

Sharia Economics and Business Spirit with Noble Morals: Community Service at SDN 2 Muhammadiyah Mamajang

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Abstract: The integration of Islamic economic values into elementary education is essential to cultivate ethical financial behavior and entrepreneurial orientation from an early age. This community service program was designed to enhance students' understanding of sharia economics and foster a business spirit grounded in noble morals. The program was implemented at SDN 2 Muhammadiyah Mamajang, Makassar, targeting 40 fourth- and fifth-grade students aged 9–11 years. A participatory action research (PAR) approach was applied through interactive learning methods such as storytelling, games, role-play simulations, and reflective discussions. The training modules covered fundamental Islamic economic principles, including the pillars of buying and selling, sharia contracts such as murabahah and salam, and ethical values of honesty, trustworthiness, and accountability in transactions. Data were collected through observation, quizzes, interviews, and documentation, and analyzed thematically to capture cognitive, affective, and behavioral outcomes. The findings revealed significant improvements in students' conceptual understanding of halal transactions, ethical awareness in economic interactions, and observable behavioral changes such as fair pricing and responsible money handling. Moreover, students demonstrated an emerging entrepreneurial spirit with a spiritual orientation, expressing intentions to engage in small-scale businesses guided by honesty and social responsibility. These results highlight the effectiveness of experiential learning in transmitting Islamic economic values and underscore the potential of community service programs as a medium for character education and sharia economic literacy at the elementary level.

Keywords : Sharia economics, Islamic entrepreneurship, noble morals, elementary education, community service

1. Introduction

In the era of rapid globalization and economic transformation, financial literacy has become an essential skill for young generations. Numerous studies have emphasized that financial knowledge and entrepreneurial attitudes cultivated at an early age have long-term implications for individuals' economic independence and resilience (Lusardi & Mitchell, 2014; Bernheim et al., 2003). While global educational institutions are increasingly incorporating financial education into their curricula, there is still a considerable gap in integrating financial literacy with ethical and spiritual dimensions. This gap is particularly evident in predominantly Muslim societies, where Islamic economic principles play a pivotal role in shaping economic behavior. Islamic economics is fundamentally rooted in the values of justice (*al-'adl*), trust (*amanah*), honesty (*sidq*), and responsibility (*mas'uliyyah*) (Antonio, 2001). Unlike conventional economic systems that primarily focus on profit maximization, sharia economics emphasizes balance between material gains and moral accountability before God and society (Chapra, 2008). As such, financial education for Muslim children should not only provide knowledge about money management but also instill values that guide ethical decision-making and responsible participation in economic activities. This integration is expected to nurture not merely skilled entrepreneurs, but also individuals with noble morals (*akhlaq al-karimah*) who contribute positively to social welfare.

In Indonesia, a country with the largest Muslim population in the world, the urgency of Islamic financial literacy has been widely acknowledged. The Financial Services Authority (OJK) survey (2022) revealed that the national financial literacy index stood at 49.68%, while sharia financial literacy was significantly lower at only 8.93%. These figures underscore the need for interventions that target not

only adults but also children, to build financial awareness and moral responsibility from the ground up. The integration of Islamic values into elementary education can be seen as a strategic approach to bridge this literacy gap, while simultaneously contributing to the development of character education as mandated by Indonesia's national education goals. Elementary school is a critical stage for instilling lifelong values. At this developmental stage, children are not only receptive to cognitive knowledge but also highly impressionable in forming attitudes and habits (Piaget, 1972). Introducing Islamic economic principles at this level helps students to internalize concepts such as halal and haram in transactions, the importance of fairness, and the value of saving and entrepreneurship within the framework of honesty and trustworthiness. Several studies have demonstrated that experiential and participatory learning methods—such as storytelling, role-playing, and interactive games—are particularly effective in transmitting abstract moral concepts to children (Gedikli & Erdem, 2018; Pratiwi, 2019).

However, the reality in most Indonesian schools indicates that financial education—especially with sharia orientation—is not systematically integrated into the elementary curriculum. Teachers tend to prioritize cognitive subjects such as mathematics, science, and language, while neglecting practical life skills like financial management. When financial topics are introduced, they are often limited to conventional perspectives and rarely touch upon ethical considerations. This situation creates a gap between the lived experiences of Muslim families, who expect children to embody noble morals in economic activities, and the school curriculum, which does not sufficiently address these expectations. Community service initiatives by universities and social organizations have the potential to fill this gap. By designing educational programs that combine Islamic economics with moral character development, such initiatives can complement the formal curriculum while engaging students in meaningful and enjoyable learning activities. One such initiative was carried out at SDN 2 Muhammadiyah Mamajang, Makassar. As an Islamic elementary school under the Muhammadiyah foundation, this institution provides a suitable environment to pilot financial literacy programs grounded in sharia principles. The program focused on fourth- and fifth-grade students, aiming to enhance their understanding of basic Islamic economic principles and stimulate an entrepreneurial spirit guided by honesty, responsibility, and fairness.

This initiative is also aligned with broader national and global agendas. At the national level, it supports the Ministry of Education and Culture's emphasis on strengthening character education (*Penguatan Pendidikan Karakter*), which prioritizes integrity, religious values, and social responsibility. At the global level, it contributes to the United Nations Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 12 (Responsible Consumption and Production). By teaching children how to manage resources responsibly, avoid wastefulness, and engage in fair trade practices, the program aligns with the vision of sustainable and ethical economic development. The novelty of this study lies in its integration of sharia economics, entrepreneurship, and moral education in a single program for elementary school students. While previous research has explored financial literacy interventions in schools, few have explicitly combined financial knowledge with Islamic moral principles in a community service framework. Moreover, existing literature tends to focus on university or high school students, leaving a gap in understanding the effectiveness of such interventions for younger learners. This study, therefore, contributes to filling this gap by providing empirical insights into how sharia-based financial education can be effectively implemented at the elementary level.

Based on these considerations, the primary objectives of this program are threefold:

1. To enhance students' basic understanding of Islamic economic principles, particularly the concepts of halal transactions, sharia contracts, and ethical values in buying and selling.
2. To cultivate an entrepreneurial spirit among students that is firmly grounded in noble morals, emphasizing honesty, fairness, and responsibility.

3. To evaluate the effectiveness of interactive, experiential learning methods in transmitting sharia economic values to elementary school children.

In summary, this introduction establishes the rationale for integrating sharia economics into elementary education as both a response to the low level of Islamic financial literacy in Indonesia and as a contribution to character development. It highlights the relevance of the program to national and global agendas, identifies the research gap, and presents the specific objectives of the study.

2. Methods of Implementing Community Service

2.1 Research Design

This study employed a **participatory action research (PAR)** design, which emphasizes collaboration between researchers, educators, and students in order to solve practical problems while generating academic knowledge. PAR was chosen because it allows students to actively participate in the learning process, ensuring that Islamic economic concepts and moral values are not only taught but also practiced and internalized. The design consisted of three main stages: planning, implementation, and reflection.

2.2 Research Location and Participants

The program was conducted at **SDN 2 Muhammadiyah Mamajang**, located in Makassar, South Sulawesi, Indonesia. This school was selected because it operates under the Muhammadiyah foundation, which places a strong emphasis on integrating religious and moral education into daily learning. Participants consisted of **40 students** from the fourth and fifth grades (aged 9–11 years). These grades were specifically targeted as children at this stage possess sufficient cognitive and emotional maturity to understand abstract concepts like honesty, fairness, and responsibility in financial transactions.

2.3 Data Collection Techniques

Multiple qualitative and quantitative data collection methods were applied to capture a comprehensive understanding of the program's effectiveness:

1. **Observation** – Direct observations were conducted during classroom sessions and group activities to identify students' engagement, participation, and behavioral changes in relation to financial practices and moral decision-making.
2. **Pre- and Post-Program Quizzes** – Short written tests were administered to measure improvements in students' understanding of Islamic economic principles, including concepts such as halal and haram transactions, sharia contracts, and saving behavior.
3. **Interviews and Focus Group Discussions (FGDs)** – Semi-structured interviews with teachers and focus group discussions with students were held to gain insights into perceptions of the program's relevance and impact.
4. **Documentation** – Photographs, activity notes, and students' creative outputs (e.g., drawings, role-play scenarios) were collected as supporting data.

2.4 Learning Modules and Activities

The educational content was structured into thematic modules, each delivered through interactive learning methods:

1. **Module 1: Introduction to Islamic Economics** – Basic concepts of halal and haram, fairness in trade, and trust (*amanah*). Delivered through storytelling and visual aids.

2. **Module 2: Sharia Contracts and Transactions** – Simplified explanations of *murabahah* (cost-plus financing) and *salam* (forward sale) contracts. Taught through role-playing games where students acted as buyers and sellers.
3. **Module 3: Saving and Entrepreneurship** – Importance of saving, managing pocket money, and small-scale entrepreneurship. Activities included piggy-bank challenges and simulated mini-market practices.
4. **Module 4: Noble Morals in Business** – Emphasis on honesty, fairness, and accountability in all transactions. Explored through group discussions, reflective stories, and moral dilemmas.

2.5 Data Analysis

Data were analyzed using a **mixed-method approach**:

1. **Quantitative Analysis** – Pre- and post-program quiz scores were compared using descriptive statistics (mean, percentage increase) to measure cognitive improvement.
2. **Qualitative Analysis** – Observation notes, interview transcripts, and documentation were analyzed thematically. Themes such as “understanding of halal transactions,” “attitudes toward saving,” and “entrepreneurial spirit with morals” were identified and interpreted to highlight affective and behavioral outcomes.

2.6 Ethical Considerations

Ethical approval for this community service program was obtained from the Faculty of Economics and Business, Universitas Muhammadiyah Makassar. Parental consent was secured prior to students' participation, ensuring that all activities complied with ethical standards for research involving children. Anonymity and confidentiality of participants were maintained throughout the study.

2.7 Validity and Reliability

To ensure the credibility of findings, **triangulation** was employed by cross-checking results from observations, quizzes, interviews, and documentation. Member checking was also conducted by presenting the findings to teachers for validation and feedback.

3. Results and Discussion

3.1 Cognitive Improvement in Sharia Economic Understanding

The pre- and post-program quizzes revealed a marked improvement in students' comprehension of basic Islamic economic principles. Prior to the intervention, the average score was **42.5 out of 100**, indicating limited knowledge about concepts such as halal-haram transactions, saving practices, and ethical trade. After the program, the average score increased to **82.3**, reflecting a significant gain of nearly **40 points**. The highest improvements were observed in understanding halal and haram distinctions in buying and selling, where correct responses increased from **35% to 88%**. Similarly, knowledge of sharia contracts such as *murabahah* rose from **28% to 76%**. These results align with the findings of Chen and Volpe (1998), who emphasized that interactive, context-based learning can substantially improve financial knowledge among young learners. In the context of Islamic education, the integration of sharia values through experiential learning appears effective in bridging the financial literacy gap reported by OJK (2022).

3.2 Behavioral Changes and Moral Awareness

Observation data indicated noticeable behavioral changes during and after program activities. For example, in role-play sessions simulating market transactions, students initially tended to exaggerate prices or neglect fairness. However, after discussions emphasizing honesty (*sidq*) and trustworthiness (*amanah*), they began adjusting their behavior, demonstrating fairer pricing strategies and willingness to negotiate transparently. Teachers also reported that some students voluntarily started recording their daily pocket money expenses and expressed pride in saving small amounts consistently. These behavioral outcomes confirm the argument by Setyowati and Lailatullailia (2020) that financial literacy programs should emphasize ethical aspects alongside technical skills. The observed changes also highlight the success of integrating *akhlaq al-karimah* (noble morals) into financial education, a dimension often neglected in conventional curricula.

3.3 Emergence of Entrepreneurial Spirit

One of the most striking outcomes was the emergence of entrepreneurial enthusiasm among participants. During the “mini-market simulation,” students eagerly proposed ideas for selling snacks, stationery, or crafts, demonstrating creativity and initiative. Importantly, they consistently linked their entrepreneurial ideas with moral values such as fairness and social responsibility. For instance, one student suggested donating part of the profits to help classmates who could not afford school supplies. This finding resonates with Lusardi and Mitchell (2014), who stressed that financial education should encourage future-oriented behavior. In this study, students not only learned the mechanics of trade but also developed a spiritual orientation toward entrepreneurship, reflecting the integration of material and moral objectives emphasized in Islamic economics (Chapra, 2008).

3.4 Teachers' and Students' Perceptions

Feedback from teachers and FGDs revealed high levels of acceptance and appreciation for the program. Teachers observed that students became more disciplined in handling money and more aware of the moral consequences of financial actions. Students expressed enjoyment in interactive activities, particularly role-playing and games, which made the learning process more engaging compared to traditional classroom methods. These perceptions are consistent with Gedikli and Erdem (2018), who found that participatory methods are particularly effective in transmitting financial values to children. The results suggest that embedding such programs within the school curriculum could provide sustainable benefits.

3.5 Discussion in the Context of Literature and Practice

The findings of this study contribute to three key discussions in the literature. First, they reaffirm the effectiveness of **experiential learning** in promoting financial literacy among young learners. Second, they extend the scope of financial literacy research by incorporating **Islamic economic values**, which emphasize morality as inseparable from financial practice. Third, they highlight the potential of **community service programs** as a complementary channel to formal education in fostering both financial competence and character development. Moreover, the study demonstrates that early exposure to sharia economics can shape not only knowledge but also attitudes and behaviors, supporting the argument by OECD (2012) that financial education should begin at the primary school level. From a practical standpoint, the program provides a replicable model for other schools and community organizations aiming to integrate Islamic financial literacy into their curricula.

4. Conclusion

4.1 Conclusion

This community service program demonstrated that the integration of sharia economic principles with moral education is both feasible and effective at the elementary school level. The results showed significant improvement in students' knowledge of basic Islamic economic concepts, particularly in distinguishing halal and haram transactions, understanding simple sharia contracts, and appreciating the importance of saving. The increase in average quiz scores from 42.5 to 82.3 points indicates substantial cognitive gains. Beyond cognitive improvement, the program successfully instilled positive behavioral changes and moral awareness. Students displayed greater honesty, fairness, and responsibility during simulated market activities, while also developing the habit of saving and managing pocket money more wisely. The emergence of entrepreneurial enthusiasm, combined with a sense of social responsibility, highlights the potential of sharia-based financial literacy education to foster future generations of ethical entrepreneurs.

Teachers and students responded positively to the program, underscoring the suitability of interactive and experiential learning methods in conveying abstract economic and moral concepts to children. Overall, the study contributes to the growing body of literature on financial literacy by emphasizing the role of Islamic values in shaping responsible and ethical financial behavior. It also supports national and global education agendas, particularly in strengthening character education and promoting sustainable economic practices.

4.2 Recommendations

Based on the findings, several recommendations can be made for future practice and research:

1. **Curriculum Integration** – Schools, particularly those with Islamic orientations, should integrate sharia-based financial literacy into formal curricula. Embedding values such as honesty, fairness, and social responsibility will complement cognitive subjects and strengthen character education.
2. **Teacher Training** – Capacity-building programs for teachers are necessary to ensure they are equipped with both content knowledge of Islamic economics and pedagogical skills for interactive learning.
3. **Sustainability of Programs** – Similar initiatives should not be one-time interventions but sustained through continuous activities such as saving clubs, school cooperatives, or small entrepreneurship projects guided by teachers.
4. **Expansion to Broader Contexts** – Future community service and research should replicate this program in different school settings, including public and rural schools, to examine variations in effectiveness and scalability.
5. **Further Research** – While this study focused on elementary students, future studies could explore longitudinal impacts, such as how early exposure to sharia financial literacy influences financial behavior in adolescence and adulthood.

In conclusion, this program provides a replicable model for integrating Islamic economic education with noble morals at the elementary level. By fostering both financial competence and ethical awareness, such initiatives can contribute significantly to building a financially literate, morally responsible, and socially conscious generation.

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