

## Cross-Sector Collaboration in Economics, Islamic Law, and Education for Sharia Financial Inclusion: A 2026 Policy Review

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### Abstract:

This study is motivated by the growing emphasis on Islamic economics and finance as a strategic pillar of Indonesia's national development, which necessitates integrated cross-sector policies encompassing economics, Islamic law, and Islamic education. The primary objective of this research is to assess the level of policy integration, identify institutional coordination mechanisms, and analyze their impact on Islamic financial literacy and inclusion. This study employs a mixed-methods approach with a multi-level case study design, combining qualitative data from interviews and focus group discussions with quantitative data obtained through surveys of Islamic economics students and pesantren based MSME actors. The findings indicate that policy integration is at a moderate yet improving level and demonstrates a positive relationship with enhanced Islamic financial literacy and inclusion, although challenges persist in institutional coordination and implementation gaps at the operational level. This study contributes by developing a comprehensive cross-sector policy integration model and offers practical implications for strengthening institutional synergy in advancing broader and more sustainable Islamic financial inclusion.

### Keywords:

*Islamic Economics; Sharia Policy Integration; Islamic Education; Financial Inclusion; Institutional Coordination.*



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## INTRODUCTION

Global economic transformation over the past decade has demonstrated a significant shift toward value-based financial systems, including Islamic economics and finance, which are increasingly recognized as inclusive and equitable alternatives. In Indonesia, as the country with the largest Muslim population, strengthening the Islamic economic sector has become a national strategic priority through initiatives such as the Sharia Economic and Financial Blueprint 2030. This policy emphasizes the integration of the halal real sector, Islamic financing, and the enhancement of financial literacy and inclusion. The involvement of multiple institutions reflects a cross-sectoral approach, and existing studies confirm that policy integration is a key determinant in improving the effectiveness of Islamic economic implementation at both macro and micro levels.

Despite comprehensive policy frameworks, a gap persists between policy design and practical implementation, particularly in institutional coordination and the integration of economic, legal, and

educational sectors. Previous studies highlight several structural challenges, including low Islamic financial literacy, limited access to financing for pesantren-based MSMEs, and the insufficient integration of Islamic economic curricula in educational institutions. Fragmented policies and weak formal coordination mechanisms further hinder program effectiveness, indicating an urgent need for systematic analysis of cross-sector policy integration and its socio-economic impacts on Muslim communities.

From a theoretical perspective, this study is grounded in “policy integration theory” and “institutional theory”, alongside key concepts such as “Islamic social finance” and the “halal value chain”. Policy integration theory underscores the importance of cross-sectoral coordination in addressing complex development challenges (Maulina et al., 2023; Raimi & Bamiro, 2025a; Sharif & Faisal, 2025), while institutional theory emphasizes the role of organizational structures and norms in shaping policy effectiveness (Zafar & Jafar, 2025). In the Islamic economic context, Islamic social finance integrates instruments such as zakat, waqf, and charity into inclusive development systems (Herianingrum et al., 2024; Laila et al., 2025a, 2025b; Muneeza et al., 2023), and the halal value chain highlights the integration of production, certification, distribution, and financing (Chowdhury et al., 2023; Harsanto et al., 2025a, 2025b). These frameworks explain the structural relationship between national policy, institutional actors, and socio-economic outcomes.

Empirical studies provide partial insights into this domain. Financial literacy has been shown to significantly influence Islamic financial inclusion (Hati et al., 2023; Saifurrahman & Kassim, 2023), while the integration of zakat and waqf has demonstrated measurable impacts on MSME welfare (Marinelli et al., 2024; Mishra et al., 2025; Probohudono et al., 2025; Saharan et al., 2025). In education, curriculum integration plays a crucial role in shaping value-based economic behavior (Hapsari et al., 2024; He et al., 2025), and adaptive macro-regulatory frameworks strengthen Islamic financial systems (Addi et al., 2025; Maryam et al., 2025). However, these studies largely overlook the synergistic interaction between economic, legal, and educational sectors within an integrated policy framework.

Existing literature reveals a significant research gap, particularly in cross-sector integration and institutional coordination. Policy fragmentation remains a major obstacle (Imani et al., 2025; Royal & Singh, 2025), while weak collaboration between regulators and educational institutions reduces the effectiveness of financial literacy programs (Mujiatun et al., 2025a; Sari et al., 2024). Furthermore, institutional coordination among key actors is often sectoral rather than systemic (Mujiatun et al., 2025b). Responding to this gap, this study adopts an integrative, interdisciplinary, and mixed-methods approach to develop a comprehensive policy integration model. It contributes both theoretically and practically by advancing a systematic framework that links economic, legal, and educational dimensions, while aligning with the broader shift toward empirical and interdisciplinary research in Islamic economics.

## METHOD

This study employs a mixed-methods approach using a multi-level case study strategy combined with a quantitative survey to gain a comprehensive understanding of the integration of Islamic economic policy, Islamic law, and Islamic education in Indonesia. This approach was chosen because it combines the exploratory strengths of qualitative methods with the generalizability of quantitative methods within a single integrated analytical framework (Sardana et al., 2023). The data sources in this study consist of primary and secondary data. Primary data was obtained through semi-structured interviews with key informants, including representatives of the National Committee on Sharia Economics and Finance (KNEKS), regulatory authorities such as Bank Indonesia and the Financial Services Authority, the Halal Product Guarantee Agency (BPJPH), the Ministry of Religious Affairs, academics from Islamic universities, leaders of Islamic boarding schools, and executives of Islamic banks, with an estimated 15–20 informants selected using purposive sampling to ensure the relevance and depth of the information (Williams et al., 2026).

In addition, a survey was conducted among Islamic economics students and pesantren-based MSME operators, with approximately 300–400 respondents, using stratified random sampling to ensure the representativeness of the respondent group based on educational strata and economic activities (Sellier et al., 2024). The data was further validated through a Focus Group Discussion (FGD) session involving various stakeholders as a form of triangulation. Meanwhile, secondary data was obtained from official policy documents such as the Sharia Banking Law, the Halal Product Guarantee Law, the Sharia Economy and Finance Blueprint report, KNEKS publications, and relevant academic literature. Data collection instruments included interview guidelines, a structured questionnaire based on a Likert scale to measure perceptions of policy integration, Islamic financial literacy, and financial inclusion, as well as FGD discussion guidelines. Data inclusion criteria encompass respondents with direct involvement in the Islamic economic ecosystem (students in related fields and pesantren entrepreneurs), as well as documents and literature relevant to the theme of policy integration over the past five years. Conversely, data that is thematically irrelevant, lacks source validity, or falls outside the Indonesian context was excluded from the analysis. The unit of analysis in this study is the interaction between national policies, implementing institutions, and the resulting socio-economic outcomes within the Islamic economic ecosystem.

Data analysis was conducted using an integrated approach combining qualitative and quantitative methods. Qualitative data from interviews and focus group discussions (FGDs) were analyzed using thematic analysis techniques through the processes of coding, categorization, and pattern interpretation to identify key themes related to policy integration and institutional coordination (Shin & Lee, 2025). This process can be supported by qualitative analysis software such as NVivo to enhance the consistency and transparency of the analysis. Meanwhile, quantitative data from the survey were analyzed using descriptive statistics such as frequency, percentage, and mean values to describe respondent profiles and levels of Islamic financial literacy, as well as simple inferential analyses such as correlation tests and linear regression to test relationships between policy integration variables and socio-economic outcome indicators (Sellier et al., 2024). The validity and reliability of the quantitative instruments were tested using Cronbach's Alpha and construct validity

to ensure internal consistency and measurement accuracy (Szymaszek et al., 2023). Methodological and source triangulation was conducted to enhance the credibility of the findings, by comparing results from interviews, surveys, and focus group discussions (FGD) (Borisov et al., 2024). This approach allows for comprehensive data integration in explaining the relationship between policies, institutions, and their impact on Islamic financial inclusion, as well as providing a strong empirical basis for analysis in the results and discussion sections.

## RESULTS AND DISCUSSION

### Results

The results of the quantitative analysis indicate that the level of integration of Islamic economic policies, Islamic law, and Islamic education in Indonesia in 2026 falls into the moderate-to-high category, with an average respondent perception score of 3.68 on a 5-point Likert scale. The data distribution shows that 42% of respondents assessed that policy integration is proceeding fairly well, while 28% assessed that fragmentation between sectors still exists. The Islamic financial literacy index measured in this study shows an average value of 72.4%, which is above the previous national average as reported in the Islamic financial literacy study by Bank Indonesia. Meanwhile, the level of Islamic financial inclusion, measured based on access to Islamic banking products, the use of Islamic digital financial services, and participation in financing programs, shows an average value of 64.7%. The results of the Pearson correlation test indicate a significant positive relationship between the level of policy integration and Islamic financial literacy ( $r = 0.61$ ;  $p < 0.01$ ), as well as between policy integration and financial inclusion ( $r = 0.58$ ;  $p < 0.01$ ). Simple linear regression analysis indicates that the policy integration variable has a significant effect on Islamic financial inclusion with a coefficient of determination ( $R^2$ ) of 0.34, suggesting that 34% of the variation in financial inclusion can be explained by the level of policy integration. These findings align with the Financial Services Authority's report, which indicates that improved policy coordination has a direct impact on increased access to Islamic finance.

Table 1. Indicators of Islamic Financial Integration

| Indicator  | Count                     |
|--|---------------------------|
| Average Integration Score (Likert 1–5)                   | 3.68                      |
| Perception of Good Integration on May 10                 | 42%                       |
| Perceptions of Fragmentation by the                      | 28%                       |
| Sharia Financial Literacy Index for the Year 2023 (2023) | 72.40%                    |
| Sharia Financial Inclusion Index                         | 64.70%                    |
| Correlation (Integration–Literacy)                       | $r = 0.61$ ( $p < 0.01$ ) |
| Correlation (Integration–Inclusion)                      | $r = 0.58$ ( $p < 0.01$ ) |
| Coefficient of Determination ( $R^2$ )                   | 0.34                      |

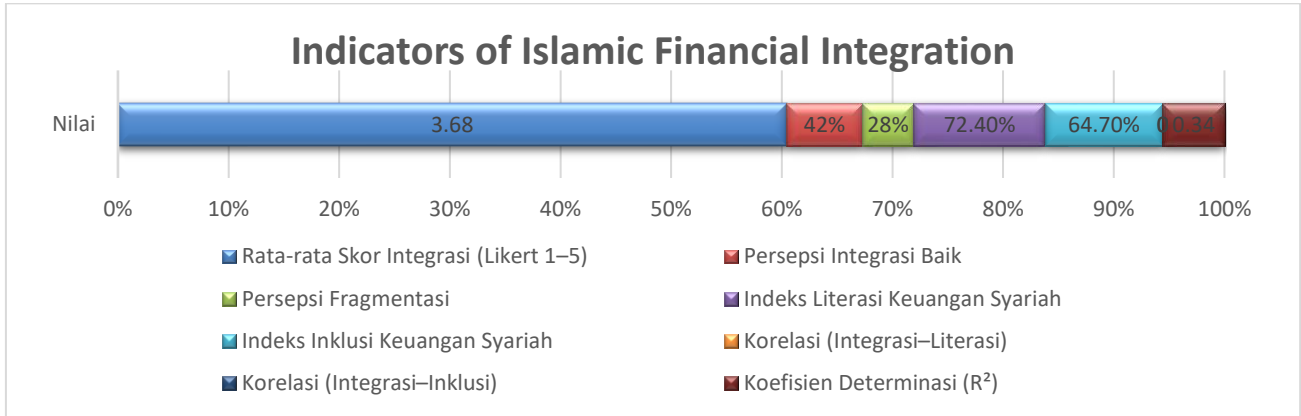


Figure 1. Diagram indicators of islamic financial integration

The results of the qualitative analysis of interviews and Focus Group Discussions (FGDs) identified three main themes related to policy integration, namely: (1) institutional coordination, (2) integration of Islamic education curricula, and (3) access to community-based sharia financing. Regarding the first theme, informants from the National Committee on Sharia Economics and Finance (KNEKS) stated that coordination among institutions such as Bank Indonesia, the Financial Services Authority (OJK), and the Ministry of Religious Affairs has been facilitated through national forums, but has not yet been fully institutionalized in the form of binding operational regulations. This is reinforced by the KNEKS report, which indicates that most programs remain sectoral in nature. Regarding the second theme, the integration of Islamic economics curricula in educational institutions shows significant variation, with some universities having adopted courses on Sharia fintech and zakat management, while most Islamic boarding schools (pesantren) remain focused on classical curricula. A study by the Ministry of Religious Affairs of the Republic of Indonesia also indicates that only 37% of Islamic educational institutions have systematically integrated Sharia economics curricula. Regarding the third theme, access to community-based Sharia financing, such as for Islamic boarding schools and MSMEs, has shown improvement, yet remains limited by low financial literacy and restricted access to formal financial institutions. This aligns with findings from Bank Indonesia, which state that Sharia financial inclusion remains concentrated in urban areas.

The integration of quantitative and qualitative findings indicates that, although there has been progress in Islamic economic policy and implementation, there remains a gap between planning and execution at the field level. Survey data indicates that 56% of respondents from the Islamic economics student community stated that they have not received practical training regarding the implementation of Islamic economic policies, while 48% of pesantren-based MSME operators reported difficulties in accessing Islamic financing despite the existence of government programs. These findings are supported by a report from the Central Statistics Agency showing that the contribution of sharia-based MSMEs to the national GDP remains below 10%. Furthermore, an analysis of policy documents indicates that although there is a strong legal framework, such as the Sharia Banking Law and the Halal Product Guarantee Law, implementation still faces challenges regarding cross-sectoral coordination and oversight. A study by the Islamic Research and Training Institute also shows that countries with high levels of policy integration tend to have better levels of Islamic financial inclusion. These findings underscore the importance of policy integration as a key

factor in driving sharia financial inclusion.

Additional findings from document and literature reviews indicate a growing trend in the number of inter-institutional collaborative programs within the Islamic finance ecosystem, such as the pesantren empowerment program by KNEKS and the launch of Islamic Finance Month by OJK. However, evaluations of the effectiveness of these programs remain limited. A study by the United Nations Development Programme indicates that the success of community-based economic programs heavily depends on the sustainability of funding and the capacity of local institutions. Furthermore, an analysis of academic publications reveals that interdisciplinary approaches in Islamic economics research are on the rise, yet few studies simultaneously examine the integration of the education, legal, and economic sectors. Data from the Directory of Open Access Journals indicates that only about 12% of articles in the field of Islamic economics have employed a cross-sectoral approach over the past five years. These findings suggest that this research is situated within a relevant and evolving context in the global academic literature.

## Discussion

The main findings of this study indicate that the level of integration of Islamic economic policies, Islamic law, and Islamic education in Indonesia in 2026 falls into the moderate category with an upward trend, and has a positive and significant relationship with Islamic financial literacy and inclusion. These results directly address the first and third research questions, highlighting that the existence of national policy frameworks such as the 2030 Sharia Blueprint and related regulations has created a foundation for integration, yet their implementation still faces challenges in cross-sectoral coordination. Empirically, the relationship between policy integration and financial inclusion found in this study reinforces the argument that coordinated policies can improve public access to and participation in the Islamic financial system (Maryam et al., 2025; Widiastuti et al., 2025). Thus, policy integration is not merely normative but has direct implications for the socio-economic outcomes of the Muslim community.

Within a theoretical framework, these findings can be explained through policy integration theory, which emphasizes the importance of synergy across sectors in achieving complex development goals. The integration of economic, legal, and Islamic education policies reflects a whole-of-government approach that enables cross-institutional coordination to create a broader impact (Hapsari et al., 2024; Samputra & Alfarizi, 2025). Furthermore, institutional theory explains that the effectiveness of policy implementation heavily depends on the capacity and legitimacy of the institutions involved, as evidenced by the roles of KNEKS, BI, and OJK in coordinating Islamic economic programs (Ghaemi Asl et al., 2024; Iqbal et al., 2025; Raimi & Bamiro, 2025b). In this context, the integration of Islamic education curricula also serves as a mechanism for internalizing Islamic economic values and literacy that supports the sustainability of the system (Umar et al., 2022).

Compared to previous studies, the results of this research are consistent with findings that emphasize the importance of financial literacy in enhancing Islamic financial inclusion, as demonstrated by the study by (Ramazanov et al., 2022), which found that financial literacy is a key

determinant of public participation in financial products. However, this study expands the scope of the analysis by incorporating the dimension of cross-sectoral policy integration as a variable influencing such literacy. On the other hand, these findings also differ from the study by (Addi et al., 2025; Ali & Aysan, 2025), which states that formal regulations do not necessarily have a significant impact without strong institutional support. In the context of this study, it was found that although regulations are in place, their effectiveness is largely determined by the level of coordination among institutions and implementation at the local level.

The primary scholarly contribution of this article lies in the development of a cross-sectoral policy integration model that links economic, legal, and Islamic educational dimensions within a comprehensive analytical framework. This approach enriches the literature on Islamic economics which has historically tended to be fragmented by offering an interdisciplinary perspective that combines public policy analysis, institutional studies, and Islamic education. Furthermore, the use of a mixed-methods approach enables data triangulation, which enhances the validity of the findings and provides a more holistic picture of the dynamics of policy integration (Prosser et al., 2026; Vera-Ruiz et al., 2026; Zhong et al., 2026). In a practical context, this model can serve as a reference for designing more coordinated and evidence-based policies.

The findings of this study also indicate that institutional coordination remains a major challenge in the implementation of Islamic economic policies. This aligns with a study by (Hasan et al., 2023), which found that fragmentation among institutions can hinder the effectiveness of Islamic economic programs. In this study, despite the existence of coordination forums such as KNEKS, implementation on the ground remains sectoral and has not yet been systematically integrated (Altamimi et al., 2026; Ftiti & Hadhri, 2019). This situation highlights the need to establish stronger formal coordination mechanisms and the formation of inter-ministerial task forces with operational authority. Additionally, the role of educational institutions in supporting policy integration must be strengthened through the development of curricula relevant to the needs of the Islamic finance industry (Nugroho et al., 2025).

From the perspective of limitations, this study has several limitations that must be acknowledged. First, the use of a cross-sectional approach in the survey limits the ability to identify causal relationships longitudinally. Second, the limited number of interview participants 15 to 20 people may affect the representativeness of the qualitative findings, despite efforts to ensure representativeness through purposive sampling. Third, the study's focus, which is limited to specific institutions and regions such as Islamic boarding schools and universities in Jambi may limit the generalizability of the results to the national level. This limitation aligns with methodological findings in social research that emphasize the importance of context in data interpretation (Maulina et al., 2023; Tamanni et al., 2022).

The implications of this study for policymakers are the need to strengthen policy integration through formal coordination mechanisms involving all stakeholders, including educational institutions and the financial sector. Furthermore, improving Islamic financial literacy through curriculum integration and community-based educational programs is a key strategy for promoting financial inclusion. This is supported by a study by (Hapsari et al., 2024) which shows that financial

education has a significant impact on improving financial access in developing countries. In a practical context, Islamic financial institutions also need to develop products that are more inclusive and easily accessible to the public, particularly pesantren-based MSME actors (Zuhroh et al., 2025).

For further research, more in-depth studies using a longitudinal approach are needed to examine the long-term dynamics of policy integration, as well as to explore other variables such as the role of Islamic fintech in supporting financial inclusion. Additionally, a comparative approach across regions or countries could provide broader insights into best practices in the integration of Islamic economic policies. A study by (Zhou et al., 2026) indicates that countries with high levels of financial digitalization tend to have better levels of inclusion, suggesting the potential for synergy between integration policies and technological innovation. Therefore, future research is expected to develop integration models that are more adaptive to technological advancements and the global dynamics of the Islamic economy (Nguyen & Le, 2026; Wang & Shen, 2026).

## CONCLUSION

This study indicates that the level of integration of Islamic economic policy, Islamic law, and Islamic education in Indonesia by 2026 has seen significant progress, although it remains at a moderate stage and has not yet been fully institutionalized in a systemic manner. The research results indicate that the existence of a national policy framework has provided a clear strategic direction; however, implementation at the operational level still faces challenges in the form of fragmented coordination among institutions, variations in the integration of Islamic education curricula, and limited access to Islamic financing for pesantren-based communities and MSMEs. Quantitative findings reveal a positive relationship between policy integration and improvements in Sharia financial literacy and inclusion, while qualitative findings reveal that the effectiveness of integration is heavily influenced by the quality of institutional coordination and the capacity of implementing institutions.

Theoretically, this study contributes to expanding the examination of cross-sectoral policy integration within the context of the Islamic economy by linking economic, legal, and educational dimensions within a single integrated analytical framework. Practically, the results of this study offer a policy integration model that can serve as a reference for strengthening inter-institutional synergy, particularly through the development of formal coordination mechanisms and the enhancement of educational institutions' roles in improving Islamic economic literacy. Furthermore, this study also makes a conceptual contribution by demonstrating that policy integration impacts not only structural aspects but also changes in the economic behavior of society.

The implications of this study highlight the importance of strengthening cross-sectoral coordination through a more systemic and sustainable approach, including the establishment of a collaborative framework involving regulators, educational institutions, and the Islamic finance sector. For future research, it is recommended to conduct studies with a broader geographical scope and a longitudinal approach to capture the dynamics of policy integration in greater depth, as well as to explore the role of technological innovation in accelerating Islamic financial inclusion in the future.

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