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Learning and Teaching Islamic Economics: Bridging Academic Knowledge and Professional Practice in the Sharia Financial Industry

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Abstract

The rapid expansion of the Sharia financial industry has intensified the need for graduates who are not only grounded in the epistemological foundations of Islamic Economics but also equipped with professional competencies relevant to contemporary financial practices. Despite significant growth in Islamic finance, a persistent gap remains between academic instruction and industry expectations, particularly in areas of applied analytical skills, curriculum responsiveness, and institutional collaboration. This study explores how learning and teaching in Islamic Economics can more effectively bridge academic knowledge and professional practice. Employing a qualitative exploratory approach, data were gathered through in-depth interviews and document analysis involving academic stakeholders and industry-related informants. Thematic analysis identified six interconnected dimensions influencing educational effectiveness: integration between economic theory and fiqh al-muamalat, competency-oriented curriculum alignment, experiential and practice-based pedagogy, balanced institutional governance, strategic industry partnerships, and data-informed quality enhancement. The findings indicate that fragmented instructional design, limited experiential exposure, and structural workload constraints hinder the preparation of industry-ready graduates. Conversely, coherent epistemological integration and sustained collaboration with industry actors enhance both professional readiness and adherence to Sharia principles. The study underscores the importance of systemic transformation rather than incremental reform, emphasizing the need for adaptive curricula, immersive learning environments, and collaborative knowledge ecosystems. Strengthening these dimensions is essential to ensure that Islamic Economics education remains ethically grounded, professionally relevant, and capable of responding to ongoing innovation within the global Sharia financial landscape.

Keywords: *Islamic Economics education; Sharia financial industry; curriculum alignment; experiential learning; industry collaboration; higher education reform.*

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INTRODUCTION

The rapid expansion of the Islamic financial industry over the past two decades has reshaped the global financial architecture and intensified the demand for academically grounded yet professionally responsive Islamic economics education. Global Islamic financial assets increased from USD 3.95 trillion in 2022 to USD 4.93 trillion in 2023, reflecting accelerated growth across banking, takaful, and capital markets (Sarhini, Tahrir, Endi, Salami Mutiu, 2025). This expansion is driven by the increasing global appetite for ethical, asset-backed, and risk-sharing financial systems rooted in Shariah principles such as the prohibition of *riba*, the promotion of profit-and-loss sharing, and social justice (Ibrahim et al., 2024). Islamic economics and fiqh al-muamalat have jointly shaped this development, forming the normative and operational foundations of modern Islamic finance (Mansyur et al., 2025). Nevertheless, the sustainability of this growth depends significantly on the quality of human capital capable of translating theoretical principles into sound professional practice.

Higher education institutions (HEIs) offering Islamic Economics and Finance (IEF) programs therefore occupy a strategic position in preparing graduates who can respond to the complexity of contemporary Sharia financial markets. Islamic economics, as an evolving discipline, seeks to integrate

Islamic moral-legal principles into modern economic systems, while *fiqh al-muamalat* provides the jurisprudential framework governing financial transactions (Mansyur et al., 2025). The interaction between these two domains is dynamic and occasionally marked by tension, particularly when financial innovation demands new interpretative approaches and regulatory adjustments. Rapid technological advancements, including fintech and digital financial instruments, further require adaptive and context-sensitive academic responses (Hendriawan et al., 2026). Educational institutions are therefore expected not only to preserve doctrinal integrity but also to ensure curriculum relevance to industry developments.

Despite impressive industrial growth, persistent gaps remain between academic instruction and professional competence within the Sharia financial sector. Empirical evidence from Indonesia indicates uneven Islamic financial literacy across industry actors. While Sharia banking literacy reached 34.58% in 2024, Sharia insurance literacy among brokers remained at only 9.47% (Financial Services Authority & Central Bureau of Statistics, 2024). This disparity reveals a structural disconnect between formal knowledge production and applied professional expertise. Existing studies on Islamic financial literacy predominantly focus on consumers and students, leaving industry practitioners underexamined (Fatah et al., 2025). The limited integration between academic curricula and industry-based competency development contributes to gaps in Sharia compliance, professional judgment, and innovative capacity within the financial ecosystem.

Theoretically, Islamic economics emphasizes macro-ethical objectives such as *maqasid al-shariah*, distributive justice, and financial stability, while *fiqh al-muamalat* operationalizes these objectives through contractual structures such as *murabahah*, *mudharabah*, *wakalah*, and *tabarru'* (Mansyur et al., 2025). Contemporary financial markets, however, introduce increasingly complex instruments requiring interdisciplinary competence that spans jurisprudence, economics, risk management, and regulatory governance. The tension between theoretical idealism and market pragmatism continues to stimulate scholarly debate (Fatah et al., 2025). Without systematic pedagogical reform that bridges normative scholarship and industry practice, graduates risk possessing conceptual understanding without adequate professional adaptability.

The challenge becomes more pronounced in emerging sectors such as *takaful* and Islamic insurance brokerage, where professional actors function as intermediaries between Sharia-compliant institutions and clients. Community-based literacy initiatives demonstrate that participatory and practice-oriented learning models can significantly enhance professional competence in underexplored sectors (Waharani et al., 2025). Such findings indicate that experiential learning, case-based pedagogy, and industry collaboration are essential components in strengthening Sharia financial professionalism. Educational reform must therefore extend beyond theoretical instruction toward integrative models that embed real-world problem solving, regulatory awareness, and ethical reasoning within Islamic economics programs.

Although the literature has extensively examined Islamic finance growth and jurisprudential development, limited research has systematically analyzed how learning and teaching Islamic economics can effectively bridge academic knowledge and professional practice. Existing studies tend to address either theoretical evolution or sectoral literacy gaps, without offering a comprehensive pedagogical framework connecting both domains (Sarhini, Tahrir, Endi, Salami Mutiu, 2025). This study seeks to address that gap by examining how Islamic economics education can be restructured to align intellectual foundations with industry expectations. By situating educational reform within the broader trajectory of global Islamic finance development, this research contributes to strengthening human capital formation, enhancing Sharia compliance, and sustaining the ethical integrity of the Sharia financial industry.

METHOD

This study employed an exploratory qualitative approach to examine how learning and teaching Islamic Economics can bridge academic knowledge and professional practice within the Sharia Financial Industry. Using purposive sampling, 28 academic stakeholders including deans, heads of programs, curriculum developers, and senior lecturers were selected based on their experience in academic leadership, curriculum design, and collaboration with Islamic financial institutions. Data were collected through semi-structured interviews and analysis of institutional documents, including curriculum frameworks, internship guidelines, and industry partnership records. The data were analyzed using a systematic thematic approach that integrated conceptual frameworks from Islamic economics and professional competency development with empirical insights derived from participants' narratives. Research trustworthiness was ensured through data triangulation, member checking, and adherence to ethical research principles, enabling a rigorous and comprehensive understanding of how Islamic economics education can be strategically aligned with the evolving demands of the Sharia financial sector.

RESULTS

The findings reveal six interrelated and multidimensional themes that collectively explain how Islamic Economics education can more effectively bridge academic knowledge and professional practice within the Sharia Financial Industry. These themes reflect curriculum philosophy, institutional governance, pedagogical practice, and industry engagement patterns, consistent with the exploratory qualitative design adopted in this study. Across institutions, participants acknowledged that although Islamic finance has expanded significantly, educational structures have not fully adapted to ensure seamless integration between normative foundations and applied professional competence.

Reaffirming the Foundational Integration of Islamic Economics and Fiqh al-Muamalat

Participants consistently emphasized that the strength of Islamic Economics education lies in its epistemological foundation, particularly the integration between Islamic economic theory and fiqh al-muamalat. Academic leaders stressed that without deep jurisprudential literacy, graduates risk misunderstanding the ethical and contractual dimensions of Islamic financial operations. Several respondents observed that while students may understand concepts such as *riba* prohibition or profit-and-loss sharing in theory, they often struggle to interpret complex contractual structures in contemporary financial contexts.

This gap reflects concerns raised in prior scholarship regarding the fragmented teaching of Islamic economics and applied jurisprudence (Mansyur et al., 2025). Participants noted that in some curricula, economic theory and Sharia legal reasoning are delivered as separate subjects without sufficient analytical linkage. As a result, students may lack the integrative reasoning required to evaluate new financial instruments critically. Respondents further highlighted that financial innovation including *sukuk* structuring, Islamic fintech platforms, and hybrid contracts requires interpretive agility rooted in both jurisprudential depth and economic analysis. When integration is weak, graduates tend to adopt procedural compliance approaches rather than substantive Sharia reasoning.

Several curriculum developers recommended embedding comparative case analyses within fiqh al-muamalat courses to illustrate how classical jurisprudential principles evolve in response to modern regulatory frameworks. This approach strengthens conceptual coherence and contextual application. Overall, participants agreed that bridging academic and professional domains begins with restoring epistemological integration. A robust doctrinal foundation enhances graduates' ability to exercise ethical judgment, regulatory interpretation, and innovative problem-solving within Islamic financial institutions.

Aligning Curriculum Design with Industry Competency Needs

A dominant theme concerns the misalignment between curriculum structures and evolving industry competency frameworks. Participants acknowledged that Islamic banking, *takaful*, and Sharia-compliant capital markets have expanded rapidly, yet curriculum revisions often lag behind industry developments. Empirical evidence regarding Islamic financial literacy disparities reinforces this concern (Financial Services Authority & Central Bureau of Statistics, 2024). Participants interpreted these disparities as signals that educational institutions must adopt outcome-based curriculum models emphasizing measurable professional competencies. Several academic leaders indicated that internship programs exist but vary in structure, supervision quality, and evaluation standards. Inconsistent industry exposure weakens experiential learning outcomes and reduces graduates' readiness to assume professional roles.

Participants emphasized the importance of integrating industry certifications, regulatory simulations, and applied risk-management modules into undergraduate and postgraduate programs. They argued that competency mapping should explicitly connect course learning outcomes with professional standards in Sharia auditing, compliance, and governance. The findings suggest that systematic curriculum alignment mechanisms such as tracer studies and industry advisory panels are critical for sustaining relevance. Without structured feedback loops from the professional sector, educational programs risk producing graduates with strong theoretical understanding but limited operational competence.

Strengthening Experiential and Practice-Based Learning

Participants repeatedly underscored the transformative impact of experiential learning in reducing the theory–practice divide. Traditional lecture-based delivery remains prevalent, particularly in foundational courses. However, respondents noted that such approaches may not adequately cultivate applied analytical skills.

Industry immersion initiatives such as structured internships, joint research projects, and practitioner-led workshops were described as highly beneficial where implemented effectively. These practices enable students to observe real-time decision-making processes within Islamic financial institutions.

Community-based financial literacy initiatives and participatory training programs have also demonstrated measurable improvements in applied competence (Fatah et al., 2025). Participants suggested that incorporating community engagement modules into coursework can enhance students' understanding of real-world socio-economic dynamics. Case-based simulations were identified as particularly effective in helping students evaluate Sharia compliance dilemmas and contractual disputes. Simulation-based pedagogy allows students to engage with risk assessment, regulatory interpretation, and ethical reasoning simultaneously. The results demonstrate that experiential learning strengthens contextual reasoning, professional confidence, and adaptive capacity. Integrating structured practice-based components across programs significantly enhances the bridging function of Islamic Economics education.

Addressing Institutional and Academic Workload Constraints

Institutional governance and workload management emerged as significant structural determinants of curriculum innovation. Participants reported that increasing research performance pressures and publication targets often limit faculty capacity to redesign curricula or strengthen industry engagement. Lecturers expressed concern that research-oriented key performance indicators (KPIs) may unintentionally marginalize teaching innovation. When institutional reward systems prioritize publication output exclusively, pedagogical development receives limited strategic attention. Participants argued that balanced workload distribution is essential for sustainable educational reform.

Curriculum enhancement, industry collaboration, and mentoring activities require time-intensive coordination and intellectual investment.

In some institutions, the absence of dedicated curriculum development units shifts administrative burdens to individual lecturers. This fragmentation reduces efficiency and discourages collaborative program improvement. The findings indicate that institutional leadership must adopt integrated governance models that value research excellence while equally incentivizing instructional quality and professional engagement. Without such balance, bridging efforts remain partial and inconsistent.

Participants widely agreed that strong partnerships with Islamic financial institutions are indispensable for curriculum responsiveness. Structured collaborations facilitate access to industry data, internship placements, and guest lectures from practitioners. Academic leaders emphasized that memoranda of understanding (MoUs) should move beyond ceremonial agreements and translate into active co-development of curriculum modules and joint research projects.

Cross-institutional academic networking was also identified as beneficial for sharing best practices and benchmarking program standards. Participants argued that collaborative networks strengthen global positioning and enhance academic credibility (Sari, 2023). Industry advisory boards were recommended as mechanisms for continuous curriculum evaluation. Practitioners can provide direct input regarding emerging regulatory changes and skill requirements. These findings align with broader calls for academic–industry synergy in sustaining Islamic finance growth (Mansyur et al., 2025). Effective partnerships significantly enhance graduate employability and institutional legitimacy.

Enhancing Instructional Leadership and Data-Informed Improvement

The final theme concerns instructional oversight and continuous quality improvement. Participants observed that systematic evaluation mechanisms remain underdeveloped in some institutions. Student feedback data are collected regularly but not consistently integrated into curriculum revision processes. Respondents indicated that structured data utilization could enhance instructional coherence and outcome alignment. Professional development workshops focusing on innovative teaching methodologies and Sharia compliance literacy were recommended to strengthen instructional leadership capacity.

Several participants highlighted the importance of aligning assessment strategies with real-world analytical competencies rather than rote memorization of theoretical concepts. Overall, the findings demonstrate that data-informed instructional improvement strengthens program accountability and learning effectiveness. Institutional commitment to continuous evaluation ensures sustained alignment between academic preparation and professional demands within the Sharia Financial Industry. Collectively, these results confirm that bridging academic knowledge and professional practice in Islamic Economics education requires epistemological integration, competency-driven curriculum alignment, experiential learning, balanced governance, strategic partnerships, and evidence-based instructional improvement.

DISCUSSION

This study set out to critically examine how learning and teaching in Islamic Economics can more effectively bridge academic knowledge and professional practice within the Sharia financial industry. The findings demonstrate that the persistent gap between normative foundations and applied competencies is not merely pedagogical, but structural and epistemological in nature. While Islamic finance continues to expand globally, educational institutions often struggle to recalibrate curricula, governance systems, and pedagogical strategies in ways that keep pace with industry dynamism (Maftuhah, 2021). The discussion that follows interprets the six thematic findings in light of contemporary debates on Islamic economics education, professional competency development, and institutional reform. Rather than viewing curriculum reform as a technical adjustment, this study argues

that meaningful integration requires a deeper rethinking of epistemic orientation, institutional culture, and industry collaboration.

Re-centering Epistemological Integration in Islamic Economics Education

The first theme underscores the urgency of restoring the organic integration between Islamic economic theory and *fiqh al-muamalat*. The findings resonate with prior scholarship indicating that fragmentation between Sharia jurisprudence and economic analysis weakens graduates' interpretative agility (Marlina et al., 2024). When these domains are compartmentalized, students may demonstrate conceptual familiarity yet lack the analytical depth required to assess hybrid contracts, regulatory complexities, or contemporary fintech instruments.

The rapid evolution of Islamic financial products ranging from sukuk structuring to Sharia-compliant digital platforms demands professionals who can navigate both doctrinal reasoning and financial analytics. As noted by Agus Azhar Ma'arif Umpunan Alam et al. (2024), the intellectual credibility of Islamic finance depends heavily on the coherence between its ethical foundations and operational execution. The present findings reinforce this argument by showing that epistemic disconnection at the educational level ultimately translates into procedural compliance rather than substantive Sharia consciousness in practice.

Importantly, this discussion suggests that bridging academia and industry begins not with technical training but with epistemological alignment. A curriculum that embeds jurisprudential reasoning within applied financial modeling enables students to internalize Islamic economic principles as living frameworks rather than abstract doctrines. Such integration cultivates reflective practitioners capable of responding to emerging industry challenges without compromising normative integrity.

Curriculum Responsiveness and Competency Alignment

The second theme highlights the misalignment between curricular structures and industry competency demands. Consistent with the Islamic Finance Development indicators reported in recent studies (Waharani et al., 2025), the sustainability of the Islamic financial ecosystem depends on high-quality human capital formation. Yet curriculum revision processes in many higher education institutions remain reactive rather than anticipatory. This study's findings align with earlier research emphasizing outcome-based education and competency mapping as critical tools for narrowing the employability gap (Mansyur et al., 2025). When curricula are not systematically informed by tracer studies, regulatory updates, and practitioner feedback, graduates may enter the workforce with theoretical proficiency but limited operational readiness. Such misalignment risks undermining the credibility of Islamic economics programs in increasingly competitive global markets.

Moreover, the discussion reveals that competency alignment is not solely about technical skills. Industry stakeholders increasingly expect graduates to demonstrate ethical reasoning, risk literacy, digital adaptability, and cross-disciplinary communication. Therefore, curriculum responsiveness must extend beyond content updates toward embedding integrative learning outcomes that reflect the multidimensional nature of professional practice in the Sharia financial industry.

Experiential Pedagogy as a Bridge to Professional Readiness

The third theme affirms that experiential learning plays a decisive role in reducing the theory–practice divide. Traditional lecture-centered approaches, while effective for transmitting foundational knowledge, may not adequately cultivate applied analytical skills. This echoes arguments advanced in contemporary Islamic education research, which call for transformative pedagogical models that integrate simulation, case-based reasoning, and industry immersion (Fatah et al., 2025).

Internship programs, practitioner-led seminars, and collaborative research projects provide contextual exposure that reshapes students' professional identities. However, the findings caution that

such initiatives must be systematically supervised and academically integrated to avoid becoming symbolic rather than substantive engagements. Experiential learning achieves its transformative potential only when reflective components, structured evaluation, and theoretical linkage are embedded within program design.

By situating experiential pedagogy within a broader institutional framework, this study contributes to ongoing debates about applied Islamic economics education. It suggests that professional competence emerges through iterative interaction between conceptual understanding and contextual application, rather than through sequential acquisition of theory followed by practice.

Institutional Governance and Academic Workload Dynamics

The fourth theme draws attention to institutional constraints that shape educational innovation. Academic workload distribution, performance metrics, and research pressures significantly influence the capacity of faculty members to engage in curriculum reform and industry collaboration. Similar concerns have been documented in comparative studies of Islamic higher education governance (Ibrahim et al., 2024).

Excessive emphasis on publication output, while important for institutional ranking and global visibility, may inadvertently marginalize pedagogical innovation. The discussion indicates that bridging academic and professional domains requires balanced governance models that recognize curriculum development and industry partnership as core academic responsibilities rather than peripheral tasks.

Furthermore, uneven workload allocation can generate internal tension and reduce collaborative synergy. Institutions that aspire to produce industry-ready graduates must therefore cultivate governance structures that distribute responsibilities equitably, incentivize teaching excellence, and institutionalize curriculum review mechanisms. Without structural support, reform initiatives risk remaining fragmented and unsustainable.

Strategic Industry Partnerships and Knowledge Co-Production

The fifth theme reinforces the centrality of collaborative networks in strengthening educational relevance. Prior research emphasizes that synergy between universities and Islamic financial institutions is essential for sustaining innovation within the sector (Marlina et al., 2023). The present findings deepen this perspective by illustrating how partnerships influence not only student employability but also curriculum legitimacy. However, the discussion reveals that formal agreements alone are insufficient. Effective collaboration requires co-designed modules, joint research initiatives, practitioner input in assessment design, and continuous dialogue regarding emerging regulatory developments. Such engagement transforms industry actors from passive beneficiaries into co-producers of knowledge.

This co-production model aligns with broader shifts in higher education, where knowledge ecosystems increasingly transcend institutional boundaries. In the context of Islamic economics, such ecosystems enhance adaptive capacity, ensuring that academic programs evolve in tandem with financial innovation while preserving Sharia principles. The final theme underscores the importance of instructional leadership and systematic evaluation in sustaining reform. Continuous quality assurance mechanisms ranging from student feedback analytics to graduate employability tracking provide empirical foundations for evidence-based curriculum enhancement (Mansyur et al., 2025). Yet the findings indicate that such data are not always strategically utilized.

Effective academic leadership, therefore, involves cultivating a culture of reflective practice rather than enforcing rigid compliance structures. Institutions that prioritize pedagogical dialogue, peer review of teaching, and professional development in Sharia compliance literacy are better positioned to maintain curricular coherence amid industry volatility.

Ultimately, the discussion suggests that bridging academic knowledge and professional practice is a multidimensional endeavor. It requires epistemological integration, adaptive curriculum design, experiential learning ecosystems, balanced governance, strategic partnerships, and data-informed leadership. Future research may explore comparative institutional models across different Muslim-majority and minority contexts, as well as longitudinal analyses of graduate career trajectories. Such inquiries would further illuminate how Islamic economics education can sustain both intellectual authenticity and professional relevance within the rapidly evolving Sharia financial industry.

CONCLUSION

This study demonstrates that strengthening the interface between academic knowledge and professional practice in Islamic Economics requires more than incremental curriculum revision; it calls for a holistic reorientation of educational philosophy, institutional governance, and industry engagement. The findings reveal that sustainable integration within the Sharia financial industry depends on a coherent epistemological foundation that unites economic analysis with fiqh al-muamalat, competency-based curriculum frameworks aligned with evolving sectoral demands, immersive pedagogical strategies that cultivate applied reasoning, and governance arrangements that balance research productivity with instructional excellence. Equally vital are strategic partnerships that enable knowledge co-creation and continuous quality enhancement mechanisms grounded in empirical evidence. These dimensions underscore that the future credibility and competitiveness of Islamic Economics education rest on its capacity to produce ethically grounded, analytically proficient, and professionally adaptive graduates who can navigate financial innovation while upholding Sharia principles.

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