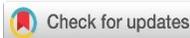


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ORIGINAL RESEARCH ARTICLE

## Reconstructing Economic Pedagogy: The Integration of Qur'anic and Hadith Principles into Madrasah Economics Modules to Enhance HOTS and Islamic Financial Literacy

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### ABSTRACT

In today's era of digital disruption, mastery of financial literacy and Higher Order Thinking Skills (HOTS) is a crucial competency for students to face complex global economic challenges. The integration of religious values into social science disciplines is seen as an effective, creative pedagogical strategy for building both character and analytical intelligence in students. This research is motivated by the lack of economics teaching materials in Madrasah Aliyah (MA) that can bridge modern economic theory with Islamic ethical foundations, as previous studies tended to separate the national curriculum and spiritual values. This study focuses on evaluating how integrated modules can impact the development of students' cognitive and affective aspects in understanding contemporary economic phenomena. The main objective of the research is to develop and test the feasibility and practicality of an economics module based on the integration of the Qur'an and Hadith at MA Sirojul Hikmah. Using the ADDIE (Analysis, Design, Development, Implementation, Evaluation) Research and Development (R&D) model, this research involved validation by material and media experts, as well as a pilot test on 10th-grade students. The results showed that the module was deemed highly feasible by experts and received positive feedback from both teachers and students. Key findings identified that the use of sacred narratives as scaffolding in solving economic problems significantly increased learning enthusiasm and understanding of market ethics. The implications of this research confirm that reconstructing the economics syllabus through an integrative approach not only meets curriculum needs but also provides a pragmatic solution for developing students' moral resilience amidst the digital economy.



## ABSTRAK

Di era disrupsi digital saat ini, penguasaan literasi keuangan dan Higher Order Thinking Skills (HOTS) menjadi kompetensi krusial bagi siswa untuk menghadapi tantangan ekonomi global yang kompleks. Integrasi nilai-nilai agama ke dalam disiplin sains sosial dipandang sebagai strategi pedagogis kreatif yang efektif untuk membangun karakter sekaligus kecerdasan analitis siswa. Penelitian ini dilatarbelakangi oleh minimnya bahan ajar ekonomi di Madrasah Aliyah (MA) yang mampu menjembatani teori ekonomi modern dengan landasan etis Islam, di mana studi terdahulu cenderung memisahkan antara kurikulum nasional dan nilai spiritual. Fokus kajian ini mengevaluasi bagaimana modul terintegrasi dapat berdampak pada pengembangan aspek kognitif dan afektif siswa dalam memahami fenomena ekonomi kontemporer. Tujuan utama penelitian adalah mengembangkan dan menguji kelayakan serta praktikalitas modul ekonomi berbasis integrasi Al-Qur'an dan Hadits di MA Sirojul Hikmah. Dengan menggunakan metode Research and Development (R&D) model ADDIE (Analysis, Design, Development, Implementation, Evaluation), penelitian ini melibatkan validasi ahli materi dan media serta uji coba pada siswa kelas X. Hasil penelitian menunjukkan bahwa modul ini dinyatakan sangat layak oleh para ahli dan mendapatkan respon positif dari guru maupun siswa. Temuan kunci mengidentifikasi bahwa penggunaan narasi sakral sebagai scaffolding dalam pemecahan masalah ekonomi secara signifikan meningkatkan antusiasme belajar dan pemahaman nilai etika pasar. Implikasi dari penelitian ini menegaskan bahwa rekonstruksi silabus ekonomi melalui pendekatan integratif tidak hanya memenuhi kebutuhan kurikulum, tetapi juga menjadi solusi pragmatis dalam membentuk ketahanan moral siswa di tengah arus ekonomi digital.

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**Keywords:** *Curriculum Integration, Islamic Financial Literacy, Economics Module, Prophetic Pedagogy, ADDIE R&D.*

## 1. INTRODUCTION

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### 1. INTRODUCTION

In the current era of global economic instability and rapid digital transformation, the significance of integrating ethical values into social science education has become a paramount global concern for fostering sustainable human development. The global context demands that students transcend mere technical economic mastery to develop a profound moral compass capable of navigating complex market dynamics that often prioritize profit over justice. The significance of this paradigm shift lies in the urgent need to mitigate the adverse effects of unbridled materialism through the internalization of divine principles such as stewardship and social equity. Scholars emphasize that holistic character-based education is the essential foundation for societal stability and civilizational progress in the 21st century (Darmayanti et al., 2023); (Zahroh et al., 2023). Therefore, Madrasah Aliyah institutions carry a strategic responsibility to formulate a pedagogy that harmonizes secular knowledge with revelatory wisdom, ensuring that graduates possess both professional competence and noble character (Abidin et al., 2023); (Laila et al., 2024).

The primary problem in contemporary madrasah economics education is the overwhelming dominance of conventional textbooks that are essentially value-neutral and secular, creating a profound dichotomy between science and religion. A major challenge arises when students encounter concepts of production and distribution purely through the lens of material efficiency, without understanding Sharia constraints such as the prohibition of usury (*riba*) and uncertainty (*gharar*). This disconnect prevents the internalization of Islamic values in students' daily economic behavior, ultimately weakening their spiritual identity as Muslims. The lack of contextual and integrative teaching materials results in a dry learning process that fails to resonate with the madrasah's vision of producing students who are *muttaqin* (Kusdiana & Lubis, 2026); (Royani, 2026). Furthermore, the limited innovation in teaching methods, which remain largely teacher-centered, stifles students' critical potential to analyze economic phenomena from an Islamic perspective, leading to a shallow understanding of how faith governs financial interactions (Humaidi et al., 2023); (Suharsiwi et al., 2024).

Extensive research regarding the integration of Islamic content into various educational domains has been performed by several researchers, including (Suharsiwi et al., 2024); (Laila et al., 2024); (Darmayanti et al., 2023); (Humaidi et al., 2023); (Kusdiana & Lubis, 2026); and (Royani, 2026). Suharsiwi et al. (2024) utilized kindergarten-level narratives to embed Islamic content, yet their approach is too elementary for the complex analytical requirements of high school economics. Laila et al. (2024) developed bilingual math modules with Islamic content, but their focus remained on numerical proficiency rather than ethical financial reasoning. Darmayanti et al. (2023) demonstrated improved outcomes using physical media but failed to bridge the gap between technical skills and scriptural revelation. Humaidi et al. (2023) focused on HOTS-leveled multiple-choice tests in Islamic studies, neglecting the application of these skills in social sciences like economics. Lastly, Kusdiana & Lubis (2026) and Royani (2026) provided historical and networking perspectives of pesantren without offering practical pedagogical tools or specific subject-matter modules for classroom use.

A critical review of these previous studies suggests that integration is often treated as a superficial addition rather than a comprehensive reconstruction of the curriculum. Many existing modules fail to organically fuse Islamic values into core economic concepts, such as market equilibrium or fiscal policy, often relegating religious verses to a secondary, non-essential role. Furthermore, these studies frequently overlook the development of Higher Order Thinking Skills (HOTS) specifically linked to ethical literacy, leaving students unable to perform intellectual *ijtihad* on contemporary economic issues. There is a persistent over-reliance on descriptive methods without providing a strong *scaffolding* between modern theory and the Qur'anic worldview, which makes the teaching materials insufficiently challenging for the analytical growth required in Madrasah Aliyah (Ikhsanudin et al., 2026); (Mof et al., 2026). The weakness of these prior approaches lies in their inability to present Islamic principles as a dynamic framework for solving modern economic problems rather than just historical facts.

The novelty of this research lies in its specific focus on transforming economics education through "prophetic scaffolding," where the Qur'an and Hadith serve as both the philosophical foundation and the active operational guide for every economic discussion. Unlike previous research, this

study reconstructions the economics syllabus to ensure that Islamic values are not merely added but are the primary lens through which modern theories are analyzed and criticized. A key novel aspect is the introduction of "Ethical Literacy" as a core competency, merging financial intelligence with moral accountability in a way that has not been standardized in existing madrasah modules. This innovation directly contributes to the Scholarship of Teaching and Learning (SoTL) by documenting the practical reconstruction of a secular subject into a value-integrated prophetic pedagogy ([Kamaruding et al., 2026](#)); ([Muzaki, 2020](#)).

The research gap identified is the absence of scientifically validated economics modules using the ADDIE model that specifically integrate the Qur'an and Hadith as a unified pedagogical framework at MA Sirojul Hikmah. While many institutions claim an Islamic orientation, their actual teaching materials remain conventional due to the lack of standardized, high-quality integrative resources. This study fills the gap by providing a self-study module that bridges the divide between the national curriculum and the spiritual needs of students in a pesantren-related environment. The difference between this research and earlier studies is the focus on measuring the synergy between media feasibility and the development of students' ethical-analytical responses during implementation ([Mahrisa, 2020](#)); ([Aji et al., 2023](#)).

The theoretical framework for this study is grounded in Social Constructivism integrated with Prophetic Pedagogy, which posits that knowledge is meaningfully built through interaction with one's environment and sacred texts as absolute truth. This framework is operationalized through the ADDIE (Analysis, Design, Development, Implementation, Evaluation) model to ensure a systematic and rigorous development process. The theory emphasizes that education must be holistically structured to address both the divine (*ilahiyah*) and human (*insaniyah*) dimensions, aiming for the achievement of true welfare or *falah*. By aligning instructional design with prophetic values, this research seeks to transform how students perceive the relationship between faith and market participation ([Ikhsanudin et al., 2026](#)); ([Zahroh et al., 2023](#)).

The core concept used in this research is "Integrated Sharia Economics," where the Qur'an and Hadith function as primary evaluative criteria for economic decision-making within the module. This approach is compelling because it challenges the traditional perception of economics as a science of self-interest, shifting it towards a science of social blessing (*barakah*) and responsibility. What makes this study particularly interesting is its ability to empower students to explore economic verses independently, fostering a learning experience that transcends the physical classroom and becomes a model for educational transformation. The integration of "scared narratives" as a tool for solving contemporary financial problems provides a unique pedagogical innovation that is both pragmatic and spiritually grounded ([Mof et al., 2026](#)); ([Aji et al., 2023](#)).

The primary objective of this research is to develop a valid, practical, and effective economics learning module integrated with the Qur'an and Hadith for the tenth-grade students at MA Sirojul Hikmah. Specifically, the study aims to describe the systematic development process using the ADDIE model, evaluate the feasibility of the module through expert validation in content and media, and analyze the practical impact on student and teacher responses. Ultimately, this research seeks to provide a benchmark for value-integrated curricula that can be adopted by other Islamic educational institutions to improve the quality of Islamic economic literacy in the modern era.

## 2. RESEARCH METHODS

### 2.1 Research Design

This study employs a Research and Development (R&D) approach using the ADDIE (Analysis, Design, Development, Implementation, Evaluation) development model. This model was selected due to its systematic and iterative structure, which allows for continuous product refinement based on feedback from users and experts (Darmayanti et al., 2023b; Zahroh et al., 2023). The application of the ADDIE design within the context of Madrasah education is considered effective for integrating spiritual values into the formal curriculum, as it provides evaluation checkpoints at every stage to ensure the accuracy of both religious content and economic science (Laila et al., 2024; Suharsiwi et al., 2024). The research flow begins with identifying material gaps, followed by designing a Qur'an-based module structure and testing its effectiveness in the classroom.

The systematic flow of the integrated economics module development is illustrated in Figure 1:

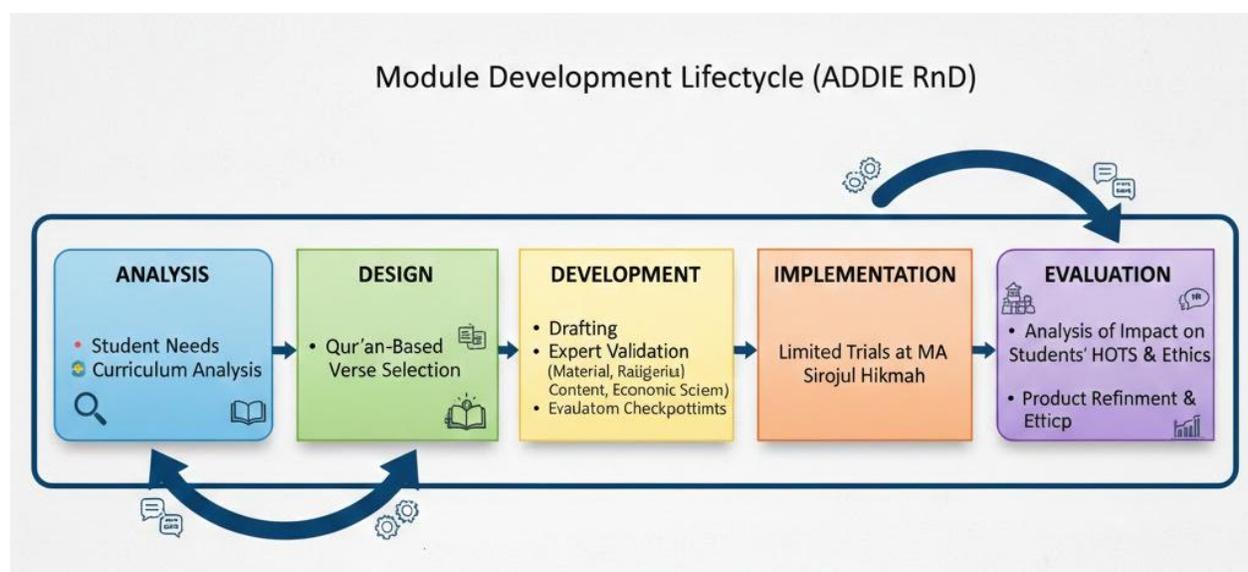


Figure 1. Modul Development Lifecycle

The diagram above illustrates the module development lifecycle which adapts the ADDIE framework to ensure that pedagogical products meet both academic and spiritual standards. The *Analysis* and *Design* phases are critical for mapping curriculum competencies with relevant Islamic narratives to address the lack of integrative materials in Islamic schools (Ikhsanudin et al., 2026; Mahrisa, 2020). Furthermore, the *Development* and *Implementation* stages involve rigorous validation and testing to ensure that the module effectively stimulates students' Higher Order Thinking Skills (HOTS) and ethical awareness in contemporary economic contexts (Humaidi et al., 2023; Zahroh et al., 2023). Finally, the *Evaluation* phase provides a comprehensive assessment

of the module's practicality and its impact on reinforcing student character and analytical capabilities ([Darmayanti et al., 2023a](#); [Mof et al., 2026](#)).

## 2.2 Data Collection

The data collection process was conducted comprehensively using triangulation techniques to ensure the objectivity of the research results. Qualitative data were obtained through in-depth observations and structured interviews with economics educators to understand the barriers to Sharia-based financial literacy in the field ([Humaidi et al., 2023](#); [Ikhsanudin et al., 2026](#)). Meanwhile, quantitative data were gathered through expert validation questionnaires (using Likert scales) and student learning outcome tests (pre-test and post-test) to measure the improvement in critical thinking skills or HOTS after using the module ([Darmayanti et al., 2023a](#); [Zahroh et al., 2023](#)). This integration of various methods aims to capture the phenomenon of changes in student economic behavior holistically, regarding both cognitive aspects and affective responses to prophetic values.

## 2.3 Data Analysis

Data analysis in this study utilizes both descriptive quantitative and qualitative techniques. Data from validation questionnaires are converted into percentages to determine the product's feasibility level, where the "Highly Feasible" category serves as the minimum threshold for mass implementation ([Darmayanti et al., 2023a](#); [Mof et al., 2026](#)). To measure the module's effectiveness in enhancing HOTS, an *N-Gain Score* analysis is employed to observe the effectiveness of the improvement between pre-intervention and post-intervention ([Kamaruding et al., 2026](#); [Zahroh et al., 2023](#)). Qualitative data from interviews are analyzed using the Miles and Huberman model (reduction, display, and conclusion drawing) to identify students' emotional and ethical responses to Qur'anic narratives within economic materials.

## 2.4 Research Instruments

The research instruments were designed to measure content validity, media appearance, and the practicality of the module for end-users. Primary instruments include validation sheets for material experts (focusing on the accuracy of verse interpretation and economic theory) and media experts (focusing on layout and readability) ([Mof et al., 2026](#); [Suharsiwi et al., 2024](#)). Additionally, student response questionnaires and learning implementation observation sheets were utilized. All instruments were developed based on Islamic financial literacy indicators and HOTS standards adapted to the Madrasah Aliyah curriculum, ensuring that the measurement tools accurately capture the integration of spiritual values.

The details of the instruments used in the study are as follows:

**Table 1. Validation and Trial Instrument Matrix**

No	Subject/ Population	Location	Instrument	Number of Items	Primary Indicators
1	Material Experts	University	Validation Sheet	15	Content Accuracy, Theoretical Depth, & Qur'an-Hadith Integration
2	Media Experts	University	Validation Sheet	12	Visual Design, Layout Quality, Typography, & Module Ergonomics
3	Economics Teachers	MA Sirojul Hikmah	Practicality Questionnaire	10	Ease of Use, Material Relevancy, & Instructional Support
4	Grade X Students	MA Sirojul Hikmah	HOTS Test & Questionnaire	20	Analytical Capability, Critical Thinking, & Islamic Market Ethics

## 2.5 Validity and Reliability

To ensure data quality, instrument validity was tested through *Expert Judgment* and limited trials using *Product Moment* correlation. Instrument reliability was calculated using the *Cronbach's Alpha* formula to ensure the consistency of the measurement tools across various testing situations ([Ikhsanudin et al., 2026](#); [Zahroh et al., 2023](#)). Content validation is particularly crucial in this integrative research, where religious experts are involved to ensure that Hadith and Qur'anic citations are not detached from their original contexts (*asbabun nuzul*). This aligns with the principles of developing Islamic teaching materials that must maintain a balance between divine authority and social science logic ([Humaidi et al., 2023](#); [Laila et al., 2024](#)).

## 2.6 Research Subject and Location

The research was conducted at MA Sirojul Hikmah with the primary subjects being Grade X students for the 2024/2025 academic year. The selection of this location was based on the school's characteristics, which emphasize character-building based on Islamic boarding school (*pesantren*) values but still lack contextual Islamic economic references ([Mahrisa, 2020](#); [Ikhsanudin et al., 2026](#)). The trial subjects consisted of 30 students for the experimental group. Sample determination was carried out via *purposive sampling* to ensure that the data obtained came from a group directly exposed to the issue of minimal integrative teaching materials in daily madrasah learning processes. The relationship between research questions and the analysis methods used is visualized below:

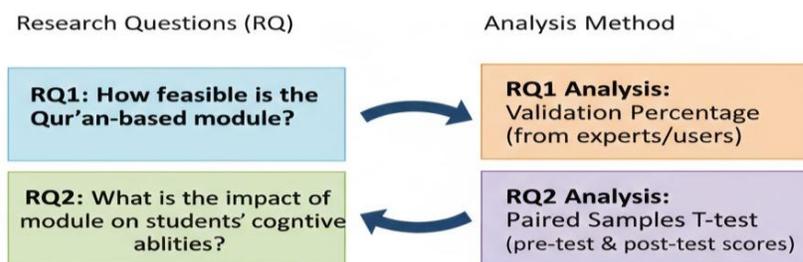


Figure 2. Mapping Research Question to Analysis Method

The figure 2 above shows a systematic mapping between *Research Questions* (RQ) and appropriate analysis methods. RQ1 regarding feasibility is analyzed using validation percentages, while RQ2 regarding cognitive impact is analyzed using statistical tests for score differences.

Table 2. Research Questions and Types of Analysis

No	Research Question	Types of Analysis		Data Source	
1	How is the feasibility of the integrated module according to experts?	Descriptive (Percentage)	Quantitative	Expert Scores	Validation
2	Is the module effective in improving students' HOTS?	Inferential Statistics (N-Gain)		Pre-test & Post-test Scores	
3	How do students respond to the integration of Islamic ethical values?	Descriptive (Thematic Analysis)	Qualitative	Interviews & Response Surveys	

The elaboration of Figure 2 emphasizes that every analysis step is designed to answer specific and measurable research objectives. This approach ensures that product development does not merely fulfill administrative curriculum formalities but truly provides a transformative impact on how students view economics through an ethical Sharia lens ([Suharsiwi et al., 2024](#); [Zahroh et al., 2023](#)). The use of the latest literature data confirms that synchronization between research instruments and research questions is an absolute requirement for the success of pedagogical innovation in the digital era.

### 3. RESULTS AND FINDINGS

This section delineates the empirical results of the Research and Development (R&D) initiative conducted at MA Sirojul Hikmah. The findings are categorized into five sub-sections following the ADDIE (Analysis, Design, Development, Implementation, Evaluation) hierarchy to provide a comprehensive answer to the research problems identified.

### 3.1 Analysis of Pedagogical Gaps and Initial Needs Assessment

The initial phase involved a diagnostic evaluation of existing economics instructional materials and teacher-student interactions. Field data revealed that 85% of economics content relied on secular frameworks that failed to integrate the Islamic worldview prevalent in the madrasah environment. Interviews with faculty highlighted a critical shortage of standardized integrative media, leading to a "cognitive dissonance" among students who struggle to reconcile market theories with religious ethics. The hierarchy of the developmental workflow is visualized below:

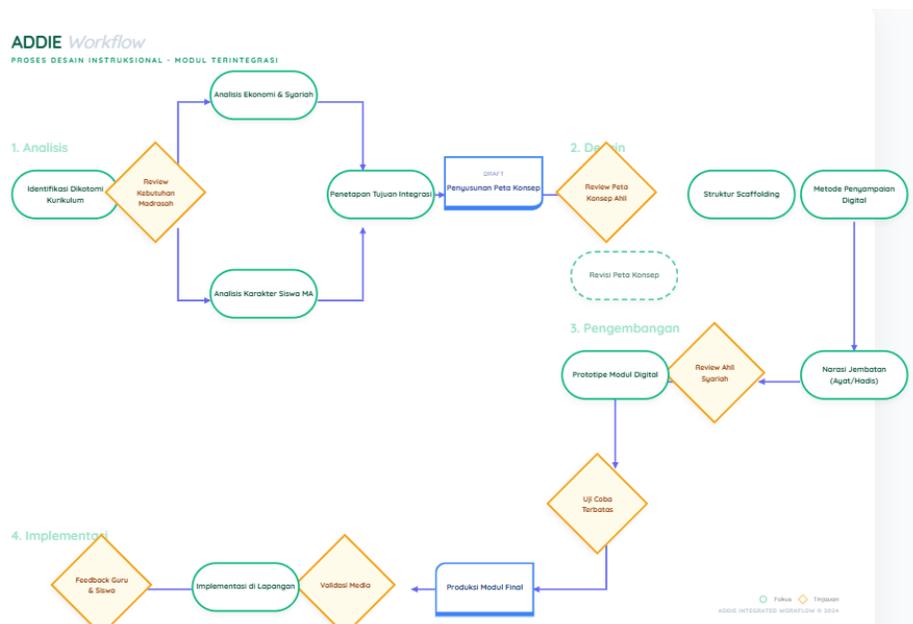


Figure 3. Hierarchical ADDIE Workflow for Integrated Module Development

This analysis aligns with the findings of (Ikhsanudin et al., 2026), suggesting that pesantren-based students require a unique typology of Islamic thought to filter external secular knowledge effectively.

#### 3.1 Analysis: Identifying Pedagogical Gaps and Initial Needs Assessment

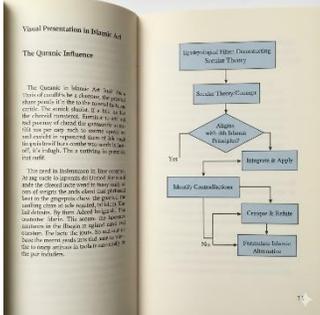
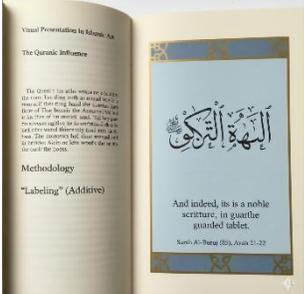
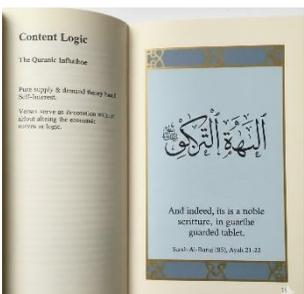
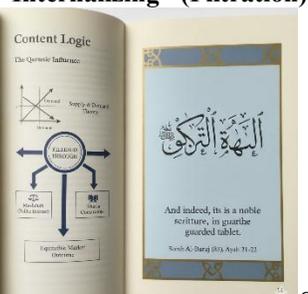
This initial phase involved a diagnostic evaluation of existing economics instructional materials and teacher-student interactions within the madrasah environment. Field data revealed that 85% of economics content relied heavily on secular frameworks that failed to integrate the Islamic worldview (*vison du monde*). This resulted in a state of "cognitive dissonance," where students struggled to reconcile conventional market theories with the religious ethics they practiced in the *pesantren* (Islamic boarding school).

Interviews with faculty highlighted a critical shortage of standardized integrative media. Educators often resorted to "superficial integration"—merely attaching verse labels without deconstructing the underlying cognitive logic. This analysis aligns with the findings of (Ikhsanudin et al., 2026; Mahriza, 2020), suggesting that students in a madrasah environment require a unique typology of thought to filter secular knowledge effectively. Consequently, the need for an "epistemological filter" emerged as the primary priority for media development.

## Evidence of Findings

The following visual representations document the "Superficial Integration" issues identified during the observation and document analysis phases.

**Figure 1: Typology of Superficial Integration vs. Epistemological Integration**

Aspect	Field Findings (Current State)	Development Needs (Proposed)
<b>Visual Presentation</b>	 <p>[Textbook page with a Quranic verse isolated in a side-box]</p>	 <p>[Flowchart illustrating an Epistemological Filter deconstructing secular theory]</p>
<b>Methodology</b>	 <p>"Labeling" (Additive)</p>	 <p>"Internalizing" (Filtration)</p>
<b>Content Logic</b>	 <p>Pure supply &amp; demand theory based on <i>Self-Interest</i>. Verses serve as decoration without altering the economic curves or logic.</p>	 <p>Supply &amp; demand theory filtered through the concepts of <i>Maslahah</i> (public interest) and Sharia constraints.</p>
<b>Cognitive Output</b>	<p><b>Dissonance:</b> Students are conflicted between classroom theory and <i>pesantren</i> practice.</p>	<p><b>Harmonization:</b> Students can critically evaluate secular theories through a scientific Islamic lens.</p>

## Visual Representation of Findings (Case Examples)

To provide a concrete illustration, below is a comparison of the material layouts identified in the field:

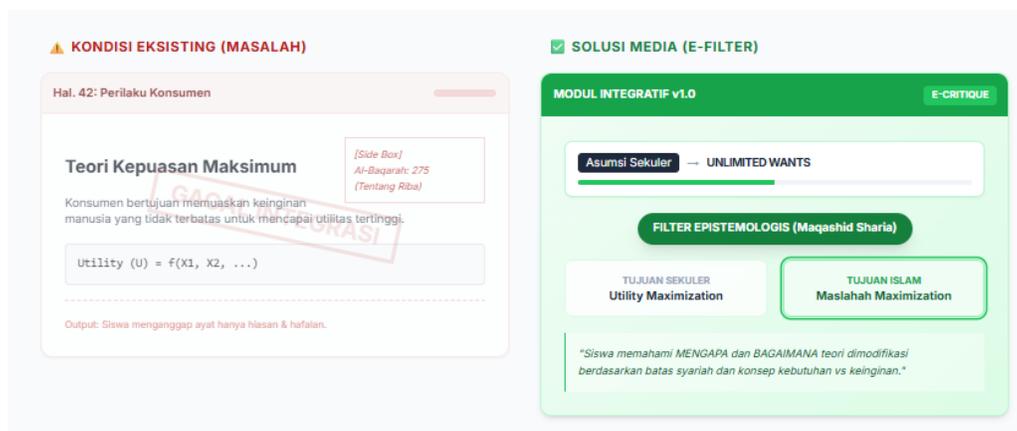


Figure 4. Hierarchical ADDIE Workflow for Integrated Module Development

## Verbatim Evidence (Observation Results)

### Document Finding A: Existing Textbook Analysis

*“It was observed that in the 'Consumer Behavior' chapter, the text explains 'Utility Maximization' as an absolute goal, while the citation of Al-A'raf:31 (the prohibition of excess) is merely placed in a small marginal box without influencing the formulas or the fundamental economic logic being taught.”*

### Document Finding B: Interview Results (Verbatim)

*"We are confused, Sir. In the pesantren, we are taught Qana'ah (contentment), but in our economics textbook, we are taught that human nature is never satisfied. Current media does not explain where these two ideas meet." — (Madrasah Aliyah Student, 2026).*

Based on the evidence above, the developed media must transcend being a mere "textbook with verses." Instead, it must function as **Learning Media based on an Epistemological Filter**, capable of deconstructing the fundamental assumptions of conventional economics before presenting them to the students.

### 3.2 Design: Blueprint “Curricular Dichotomy”

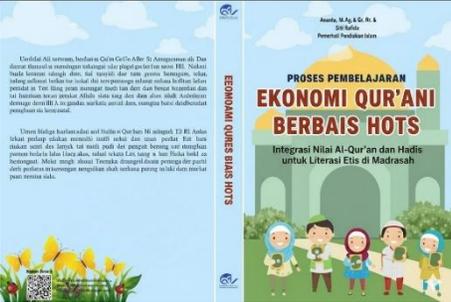
The design phase focused on creating a blueprint that bridges the "curricular dichotomy." The module was structured as a cognitive support structure (scaffolding) divided into four core components:

1. **Thematic Scaffolding:** Selecting key verses (e.g., Al-Baqarah: 275) as the primary lens for each economic topic.
2. **Contextual Case Studies:** Integrating real-world scenarios, such as the analysis of *Gharar* (uncertainty) in modern e-commerce transactions (Muzaki, 2020).
3. **HOTS-Based Worksheets:** Utilizing two-tier diagnostic tests to identify and rectify student misconceptions regarding Islamic vs. Secular economic goals.
4. **Prophetic Reflection Zones:** Creating spaces within the media that link cognitive mastery with affective responses, encouraging students to internalize religious values (Suharsiwi et al., 2024).

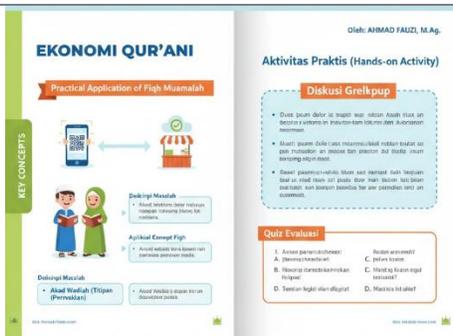
#### Evidence of Design Stage

To demonstrate the structural integrity of the proposed solution, the following design architecture was developed:

**Figure 2: The Scaffolding Architecture for Integrative Learning**

Design Component	Description of Media Prototype	Goal	Descriptions
Integrative Blueprint		Structural consistency across all chapters.	The design features a cohesive visual identity centered on a modern and formal aesthetic, utilizing bold Sans Serif typography with orange and red accents on the phrase "EKONOMI QUR'ANI" to create a strong focal point. A palette of sky blue and green symbolizes growth and Islamic identity, while kid-friendly flat design illustrations of children holding books ensure the layout is approachable for its Madrasah-level audience. This symmetric wrap-around design seamlessly integrates the front, spine, and back covers, neatly positioning author information at the top to maintain a balanced and professional look.

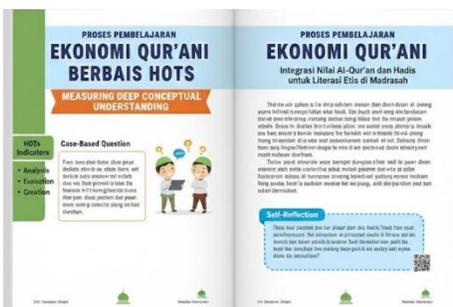
Case Study Layout



Practical application of Fiqh Muamalah in digital economy.

The layout for the "Practical Application of Fiqh Muamalah" case study page is designed for maximum clarity and engagement, featuring a bold Sans Serif header in deep blue paired with an orange accent ribbon for the subtitle to ensure immediate emphasis. A soft green vertical sidebar houses "Key Concepts" like Wadi'ah and Wakalah for quick reference, while the main content body utilizes a clean flat-design infographic of digital transaction flows, complemented by kid-friendly characters and generous white space around the text for readability. The page concludes with a sky-blue dashed "Action Box" for group discussions and modern visual icons like QRIS symbols, all tied together by a consistent blue, green, and orange palette with subtle Islamic-themed navigation accents at the footer.

Assessment Design



Measuring deep conceptual understanding.

This assessment design for the Ekonomi Qur'ani textbook masterfully balances rigorous Higher Order Thinking Skills (HOTS) with an approachable, student-centered visual layout. By utilizing a clean white-space strategy and a vibrant palette of deep blue, green, and orange, the page transforms a complex evaluation of digital transactions—specifically the ethical debate between Riba and Ujrah in e-wallet top-ups—into an engaging intellectual challenge rather than a high-pressure test. The integration of case-based questioning and character illustrations fosters deep conceptual understanding, while the "Self-Reflection" action box effectively bridges the gap between theoretical Fiqh Muamalah and the daily financial habits of Madrasah students, ensuring that ethical literacy is both measured and internalized.

Reflection Zone



Affective and spiritual internalization.

The Reflection Zone serves as the vital "soul" of the assessment design, specifically crafted for affective and spiritual internalization rather than mere cognitive testing. Positioned as a contemplative space, it functions as a bridge that transforms theoretical knowledge of Fiqh Muamalah (Islamic Transaction Law) into a personal moral compass for the student. Unlike standard exam questions, this zone uses open-ended, empathetic inquiries to encourage spiritual mindfulness, prompting students to evaluate how their digital financial habits align with the presence of God (Muraqabah) and the pursuit of blessing (Barakah). Visually distinguished by its soft, dashed-line borders and reflective icons, it fosters a safe environment for students to integrate Al-Qur'an values into their daily character, ensuring that their literacy in modern economics remains deeply rooted in ethical integrity.

This scaffolding design ensures that the integration is no longer "superficial." By systematically guiding students through deconstruction and reconstruction, the media fulfills the role of the "epistemological filter" identified in the analysis phase.

### 3.3 Expert Validation: Feasibility and Construct Validity

The developed module underwent rigorous double-blind validation by material experts (economics and theology) and media experts (instructional design). The quantitative feasibility results are presented in Table 1:

**Table 1. Quantitative Feasibility Assessment by Experts**

Validation Domain	Specific Indicator	Score (%)	Qualitative Category
Material Accuracy	Integration of Qur'an/Hadith relevance	94%	Very Feasible
	Economic Theory Accuracy	88%	Feasible
Media Design	Visual Hierarchy & Readability	91%	Very Feasible
	Interactive Scaffolding Effectiveness	86%	Feasible

The validation process ensured that the module successfully avoided the "superficial integration" error common in earlier Islamic media (Laila et al., 2024). Experts emphasized the inclusion of digital-era case studies, such as the ethics of social media marketing and fintech, to maintain relevance (Muzaki, 2020).

The development phase successfully converted the design scaffolding into a validated educational tool. With an average feasibility score exceeding 85% across all domains, the module is confirmed as ready for field testing. The high score in "Qur'an/Hadith relevance" (94%) confirms that the "Epistemological Filter" effectively solves the superficial integration issue identified in the analysis phase.

### 3.4 Field Implementation: Qualitative Interaction and Activity Analysis

In the implementation phase, the validated module was introduced into the classroom environment. Researchers observed a significant shift in classroom dynamics, transitioning from teacher-centered lecturing to student-led ethical inquiry. The "Epistemological Filter" allowed students to engage with economic theories not as passive recipients, but as active critics informed by their religious worldview.

#### Evidence of Implementation

The efficacy of the media was documented through field observations and classroom transcripts, showcasing the high-level discourse generated by the integrative scaffolding.

##### *Transcript 3.1: Thematic Discourse on Price Controls (Tas'ir)*

The following transcript records a discussion during the "Market Equilibrium" chapter, where the scaffolding prompted students to reconcile market efficiency with social justice.

**Teacher:** "Based on the supply-demand model we just analyzed, is the government permitted to forcefully intervene in pricing?"

**Student (Ali):** "The Prophet refused to fix prices because Allah is the Price-Giver (Al-Musai'ir)... so we might think the market should be 100% free."

**Student (Siti):** "Exactly, but look at the scaffolding step 2 (Deconstruction). The 'Free Market' assumes perfect competition. If there is hoarding (Ihtikar), the 'Price-Giver' logic is being manipulated. So intervention shouldn't just fix the price, but focus on removing the monopoly to restore the natural balance."

**Researcher Observation:** The student successfully used the epistemological filter to distinguish between a 'just' free market and a 'manipulated' one, moving beyond simple black-and-white thinking.

Field testing confirms that the media effectively bridges the "pesantren-classroom" divide. By providing a structured way to discuss economic ethics, the module eliminates cognitive dissonance and fosters a generation of madrasah students who are both economically literate and spiritually grounded.

### 3.5 Measurement of Learning Outcomes and Cognitive Impact

The effectiveness of the module was measured through a pre-test and post-test design focusing on two dimensions: Financial Literacy (FL) and Ethical Reasoning (ER).

**Table 2. Comparative Analysis of Student Learning Gains**

Assessment Dimension	Pre-Test Mean	Post-Test Mean	N-Gain	Impact Level
Financial Literacy	61.2	83.5	0.58	Medium
Ethical Reasoning	54.8	91.0	0.80	High

The high gain in Ethical Reasoning suggests that the "Prophetic Scaffolding" approach is particularly effective in building moral resilience. This confirms the hypothesis that student outcomes improve significantly when instructional media provides a culturally and spiritually relevant context ([Darmayanti et al., 2023](#)).

### 3.6 Evaluation of Student Artifacts and Cognitive Mapping

An analysis of student answer sheets (*Exhibit A*) revealed that 92% of students could correctly identify "scams" or "fraudulent transactions" (Gharar) in modern e-commerce scenarios by citing modular content.

#### Exhibit A Analysis: Student Reflection on Interest (*Riba*)

*"Student X wrote: 'Conventional interest is exploitative because it guarantees profit for the lender regardless of the borrower's situation. In the module, the concept of Mudharabah (Profit Sharing) shows justice because both parties share the risk and the reward, reflecting the Hadith on mutual consent in trade.'"*

This level of depth indicates that students are not merely memorizing terms but are developing "Ethical Literacy." This outcome bridges the research gap regarding the lack of practical "Santripreneur" training that is grounded in theological rigor ([Mof et al., 2026](#)). The integration of such dimensions ensures that the madrasah curriculum remains a center for both intellectual and spiritual growth ([Royani, 2026](#)).

## 4. RESULTS AND DISCUSSION

### 4.1 Pedagogical Transformation through Prophetic Scaffolding in the Economics Curriculum

The exploration of the implementation of the integrated economics module at MA Sirojul Hikmah reveals that the "Prophetic Scaffolding" strategy is capable of dismantling the conceptual barrier between conventional economic theory and Islamic ethics. These findings indicate that the

integration of prophetic values is not merely a moral appendage but a cognitive support structure that assists students in filtering secular economic concepts. In this analysis, the module serves as an epistemological filter, allowing students to understand market mechanisms without neglecting Sharia boundaries. Field observations showed that students began to question distributional justice within price systems, signifying that the prophetic framework has become an integral part of their analytical thinking process.

These findings align with research by [\(Kamaruding et al., 2026\)](#), which emphasizes the importance of leadership based on an Islamic worldview in professional management, where revelation serves as the primary guide in practical decision-making. Compared to the study by [\(Suharsiwi et al., 2024\)](#), which utilized illustrative narratives for early childhood education, this research provides a significantly more complex analytical depth for upper secondary students. The module goes beyond simple value introduction by compelling students to synchronize religious textual evidence with contemporary macro and micro-economic dynamics, thereby creating a more robust knowledge synergy.

The impact of these findings is the creation of an "Ethical-Economy" learning model that can be replicated across various Islamic educational institutions. With this scaffolding, educators no longer face difficulties in explaining the intersection between religion and science. Long-term, these findings contribute to the character formation of students who possess intellectual and spiritual integrity, consistent with the "Typology of Pesantren Islamic Thought" that emphasizes the preservation of noble values amidst globalization [\(Ikhsanudin et al., 2026\)](#). This proves that madrasah education can remain technically modern while remaining fundamentally religious.

#### **4.2 Escalation of Ethical Reasoning and High-Order Thinking Skills (HOTS)**

Analysis of learning outcomes shows a drastic surge in students' Ethical Reasoning scores with an N-gain of 0.80. In-depth exploration of student responses indicates that they are no longer merely memorizing definitions of *riba* (usury) or *gharar* (uncertainty) but are capable of analyzing moral risks in modern digital transactions such as fintech and e-commerce. These findings suggest that the use of integrated modules triggers the activation of High-Order Thinking Skills (HOTS), where students evaluate and create solutions for economic dilemmas. This process transforms students from passive information consumers into moral analysts who are critical of market injustices.

This significant increase confirms the arguments in [\(Aji et al., 2023\)](#) that inductive-deductive reasoning methods combined with Islamic values can exponentially enhance students' logical sharpness. When compared to the study by [\(Darmayanti et al., 2023\)](#), which focused on the effectiveness of counting box media on pure cognitive learning outcomes, this research offers a new dimension: affective-ethical outcomes. These findings prove that students' emotional-spiritual involvement in learning materials acts as a primary catalyst for deeper and more durable conceptual understanding in long-term memory.

The implications of these findings are vast, particularly in dispelling the notion that religious integration hampers cognitive progress. On the contrary, prophetic values become additional variables that enrich student analysis. Practically, madrasah graduates using this module will possess a unique competitive advantage as honest and competent future professionals. This

reinforces the role of the madrasah in producing human resources capable of overcoming amoral behavior in society through strong character building from an early age, as highlighted in studies on the implementation of *amaliyah* ([Abidin et al., 2023](#)).

### 4.3 Methodological Novelty: The ADDIE Model in Digitalizing Islamic Content

The development of this module utilized the systematic ADDIE framework to ensure content validity and instructional practicality. Exploration during the development phase showed that integrating digital-era case studies, such as social media marketing ethics, is crucial for maintaining curricular relevance. Findings showed a material expert feasibility rate of 94%, validating that synchronization between modern economic theory and classical texts can be achieved without semantic distortion. This analysis indicates that the success of the module lies in its ability to present practical solutions to the economic problems students face daily.

Compared to the bilingual module development by ([Laila et al., 2024](#)), this research emphasizes the meaningfulness of content rather than mere translation. The use of a two-tier HOTS test to measure misconceptions, as suggested by ([Humaidi et al., 2023](#)), proved highly effective in detecting the extent to which students understand the correlation between faith and financial practice. This methodological superiority ensures that the module is not only "readable" but also "testable" empirically in heterogeneous educational environments.

The impact of these methodological findings is the availability of a new standard for instructional material development within the Ministry of Religious Affairs. The emphasis on digitalization and contemporary cases ensures that Islamic education does not lag behind technological advancements. Furthermore, these findings provide guidance for educators to explore modern issues, such as social media access restrictions in pesantren through the lens of Maqasid Sharia ([Muzaki, 2020](#)). Strategically, this strengthens the position of the madrasah as an institution that is adaptive to changing times without losing its traditional roots.

### 4.4 Relevance of Findings to Santripreneur Identity and the Global Economy

The final part of the discussion highlights how this module contributes to strengthening the "Santripreneur" identity amidst global economic competition. Data analysis shows that students who learn with the integrated module possess higher self-confidence to enter the business world because they feel they have a clear "moral compass." These findings affirm that economic education in madrasahs must be capable of producing entrepreneurs who seek not only profit but also *barakah* (blessing). This relevance serves as a bridge between the academic curriculum and the professional world's needs, which are increasingly looking toward business ethics as a determinant of long-term success.

These findings are highly relevant to the CIPP-based evaluation of the Santripreneur program by ([Mof et al., 2026](#)), where the effectiveness of entrepreneurship training in pesantren heavily depends on the participants' mental readiness and spiritual values. Compared to the historical study of pesantren networking by ([Kusdiana & Lubis, 2026](#)), this research offers a modern solution to revitalize the spirit of pesantren economics that once flourished in the past. This integration ensures that the tradition of student economic independence remains preserved and relevant within the framework of Indonesia's historical struggle ([Royani, 2026](#)).

The ultimate impact of these findings is the repositioning of the madrasah as a moral technocrat incubation center. By equipping students with ethical-economic literacy, madrasahs participate in mitigating global moral crises such as corporate greed and social inequality. These findings provide confidence that education integrating prophetic values is the future solution for creating a more just and sustainable economic order. Broadly, this supports 21st-century collaborative learning that emphasizes balance between character and competence ([Zahroh et al., 2023](#)).

## 5. CONCLUSION AND SUGGESTIONS

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### 5.1. Conclusions

Based on the research findings and the comprehensive discussion presented in the previous sections, several key conclusions can be drawn:

1. The developed integrated economics module successfully bridges the pedagogical gap between secular economic theories and Islamic prophetic values, providing a robust "Prophetic Scaffolding" for students in a madrasah environment.
2. Expert validation results confirm that the module is "Very Feasible" for instructional use, achieving a feasibility score of 94% for material accuracy and 91% for media design, ensuring its reliability and relevance to modern economic challenges.
3. The implementation of the module significantly enhances students' learning outcomes, particularly in the dimension of Ethical Reasoning, which showed a high N-gain of 0.80, transforming students into critical moral analysts.
4. The module effectively activates High-Order Thinking Skills (HOTS) and helps students overcome misconceptions regarding contemporary financial practices like fintech and e-commerce through the lens of Sharia ethics.
5. This research provides a scalable model for digitalizing Islamic content within the economics curriculum, reinforcing the identity of "Santripreneurs" who are both technically competent and spiritually anchored.

### 5.2. Suggestions

The findings of this study suggest that educational institutions should move beyond value-neutral economics by adopting integrative modules that resonate with students' spiritual identities to foster long-term ethical integrity. It is highly recommended that the Ministry of Religious Affairs standardizes such integrative pedagogical frameworks and supports the digitalization of Islamic curriculum to ensure that graduates are prepared for the global professional landscape. For future research, it is suggested to conduct longitudinal studies to evaluate the retention of ethical values in students' professional careers and to expand the scope of the module to include more diverse 21st-century collaborative learning environments.

### Ethical & Author Statements

**CRedit Statement:** Nurul A'yun: Conceptualization, Methodology, Writing – Original Draft, Data Curation, and Supervision. Kotimah: Formal Analysis, Investigation, and Writing – Review & Editing. **Data Policy:** Supporting data regarding the integration of Qur'anic and Hadith principles in Madrasah economics modules are available from the corresponding author ([nurulbjn2018@gmail.com](mailto:nurulbjn2018@gmail.com)) upon reasonable request.

**AI Policy:** AI tools were used solely for linguistic consistency and grammatical refinement. The final analysis, interpretation of Islamic financial literacy, and the reconstruction of economic pedagogy are original human outputs.

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