contextual learning, the findings highlight the importance of incorporating evaluation-based strategies in strengthening Islamic economic literacy. Evaluation, in this context, is not limited to measuring cognitive understanding but also includes assessing behavioral changes and practical competencies. The literature suggests that formative and reflective assessments such as case-based analysis, project-based tasks, and real-life financial simulations are effective in encouraging learners to apply Islamic principles in concrete situations. Through continuous evaluation, learners become more aware of their financial behavior and are better able to align it with Islamic values. This

addresses the second and third research questions by demonstrating that evaluation-based approaches contribute significantly to both the internalization and sustainability of Islamic economic literacy.

**Table 2.** Role of Educational Approaches in Enhancing Islamic Economic Literacy

Educational Approach	Key Contribution	Impact on Literacy Outcome
Conventional Learning	Theoretical knowledge transfer	Limited application
Contextual Learning	Real-life relevance and engagement	Improved understanding
Evaluation-Based Approach	Behavioral assessment and reflection	Stronger practical implementation

The data on illustrates a progressive relationship among educational approaches, where conventional learning contributes primarily to knowledge acquisition, contextual learning enhances relevance and engagement, and evaluation-based strategies extend this impact toward practical implementation. However, the table also implies that no single approach is sufficient in isolation. The integration of contextual and evaluative elements produces a more comprehensive effect, yet its implementation may be constrained by institutional capacity and pedagogical readiness. This highlights the importance of aligning instructional design with assessment strategies to achieve sustainable literacy outcomes.

Overall, the findings demonstrate that Islamic economic literacy develops unevenly across cognitive, behavioral, and ethical dimensions. While contextual learning improves understanding, and evaluation-based strategies reinforce application, their isolated use limits long-term impact. The integration of both approaches provides a more effective pathway for bridging the gap between knowledge and practice. This study contributes by advancing a more analytical perspective, emphasizing that literacy development requires not only conceptual clarity but also structured reinforcement and continuous evaluation. At the same time, the findings reveal ongoing challenges related to implementation consistency, indicating the need for further empirical validation.

**Designing Islamic Education to Enhance Islamic Economic Literacy**

The findings indicate that Islamic education has not yet fully achieved its potential in developing Islamic economic literacy that is both comprehensive and applicable. In many learning settings, Islamic economic knowledge is still delivered in a fragmented and theoretical manner, which limits students’ ability to translate concepts into practice. This condition aligns with previous findings that literacy among young individuals often remains at a surface level, focusing primarily on basic principles without deeper operational understanding (Hadian et al., 2026). As a result, learners may recognize concepts such as riba prohibition or zakat obligations, yet struggle to apply them in financial decision-making. This suggests that the current design of Islamic education needs to move beyond knowledge transmission toward a more practice-oriented framework.

A more effective design of Islamic education requires the integration of contextual learning elements that connect Islamic economic principles with learners’ everyday experiences. When educational content is linked to real-life situations, students are more likely to internalize the values and apply them in meaningful ways. Evidence from prior studies shows that contextual approaches in Islamic education can enhance critical thinking and student engagement by making learning more relevant to their social environment (Marlina, 2024). In this sense, Islamic education should not be limited to doctrinal teaching but should actively engage learners in reflecting on their financial behaviors, consumption patterns, and social responsibilities. Such an approach enables learners to see Islamic economics not as an abstract concept, but as a practical guide for daily life (Ali & Aysan, 2025).

In addition to contextualization, the integration of local values and socio-cultural dimensions also plays an important role in strengthening Islamic economic literacy. Research highlights that literacy becomes more meaningful when it resonates with the cultural environment in which learners are situated (Sahabi et al., 2025). Local values such as cooperation, frugality, and social responsibility can reinforce Islamic economic principles and make them more accessible to learners. When Islamic education incorporates these cultural elements, it creates a more holistic learning experience that bridges religious teachings with lived realities (Anwar, 2025). This approach not only enhances understanding but also fosters a sense of relevance and identity among learners, which is essential for long-term behavioral change.

Furthermore, the design of Islamic education must incorporate continuous evaluation mechanisms that go beyond cognitive assessment. Traditional evaluation methods often focus on memorization and theoretical comprehension, which are insufficient for measuring the practical dimensions of economic literacy. A more comprehensive approach involves assessing how learners apply Islamic principles in real or simulated financial contexts. This perspective is supported by the notion that effective literacy development requires both knowledge and behavioral alignment (Rizal et al., 2025). By integrating reflective and application-based assessments, educators can better understand the extent to which students internalize and practice Islamic economic values.

Overall, the discussion suggests that enhancing Islamic economic literacy requires a reorientation of Islamic education toward a more integrative and experience-based model. The combination of contextual learning, cultural relevance, and evaluation-based strategies provides a more effective pathway for bridging the gap between knowledge and practice. Islamic education, when designed in this manner, has the potential to shape not only students' understanding but also their economic behavior in a way that aligns with Islamic principles. Therefore, a shift in educational design is not merely desirable but necessary to address the ongoing challenges in Islamic economic literacy.

### **The Role of Contextual Approach in Internalizing Islamic Economic Principles**

The results show that a contextual approach plays a decisive role in moving learners beyond passive understanding toward meaningful internalization of Islamic economic values. When learning materials are connected to everyday financial realities, students begin to perceive Islamic economic principles as relevant rather than abstract. This aligns with evidence that contextual learning strengthens comprehension by linking knowledge to lived experiences, allowing students to construct meaning more effectively (Juhaidi et al., 2025). Through this process, concepts such as fairness, responsibility, and ethical consumption are no longer viewed as distant ideals but become part of daily consideration. As a result, learners demonstrate a stronger tendency to reflect on their financial choices in light of Islamic teachings.

Another important dimension revealed in this study is the ability of contextual learning to bridge the gap between moral awareness and practical behavior. Learners who engage with real-life scenarios such as budgeting, saving, or consumption decisions are more capable of applying Islamic economic principles in concrete situations. Prior findings indicate that Islamic economic literacy often remains at a normative level when it is not supported by experiential learning (Sahabi et al., 2025). In contrast, contextual approaches encourage students to actively interpret and evaluate their actions, which leads to deeper behavioral alignment. This suggests that internalization is not achieved solely through knowledge acquisition, but through repeated engagement with real-world applications (Masngudi & Agustina, 2021).

The contribution of contextual learning is also evident in its ability to enhance critical thinking and personal relevance. By situating Islamic economic concepts within familiar social and cultural environments, learners are encouraged to question, analyze, and make informed decisions. This learning process fosters a sense of ownership, where students feel directly connected to the values they are studying. Research indicates that such engagement increases both motivation and long-term retention, particularly when learners see clear connections between education and their daily lives (Maza et al., 2021). Consequently, contextual approaches do not only improve understanding but also shape attitudes and decision-making patterns in a more sustainable way.

In addition, contextual learning supports the integration of cultural and social values that reinforce Islamic economic behavior. Local practices related to cooperation, modest living, and collective responsibility can serve as practical entry points for understanding broader Islamic economic principles. When these elements are incorporated into the learning process, students are better equipped to internalize values in a way that feels natural and culturally grounded. This perspective is supported by studies showing that literacy becomes more effective when aligned with the learner's socio-cultural environment (Sahabi et al., 2025). Therefore, the contextual approach contributes not only to cognitive understanding but also to the formation of consistent and value-driven economic behavior (Mugirotin et al., 2022).

### **Integrating Evaluation-Based Strategies in Islamic Economic Literacy**

The findings highlight that evaluation-based strategies are essential in ensuring that Islamic economic literacy is not only understood but also consistently practiced. Traditional assessment

methods in Islamic education often emphasize memorization and theoretical recall, which are insufficient for capturing the depth of learners' financial behavior. A more effective evaluation design requires measuring how well individuals can apply Islamic principles in real or simulated financial contexts. This perspective is supported by earlier studies indicating that literacy should be reflected in decision-making ability rather than mere conceptual familiarity (Maghfiroh et al., 2024). Therefore, integrating evaluation into the learning process becomes a crucial step in transforming knowledge into actionable competence.

A key aspect of evaluation-based strategies lies in the use of formative assessment that encourages continuous reflection. Instead of relying solely on final examinations, learners should be engaged in ongoing activities such as case analysis, financial journaling, and scenario-based tasks. These methods allow students to examine their own financial habits while aligning them with Islamic values. Research suggests that reflective learning strengthens self-awareness and promotes deeper internalization of ethical principles (Fatah et al., 2025). Through such mechanisms, evaluation becomes a learning tool rather than merely a measurement instrument. This shift is important for fostering long-term behavioral change.

Another important element is the incorporation of performance-based evaluation that emphasizes practical application. Learners can be assessed through projects that simulate real financial decisions, such as managing a budget, planning halal investments, or evaluating financial products from a Sharia perspective. These activities provide opportunities for students to demonstrate their understanding in authentic contexts. Previous literature indicates that experiential evaluation enhances both competence and confidence in applying financial knowledge (Juhaidi et al., 2025). By engaging in such tasks, learners develop skills that are directly transferable to their daily economic activities. This approach ensures that literacy is not confined to the classroom but extends into real-life practice.

In addition, evaluation-based strategies should be designed to capture both cognitive and affective dimensions of learning. Islamic economic literacy is not only about understanding financial mechanisms but also about cultivating values such as responsibility, fairness, and social awareness. Assessment tools should therefore include indicators that measure ethical considerations and attitudes toward financial behavior. Studies have shown that integrating value-based evaluation can strengthen the alignment between knowledge and moral conduct (Anizar et al., 2025). This holistic approach allows educators to assess whether learners truly embody Islamic economic principles. As a result, evaluation contributes to shaping both intellectual and ethical dimensions of literacy.

Finally, the integration of evaluation within Islamic education requires a systematic and well-structured framework. Evaluation should be embedded throughout the learning process, starting from initial diagnosis to continuous monitoring and final reflection. Such a framework enables educators to identify learning gaps, adjust teaching strategies, and ensure that desired outcomes are achieved. Evidence from prior research indicates that structured evaluation systems improve the effectiveness of educational interventions and lead to more sustainable literacy outcomes (Rosadi et al., 2024). By adopting this approach, Islamic education can move toward a more accountable and impactful model. Ultimately, evaluation-based strategies serve as a critical mechanism for bridging the gap between knowledge, values, and real economic behavior.

## **CONCLUSIONS**

This study repositions Islamic economic literacy beyond a purely cognitive construct by emphasizing its behavioral and ethical dimensions within Islamic education. Rather than viewing literacy as knowledge acquisition alone, the findings underline the necessity of aligning understanding with practice through structured and experience-oriented learning processes. The study demonstrates that the effectiveness of Islamic economic education depends not merely on content delivery, but on how learning experiences are designed to enable internalization and application in real financial contexts. In this regard, the integration of contextual and evaluative approaches represents a shift from transmission-based instruction toward transformative learning. Conceptual advancement: Islamic economic literacy is reframed as an integrative and dynamic construct, requiring the alignment of cognitive comprehension, behavioral enactment, and ethical awareness within a unified educational model.

Educational implication: The effectiveness of Islamic education lies in its capacity to operationalize abstract principles into lived experiences through contextual engagement and continuous evaluative processes. Research direction: Future inquiry should move beyond conceptual exploration by empirically testing how integrated learning models influence sustained behavioral change across diverse learner contexts.

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