

Gen Z Perspective: Phenomenological Study of the Meaning of Economics Subjects in Sharia Accounting Students

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ABSTRACT

Purpose - This study aims to explore the meaning of economics courses in enhancing Sharia economic understanding among Sharia Accounting students.

Design/methodology/approach - Using a qualitative phenomenological approach, data were collected through in-depth interviews with students who had completed economics courses. The data were analyzed through thematic analysis to identify essential meanings derived from student's learning experiences.

Finding/Results - The results show that economics courses help students develop systematic and critical thinking in understanding Sharia economics. This improvement is supported by structured learning materials, the integration of conventional economic concepts with Sharia values, and interactive teaching methods. Nevertheless, the learning process is hindered by student's involvement in various extracurricular activities and their perception of economics courses as an academic burden. This study concludes that economics courses serve not only as introductory subjects but also as strategic conceptual foundations that strengthen student's holistic understanding of Sharia economics.

Originality/Value - This study offers novelty by exploring the lived experiences and meanings of economics subjects among Generation Z students in Sharia Accounting programs through a phenomenological approach. Unlike previous studies that focus mainly on academic achievement or learning outcomes, this research emphasizes how Gen Z students interpret economics subjects within the context of digital transformation, Islamic values, and future career relevance.

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1. Introduction

The development of the Islamic economy in Indonesia has shown an increasingly positive trend in recent years. Based on the latest projections, Indonesia's Islamic economy is expected to grow by approximately 5.6% through 2025, supported by the strengthening of the Islamic financial sector and government policies that promote inclusive economic growth. This growth reflects the important role of the Islamic economy within the national economic structure and presents significant opportunities for college graduates, including students in the Islamic Accounting program, to understand and actively participate in the development of this sector (UNESA, 2025).

This trend, student's understanding of Islamic economics has become a key focus in Islamic higher education. Literacy and understanding of Islamic economics encompass not only mastery of theoretical concepts but also students' ability to integrate Islamic economic values into their academic and social lives. Research indicates that Islamic economic literacy among students remains a challenge that must be addressed through effective and context-specific learning strategies (Bundo et al., 2024). This is consistent with the findings of a study that emphasizes the role of students as agents of education in improving Sharia financial literacy in the community, as part of a response to current developments in the digital Sharia economy (Ningrum & Ardiansyah, 2025).

In context of higher education, economics courses are strategic because they provide a foundation for understanding general economic dynamics and prepare students to gain a deeper understanding of Islamic economics. Economics courses not only introduce basic concepts such as market mechanisms, needs, and scarcity, but also provide space for students to reflect on and compare conventional economic principles with Islamic principles. The integration of Islamic values into the economics curriculum is considered important to strengthen students' awareness and understanding of the objectives of Islamic economics within the context of contemporary social and economic issues (Mubarok et al., 2025).

However, the reality of the learning process shows that not all students automatically gain a deep understanding of Islamic economics simply by taking economics courses. Factors such as the way material is presented, teaching methods, and students' learning experiences influence how students interpret economics lectures and relate them to Islamic values. Furthermore, the dynamics of campus life and non-academic activities can also pose obstacles to the learning process. This necessitates an in-depth study capable of uncovering students' experiences within a phenomenological context so that the essence of Islamic economics can be fully understood.

Phenomenology as a research approach provides an opportunity to gain a deep understanding of students' life experiences, including how they interpret their economics coursework within the context of Islamic economics (Husain et al., 2024). This approach emphasizes the importance of exploring students' subjective experiences and the meanings they construct for themselves, thereby revealing qualitative aspects that are often beyond the reach of quantitative approaches. Therefore, this study is designed to explore the meaning of economics courses in enhancing Sharia Accounting students' understanding of Islamic economics phenomenologically, with the hope of making theoretical and practical contributions to the development of Islamic economics education at Islamic universities (Sulaeman & Fauziyah, 2026).

This study positions STAIN Majene not simply as a research site, but as a social academic space that reflects the dynamics of Islamic economics education among Generation Z students at Indonesian Islamic universities. Therefore, this study contributes to explaining how students learning experiences shape their understanding of Islamic economics in a contextual, reflective, and Sharia-based manner. This study confirms that the success of Islamic economics education in the Generation Z era depends not only on the content of the curriculum but also on the ability of higher education institutions to create learning experiences that are reflective, relevant, and meaningful for students.

This study not only demonstrates that economics courses help Sharia Accounting students gain a deeper understanding of Islamic economics, but also reveals how Generation Z students construct meaning around these courses based on their academic experiences, religious values, and the digital realities they face (Sulaeman & Fauziyah, 2026). Using a phenomenological approach, this study offers a new perspective on how students do not merely accept economic material as theoretical knowledge, but rather as a tool for developing critical thinking, Sharia financial awareness, and readiness to face modern economic challenges.

The theoretical contribution of this study consists of an effort to connect three perspectives that have rarely been examined together: Islamic economics education, phenomenological learning experiences, and the learning characteristics of Generation Z. Most previous research has focused on learning effectiveness, academic outcomes, or the normative understanding of Islamic economic concepts. In contrast, this study positions students as active subjects who interpret economics courses through personal experiences, social interactions, and the digital context that shapes Generation Z's learning habits.

Furthermore, this study expands the discourse in Islamic economics education by demonstrating that economics courses hold significance in multiple dimensions for Sharia Accounting students not simply as supporting courses within the curriculum, but also as a means of building academic identity, Sharia economic ethics, and career orientation in the digital era (Hadi, 2025). These findings offer new insights that economics education for Generation Z students needs to be designed in a more contextual, interactive, and relevant manner, taking into account technological advancements and contemporary economic dynamics. The study thus offers a unique perspective by exploring the lived experiences of Generation Z students in the Sharia Accounting program as they interpret economics courses a topic that has received limited attention in the literature on Islamic economic education and in phenomenological studies of learning in higher education.

2. Literature Review & Hypothesis Development

This study is based on the assumption that students' understanding of Islamic economics is not formed instantly, but develops through a process of learning experiences, personal reflection, and interpretation of the economic concepts studied in class. In this context, economics courses serve as a conceptual medium that links general economic theory with the internalization of Islamic economic values among Generation Z students majoring in Islamic Accounting.

Islamic Economics Education and Student Understanding

Islamic economics education is a learning process that encompasses not only the mastery of economic concepts but also the internalization of Islamic values within an economic context. Quantitative and qualitative studies indicate that students' understanding of Islamic economic concepts is significantly influenced by their learning experiences and the instructional

strategies employed. Research conducted by Hadi and colleagues confirms that students' perceptions of Islamic economics are closely linked to their understanding of Islamic economic concepts in addressing social issues such as social inequality. (Hadi, 2025).

In addition, another study found that students' level of Islamic economic literacy is linked to their ability to apply Islamic economic concepts in real-world economic activities, indicating that this understanding is not only cognitive but also practical. (Suminto et al., 2020).

Enhancing Sharia Economic Literacy and Concepts

Sharia economic literacy can serve as an initial indicator for assessing students' understanding of sharia-based economic principles. Research findings by Alek Wissalam Bustami & Fauzi indicate that while Islamic economic literacy falls into the "good" category, there remains a gap in students' knowledge and understanding regarding certain aspects. This suggests that enhancing understanding of Islamic economics depends not only on course materials but also on students' level of conceptual literacy. (Bustami et al., 2023).

The Role of Educational Institutions in Enhancing Understanding

In addition to literacy and teaching materials, the role of educational institutions is also a key factor in enhancing understanding of Islamic economics. Relevant research indicates that educational institutions, through integrated curricula and learning approaches grounded in Islamic values, can enhance students' awareness and skills in Islamic economics. This aligns with the need to utilize education as a tool for fostering a more holistic and contextually relevant understanding of Islamic economics. (Himmah & Nisa, 2024).

3. Methodology

This study employs a qualitative methodology based on an interpretive paradigm and a transcendental phenomenological approach. The data consist of primary data derived from participants' observations of research informants, followed by in-depth interviews. The study was conducted among students in the Sharia Accounting program at STAIN Majene, with informants selected based on specific criteria:

- a. Students who have knowledge and experience and have taken courses in Islamic Economics;
- b. Students who are willing to share their perspectives and experiences from taking courses in Islamic Economics. Based on these criteria, a total of 10 students were selected as research informants.

This study is qualitative in nature and employs a phenomenological approach to gain a comprehensive and in-depth understanding of the phenomenon, with an emphasis on subjectivity and the core expressions of the informants experiences (Nuryana, et all. 2019). The phenomenological approach was chosen because it aims to understand and uncover the meaning of the lived experiences of Sharia Accounting students in taking economics courses, as well as how those experiences are interpreted in enhancing their understanding of Islamic economics. Phenomenology allows researchers to explore the subjective awareness, reflections, and interpretations that students construct regarding the learning process (Creswell & Cheryl N. Poth, 2018). Data collection was conducted through interviews and direct observation of informants who had taken the Islamic Economics course.

4. Result and Discussion

Informants perceptions regarding the introductory course on Islamic economics reveal certain similarities and differences, even though they come from the same cohort and class, or even the same age group. Based on the research results, the data presentation as a whole provides

a strong foundation for developing informative and structured categories, themes, and propositions. Analyzing the data, identifying key findings, and detailing them all facilitates understanding and drawing conclusions from the information presented. To facilitate understanding of the data presentation regarding students perceptions of the Islamic economics course, please refer to the following table:

Table 1. Findings

Learning Process	Findings
Learning Sharia Economics Courses	<ul style="list-style-type: none"> - Improved understanding - Understanding varies - Basic economic concepts - The connection between Islamic economic theory and daily life - More than just buying and selling - Micro and macroeconomics - Supply and demand
The course's contribution to enhancing understanding	<ul style="list-style-type: none"> - It is very important to learn - There are many lessons that need to be applied in the real world - Understanding pricing and the roles of producers and consumers - Critical thinking skills - Increasing economic awareness - Learning to view issues from an economic perspective - Becoming more frugal
Factors contributing to a better understanding of Sharia economics	<ul style="list-style-type: none"> - Supporting students who are interested in economic issues - Lecture's ability to present the material - Interest teaching methods - Having a basic knowledge about Islamic economics and mathematics - Availability textbooks and learning resources - Having a interest and motivation to learn
Factors hindering the understanding of Islamic economics	<ul style="list-style-type: none"> - lots of activities outside of class - lack of learning resources - Laziness among students - Uninterested about teaching methods - Difficult to understanding the concepts - Lack of learning practice or discussions - Viewing the course as a burden or merely a requirement for graduation

Source: Researcher's Analysis (2026)

Understanding level of economic

Students level of economic understanding after taking the Islamic economics course yielded positive results. This is based on the findings of an interview conducted by one of the informants, who stated that :

"...My level of understanding includes motivating students to learn, understanding what economics is, its various types and characteristics, and how the economy works; knowing the theories of supply and demand and the concepts of inflation, deflation, economic systems, and economic policies. In short, my level of understanding allows me to identify the different levels and types within the field of economics".

The course on Islamic Economics doesn't just about buying and selling transactions, but also addresses many other topics related to economics. This is consistent with the findings of an interview with one of the informants, who stated that:

"...My understanding of economics has improved quite a bit since taking this course, because in high school I only studied economics for one semester. At first, I only knew that sellers market their goods and buyers pay for the items they choose, but now I know the terms macroeconomics and microeconomics".

The results show that Sharia Accounting students' understanding of the Sharia economy improved after taking the economics course. The students reported that the course helped them understand basic economic concepts and relate them to Sharia values. One student stated:

"...After studying economics, I now have a better understanding of why Islamic economics is based on the principle of justice and prohibits usury, since the basic economic concepts have already been explained".

Another student added,

"...The economics course helped me understand the subject, since I already had a general idea of how the economic system works".

The findings of this study indicate that students understanding of Islamic economics is influenced by their mastery of basic economic concepts, which form the foundation of their thinking. Contextual and integrative Islamic economics education strengthens students understanding when linked to Islamic values and social realities (A. Fathurrahman, 2025). The integration of conventional economics and Sharia principles also strengthens students' critical and comprehensive thinking regarding economic phenomena (R. A. Fathurrahman et al., 2024; Hadi, 2025). From the perspective of the learning experience, understanding arises from reflection on the experiences that students are aware of, as explained in the qualitative phenomenological approach (Creswell & Cheryl N. Poth, 2018).

Supporting and inhibiting factors in increasing understanding of Sharia economics

The results of the study indicate that Sharia Accounting students improved understanding of the Sharia economy is supported by several key factors, namely the systematic presentation of material, the relevance of economic concepts to Sharia values, and interactive teaching methods. Students stated that the Lecturer coherent explanations, combined with case studies, helped them understand economic concepts and how they differ from those of the Sharia economy. One informant said:

"...The lecturer's explanations are easy to understand because they always start with basic economic concepts and then relate them to Islamic economics".

Another contributing factor is the use of creative teaching methods, which encourage students to think critically and reflectively. One student say,

“Creative teaching methods help me understand better because I can discuss Islamic economics directly”.

Creative teaching methods are crucial for students in boosting their motivation and drive to learn, as evidenced by research conducted by Hidayati et al. The use of teaching methods, such as a specially designed LMS, can enhance students' proficiency in English terminology, increase their participation through creative content, and have a positive impact on their academic performance in the course on Islamic Economics. (Hidayati et al., 2025). In addition, the campus's Islamic-based environment also reinforces students understanding, as Sharia values have become an integral part of the learning process. Given these factors, economics courses play an effective role in enhancing students conceptual and contextual understanding of Islamic economics.

The results indicate that Sharia Accounting students improved understanding of Islamic economics is also hindered by several factors, particularly the large number of extracurricular activities in which students participate and the perception that economics courses are an academic burden. Students reported that involvement in student organizations, part-time jobs, and social activities often reduces the time and focus needed to fully grasp the course material. One informant stated,

“...I'm active in organizations, so sometimes I don't have enough time to study economics”

Some students consider economics to be a difficult course because it involves many concepts and terms, which makes them feel overwhelmed. One student said:

“...At first, I thought economics courses were difficult and overwhelming, so I wasn't interested in studying them in depth”.

This situation results in low motivation to learn and low student engagement in the learning process, which ultimately hinders the optimal development of an understanding of Islamic economics. Important factors influencing students' understanding of accounting courses include learning styles, emotional intelligence, and interest in learning (Budiyarti, 2020).

The result indicate that the improvement in Islamic Accounting students' understanding of Islamic economics is influenced by the balance between facilitating and hindering factors in the learning process. Facilitating factors, such as systematic presentation of material, the connection between economic concepts and Islamic values, and interactive learning methods, strengthen students' conceptual and reflective understanding (Kasmi et al., 2026).

Based on the research, it can be concluded that economics courses contribute to enhancing Sharia Accounting students' understanding of the Sharia economy. Students demonstrated improved understanding, both conceptually and in terms of their perspectives on Sharia economic practices, after taking economics courses. The main factors contributing to this improved understanding include the systematic presentation of course material, the integration of Islamic values, and teaching methods that encourage active student participation (Rachmadani et al., 2023; Wiliana et al., 2024). However, this process of enhancing understanding still faces obstacles in the form of students' numerous extracurricular activities and the perception that economics courses are an academic burden. Therefore, the effectiveness of economics courses in enhancing understanding of Islamic economics is greatly influenced by learning conditions and students' academic and non-academic readiness, as shown in the following table.

Table 2. Analysis of Supporting and Hindering Factors

Aspect	Research result	Phenomenological Meaning
Supporting factors	Systematic presentation of material, integration of Sharia values, interactive teaching methods.	Economics course is meaning as foundation for understanding Islamic economics.
Inhibiting factors	many extracurricular activities, viewing coursework as a burden.	Student's focus and motivation to study are very low
Impact	Understanding has improved but not yet optimal.	The understanding of Islamic economics has developed slowly and contextually.

Source: Researcher's Analysis (2026)

The results of the study indicate that student's experiences in taking economics courses (*noema*) are interpreted as a conceptual foundation, an integrative bridge, and a space for reflecting on values in understanding Islamic economics (*noesis*). Through the analysis conducted, it was found that the relationship between learning experiences and students' interpretations yields the essential meaning of economics courses as a basis for shaping student's understanding of Islamic economics, as illustrated in the following table:

Table 3. Course Meaning Worksheet

Henomenological Theme	Noema	Noesis	Intentional Analysis	Eidetic Reduction
Economics courses as a conceptual foundation	Students take courses in basic economics (microeconomics, macroeconomics, economic systems)	Students mean the economics course as the foundation for understanding Islamic economics	The experience of learning about economics is seen as a foundation for understanding Islamic economics	Economics courses serve as the conceptual foundation for understanding Islamic economics
Conventional and Sharia Economic Integration	Students received an explanation comparing conventional and Sharia economics	Students recognize the differences in values, objectives, and principles of Islamic economics	The presentation of conventional economic concepts is interpreted as a reflection of Sharia values	The economics course serves as an integrative bridge between conventional economics and Sharia economics
The learning process	Students engage in discussions, case studies, and analytical exercises.	Students mean learning as a space for reflecting on the values of justice and the good life	Economic issues are interpreted as a matter of ethical awareness and Islamic values	Economics education builds awareness of the value of Islamic economics
Lecturers' role in teaching	Students received explanations, case studies, and directions from lecturers	Students view lecturers as providers of knowledge about	Interaction between lecturers and students is meant to build a contextual	Lecturers have an important role in teaching Islamic economics

		Islamic economics	understanding of Islamic economics	
Impact on the understanding of Islamic economics	Students felt it was easier to understand the advanced Islamic economics course	Students are aware of the change in perspective on economic practices	The experience of learning economics is meant to transform understanding	Economics course builds a more comprehensive understanding of Islamic economics
Economics courses as a conceptual foundation	Students take courses in basic economics (microeconomics, macroeconomics, economic systems)	Students mean the economics course as the foundation for understanding Islamic economics	The experience of learning about economics is seen as a foundation for understanding Islamic economics	Economics courses serve as the conceptual foundation for understanding Islamic economics
Conventional and Sharia Economic Integration	Students received an explanation comparing conventional and Sharia economics	Students recognize the differences in values, objectives, and principles of Islamic economics	The presentation of conventional economic concepts is interpreted as a reflection of Sharia values	The economics course serves as an integrative bridge between conventional economics and Sharia economics
The learning process	Students engage in discussions, case studies, and analytical exercises.	Students mean learning as a space for reflecting on the values of justice and the good life	Economic issues are interpreted as a matter of ethical awareness and Islamic values	Economics education builds awareness of the value of Islamic economics
Lecturers' role in teaching	Students received explanations, case studies, and directions from lecturers	Students view lecturers as providers of knowledge about Islamic economics	Interaction between lecturers and students is meant to build a contextual understanding of Islamic economics	Lecturers have an important role in teaching Islamic economics
Impact on the understanding of Islamic economics	Students felt it was easier to understand the advanced Islamic economics course	Students are aware of the change in perspective on economic practices	The experience of learning economics is meant to transform understanding	Economics course builds a more comprehensive understanding of Islamic economics

Source: Researcher's Analysis (2026)

The conceptual relationship between economics subjects and students' understanding of Islamic economics

Economics courses play a crucial conceptual role in shaping students' understanding of Islamic economics. In the context of Sharia Accounting education, economics courses are not merely viewed as a means of transferring knowledge about conventional economic theory, but also as a foundational basis that helps students understand the principles of Islamic economics more critically. Basic concepts such as production, distribution, consumption, markets, and economic behavior serve as a starting point for students to compare, interpret, and integrate Sharia values into modern economic activities.

In the classroom, Generation Z students do not simply accept economic concepts at face value, but actively construct meaning based on their personal experiences, academic discussions, digital media, and the social contexts they encounter (P. A. Sari and Oktavia 2021). In this process, an understanding of Islamic economics is formed through reflection on the differences between the conventional economic system and the principles of Islamic economics, such as justice, the prohibition of usury, business ethics, and the orientation toward the public good. Thus, the economics course serves as a reflective space that allows students to construct an understanding of Islamic economics in a more contextual and relevant way to the realities of their lives.

The phenomenological approach in this study indicates that the process of meaning-making does not happen in a linear fashion, but rather through the interaction between learning experiences, religious values, and students' personal interpretations of the economic material studied (Husain et al., 2024). These findings show that Sharia Accounting students view economics courses not only as part of the academic curriculum, but also as a means to understand how Islamic values can be applied in contemporary economic practice.

Therefore, the relationship between economics courses and an understanding of Islamic economics can be interpreted as a process of knowledge transformation, wherein general economic concepts are reexamined through a Sharia perspective, thereby yielding a deeper, more critical interpretation grounded in Islamic values. It is this transformative process that constitutes one of the key contributions of this study to the field of Islamic economics education and the learning experiences of Generation Z students.

Discussion of research findings

Research findings indicate that Generation Z students majoring in Sharia Accounting construct a dual meaning of economics courses, viewing them both as a foundational framework for understanding Islamic economics and as an academic burden. This dual perception reflects that learning economics is not merely a process of knowledge acquisition, but a meaning-making process in which students negotiate between theoretical academic demands, their generational learning characteristics, and expectations of real-world relevance. Economics concepts such as market mechanisms, consumer behavior, and distribution are reinterpreted through an Islamic value-based perspective, positioning conventional economic theory as a foundation that is critically reconstructed into Islamic economic understanding.

However, the perception of economics courses as a burden is closely related not only to conceptual complexity, but also to a pedagogical mismatch between traditional teaching approaches and the learning preferences of Generation Z. Students tend to prefer interactive, visual, and technology-based learning, whereas conventional lecture-based and abstract teaching methods create a disconnect in engagement and understanding. This indicates that the difficulty experienced by students is partly a pedagogically constructed experience. At the

same time, students show greater engagement when economics learning is connected to contextual and contemporary issues such as Islamic fintech, the digital economy, and Islamic business practices, indicating a shift toward more applied and situational learning preferences. From a phenomenological perspective, the meaning of economics courses is formed through the interaction of classroom experiences, religious values, digital exposure, and personal reflection. This highlights that Islamic economics education is not only a cognitive process but also an interpretive and experiential one. Overall, the study shows that the key challenge in Islamic economics education is not only delivering theoretical content, but also transforming abstract economic concepts into meaningful, contextual, and value-based understanding aligned with the lived realities of Generation Z students.

5. Conclusion and Suggestion

This study examines the economics courses play a crucial role in enhancing Islamic Accounting student's understanding of Islamic economics. Through the learning experiences gained during lectures, students are able to develop a more systematic and critical way of thinking in understanding economic phenomena and relating them to the principles of Islamic economics. This increased understanding is supported by the delivery of structured material, the integration of conventional economic concepts and Islamic values, as well as learning methods that encourage active student participation. However, the learning process still faces obstacles in the form of student's numerous extracurricular activities and the perception that economics courses are an academic burden, which affects their focus and motivation to learn. Therefore, economics courses serve not only as introductory courses but also as a strategic conceptual foundation in shaping student's holistic and contextual understanding of Islamic economics. Based on the results, it is recommended that lecturer teaching economics courses continue to develop more contextual and interactive teaching methods, such as the use of Islamic economics case studies relevant to students' real-life experiences, so that the perception of economics courses as a burden can be minimized. Additionally, the academic program is encouraged to maintain a balance between academic workload and student activities to ensure students have optimal focus and study time. Future research is recommended to investigate similar topics using different approaches, such as quantitative or mixed methods, and to broaden the scope of research to obtain a more comprehensive picture of the role of economics courses in enhancing student's understanding of Islamic economics.

Practical and Academic Implications

The findings of this study have important academic implications for the development of Islamic economic education, particularly in understanding how Generation Z students interpret economics courses in the context of Islamic higher education. This study demonstrates that an understanding of Islamic economics is shaped not only through the presentation of theoretical concepts but also through reflective, contextual, and life-relevant learning experiences. Thus, this study broadens perspectives in Islamic economic education by positioning students as active agents who construct meaning regarding economic knowledge through their social experiences, digital culture, and religious values.

In academic context, this study also contributes to the development of phenomenological studies in higher education by demonstrating that the process of learning economics involves students' subjective, emotional, and interpretive dimensions. These findings reinforce the argument that the effectiveness of Islamic economics education is determined not only by mastery of the subject matter but also by the ability of educational institutions to create

learning experiences that meaningfully connect economic theory with social realities and Sharia values.

From a practical perspective, this study provides insights for faculty members and Islamic higher education institutions regarding the importance of adapting teaching strategies to the learning characteristics of Generation Z. Generation Z students tend to be more responsive to interactive, technology-based, collaborative, and contextual learning. Therefore, economics instruction in the Sharia Accounting program should be designed with a more participatory approach through contemporary Sharia economics case studies, critical discussions, simulations of Islamic economic practices, the use of digital media, and the integration of current economic issues such as Sharia fintech, the digital economy, and Sharia-based entrepreneurship.

6. Limitations and Future Research

This study has several limitations. First, the research focuses only on students of the Sharia Accounting program, so the findings may not fully represent students from other disciplines or universities. Second, the phenomenological approach emphasizes subjective experiences, meaning that the interpretation of the meaning of economics subjects is highly influenced by participants' personal backgrounds, learning experiences, and social environments. Third, the study mainly reflects the perspectives of Generation Z students in the current digital learning environment, which may evolve over time due to rapid technological and educational changes. In addition, the number of participants involved in phenomenological studies is relatively limited, which restricts the generalization of findings.

Future studies are recommended to expand the scope of participants by involving students from different universities, study programs, or cultural backgrounds to obtain more comprehensive insights. Researchers may also compare the perspectives of Generation Z and Generation Alpha regarding economics learning in higher education. Furthermore, future research could examine the influence of digital technology, artificial intelligence, fintech, and social media on students' perceptions of economics subjects. Quantitative or mixed-method approaches are also suggested to strengthen and validate the findings of this phenomenological study. Finally, future studies may explore curriculum innovation and teaching strategies that are more adaptive to the learning characteristics of Generation Z in Sharia-based higher education.

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