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Integration of Islamic Financial Literacy into the Islamic Education Curriculum: Efforts to Develop the Economic Character of Generation Z in the Digital Era

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ABSTRACT
This study examines the integration of Islamic financial literacy into the Islamic education curriculum as an effort to strengthen the economic character of Generation Z in the digital era. The background of this research is driven by the increasing consumerist behavior among young generations due to the rapid development of the digital economy, as well as the low level of Islamic financial literacy, which contributes to weak awareness of Islamic economic ethics. This study aims to analyze the concept of integrating Islamic financial literacy into Islamic education and to formulate an applicable model relevant to the characteristics of Generation Z. The research employs a qualitative approach using library research methods and content analysis of literature related to Islamic education, Islamic financial literacy, and character formation. The findings indicate that the integration of Islamic financial literacy should be implemented holistically through three main dimensions: curricular, pedagogical, and habituation. This integration is not limited to cognitive knowledge but also emphasizes the internalization of Islamic values such as trustworthiness (amanah), honesty, simplicity, justice, and social responsibility in economic behavior. Furthermore, the economic character of Generation Z should be developed through spiritual, moral, rational, and social approaches to enable them to respond wisely to the challenges of the digital economy in accordance with Sharia principles. This study affirms that Islamic education plays a strategic role in developing Islamic financial literacy as part of character education that is adaptive to technological advancement.

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Introduction

The development of the digital era has brought significant changes in societal economic behavior patterns, particularly among Generation Z, who grow up in a technology- and information-based environment (Fitriana, 2025). This transformation not only affects how individuals access financial services but also shapes consumption patterns, financial management practices, and value orientations in daily life. Amid this digitalization process, a serious challenge emerges in the form of low financial literacy, including Islamic financial literacy, which results in economic behavior that tends to be consumptive, instant, and insufficiently grounded in Islamic ethical values. Therefore, systematic efforts are needed to integrate Islamic financial literacy values into the framework of Islamic education as an instrument for developing sustainable economic character.

Islamic education, in principle, is not merely oriented toward the transfer of normative religious knowledge but also aims to develop *insan kamil* (the perfected human being) who possesses a balance between spiritual, intellectual, and socio-economic dimensions (Kartini, 2026). However, in practice, Islamic education still tends to emphasize ritualistic and cognitive aspects, while practical dimensions such as Sharia-based economic management have not received adequate attention in the curriculum. This condition indicates a gap between the ideal objectives of Islamic education and its practical implementation, particularly in addressing the increasingly complex challenges of the digital economy.

A number of previous studies have examined Islamic financial literacy from various perspectives, such as public understanding of Islamic financial products, factors influencing literacy levels, and the relationship between financial literacy and financial behavior (Harahap et al., 2024; Subiyakto, 2024; Yunita, 2025). On the other hand, research in Islamic education has largely focused on strengthening religious character, value-based curriculum development, and the integration of religious and scientific knowledge. However, there remains a lack of studies that specifically integrate Islamic financial literacy into the Islamic education curriculum as part of a strategy for developing students' economic character, particularly in the context of Generation Z in the digital era.

This gap highlights an urgent need to formulate an integration model that is not only conceptual but also applicable within the Islamic education system. Such integration does not merely involve adding Islamic financial topics as supplementary content, but rather adopting a holistic approach that internalizes values such as honesty, responsibility, justice, and economic sustainability throughout the educational process. In this way, Islamic education can function as a medium of social transformation that produces individuals who are not only intellectually capable but also ethically competent in managing economic resources according to Sharia principles.

The novelty of this study lies in the development of an integrative model between Islamic financial literacy and the Islamic education curriculum, explicitly aimed at shaping the economic character of Generation Z. Unlike previous studies that tend to separate educational and Islamic economic discourses, this research offers an interdisciplinary approach that positions Islamic financial literacy as an integral part of character education. Furthermore, this study considers the context of the digital era as a key factor influencing youth economic behavior, making the proposed model more contextual and relevant.

Based on this background, this study aims to analyze the concept of integrating Islamic financial literacy into the Islamic education curriculum and to formulate a learning model that strengthens the economic character of

Generation Z in the digital era. This approach is expected to contribute both theoretically to the development of contemporary Islamic education studies and practically to educational institutions in designing curricula that are adaptive to contemporary challenges and oriented toward the development of Islamic value-based economic character.

Research methods

This study employs a qualitative approach using library research methods, aiming to conduct an in-depth examination of the integration of Islamic financial literacy into the Islamic education curriculum and to formulate a conceptual model for strengthening the economic character of Generation Z in the digital era. The data sources consist of primary and secondary data. Primary data are obtained from key literature related to Islamic education, Islamic financial literacy, and character development theory, while secondary data are derived from peer-reviewed journal articles, academic books, and relevant policy documents in Islamic education and Islamic economics.

Data collection is conducted through documentation techniques by tracing, identifying, and classifying relevant literature sources aligned with the research focus. Data analysis is performed using content analysis, involving data reduction, thematic categorization, and critical interpretation to identify integration patterns between Islamic financial literacy and Islamic education concepts. In addition, a conceptual approach is employed to develop an applicable integrative model within a learning context, taking into account the characteristics of Generation Z and the dynamics of the digital era. To ensure data validity, source triangulation is applied by comparing various academically authoritative and relevant literature sources, thereby enhancing the credibility and scientific validity of the findings (Sugiono, 2020).

Results and Discussion

Conceptualization of Islamic Financial Literacy Integration in the Islamic Education Curriculum

Integration of Islamic financial literacy into the Islamic education curriculum must be positioned as a fundamental component of the learning process rather than as a supplementary subject (Mubarok & Al Ghifari, 2025). Islamic education has traditionally emphasized worship, creed, and moral teachings, while financial management based on Sharia principles has received limited attention. Meanwhile, the digital economy has significantly transformed financial behavior among young generations, including the use of digital wallets, online transactions, and increased consumerism influenced by social media.

In this context, Islamic financial literacy is understood not only as the ability to understand Islamic financial products and institutions but also as the ability to manage financial resources in accordance with Islamic values. These values include honesty, responsibility, simplicity, and awareness of prohibitions such as riba, gharar, and maysir. Therefore, integration is not solely aimed at cognitive enhancement but also at shaping students’ economic character.

A gap remains between theoretical Islamic teachings and students' lived economic realities (Fadila & Soumena, 2025). A significant number of students understand the concepts of halal and haram only at a theoretical level, yet they are not yet able to apply these principles in modern economic activities. For instance, the use of online lending services, consumptive behavior in digital shopping, and limited ability to manage personal finances often occur without consideration of Sharia-based ethical values. This condition indicates that the Islamic education curriculum remains largely textual in nature and has not fully addressed the practical issues faced by young generations in the digital era.

Therefore, the integration of Islamic financial literacy into the Islamic education curriculum needs to be implemented through a more applied and contextual approach. Learning materials should not be limited to explaining Islamic economic theories but must also be connected to students' daily life practices. In this context, Islamic education can serve as a means of shaping healthy, wise, and Sharia-compliant economic mindsets and behaviors. Such integration also helps students understand that economic activities are not merely profit-oriented endeavors, but also constitute moral and spiritual responsibilities of human beings as vicegerents (khalifah) on earth.

To clarify the intended form of integration, the following table presents the relationship between Islamic educational values and the implementation of Islamic financial literacy in learning:

Table 1. Relationship between Islamic Educational Values and Islamic Financial Literacy

Islamic Educational Values	Form of Islamic Financial Literacy	Learning Implementation
Amanah (Trustworthiness)	Responsible financial management	Financial record-keeping practice
Honesty	Transaction transparency	Sharia-based trade simulation
Simplicity	Avoiding consumerism	Digital lifestyle control education
Justice	Understanding halal transactions	Contextual fiqh muamalah learning
Social responsibility	Care for others	Practice of zakat, infaq, and sadaqah

The table demonstrates that the integration of Islamic financial literacy into Islamic education is closely linked to the development of students' character. Through this approach, Islamic education does not merely produce learners who understand religious teachings at a theoretical level, but also enables them to apply these values in their daily economic life. In the long term, this integration is expected to shape Generation Z individuals who possess financial awareness, the ability to manage their finances wisely, and a strong commitment to Sharia principles amid the dynamics of the digital era.

Model of Islamic Financial Literacy Integration in Islamic Education

The integration of Islamic financial literacy into Islamic education requires a structured and sustainable approach. Such integration should not be limited to learning materials alone, but must also encompass teaching methods and the formation of students' daily habits. Based on the analysis conducted, this study identifies three main dimensions in the integration model of Islamic financial literacy, namely the curricular dimension, the pedagogical dimension, and the habituation dimension. These three dimensions are interrelated and form a unified system in the process of developing the economic character of Generation Z in the digital era (Kumaidi et al., n.d.; Mubarok & Al Ghifari, 2022).

The first dimension is the curricular dimension. At this level, Islamic financial literacy is integrated into Islamic education subjects in a contextualized manner. The learning materials are not limited to the basic concepts of Islamic economics but are also adapted to the development of modern economic systems that are closely related to students' daily lives. In the study of fiqh muamalah, for instance, students are introduced to the use of digital wallets (e-wallets), Islamic financial technology (fintech) services, halal investment practices, and ethical consumption in digital transactions. This approach is essential to ensure that Islamic education does not remain confined to theoretical aspects but is able to respond to the economic challenges faced by young generations in the digital era.

This curricular integration demonstrates that Islamic education can become more adaptive to contemporary developments without abandoning its foundational Sharia principles. Students are not only expected to understand the concepts of halal and haram in a textual manner but are also able to apply them in real-life economic activities. Consequently, the integration of Islamic financial literacy within the curriculum helps students understand the risks associated with the digital economy and fosters awareness in making wise and responsible financial decisions.

The second dimension is the pedagogical dimension, which relates to teaching methods. The findings indicate that strengthening Islamic financial literacy is more effective when implemented through active and participatory learning approaches. In this context, methods such as problem-based learning, group discussions, case studies, and simulations of Sharia-compliant transactions are highly relevant. Through these methods, students are not merely passive recipients of information but are actively trained to analyze economic issues they encounter in everyday life.

For example, students may be given case studies on consumptive behavior caused by online shopping or the use of digital lending services that do not comply with Sharia principles. From these cases, students are guided to understand the economic and social impacts while developing solutions based on Islamic values. Such learning approaches are considered more effective in fostering critical thinking skills and financial awareness compared to rote memorization-based instruction. Thus, Islamic education can function as a more contextual and relevant learning space in response to the dynamics of the digital economy.

The third dimension is the habituation dimension, which emphasizes the importance of practical implementation in shaping students' economic character. The findings show that Islamic financial literacy values are more effectively internalized when consistently practiced in daily life, both in school and family environments. Such habituation may include saving habits, managing allowances, practicing a modest lifestyle, regular charitable giving (sadaqah), and controlling consumptive behavior.

In the context of Islamic education, habituation plays a crucial role because character formation cannot be achieved solely through theoretical instruction. Islamic economic values must be practiced in real life so that they become an integral part of students' behavior. Therefore, habituation is a decisive stage in ensuring the success of Islamic financial literacy integration in Islamic education. Through this process, students are expected not only to understand Islamic economic concepts cognitively but also to apply them consciously and sustainably in their everyday economic activities.

The Economic Character of Generation Z from the Perspective of Islamic Education

The findings of this study indicate that Generation Z exhibits distinct characteristics compared to previous generations, particularly in terms of economic behavior patterns and the use of digital technology (Fitriana, 2025). This generation grows up in a fast-paced, practical, and highly connected digital environment, which leads to a strong tendency toward instant transactions and digital-based consumption. Easy access to online shopping platforms, digital wallets, and social media platforms indirectly shapes a more consumptive lifestyle oriented toward short-term gratification. In this context, Islamic education faces the challenge of shaping a generation that is not only technologically and financially literate but also possesses moral awareness and the ability to manage finances responsibly.

From the perspective of Islamic education, economic character is not merely understood as the ability to acquire and utilize wealth, but also as the way individuals perceive and utilize wealth in accordance with Sharia principles. Islamic education views economic activity as part of human responsibility as khalifah (vicegerent) on earth (Rifai, 2023; Sunarta et al., 2025). refore, economic behavior cannot be separated from the values of honesty, trustworthiness (amanah), responsibility, and social concern. Accordingly, the formation of economic character is closely linked to moral education and the internalization of Islamic values in daily life.

The findings further show that the development of Generation Z's economic character must involve multiple interconnected dimensions, namely spiritual, moral, rational, and social aspects (Natsir & Laelah, 2026). These four dimensions collectively shape students' economic behavior in the digital era. The spiritual dimension relates to awareness of halal and haram principles in economic activities. This awareness is crucial because the digital economy introduces various forms of transactions that are often not fully understood from a Sharia perspective. With strong spiritual understanding, students are expected to distinguish between permissible and impermissible economic activities and avoid practices involving *riba*, *gharar*, and *maysir* (Mubarok & Al Ghifari, 2022).

The moral dimension plays a central role in shaping honesty, trustworthiness, and responsibility in economic activities. The digital era has created transaction patterns that are fast and involve minimal direct interaction, which may weaken ethical awareness in economic exchanges. In this context, Islamic education functions not only as a medium for knowledge transmission but also as a means of developing students' moral-economic character. Values such as honesty in transactions, responsibility in financial management, and awareness of others' rights become essential components in the formation of Islamic economic character (Rahman & Mala, 2025).

Furthermore, the rational dimension is also a crucial component in shaping the economic character of Generation Z. The findings indicate that many young people tend to engage in impulsive consumption driven by social media influence and digital culture. Therefore, Islamic education must encourage students to develop rational financial decision-making skills, such as prioritizing needs, avoiding wastefulness, and understanding the importance of financial planning. Such rational behavior aligns with the Islamic values of moderation and self-control (Sukron & Alicia, 2025).

In addition, the social dimension is an inseparable aspect of Islamic economic character formation. Islamic education does not only emphasize personal financial gain but also instills concern for societal welfare. Values such as zakat, infaq, sadaqah, and mutual assistance (*ta'awun*) serve as important instruments in fostering students' social awareness (Putri & Septiawan, 2024). Thus, economic character in Islam is not individualistic in nature, but rather oriented toward balancing personal interests with broader social welfare and collective benefit.

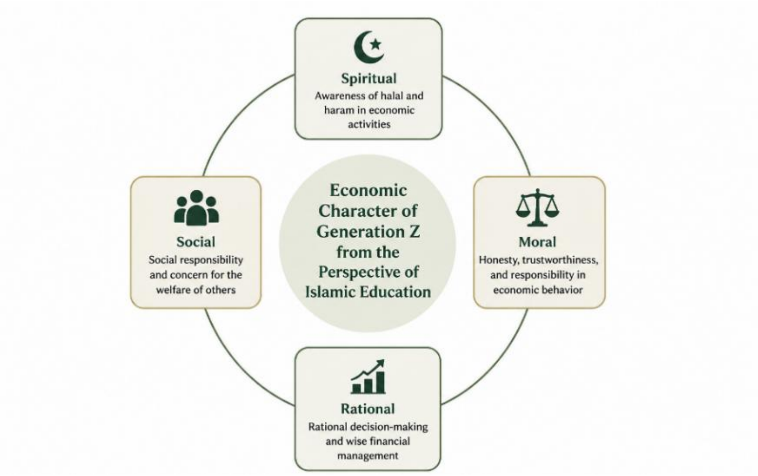

Figure 1. Integration of Spiritual, Moral, Rational, and Social Dimensions in Shaping the Economic Character of Generation Z

The figure illustrates that economic character from the perspective of Islamic education is constructed through the interconnection of spiritual, moral, rational, and social dimensions. The spiritual dimension serves as the foundation for determining the boundaries of halal and haram in economic activities. The moral dimension functions to regulate behavior through the values of honesty and responsibility. The rational dimension assists students in making wise financial decisions, while the social dimension directs economic activities toward social concern and collective welfare (*maslahah*). These four dimensions complement one another in shaping the economic character of Generation Z, making it adaptive to the development of the digital era while remaining firmly grounded in Islamic values.

Implications of Islamic Financial Literacy Integration in the Digital Era

The findings of this study indicate that the integration of Islamic financial literacy into Islamic education carries significant implications in responding to the development of the digital era. Technological advancement has transformed societal economic activity patterns, particularly among Generation Z, who are highly engaged with internet-based and digital services (Wardhani et al., 2026). The ease of transactions through e-wallets, online shopping platforms, digital lending services, and application-based investments presents substantial opportunities for enhancing economic activity. However, on the other hand, these developments also generate various challenges, such as consumptive behavior, low awareness of financial management, and increasing risks of transactions that are not aligned with Sharia principles.

In this context, Islamic education can no longer focus solely on the normative transmission of religious content; it must also adapt to technological advancement and shifts in social behavior. The findings of this study demonstrate that the integration of Islamic financial literacy represents a form of educational transformation that enhances the relevance of Islamic education to the needs of learners in the digital era. Islamic education should not only utilize technology as a learning medium but also as a means of fostering students' awareness of ethical considerations and responsibility in digital economic activities.

Furthermore, the study reveals that the integration of Islamic financial literacy contributes to strengthening students' character in responding to the fast-paced and instant-oriented digital economic culture. Generation Z tends to be accustomed to convenience in transactions and rapid access to information, often without adequate consideration of necessity, benefit, or the Sharia compliance of economic activities. Therefore, Islamic education plays a strategic role in shaping a more prudent, well-directed, and Sharia-compliant economic mindset. In this regard, students are not only taught how to use financial technologies but are also provided with an understanding of consumption ethics, financial management, and social responsibility in Islam.

The findings also indicate that the implementation of an Islamic financial literacy integration model can be carried out through several forms within the educational environment (Mubarok & Al Ghifari, 2022). Such integration may be realized through curriculum strengthening, contextual learning methods, and the development of a school culture that supports Islamic economic behavior. For instance, schools may implement savings education programs, simulations of Sharia-based digital transactions, habituation of digital charity (*sadaqah*), and the introduction of Islamic financial applications to students. This approach is considered more effective because students are not only exposed to theoretical concepts but also experience practical application in their daily lives.

To further clarify the implications of Islamic financial literacy integration in the digital era, the following table presents the results of the analysis:

Table 2. Implications of Islamic Financial Literacy Integration in the Digital Era

Aspect of Implication	Challenges of the Digital Era	Forms of Integration in Islamic Education
Consumptive Behavior	Impulsive shopping and digital lifestyle	Education on financial management and simplicity
Digital Transactions	Use of financial services without Sharia understanding	Learning of digital *fiqh muamalah*
Low Financial Literacy	Lack of financial management skills	Islamic financial literacy programs
Economic Ethics	Declining moral awareness in transactions	Strengthening values of *amanah* and responsibility
Social Awareness	Individualism in technology use	Habituation of digital zakat, infaq, and sadaqah

The table demonstrates that the integration of Islamic financial literacy in Islamic education functions not only as an enhancement of economic knowledge but also as an effort to build students' character to be more adaptive and ethical amid technological advancement. Islamic education holds substantial potential as an instrument of social transformation through the development of a generation capable of utilizing technology wisely and responsibly.

From an academic perspective, this study contributes to the development of contemporary Islamic education scholarship, particularly in relation to the integration of character education and Islamic financial literacy. It demonstrates that Islamic education and Islamic economics are inseparable domains that mutually reinforce one another in shaping the economic behavior of young generations. Furthermore, this study offers a more contextual approach by considering the characteristics of Generation Z and the challenges of the digital era as part of contemporary educational dynamics.

Thus, the integration of Islamic financial literacy into Islamic education can be understood as a relevant educational strategy for shaping a generation that is not only financially competent but also morally aware, socially responsible, and committed to Sharia values. Amid ongoing global development and digital transformation, Islamic education is expected to produce a generation that demonstrates balanced excellence in intellectual, spiritual, and economic dimensions.

Conclusion

This study concludes that the integration of Islamic financial literacy into Islamic education is an urgent necessity in the digital era, particularly in shaping the economic character of Generation Z, who tend to exhibit consumptive behavior and are strongly influenced by the development of financial technology. Such integration cannot be limited to the addition of instructional content; rather, it must be implemented systematically through three main dimensions, namely curriculum, instructional methods, and habituation in daily life.

Through this integration, Islamic education functions not only as a medium for transmitting religious knowledge but also as an instrument for developing economic character grounded in Islamic values such as trustworthiness (amanah), honesty, simplicity, and social responsibility. Moreover, the development of Generation Z's economic character must encompass spiritual, moral, rational, and social dimensions to enable them to respond to the challenges of the digital economy in a more prudent and ethical manner. Thus, the model of Islamic financial literacy integration in Islamic education makes a significant contribution to the development of a generation that is not only financially and technologically literate but also possesses moral awareness and a strong commitment to Islamic values in their everyday economic activities.

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