

Improving Sharia Economic Literacy from an Early Age Through Contextual Learning at Ma'had Darussalam Islamic Elementary School

(Peningkatan Literasi Ekonomi Syariah Sejak Dini Melalui Pembelajaran Kontekstual di SD Islam Ma'had Darussalam)

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ABSTRACT

Schools play a vital role in providing quality education and shaping students with strong character and morals. SD Islam Ma'had Darussalam functions not only as an educational institution but also as an agent of change committed to developing students with noble character, environmental awareness, and Islamic values from an early age. This community service activity aimed to socialize ethical and moral values aligned with Islamic economic principles in daily life. The activity was conducted through training and workshops for teachers, supported by learning modules as instructional materials. The results showed a significant improvement in teachers' competence in teaching Islamic economic values. Evaluation results increased from 42% in the pre-test to 92% in the post-test, indicating a 50-percentage-point improvement after the intervention. These findings demonstrate that the training program effectively strengthened teachers' pedagogical readiness and capacity to integrate Islamic economic values into classroom learning.

Keywords:

Economics; islam; education; character; values.

ABSTRAK

Sekolah berperan penting dalam menyediakan pendidikan berkualitas serta membentuk peserta didik yang berkarakter dan bermoral. SD Islam Ma'had Darussalam tidak hanya berfungsi sebagai institusi pendidikan, tetapi juga sebagai agen perubahan yang berkomitmen menanamkan akhlak mulia, kepedulian lingkungan, dan nilai-nilai Islam sejak dini. Kegiatan pengabdian masyarakat ini bertujuan menyosialisasikan nilai etika dan moral yang selaras dengan prinsip ekonomi Islam dalam kehidupan sehari-hari. Kegiatan dilaksanakan melalui pelatihan dan lokakarya bagi guru, dengan dukungan modul sebagai bahan pembelajaran. Hasil kegiatan menunjukkan peningkatan signifikan pada kompetensi guru dalam mengajarkan nilai-nilai ekonomi Islam. Evaluasi menunjukkan peningkatan dari 42% pada pra-uji menjadi 92% pada pasca-uji, atau meningkat sebesar 50 poin persentase setelah intervensi. Temuan ini menunjukkan bahwa program pelatihan efektif meningkatkan kesiapan pedagogis guru dan memperkuat kapasitas mereka dalam mengintegrasikan nilai-nilai ekonomi Islam ke dalam praktik pembelajaran di kelas.

Kata kunci:

Ekonomi; islam; pendidikan; karakter; nilai.

Introduction

SD Islam Ma'had Darussalam Palembang is a private educational institution affiliated with the Yayasan Masjid Agung Kota Palembang. The school has a clear vision and mission to provide high-quality education while developing students with strong character, ethics, and Islamic values. Based on institutional data, the school has 122 students and is supported by 18 permanent foundation teachers, including two certified teachers (SD Islam Mahad Darussalam, 2025). These human resources provide a strong foundation for cultivating Islamic economic literacy from an early age. Its strategic location near the Grand Mosque of Palembang also supports the development of an educational environment that strengthens Islamic values in students' daily lives.

As an Islamic elementary school, SD Islam Ma'had Darussalam Palembang has begun integrating Islamic economic values into learning activities through savings practices, charitable activities, and buying-and-selling

simulations based on sharia principles. These activities provide contextual and practical learning experiences for students. Islamic education not only emphasizes religious knowledge but also character formation, moral awareness, and social responsibility (Ika & Noviani, 2024; Rif'ah & Islamiyah, 2022). In addition, the integration of Islamic economic values into the curriculum can strengthen students' understanding of justice, honesty, responsibility, and ethical financial behavior (Said & Hilalludin, 2025).

The school has significant potential to become a center for the development of Islamic economic literacy at the elementary level. This potential is supported by adequate facilities, foundation support, parental involvement, and the school's religious environment. Islamic values play an important role in shaping students' character and preventing negative behavior, including bullying and moral deviation (Anggun & Haifaturrahmah, 2025). Therefore, the introduction of Islamic economic values from an early age is expected to produce students who are not only academically competent but also ethical, socially responsible, and aware of sustainable economic behavior.

However, SD Islam Ma'had Darussalam still faces several educational challenges. Contemporary social life is increasingly influenced by materialistic values that may weaken students' moral and spiritual awareness. For this reason, schools need to strengthen the internalization of Islamic values through structured and continuous learning activities (Ika & Noviani, 2024; Khaironi & Ramdhani, 2017). The surrounding environment also plays an important role in character formation; therefore, collaboration among schools, families, and communities is essential in building a positive educational ecosystem (Gulo et al., 2024; Rahayu, 2024).

Islamic economic education is not limited to introducing financial concepts. It also teaches students about business ethics, social concern, justice, honesty, and responsibility in using economic resources. These values are relevant to the development of ethical behavior in the digital economic era, where individuals are required to make responsible economic decisions (Triwibowo & Adam, 2023; Vionita & Sintia, 2024). Through simple and practical activities, such as saving, sharing, and sharia-based transaction simulations, students can learn that economic decisions have moral and social consequences.

Program evaluation is also an important aspect of this initiative. Evaluation helps ensure that the values introduced to students are understood, internalized, and applied in their daily lives. In the learning process, evaluation functions not only to measure achievement but also to improve the quality of teaching and learning activities (Huljannah, 2021). Therefore, the implementation of Islamic economic literacy programs at SD Islam Ma'had Darussalam requires continuous monitoring and evaluation to ensure effectiveness and sustainability.

In general, SD Islam Ma'had Darussalam Palembang has strong potential to develop into an educational center that emphasizes not only academic achievement but also character and moral development. Through community service activities focusing on Islamic economic values, the school is expected to produce students who are intelligent, responsible, caring, and ethically aware (Rahmadhani, 2024). However, although the school has consistently introduced moral and religious values, the integration of these values into practical economic education still needs further strengthening.

Based on the preliminary survey, the school community needs a deeper understanding of Islamic economic principles. Most elementary school teachers come from general educational backgrounds rather than Islamic economics. This condition indicates the need to improve teachers' literacy and competence so that they can understand and teach Islamic economic concepts more comprehensively (Fitriawati, 2024; Putri et al., 2025). Teacher training is therefore essential to strengthen pedagogical readiness and improve the quality of value-based learning.

The community service program titled "Improving Sharia Economic Literacy from an Early Age Through Contextual Learning at Ma'had Darussalam Islamic Elementary School" was designed as a practical response to this need. The program includes teacher training, learning material development, and practical classroom simulations. Training activities are expected to help teachers transform Islamic economic values into relevant and engaging classroom practices. Capacity-building activities have been shown to improve teachers' professionalism, pedagogical competence, and ability to design meaningful learning activities (Arifin & Hanif, 2024; Lazwardi et al., 2024; Maruanaya et al., 2025; Novita & Radiana, 2024).

This community service activity also aligns with Sriwijaya University's commitment to creating social impact through education, research, and community engagement. By collaborating with SD Islam Ma'had Darussalam Palembang, this program contributes to strengthening Islamic financial literacy at the elementary school level and improving teachers' capacity to deliver value-based education. The program also supports broader educational objectives, particularly in promoting quality education and strengthening partnerships among educational stakeholders.

Overall, this training program is expected to improve teachers' competence in understanding Islamic economic principles, integrate Islamic economic values into lesson plans and classroom practices, strengthen sharia financial literacy among teachers and students, and form a generation that is ethical, caring, and responsible toward socio-economic issues. Furthermore, this activity is expected to become a sustainable learning model that can be adopted by other educational institutions in developing Islamic economic education at various levels.

Methods

This community service activity was conducted at SD Islam Ma’had Darussalam Palembang from September to October 2025. The participants were 18 teachers of SD Islam Ma’had Darussalam. The program was designed as a structured training and workshop activity aimed at improving teachers’ understanding and pedagogical competence in integrating Islamic economic literacy into classroom learning.

The implementation consisted of five meetings. Each meeting lasted 120 minutes and combined lectures, interactive discussions, workshops, classroom simulations, peer review, and reflection. The training design was arranged progressively, beginning with the introduction of Islamic economic literacy, followed by conceptual strengthening, contextual learning strategies, lesson plan development, and classroom simulation. This structure was intended to ensure that participants not only understood Islamic economic values theoretically but were also able to apply them in teaching practices.

Table 1. Implementation Structure of the Community Service Program

| Meeting | Duration | Learning Materials | Activities/Methods | Output |
|-----------|-------------|--|--|--|
| Meeting 1 | 120 minutes | Pre-test and introduction to Islamic economic literacy, including justice, honesty, responsibility, halal principles, and ethical financial behavior | Pre-test, lecture, and interactive discussion | Baseline data on teachers’ competence and initial understanding |
| Meeting 2 | 120 minutes | Fundamental concepts of Islamic economics and their relevance to elementary education | Presentation, question-and-answer session, and guided discussion | Improved conceptual understanding of Islamic economic principles |
| Meeting 3 | 120 minutes | Contextual learning approaches and integration into classroom instruction | Case-based learning and group discussion | Ability to connect Islamic economic values with teaching practices |
| Meeting 4 | 120 minutes | Development of lesson plans and instructional materials | Workshop and collaborative group work | Draft lesson plans integrating Islamic economic literacy |
| Meeting 5 | 120 minutes | Classroom simulation, reflection, and post-test evaluation | Simulation, peer review, reflection, and post-test | Improved pedagogical practice and measured competency improvement |

Source: Processed by the researcher (2025).

The structured implementation across five meetings reflected a progressive learning model that integrated theory, practice, and reflection. The first and second meetings focused on strengthening teachers’ conceptual understanding of Islamic economic literacy. The third and fourth meetings emphasized contextual application and instructional design, particularly through the development of lesson plans and learning materials. The fifth meeting focused on classroom simulation, reflection, and evaluation through post-test assessment.

To evaluate the effectiveness of the program, success indicators were developed based on process and outcome dimensions. The process indicators focused on teacher participation, engagement, attendance, and completion of assigned tasks during the training sessions. Meanwhile, the outcome indicators assessed improvements in teachers’ conceptual understanding of Islamic economic literacy, their ability to design contextual learning tools, and their pedagogical competence in integrating Islamic economic values into classroom practices. Data were collected through attendance records, observation, document analysis, and pre-test and post-test assessments.

Table 2. Indicators of Program Success

| Indicator Type | Indicator | Measurement Method |
|-------------------|--|---|
| Process indicator | Teacher participation and engagement in all sessions | Attendance record and observation |
| Process indicator | Completion of assigned tasks and learning modules | Document analysis |
| Outcome indicator | Improvement in understanding Islamic economic concepts | Pre-test and post-test comparison |
| Outcome indicator | Ability to design contextual learning tools | Evaluation of lesson plan products |
| Outcome indicator | Increased pedagogical competence | Performance observation and post-test results |

Source: Processed by the researcher (2025).

The data were analyzed descriptively by comparing the results of the pre-test and post-test, supported by observation findings and evaluation of lesson plan products. The comparison was used to identify changes in teachers' understanding and readiness after participating in the training. This evaluation process provided evidence of the extent to which the program improved teachers' competence in integrating Islamic economic literacy into classroom learning.

Result

The training activity on education based on Islamic economic values was attended by all educators of SD Islam Ma'had Darussalam Palembang. The total number of participants was 18 teachers, all of whom were female and aged between 23 and 39 years. Based on their roles and responsibilities at the school, the participants consisted of six homeroom teachers, one assistant teacher, and eleven subject teachers.

In terms of teaching experience, five teachers had less than three years of service, while thirteen teachers had served for three years or more. This variation indicates the diversity of participants' professional backgrounds, which enriched the process of knowledge sharing and learning practice during the training.

From the perspective of formal educational background, most participants held a bachelor's degree in education, while two teachers had completed postgraduate education. This composition indicates the readiness and commitment of the teachers to improve their professional competence, particularly in understanding and implementing Islamic economic values in the learning process. The characteristics of the participants are presented in Table 3.

Table 3. Characteristics of Community Service Program Participants

| No. | Description | Number of Participants | Percentage (%) |
|-----|------------------------|------------------------|----------------|
| 1 | Gender | | |
| | a. Female | 18 | 100.0 |
| 2 | Age Range | | |
| | b. 23-30 years old | 10 | 55.6 |
| | c. 31-39 years old | 8 | 44.4 |
| 3 | Role at School | | |
| | a. Homeroom teacher | 6 | 33.3 |
| | b. Assistant teacher | 1 | 5.6 |
| | c. Subject teacher | 11 | 61.1 |
| 4 | Length of Employment | | |
| | a. < 3 years | 5 | 27.8 |
| | b. ≥ 3 years | 13 | 72.2 |
| 5 | Educational Background | | |
| | a. Bachelor's degree | 16 | 88.9 |
| | b. Master's degree | 2 | 11.1 |

Source: Processed primary data (2025).

The teachers' non-formal educational background was also an important aspect of this training activity. Based on the questionnaire results, approximately one-fifth of the participants had graduated from Islamic boarding schools. These teachers already had basic knowledge of Islamic values, including justice, honesty, and balance between worldly and spiritual aspects in economic activities. This initial understanding became an asset during the training process because it enriched discussions and supported contextual understanding of the material.

On the other hand, most participants had limited prior understanding of Islamic economic values. Since their educational backgrounds were generally related to basic education, their exposure to Islamic economic principles was still limited, both theoretically and practically. This condition became the basis for designing training that not only introduced basic concepts but also emphasized practical examples of integrating Islamic economic values into learning activities at the elementary school level.

The diversity of participants' backgrounds created a productive space for collaborative learning. Teachers with Islamic boarding school backgrounds contributed by sharing experiences and perspectives, while other participants had the opportunity to broaden their understanding and strengthen their competence in applying Islamic economic values comprehensively and practically.

To evaluate the effectiveness of the training and workshop activities, teachers' competence in teaching Islamic economic values was measured using a pre-test and post-test. The evaluation focused on ten competency indicators related to teachers' understanding of Islamic economic concepts, pedagogical readiness, instructional implementation, and integration of ethical and moral values into classroom learning. The pre-test was administered before the intervention to identify participants' initial competence, while the post-test was conducted after the training and workshop sessions to measure learning outcomes and competency improvement.

Table 4. Results of Pre-test and Post-test of Teachers' Competence in Teaching Islamic Economic Values

| No. | Competency Indicators | Pre-test (%) | Post-test (%) |
|---------------|--|--------------|---------------|
| 1 | Understanding the basic concepts of Islamic economics | 40 | 90 |
| 2 | Understanding ethical and moral values in Islamic economics | 45 | 95 |
| 3 | Ability to explain Islamic economic principles to students | 40 | 92 |
| 4 | Ability to integrate Islamic economic values into lesson plans | 38 | 90 |
| 5 | Ability to apply contextual learning approaches | 42 | 93 |
| 6 | Ability to develop learning materials related to Islamic economics | 41 | 91 |
| 7 | Ability to use interactive teaching methods | 44 | 94 |
| 8 | Ability to encourage students' character development | 43 | 92 |
| 9 | Ability to assess students' understanding of Islamic values | 40 | 91 |
| 10 | Confidence in implementing Islamic economic learning practices | 47 | 92 |
| Average Score | | 42 | 92 |

Source: Processed primary data (2025).

The results show a significant improvement in teachers' competence after participating in the training program. The average score increased from 42% in the pre-test to 92% in the post-test, indicating an improvement of 50 percentage points. This increase suggests that the training and workshop activities were effective in strengthening teachers' knowledge, pedagogical readiness, and confidence in teaching Islamic economic values.

The highest improvement was found in teachers' ability to explain Islamic economic principles to students and their ability to integrate Islamic economic values into lesson plans. These findings indicate that the program successfully helped teachers transform conceptual understanding into practical instructional design. In addition, the improvement in teachers' confidence shows that the training provided not only knowledge but also practical readiness to implement Islamic economic learning in the classroom.

Overall, the findings demonstrate that structured capacity-building programs supported by contextual learning materials can improve teachers' ability to integrate ethical, moral, and Islamic economic principles into daily classroom activities. The program also supports the school's vision of developing students with strong Islamic character and social responsibility from an early age.



Figure 1. Participant activities during the training session.



Figure 2. Participant activities with the speakers during the community service program.

Discussion

This community service program emphasized the internalization of fundamental Islamic economic values that are relevant to elementary education, including honesty in transactions, justice, responsibility, saving habits, and ethical financial management. The use of interactive presentations, reward-based quizzes, group discussions, case studies, and workshops encouraged teachers to become active participants rather than passive recipients of information. This participatory learning environment contributed to the improvement of teachers' understanding and readiness to integrate Islamic economic values into classroom learning.

The effectiveness of the program was reflected in the improvement of participants' cognitive outcomes. The average score increased from 42% in the pre-test to 92% in the post-test, indicating a 50-percentage-point improvement after the intervention. This finding shows that the training did not merely transfer knowledge but also supported the internalization of Islamic economic values and their pedagogical application in classroom contexts. This result is in line with previous studies showing that teacher training and capacity-building programs

can improve teachers' competence, instructional readiness, and professional performance (Fitriawati, 2024; Maruanaya et al., 2025; Putri et al., 2025).

The improvement can also be understood through contextual and experiential learning approaches. During the training, teachers were encouraged to connect Islamic economic concepts with real classroom situations, such as saving activities, honesty-based transactions, and ethical management of students' pocket money. This approach helped teachers transform abstract concepts into practical learning experiences. In value-based education, teachers play an important role in translating moral and ethical principles into meaningful classroom activities that support students' character development (Anggun & Haifaturrahmah, 2025; Khaironi & Ramdhani, 2017).

Another important outcome of the program was the improvement of teachers' ability to develop lesson plans that integrate Islamic economic values. After the workshop, teachers were able to design learning activities that included values such as honesty, justice, responsibility, and social concern. The development of lesson plans is a strategic component in ensuring that learning objectives, teaching materials, methods, and assessment are aligned with the intended character-building goals. This finding supports previous work emphasizing the importance of structured lesson planning in improving the quality of classroom instruction (Lazwardi et al., 2024).

The integration of Islamic economic values into lesson plans also demonstrates that Islamic economics can be introduced at the elementary level through simple and contextual activities. Concepts such as saving, responsible consumption, honesty in transactions, and fairness in buying and selling can be delivered through simulations, storytelling, group activities, and classroom projects. This finding is consistent with the view that Islamic economic values can be integrated into the school curriculum to strengthen students' ethical awareness and socio-economic responsibility (Said & Hilalludin, 2025; Triwibowo & Adam, 2023; Vionita & Sintia, 2024).

The program also strengthened the role of teachers as agents of character education. Teachers became more aware that economic education at the elementary level should not be limited to numerical or financial skills. Instead, it should also be used as a medium for developing honesty, discipline, responsibility, empathy, and social concern. This perspective is important because Islamic education aims not only to develop intellectual competence but also to build students' moral and spiritual character (Ika & Noviani, 2024; Rif'ah & Islamiyah, 2022).

In terms of sustainability, the program encouraged the development of a collaborative learning culture among teachers. Group discussions, peer review, and joint lesson plan development created opportunities for teachers to exchange ideas and reflect on their teaching practices. Such collaboration is important because teacher learning communities can support continuous professional development, improve motivation, and strengthen pedagogical competence (Arifin & Hanif, 2024; Novita & Radiana, 2024).

Overall, the findings indicate that the community service program produced positive impacts on teacher competence, instructional planning, and the school's capacity to implement Islamic economic literacy. The combination of training, workshops, contextual learning materials, and collaborative reflection provided a strong foundation for sustainable implementation. Therefore, this program has the potential to become a model for strengthening Islamic economic literacy and character-based education in other elementary schools.

Conclusions

This community service program was successfully implemented and achieved its objective of strengthening teachers' competence in integrating Islamic economic values into elementary education. The program was conducted through a series of structured activities, including pre-test assessment, training sessions, presentation of Islamic economic principles, group discussions, practical case analysis, classroom simulation, and post-test evaluation. These activities were carried out in an interactive and contextual learning environment to support teachers' active participation and practical understanding.

The main finding of this program was the significant improvement in teachers' competence. The average score increased from 42% in the pre-test to 92% in the post-test, indicating a 50-percentage-point improvement after the intervention. This result shows that the training effectively enhanced teachers' cognitive understanding, pedagogical readiness, and confidence in incorporating Islamic economic values into classroom practices.

The program also improved teachers' ability to translate Islamic economic principles, such as justice, honesty, responsibility, and ethical financial behavior, into practical learning activities. These activities included sharia transaction simulations, saving practices, honesty-based learning activities, and responsible management of students' pocket money. Therefore, strengthening teacher competence can serve as an effective strategy to promote Islamic financial literacy and character development from an early age.

To sustain the impact of the program, continuous mentoring is recommended to support the integration of Islamic economic values into lesson plans and teaching practices. Schools are also encouraged to establish teacher learning communities as a platform for reflection, collaboration, and instructional innovation. Furthermore, this training model can be replicated through collaboration with educational authorities, universities, and religious institutions to broaden the implementation of Islamic economic literacy and contribute to developing future generations who are morally responsible, socially aware, and financially literate.

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Conflict of Interest

The authors declare that they have no competing interests that could have influenced the work reported in this study.

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