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Integrating Islamic Economic Values into Islamic Religious Education: An Internalization-Based Learning Model in Secondary Schools

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Abstract

This study aims to formulate an Internalization-Based Learning model for Islamic Religious Education (IRE) that integrates Islamic economic values at the secondary school level. The study is grounded in the observed discrepancy between students' acquisition of religious knowledge and their economic behaviors, which often fail to reflect Islamic ethical principles. A qualitative research and development (R&D) approach was employed, encompassing stages of needs analysis, theoretical synthesis, conceptual model formulation, and expert validation. The findings indicate that the internalization of Islamic economic values becomes effective only when learning is systematically designed to integrate cognitive, affective, and conative dimensions. The proposed model structures the learning process into three main components—input, process, and output—while the stages of value internalization include receiving, responding, valuing, organizing, and characterizing. Core values such as justice (ʿadl), trustworthiness (amānah), and social responsibility are embedded through contextual, reflective, and experiential learning approaches. These findings suggest that Islamic Religious Education should be reconstructed from a mere transmission of knowledge toward a transformative process that shapes students' economic awareness and behavior. Theoretically, this study contributes to the advancement of Islamic education by integrating Islamic economic perspectives with contemporary learning theories into a unified conceptual framework. Practically, the model has implications for strengthening Islamic financial literacy through more transformative instructional design. However, further empirical testing is required to assess the model's effectiveness in real-world educational settings.

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INTRODUCTION

The transformation of educational systems in the era of globalization necessitates a fundamental reorientation of the role of Islamic Religious Education (IRE), shifting it from a mere vehicle for the transmission of normative knowledge toward a medium for the internalization of values that are responsive to contemporary socio-economic dynamics. Within this context, the integration of Islamic economic values into IRE becomes increasingly significant, particularly in addressing the ongoing moral crisis in economic practices characterized by injustice, exploitation, and excessive materialism (Chapra, 2000; Naqvi, 1981).

In line with this perspective, Islamic economics should not be narrowly understood as an alternative economic system, but rather as a normative framework grounded in the principles of *tawḥīd* (unity), justice (*ʿadl*), balance (*tawāzun*), and public welfare (*maṣlaḥah*) (Dusuki & Abdullah, 2007). These values possess strong pedagogical relevance and can be systematically internalized through educational processes, particularly at the secondary school level, which represents a critical phase in the formation of students' moral consciousness and character (Lickona, 1991).

However, the current practice of IRE in secondary schools remains predominantly cognitive-informational, with limited emphasis on affective development and value internalization (Muhaimin, 2009). Instructional approaches tend to prioritize content mastery rather than fostering ethical awareness and real-life behavioral

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transformation in students' socio-economic practices. This condition generates a persistent gap between religious knowledge and everyday practices, including students' economic behavior.

Contrary to these pedagogical limitations, the growing discourse on Islamic financial literacy highlights the urgency of enhancing young generations' understanding of Islamic economic principles. Data from the Financial Services Authority (OJK, 2021) indicate that Islamic financial literacy in Indonesia remains significantly lower than conventional financial literacy. Therefore, integrating Islamic economic values into formal education—particularly through IRE—can serve as a systemic strategy to enhance literacy while simultaneously shaping ethical and justice-oriented economic behavior.

From a pedagogical standpoint, value internalization cannot be achieved through purely instructional approaches; rather, it requires transformative learning strategies. Mezirow's (1991) theory of transformative learning emphasizes the role of critical reflection in generating new consciousness, while self-determination theory (Ryan & Deci, 2000) suggests that value internalization is optimized when learners experience intrinsic motivation and autonomy. Consequently, IRE must be designed as a dialogical space that enables students to construct the meaning of Islamic economic values in a reflective and contextualized manner.

Furthermore, within the framework of the affective taxonomy, value internalization involves a hierarchical process encompassing receiving, responding, valuing, organizing, and characterizing (Krathwohl et al., 1964). This indicates that the integration of Islamic economic values into IRE must be systematically structured and developmentally sequenced, rather than treated as a supplementary insertion of content.

From a curricular perspective, national policy through the Decree of the Minister of Religious Affairs No. 183 of 2019 mandates that IRE should develop attitudes, knowledge, and skills in an integrated manner (Ministry of Religious Affairs of the Republic of Indonesia, 2019). Similarly, the Merdeka Curriculum emphasizes character development through contextual and experiential learning (Ministry of Education, Culture, Research, and Technology, 2022). Nevertheless, the conceptual and operational integration of Islamic economic values within these frameworks remains insufficiently articulated.

Empirical studies suggest that value internalization in Islamic education requires a holistic approach involving modeling, habituation, and critical reflection (Syihabuddin et al., 2022; Tamam et al., 2017). At the same time, Islamic economics education at the secondary level demonstrates significant potential to shape students' economic morality, particularly when linked to their lived experiences (Tohir, 2025). However, studies that explicitly integrate these two domains—IRE and Islamic economics—into a unified internalization-based learning model remain limited.

Therefore, this study aims to formulate a conceptual Internalization-Based Learning model in IRE that integrates Islamic economic values at the secondary school level. The proposed model is expected to bridge the gap between religious knowledge and students' economic practices, while contributing to the enhancement of Islamic financial literacy and the development of ethical economic character.

Theoretically, this study contributes to the advancement of Islamic education by integrating perspectives from Islamic economics, learning theory, and character education into a unified conceptual framework. Practically, the model is expected to serve as a reference for IRE teachers in designing more contextual, reflective, and transformative learning environments.

In contemporary Islamic education discourse, IRE is no longer positioned merely as the transmission of normative doctrines, but as a process of cultivating ethical consciousness embedded within the learner's personality structure. This perspective aligns with the thought of Syed Muhammad Naquib al-Attas, who asserts that the ultimate goal of Islamic education is the formation of *insān kāmil*—a human being with integrated moral and intellectual integrity (Al-Attas, 1979). Accordingly, the value dimension in IRE is inseparable from the learning process itself.

In this regard, Muhaimin (2009) critiques the reductionist tendency of IRE practices that focus excessively on cognitive aspects while neglecting affective and psychomotor dimensions. Such conditions lead to *value dissonance*, defined as the inconsistency between religious knowledge and everyday behavior. Therefore, a learning approach capable of bridging this gap through systematic value internalization is critically needed.

From a policy standpoint, national regulations further affirm the importance of value internalization in IRE. The Decree of the Minister of Religious Affairs No. 183 of 2019 explicitly mandates the integration of spiritual and social attitudes with knowledge and skills (Ministry of Religious Affairs of the Republic of Indonesia, 2019). This indicates that value internalization is not merely an ancillary outcome but a central objective of IRE.

Islamic economics, as a normative system, is inherently grounded in ethical values derived from *sharīʿah* principles. Chapra (2000) emphasizes that Islamic economics aims to achieve human well-being (*falāḥ*) through equitable distribution and social balance. Core values such as justice (*ʿadl*), trustworthiness (*amānah*), honesty (*ṣidq*), and social responsibility constitute the foundation of this system.

In contrast to conventional economics, which often prioritizes instrumental rationality, Naqvi (1981) argues that Islamic economics integrates ethical considerations into all economic activities. Within this framework, economic behavior is evaluated not only in terms of efficiency but also in terms of its alignment with moral values and social objectives.

Moreover, the concept of *maqāṣid al-sharīʿah* provides a philosophical foundation for Islamic economic practices. Dusuki and Abdullah (2007) assert that the primary objective of *sharīʿah* is to safeguard human welfare through the protection of religion, life, intellect, lineage, and wealth. In educational contexts, these values can be internalized as ethical principles guiding students' economic behavior.

Additionally, literature on Islamic business ethics reinforces the importance of value integration in economic activities. Beekun (1997) highlights that Islamic business ethics requires a balance between individual interests and social responsibility. Embedding these values through education is essential to ensure that students not only understand economic concepts but also internalize the ethical principles underpinning them.

Value internalization itself is a complex process involving the transformation of external values into an individual's internal belief system. From an educational psychology perspective, this process is inseparable from social learning dynamics and meaning-making processes.

Bandura's (1977) social learning theory emphasizes that individuals learn through observation and imitation of social models. In the context of IRE, teachers function as role models who not only transmit knowledge but also embody the values being taught. Therefore, the internalization of Islamic economic values requires consistent modeling within the learning environment.

Similarly, Vygotsky's (1978) social constructivism underscores that learning occurs through social interaction and cultural mediation. Islamic economic values, in this regard, can be understood as social constructs that must be negotiated through dialogue, discussion, and collective reflection. Such an approach enables deeper internalization, as students actively engage in the construction of meaning.

From the perspective of critical pedagogy, Freire (1970) critiques the "banking model" of education that positions learners as passive recipients. Instead, he advocates for dialogical learning and the development of critical consciousness (*conscientization*). This approach is particularly relevant for integrating Islamic economic values, as it allows students to critically examine socio-economic realities and relate them to Islamic ethical principles.

Furthermore, transformative learning theory (Mezirow, 1991) suggests that value internalization occurs through critical reflection on existing assumptions. In this context, students are encouraged to evaluate economic practices encountered in their daily lives and reconstruct their understanding based on Islamic economic values.

Finally, self-determination theory (Ryan & Deci, 2000) posits that value internalization is most effective when driven by intrinsic motivation. Therefore, learning environments must be designed to foster autonomy, competence, and social relatedness, enabling students to internalize values in a meaningful and sustainable manner.

Within the framework of the affective taxonomy, Krathwohl et al. (1964) classify value internalization into five hierarchical stages: receiving, responding, valuing, organizing, and characterizing. This model provides a systematic guideline for designing internalization-based learning, including in the context of integrating Islamic economic values.

Islamic financial literacy refers to an individual's ability to understand and apply *sharīʿah*-compliant financial principles in everyday life. In the Indonesian context, this level of literacy remains relatively low, as reported by the Financial Services Authority (OJK, 2021). This condition indicates a persistent gap between the potential of Islamic economics and public understanding, particularly among younger generations. In line with this, Hasan (2009) emphasizes that education plays a strategic role in developing Islamic economic literacy. Without systematic educational intervention, Islamic economic values are unlikely to be effectively internalized within societal behavior.

Empirical research by Almahyra et al. (2025) demonstrates that IRE significantly contributes to improving students' Islamic financial literacy, particularly when learning is contextualized within everyday experiences. This finding reinforces the argument that integrating Islamic economic values into IRE is not only normatively relevant but also pedagogically effective. Furthermore, Tohir (2025) finds that Islamic economics education at the secondary school level can shape students' economic morality, particularly in terms of honesty, responsibility, and justice. However, such effectiveness is highly contingent upon the instructional approach employed. Contextual and reflective approaches have proven to be more effective than traditional lecture-based methods.

Based on the above literature, it can be concluded that integrating Islamic economic values into IRE requires a multidimensional approach. First, from a normative perspective, Islamic economic values must be understood as an integral component of the objectives of Islamic education (Al-Attas, 1979; Chapra, 2000). Second, from a pedagogical standpoint, the process of value internalization must be supported by learning theories that emphasize social interaction, critical reflection, and intrinsic motivation (Vygotsky, 1978; Freire, 1970; Ryan & Deci, 2000).

Third, from an empirical perspective, the integration of Islamic economic values in education has been shown to hold significant potential for enhancing Islamic financial literacy and shaping students' economic morality (Almahyra et al., 2025; Tohir, 2025). However, the success of such integration is highly dependent on the instructional design implemented.

Therefore, a learning model explicitly designed to internalize Islamic economic values within IRE is required. Such a model must simultaneously integrate cognitive, affective, and conative dimensions, while providing opportunities for students to experience, reflect upon, and apply these values in real-life contexts. The Internalization-Based Learning model proposed in this study seeks to address this need by integrating principles of Islamic education, contemporary learning theories, and Islamic economic values into a unified conceptual framework.

METHOD

This study employs a qualitative research and development (R&D) approach aimed at formulating a conceptual learning model. This approach is selected because the primary objective is not merely to describe phenomena, but to generate a systematic, conceptually validated, and contextually relevant Internalization-Based Learning model for IRE at the secondary school level.

Epistemologically, this study is grounded in the constructivist paradigm, which views educational reality as a dynamic product of social construction (Vygotsky, 1978). Accordingly, the model development process is conducted through an iterative integration of theoretical analysis and empirical findings. The research design adapts R&D stages consisting of: (1) needs analysis, (2) literature review and theoretical synthesis, (3) conceptual model formulation, and (4) expert validation.

The first stage, needs analysis, aims to identify the gap between existing IRE practices and the need for integrating Islamic economic values. Data are collected through document analysis of national curricula (Ministry of Religious Affairs of the Republic of Indonesia, 2019; Ministry of Education, Culture, Research, and Technology, 2022), as well as prior studies on value internalization and Islamic financial literacy (Almahyra et al., 2025; Syihabuddin et al., 2022). The analysis is conducted using thematic analysis to identify patterns of weaknesses and opportunities for development.

The second stage, literature review and theoretical synthesis, aims to construct the conceptual foundation of the model. The literature analyzed includes Islamic education theory (Al-Attas, 1979; Muhaimin, 2009), Islamic economics (Chapra, 2000; Naqvi, 1981), and learning theories such as social learning (Bandura, 1977), social constructivism (Vygotsky, 1978), and transformative learning (Mezirow, 1991). The synthesis is conducted through conceptual analysis to integrate these perspectives into a coherent framework.

The third stage, conceptual model formulation, involves organizing the key components of learning into a systemic structure comprising input, process, and output. The model is designed to accommodate the stages of value internalization based on the affective taxonomy (Krathwohl et al., 1964), as well as principles of intrinsic motivation (Ryan & Deci, 2000). Each component is operationally defined to ensure applicability within the context of IRE at the secondary school level.

The fourth stage, expert validation, is conducted to assess the conceptual feasibility of the developed model. Validation involves experts in Islamic education, Islamic economics, and pedagogy. The instruments used include Likert-scale evaluation sheets and semi-structured interview guidelines. The aspects assessed include theoretical relevance, structural coherence, and implementation potential. Validation data are analyzed descriptively and qualitatively to generate recommendations for model refinement.

To ensure objectivity and minimize bias, several strategies are employed. First, the use of diverse and verified literature sources reduces perspective bias. Second, data analysis is conducted systematically using thematic coding techniques. Third, validation involves multiple experts to ensure triangulation of judgments. Consequently, the resulting model is grounded in a robust theoretical foundation and possesses strong conceptual validity.

RESULTS AND DISCUSSION

Model Structure Formulation

Based on the theoretical synthesis and needs analysis, this study develops a conceptual Internalization-Based Learning model designed to integrate Islamic economic values into Islamic Religious Education (IRE) at the secondary school level. The model is structured within a systemic framework consisting of three interconnected components: input, process, and output, as illustrated in Figure 1.

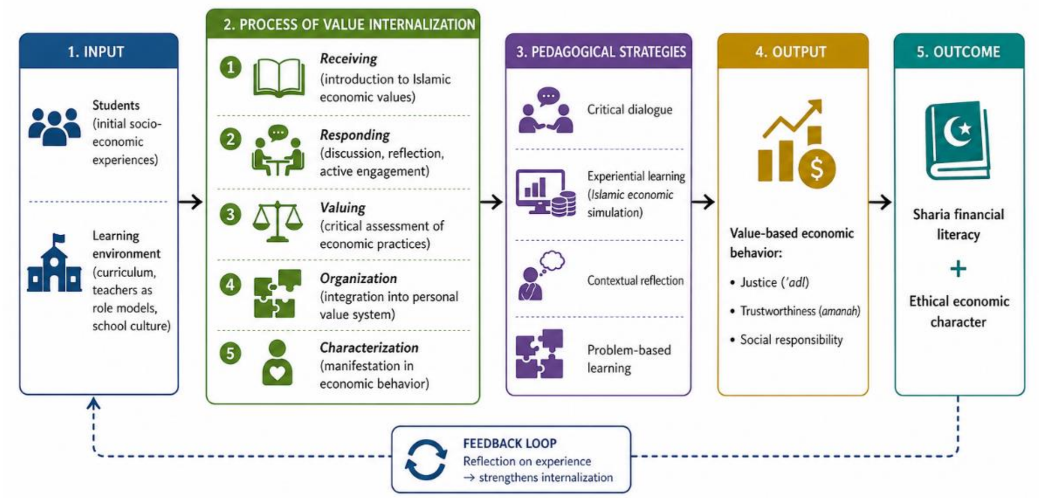

Figure 1. Internalization-Based Learning Model in IRE Integrating Islamic Economic Values

At the input stage, students are positioned as active subjects who possess prior socio-economic experiences derived from family interactions, digital environments, and everyday consumption practices. The findings indicate that these experiences are often normatively unstructured, potentially leading to pragmatic and ethically detached economic orientations. Therefore, the model situates students' prior experiences as the entry point for value internalization, aligning with the principles of social constructivism (Vygotsky, 1978).

In addition, the learning environment constitutes a critical element at this stage, encompassing the curriculum, school culture, and the role of teachers as both facilitators and value exemplars (Bandura, 1977). Learning is thus conceptualized not as an individual activity but as a social process that enables the negotiation of meaning related to Islamic economic values.

The core component of the model lies in the process stage, which is designed based on the stages of value internalization within the affective taxonomy (Krathwohl et al., 1964). The findings demonstrate that the internalization of Islamic economic values is not instantaneous but occurs through the following hierarchical stages:

1. Receiving
   Students are introduced to fundamental concepts of Islamic economics, such as the prohibition of *ribā*, the principle of justice, and social responsibility. At this stage, instructional approaches remain largely expository but are contextualized to ensure relevance to students' lived experiences.
2. Responding
   Students begin to demonstrate active engagement through discussions, case studies, and reflective activities. The findings indicate that dialogical methods rooted in critical pedagogy (Freire, 1970) are more effective in fostering engagement compared to traditional lecture-based approaches.
3. Valuing
   At this stage, students begin to assess and assign value to Islamic economic principles by comparing them with real-world economic practices. This process involves critical reflection, as emphasized in transformative learning theory (Mezirow, 1991).
4. Organizing
   Students integrate Islamic economic values into their personal value systems. The findings suggest that this integration is strongly influenced by intrinsic motivation (Ryan & Deci, 2000), particularly when students perceive these values as relevant to their daily lives.
5. Characterizing
   Islamic economic values are manifested in observable behaviors, such as honesty in transactions, conscious consumption, and social responsibility. At this stage, value internalization reaches its highest level of embodiment.

To clarify the practical implementation of the model, each stage of value internalization is operationalized into specific pedagogical activities, targeted values, and behavioral indicators, as presented in Table 1.

Table 1. Operationalization of the Internalization-Based Learning Model in Integrating Islamic Economic Values in IRE

Internalization Stage	**Learning Activities**	**Islamic Economic Values**	**Behavioral Indicators**
Receiving	Introduction to fundamental concepts of Islamic economics through contextual case examples (e.g., *ribā*, excessive consumption)	Value awareness (*tawḥīd*, justice)	Students recognize economic practices aligned or misaligned with Islamic principles
Responding	Group discussions, guided questioning, and reflective engagement based on students' lived experiences	Openness, honesty	Students actively participate and relate personal experiences to concepts
Valuing	Analysis of real-life cases (e.g., online transactions, debt practices) and value-based debates	Justice (*ʿadl*), trustworthiness (*amānah*)	Students evaluate economic practices based on Islamic ethical principles
Organizing	Development of personal value frameworks and small-scale projects	Value consistency, responsibility	Students integrate Islamic values into decision-making processes
Characterization	Simulation of *sharīʿah*-compliant economic practices and behavioral observation	Trustworthiness (*amānah*), social responsibility	Students consistently demonstrate ethical economic behavior in practice

The findings reveal that the integration of Islamic economic values in IRE becomes effective when linked to contextual learning activities. Values such as justice (*ʿadl*), trustworthiness (*amānah*), and balance are not taught as abstract concepts but are connected to concrete situations, including trading practices, personal financial management, and consumption behavior.

These findings are consistent with Chapra's (2000) assertion that Islamic economics possesses a practical dimension that must be implemented in everyday life. Furthermore, the concept of *maqāṣid al-sharīʿah* (Dusuki & Abdullah, 2007) serves as an analytical framework for evaluating students' economic practices, enabling them to understand not only the rules but also the ethical objectives underlying them.

Moreover, the results indicate that experiential learning approaches significantly enhance both understanding and value internalization. Students engaged in simulations of *sharīʿah*-compliant economic practices, such as interest-free transactions, demonstrate higher levels of comprehension compared to those exposed solely to theoretical instruction.

This finding suggests that integrating Islamic economic values into IRE requires a paradigm shift from content-based instruction to internalization-based learning. Such an approach reinforces the argument that religious education should function as a process of value transformation rather than mere knowledge transmission (Al-Attas, 1979; Muhaimin, 2009).

In addition, the model demonstrates that successful value internalization is contingent upon the interaction between cognitive, affective, and social dimensions. This confirms the relevance of social constructivism and transformative learning theories in the context of contemporary Islamic education.

Model Validation, Conceptual Effectiveness, and Critical Analysis

The validation results indicate that the Internalization-Based Learning model is conceptually feasible, demonstrating a high level of consistency across three primary dimensions: (1) theoretical alignment, (2) structural coherence, and (3) implementation feasibility. Expert evaluations in Islamic education affirm that the integration of Islamic economic values is aligned with the objective of forming morally grounded individuals, as articulated by Al-Attas (1979). Meanwhile, experts in Islamic economics highlight that key values such as justice (*ʿadl*), trustworthiness (*amānah*), and social responsibility have been operationalized in an applied and contextually relevant manner (Chapra, 2000; Naqvi, 1981).

From a pedagogical perspective, experts acknowledge that the staged structure of value internalization—based on the affective domain (Krathwohl et al., 1964)—has been effectively integrated with constructivist and dialogical approaches. However, critical feedback emphasizes the need for more measurable operational indicators at each stage, particularly within the organizing and characterizing phases. In response, the model has been refined by incorporating observable behavioral indicators, such as the consistency of ethical economic practices in simulated learning environments.

Conceptually, the model demonstrates effectiveness in bridging the gap between religious knowledge and students' economic practices. This finding is consistent with Almahyra et al. (2025), who report that value integration within IRE enhances Islamic financial literacy. In the proposed model, this effectiveness is further strengthened through mechanisms of critical reflection and experiential engagement, enabling students to construct contextualized understandings of Islamic economic values.

Moreover, the model's effectiveness is evident in its capacity to integrate intrinsic motivation within the learning process. This aligns with self-determination theory (Ryan & Deci, 2000), which posits that value internalization is more robust when individuals experience autonomy and personal engagement. In this context, learning strategies based on real-life cases and reflective practices are shown to significantly enhance student involvement.

The model also demonstrates strong relevance to transformative learning theory (Mezirow, 1991), wherein students not only acquire knowledge of values but also undergo perspective transformation regarding economic practices previously perceived as neutral. This process reflects a deeper cognitive and affective shift, which constitutes the core of value internalization.

Despite its conceptual strengths, the critical analysis identifies several important considerations. First, value internalization is significantly influenced by students' social contexts, including family environments and prevailing consumption cultures. This indicates that classroom-based learning has inherent limitations in controlling external factors that shape students' economic behavior.

Second, the role of the teacher emerges as a decisive factor in the successful implementation of the model. Within the framework of social learning theory (Bandura, 1977), teachers function not only as facilitators but also as embodiments of the values being taught. Any inconsistency between the values conveyed and the teacher's actual practices may hinder the internalization process.

Third, there exists a potential risk of value reductionism when Islamic economic concepts are simplified into instructional materials without adequate contextualization. In this regard, the application of critical pedagogy, as proposed by Freire (1970), becomes essential to ensure that students do not passively accept values but actively engage in critical reflection and meaning-making.

The model developed in this study is subject to several limitations. First, it remains conceptual and has not yet been empirically tested on a large scale; therefore, the generalizability of the findings is limited to theoretical contexts.

Second, the variable of Islamic financial literacy has not been quantitatively measured, which limits the ability to assess the model's effectiveness in enhancing such literacy. This is particularly significant given that financial literacy constitutes a key indicator in evaluating Islamic economics education (OJK, 2021).

Third, the complexity of value internalization processes presents challenges in assessing learning outcomes, as affective changes are inherently more difficult to measure than cognitive achievements. This necessitates the development of more comprehensive and sensitive evaluation instruments capable of capturing affective transformations.

Overall, the findings and discussion demonstrate that the Internalization-Based Learning model holds significant potential for meaningfully integrating Islamic economic values into IRE. The model not only strengthens cognitive dimensions but also fosters ethical awareness and economic behavior among students.

These findings reinforce the argument that Islamic education must move toward more transformative and contextual approaches. As suggested by Rahman (1982), the understanding of Islamic teachings must be connected to social realities to remain relevant. Accordingly, the integration of Islamic economic values into IRE represents not merely a pedagogical innovation but also an epistemological necessity in addressing contemporary educational challenges.

Implications

The findings of this study have significant implications for the advancement of Islamic education, particularly in expanding the conceptual framework of Islamic Religious Education (IRE) as a multidimensional medium for value internalization. The Internalization-Based Learning model demonstrates that the integration of Islamic economic values cannot be separated from pedagogical approaches that simultaneously incorporate cognitive, affective, and conative dimensions.

Theoretically, this model reinforces Al-Attas' (1979) argument that Islamic education should be oriented toward the formation of a holistic human being rather than merely the acquisition of knowledge. Furthermore, the integration of social constructivism (Vygotsky, 1978), critical pedagogy (Freire, 1970), and self-determination theory (Ryan & Deci, 2000) within a unified framework illustrates that value internalization in Islamic education can be effectively analyzed through an interdisciplinary perspective.

In addition, this study contributes to the field of Islamic economics by positioning education as a strategic domain for transforming economic values into individual behavior. This aligns with Chapra's (2000) assertion regarding the centrality of moral dimensions within Islamic economic systems. Accordingly, education functions not only as a medium for transmitting economic knowledge but also as a mechanism for reproducing ethical values within society.

From a practical standpoint, the proposed model offers concrete contributions for IRE teachers in designing more contextual and transformative learning environments. First, instructional approaches should shift from teacher-centered to student-centered learning, enabling students to critically reflect on their own economic experiences. Such a shift is essential for fostering active engagement in the value internalization process.

Second, the integration of Islamic economic values should be implemented through experiential learning strategies, including *sharīʿah*-compliant transaction simulations, case-based learning, and problem-based projects. These approaches allow students to understand values in an applied rather than purely conceptual manner.

Third, learning evaluation must extend beyond cognitive assessment to include affective and behavioral dimensions. Assessment instruments may include behavioral observation, reflective writing, and student portfolios. This approach is consistent with the affective taxonomy framework (Krathwohl et al., 1964), which emphasizes the progressive measurement of value internalization.

Fourth, teacher capacity development is a critical factor in the successful implementation of the model. Teachers must possess adequate knowledge of Islamic economics as well as pedagogical competencies to effectively integrate values into the learning process. Therefore, professional development and training programs are urgently required.

At the policy level, the findings highlight the need for a more systematic integration of religious education and Islamic financial literacy within the national curriculum. Although existing policies emphasize character development (Ministry of Religious Affairs of the Republic of Indonesia, 2019), the operational integration of Islamic economic values remains insufficiently structured.

In this regard, the national financial literacy strategy (OJK, 2021) can be synergized with formal education systems, particularly through IRE. Such integration has the potential to enhance the effectiveness of financial literacy programs while simultaneously strengthening the moral dimension of economic practices within society.

Moreover, policy support is required in the form of instructional materials, learning modules, and implementation guidelines based on the Internalization-Based Learning model. This ensures that pedagogical innovations extend beyond conceptual formulation and can be widely implemented in practice.

This study also opens avenues for further research. First, empirical studies are needed to test the effectiveness of the model in improving Islamic financial literacy and students' economic behavior using quantitative or mixed-method approaches. Second, the development of valid and reliable evaluation instruments for measuring value internalization is essential, particularly to capture changes in affective and behavioral domains. Third, cross-contextual studies are necessary to examine the adaptability of the model across diverse socio-cultural environments, given that value internalization is highly context-dependent. Fourth, the integration of digital technology into the learning model warrants further exploration, considering the increasingly dominant role of digital media as a space for value formation among younger generations.

CONCLUSION

This study demonstrates that the primary limitation of Islamic Religious Education (IRE) in shaping ethical economic behavior does not lie in the absence of value content, but rather in the lack of pedagogical design capable of transforming values into consciousness and action. In this regard, the Internalization-Based Learning model offers a conceptual approach that positions internalization as the core of the learning process rather than a secondary outcome.

The model emphasizes that the integration of Islamic economic values becomes effective only when cognitive, affective, and conative dimensions are systematically organized within the learning experience. Value internalization does not occur through normative transmission alone, but through processes of critical reflection, contextual engagement, and iterative meaning-making. Consequently, values such as justice, trustworthiness, and social responsibility evolve from abstract concepts into dispositions that guide students' economic behavior.

The primary contribution of this study lies in the formulation of a learning framework that operationally links the structure of Islamic economic values with measurable pedagogical mechanisms. This approach shifts the orientation of IRE from content-based instruction toward a model centered on the transformation of consciousness. The findings further indicate that enhancing Islamic financial literacy cannot be achieved solely through content reinforcement but requires a reconstruction of learning design that facilitates experiential engagement and deep reflection.

Nevertheless, the proposed model remains at a conceptual level and requires empirical validation to assess its effectiveness in shaping students' economic behavior. Future research should therefore focus on the implementation of the model in real educational contexts and the development of evaluation instruments capable of accurately measuring the process of value internalization.

In conclusion, the transformation of IRE necessitates a repositioning of values as processes internalized through reflective, contextual, and behavior-oriented pedagogical design, rather than merely as instructional content.

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