

ISLAMIC ECONOMIC LITERACY AS AN INSTRUMENT FOR STRENGTHENING FINANCIAL TOLERANCE AND INCLUSIVITY

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Abstract

Islamic economic literacy plays a crucial role in shaping religious moderation and enhancing tolerance in multicultural educational environments. This study aims to analyze the role of Islamic economic literacy in internalizing the values of religious moderation and tolerance in multicultural schools in Indonesia, as well as exploring how an understanding of Islamic economic principles can address psychological-religious barriers that hinder financial inclusivity. Additionally, the study formulates a model for integrating Islamic economics content into school curricula to strengthen social cohesion and ethical financial intelligence. Using a Systematic Literature Review approach, this research finds that Islamic economic literacy not only includes technical understanding of financial products but also ethical values such as social justice, public welfare, and the prohibition of exploitation. The integration of this material into the curricula of multicultural schools can strengthen social cohesion among students from different religious and cultural backgrounds. Thus, Islamic economic literacy becomes a strategic tool in reducing psychological-religious barriers to financial inclusivity, while shaping students' character to be tolerant, moderate, and open to diversity. The study also highlights the importance of teaching Islamic economics from secondary education to build a foundation of ethical and inclusive financial intelligence. Collaboration between the government, educational institutions, and Islamic financial institutions is needed to develop relevant content, so that Islamic economic literacy can become an effective instrument in creating an inclusive, fair, and tolerant society.

Keywords: *Literacy, Islamic Economics, Financial Inclusivity*

1. INTRODUCTION

Indonesia represents the world's largest laboratory of multiculturalism, where cultural, religious, and ethnic diversity demands an educational system capable of systematically integrating the values of tolerance (Faturrahman et al., 2025). Within the context of national education, the reinforcement of religious moderation serves as a strategic vision to safeguard young generations against extremism and exclusivism (S, A.B., Hanafi et al., 2022). However, efforts to strengthen tolerance have so far predominantly focused on theological or sociological dimensions within Islamic Religious Education, while the economic dimension has often been overlooked (Fadli et al., 2025). This phenomenon reveals a concerning literacy gap. Despite Indonesia's vast potential in Islamic economics, the level of Islamic economic literacy among the population, including students, remains relatively low (Hafizd, 2022; Niswatin et al., 2023). PISA data indicates that Indonesian students' financial literacy ranks near the bottom,

underscoring the urgency of integrating financial content that is relevant to students' local and religious contexts (Kusumawati et al., 2023). At the same time, a growing trend among younger generations shows a vulnerability to associating the term "sharia" with economic practices inconsistent with the national vision of religious moderation. Hence, the need for accurate and moderate Islamic economic education has become increasingly critical (S, A.B., Hanafi et al., 2022).

Research on Islamic economic literacy within a multicultural framework is vital, as economics is not merely an instrument of transaction but also a social interaction domain that reflects ethics and justice (Mariyono, 2025). Sound Islamic economic literacy fosters an understanding of the principles of *maslahah* (public benefit) and distributive justice, both of which are universal in nature (Dzulkepli & Barom, 2021; Hakim et al., 2020). When students in multicultural settings comprehend that Islamic economics emphasises the prohibition of exploitation while promoting inclusivity regardless of religious background, the system can become a bridge for interfaith understanding (Faturrahman et al., 2025; Rahmat & Yahya, 2021). Moreover, Indonesia's financial inclusion continues to face significant obstacles due to religious adherence, where segments of society distance themselves from formal financial institutions because of concerns over *riba*, yet lack access or understanding of sharia-compliant alternatives (Ali et al., 2020; Umar, 2020). Therefore, Islamic economic literacy in schools serves as a strategic instrument to enhance national financial inclusivity through formal education channels (Kusumawati et al., 2023; Niswatin et al., 2017).

Although literature on multicultural education has grown considerably, several research gaps underlie this study: 1. Curricular disconnection. A sharp separation persists between economic subjects, which are predominantly presented in a secular-technical manner, and religious values that form the foundation of students' character (Fadli et al., 2025). Economics lessons often fail to explore how Islamic ethical principles can guide tolerant economic behaviour (Fadli et al., 2025). 2. Educational level limitations. Most studies on Islamic economics have focused on higher education, while the introduction of basic Islamic economic values at the secondary and primary school levels remains very limited (Hakim et al., 2020). 3. Technical over ethical focus. The majority of financial literacy research measures only students' cognitive ability in money management but seldom examines how such literacy shapes social attitudes such as tolerance and openness to diverse financial systems (Er & Mutlu, 2017; Mudrikah et al., 2025). 4. Lack of multicultural perspective. Few studies specifically position Islamic economic literacy as an instrument to foster Multicultural Entrepreneurship Attitudes and social harmony within schools with heterogeneous populations (Mariyono, 2025).

Based on these research gaps, this study aims to analyse the role of Islamic economic literacy as a means of internalising the values of religious moderation and tolerance within multicultural educational environments; to explore how an understanding of sharia economic principles can reduce the psychological-religious barriers hindering financial inclusivity among students and school communities; and to formulate a model for integrating inclusive Islamic economic materials to strengthen social cohesion and ethical financial intelligence. Through this research, Islamic economic literacy is expected to be perceived not as an exclusive

subject for a particular group, but as an instrument for national character development that upholds justice, transparency, and tolerance within society.

2. LITERATURE REVIEW

2.1 Islamic Economic Literacy: Definition and Ethical Dimensions

Islamic economic literacy does not merely encompass technical understanding of financial products but also the internalisation of moral and ethical values derived from religious teachings (Fadli et al., 2025). This literacy is defined as an individual's ability to recognise the fundamental concepts of Islamic economics and apply them to enhance social welfare in a sustainable manner. Unlike conventional financial literacy, which is often technical and secular in nature, Islamic economic literacy incorporates a profound ethical framework that includes the concepts of social justice, public interest (*maslahah*), and the prohibition of exploitation in the form of *riba* (Fadli et al., 2025). Character education grounded in these religious values has been shown to significantly strengthen students' understanding of ethical economic principles (Fadli et al., 2025).

2.2 Multicultural Education and Religious Moderation

Multicultural education within the context of Islamic education aims to equip students to engage with an increasingly globalised world and to contribute to the formation of a harmonious society (Faturrahman et al., 2025). The implementation of multicultural values in schools such as justice and equality is consonant with the fundamental principles of Islam, which emphasise respect for diversity (Faturrahman et al., 2025). Through inclusive instructional content, students are encouraged to appreciate religious and cultural differences, which in turn strengthens social tolerance (Faturrahman et al., 2025).

Religious moderation (*wasathiyah*) has emerged as a strategic educational vision for safeguarding younger generations from exclusivist orientations. In this regard, sharia financial literacy functions as an instrument for promoting religious moderation by rectifying young people's perceptions that often associate the term "sharia" with economic activities misaligned with the national vision (S, A.B., Hanafi et al., 2022). The integration of these values into the Islamic Religious Education curriculum makes a substantial contribution to the promotion of multicultural tolerance among students (Faturrahman et al., 2025, p. 12).

2.3 Financial Inclusion

Islamic financial inclusion seeks to ensure equitable access to financial services for all segments of society, particularly groups that have historically been economically marginalised. However, the level of financial inclusion in Indonesia continues to face various obstacles, one of which is religiously motivated exclusion, whereby individuals refrain from accessing formal financial services due to concerns about non-compliance with religious principles (Ali et al., 2020). In addition, low levels of financial literacy and inadequate financial education constitute major contributing factors to ongoing financial exclusion (Ali et al., 2020).

The development of Islamic economic literacy in public schools and madrasas is expected to address these informational and psychological barriers (Mujiatun & Badawi, 2023). Through appropriate financial education, students can cultivate prudent financial attitudes that

subsequently shape their economic behaviour in later life (Arsyianti, 2018). Such knowledge contributes to the formation of dispositions that encourage individuals to engage in recommended financial practices and to act with greater caution in their financial decision-making (Arsyianti, 2018).

2.4 Synergy between Economics and Tolerance in Educational Settings

There is a clear disconnection in the current curriculum, whereby economics teaching tends to be presented in a secular and technical manner, detached from the ethical framework of Islamic economics (Fadli et al., 2025). The failure to integrate principles such as honesty, transparency, and zakat results in schools forfeiting the opportunity to cultivate students' moral and spiritual character in a more robust way (Fadli et al., 2025). In schools with a multicultural environment, the integration of Islamic economic content that foregrounds universal values can serve as a common ground for strengthening social cohesion (Faturrahman et al., 2025). By designing a curriculum that reflects the diversity of Indonesian society, economics education can provide fair representation for various social groups and instil values of peace and cooperation (Faturrahman et al., 2025). In this sense, Islamic economic literacy is positioned not merely as a life skill, but as a foundational basis for building interreligious relations grounded in shared economic justice (Wahid, 2024).

3. RESEARCH METHOD

This study employs a qualitative approach using the Systematic Literature Review (SLR) method to conduct an in-depth exploration of the interrelationship between Islamic economic literacy and the strengthening of tolerance values within educational settings (Baidowi et al., 2025). The choice of a qualitative method is grounded in the nature of the research topic, which involves social, cultural, and value internalisation aspects that are difficult to measure quantitatively. Through this approach, the researcher is able to capture the nuances of experiences and perceptions embedded within a wide range of academic literature on the dynamics of diversity in Islamic education (Faturrahman et al., 2025).

The data used in this study are entirely secondary, obtained through literature review and document analysis (Chasanah et al., 2025). The primary data sources include: academic journal articles relevant to Islamic economic literacy and multicultural education (Nurdin et al., 2024; Suksesiawati, 2025); textbooks on Sharia economics and Islamic Religious Education teaching materials used at the upper secondary school level (Chasanah et al., 2025; Niswatin et al., 2017); and educational policy documents and previous research reports related to financial inclusion strategies in Indonesia (Chasanah et al., 2025; Nurdin et al., 2024).

The data collection procedure was conducted systematically following measurable steps: 1) Identification – conducting a search for literature on Islamic economic literacy, tolerance, multicultural education, and financial inclusion; 2) Screening – selecting articles based on inclusion criteria, specifically publications within the past five years to ensure the contemporaneity of the phenomena studied (Baidowi et al., 2025; Suksesiawati, 2025); 3) Eligibility – assessing the relevance of the literature content to the research focus on instruments for strengthening tolerance and financial inclusiveness in schools (Baidowi et al., 2025; Nurdin et al., 2024).

The collected data were then analysed using content analysis and thematic analysis techniques (Ardhy, 2024; Suhaimi et al., 2023). The analytical process involved the following stages: 1) Data Reduction – identifying and categorising key findings from the literature related to the integration of Sharia economic values into the curriculum (Jinan et al., 2024; Mubarak & Yusuf, 2024); 2) Synthesis – integrating various theoretical perspectives and empirical findings to construct a robust argument concerning the role of Islamic economics as a bridge for tolerance (Jinan et al., 2024; Mubarak & Yusuf, 2024) ; 3) Conclusion Drawing – formulating propositions or models for effectively integrating Islamic economic literacy in supporting a multicultural educational climate in schools (Mubarak & Yusuf, 2024).

The application of this method enables the researcher to produce a holistic depiction of how the management of economic curricula can contribute to the development of moderate and financially inclusive character formation (Jinan et al., 2024; Mubarak & Yusuf, 2024).

4. RESULT AND DISCUSSION

4.1 Islamic Economic Literacy as a Means of Internalizing Religious Moderation and Tolerance

Literature analysis shows that Islamic economic literacy has undergone a paradigm shift, moving from merely a technical understanding of financial transaction mechanisms to a strategic instrument for internalizing moral and ethical values in students' character (Fadli et al., 2025). In the context of Indonesian education policy, the implementation of the Independent Curriculum provides educational institutions with the flexibility to harmonize mainstream economics material with substantive religious values (Fadli et al., 2025). This integrative approach represents a critical response to the ongoing systemic disconnect, where economics education is often presented in a secular and mechanistic manner, neglecting the ethical-spiritual dimensions that underlie human economic behavior (Fadli et al., 2025).

The urgency of Islamic economic literacy in strengthening social cohesion in educational settings lies in the universal nature of its core principles, such as *maslahah* (general benefit) and distributive justice (Fadli et al., 2025). These principles serve as a philosophical bridge in a multicultural education ecosystem because they prioritize justice and equality for all people, regardless of their background (Mulyana, 2023). By integrating multicultural values into the curriculum, educational institutions not only transfer financial knowledge but also shape students who are open to global plurality and able to appreciate the diversity of existing economic systems (Faturrahman et al., 2025).

Phenomenologically, a comprehensive level of Islamic economic literacy is positively correlated with strengthening religious moderation (*wasathiyah*) among students (Hafizd, 2022). Students who understand the essence of Islamic economics tend to demonstrate balanced economic behavior, avoid exploitative practices, and develop a critical awareness of social injustice (Hafizd, 2022). In a broader perspective, inclusive Islamic economic education acts as a preventive strategy against radicalization by instilling awareness of peace and cooperation in everyday economic interactions (Prasetyo et al., 2025) thus, this literacy equips students with a moderate framework of thinking, which enables them to navigate the dynamics

of heterogeneous societies with a tolerant and constructive attitude (Ismal Bransika et al., 2025).

4.2 Reducing Psychological-Religious Barriers through Understanding Sharia Principles

A recent literature review confirms that religious adherence is a dual determinant influencing the dynamics of financial inclusion in Indonesia (Ali et al., 2020). On the one hand, high religiosity serves as an ethical guideline that encourages individuals to adopt trustworthy, responsible financial behaviors, and adhere to the principles of halal (permissible) and thayyib (good). However, on the other hand, without adequate literacy, this religiosity can transform into a significant psychological-religious barrier, with individuals choosing to self-exclude from the formal financial system due to deep doubts about the alignment of transaction principles with religious teachings (Ali et al., 2020; Murhim et al., 2025). This phenomenon is often exacerbated by skepticism about the operational transparency of Islamic financial institutions, leading the public to view Islamic banks as merely a more complicated alternative to conventional systems (Murhim et al., 2025).

In the face of this complexity, Islamic economic literacy plays a crucial role as a moderating variable, strengthening the positive influence of religiosity on interest in using financial products. A good level of literacy not only improves technical knowledge but also significantly strengthens students' financial self-efficacy (Muslichah et al., 2023). Through a deep understanding of core concepts such as the prohibition of usury (riba), the elimination of speculative elements (maysir), and fair profit-sharing mechanisms, psychological barriers such as inner doubt can be gradually reduced. This literacy provides a cognitive foundation for students and the school community to manage their financial resources with dual beliefs: legal-formal security within the framework of state law and spiritual peace based on theological beliefs (Luthfiani & Sari, 2019).

Furthermore, in the era of digital transformation, a new challenge has emerged in the form of a gap between technological mastery and understanding of sharia values. Although today's younger generation is highly active in using technological devices, low levels of digital Islamic economic literacy often remain a major obstacle to the adoption of app-based sharia banking services. This knowledge deficit is a fundamental barrier preventing individuals from considering sharia financial products as relevant financial solutions for their daily needs (Murhim et al., 2025). Therefore, providing inclusive and proactive financial education in educational settings is key to bridging this access gap (Murhim et al., 2025). By integrating digital Islamic financial literacy into the curriculum, schools can equip students with adequate information analysis skills, so that they are able to evaluate financial services objectively and make wise financial decisions that are in line with Islamic principles.

4.3 An Inclusive Model of Integration of Islamic Economic Material in the Curriculum

The findings of this study highlight a significant disconnect within the formal education curriculum, where there is a sharp separation between Social Sciences or Economics material and substantive religious values (Fadli et al., 2025). In practice, economics learning is often presented in a purely secular and technical manner, neglecting the ethical dimensions that underpin students' character (Fadli et al., 2025). To address this fragmentation of knowledge,

an Integration of Knowledge model is needed that systematically combines modern disciplines with Islamic heritage values through a "relevantization" methodology (Haneef, 2020). This methodology enables Islamic economic principles to be relevant and applicable in addressing contemporary economic challenges in a heterogeneous school environment (Haneef, 2020).

One key component of the proposed integration model is strengthening ethical aspects through the integration of fundamental values. This is achieved by internalizing the ethical framework of Islamic economics, such as transparency, honesty (*amanah*), and social responsibility, into general economics topics taught in the classroom (Fadli et al., 2025). By incorporating these values, economics education goes beyond simply teaching market mechanisms, but also equips students with moral awareness to avoid practices that harm others (Fadli et al., 2025).

Furthermore, this model proposes a pedagogical approach based on *Maqasid al-Shariah*. Through a framework oriented toward sharia objectives and values-based intermediation, educators can shape future professionals who are not only technically competent but also possess high integrity and social responsibility (Jasin et al., 2025). This approach encourages students to view financial activities as a means to achieve broader well-being, encompassing the protection of religion, life, intellect, posterity, and property (Jasin et al., 2025).

Beyond pedagogical aspects, the success of this model depends heavily on curriculum reconciliation at the secondary school level. Integration of Islamic economics material should no longer be limited to higher education but should begin early in secondary school to build a foundation of ethical financial literacy (Hakim et al., 2020). This alignment of material allows students to become familiar with a fair alternative economic system before entering the professional world or more specialized educational levels (Hakim et al., 2020).

Holistically, this curriculum integration model emphasizes not only intellectual development but also emotional and spiritual intelligence through the introduction of an economic philosophy oriented toward the interests of the community (Hakim et al., 2020). The implementation of this inclusive and integrative curriculum is expected to be a catalyst for strengthening social cohesion in multicultural educational environments (Laa et al., 2025). Thus, students are taught to respect differences in economic systems while still upholding the universal values of justice which serve as a bridge for creating harmony amidst the diversity of society (Faturrahman et al., 2025).

5. CONCLUSIONS, LIMITATIONS AND SUGGESTIONS

Islamic economic literacy plays a crucial role in strengthening religious moderation, tolerance, and financial inclusiveness in multicultural schools. Integrating ethical values such as social justice and the prohibition of exploitation into the curriculum can strengthen social cohesion and shape students' character to be tolerant, moderate, and open to diversity. However, this study has limitations, such as its reliance on secondary data that does not fully reflect direct field experience and the limited literature used, which may not fully capture recent developments in digital financial literacy.

For future research, it is recommended to include empirical data from schools to directly evaluate the implementation of Islamic economics. Furthermore, curriculum development that integrates Islamic economics with ethics and digital financial literacy is essential. Training

programs for teachers are also crucial to equip them with appropriate teaching skills. Government policy support for integrating Islamic economic literacy at the secondary education level is also essential to create an inclusive and ethical society in the financial sector.

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