ZIJIS
ZABAGS INTERNATIONAL JOURNAL OF ISLAMIC STUDIES
ISSN 3063-8933

Islamic Religious Education and the Formation of Ethical Financial Decision-Making among Vocational Students

Fadloli[1*], Ikhsan Setiawan[2]
[1]Politeknik Negeri Malang, Indonesia
[2]Politeknik Negeri Malang, Indonesia
*Corresponding Author: fadloli@polinema.ac.id

Article Info:
Article history: Received, 30/09/2026, | Revision, 12/10/2026, | Accepted, 16/11/2026, | Vol (3), Issue (2), (Nov. 2026)
e-ISSN 3063 – 8933 | doi: https://doi.org/10.61233/zijis.v3i2.79

Abstract:
This study aims to examine the relationship between the internalization of Islamic Religious Education (IRE) values and ethical financial decision-making among vocational higher education students in the digital economy era. A quantitative approach with a cross-sectional correlational design was employed. The research population comprised active students at the State Polytechnic of Malang who had completed the IRE course, with a sample of 30 respondents selected through purposive sampling. Data were gathered using a structured questionnaire based on a 1–5 Likert scale and analyzed using descriptive statistics and Pearson's bivariate correlation via JASP software. Descriptive findings revealed that both the internalization of IRE values (Mean = 64.13 out of a maximum score of 75) and ethical financial decision-making (Mean = 65.42 out of a maximum score of 75) were within the high category. Furthermore, hypothesis testing unveiled an exceptionally strong and statistically significant positive linear relationship between the internalization of IRE values and ethical financial decision-making (\(r = 0.8808; p < .001\)). These findings provide empirical evidence that spiritual and muamalah values serve as an effective ethical compass in governing the financial behavior of vocational students. Consequently, vocational institutions are recommended to contextually integrate applied Islamic business ethics and digital financial literacy into the curriculum to strengthen graduates' moral integrity for industrial readiness.

Keywords:
Islamic Religious Education, Ethical Financial Decision-Making, Vocational Students, State Polytechnic of Malang.

© 2026 The Author(s).
This article is licensed under a Creative Commons Attribution 4.0 International License (CC BY 4.0).

INTRODUCTION

Vocational higher education is expected to produce graduates who possess not only technical competence but also the capacity to make responsible decisions in professional and personal life. Technical proficiency alone does not necessarily ensure that individuals can distinguish between decisions that are financially advantageous and those that are ethically justifiable. This distinction is particularly relevant to financial decision-making, which involves competing considerations such as personal needs, financial limitations, potential benefits, risks, contractual obligations, and the interests of others. For university students, financial decisions may include allocating limited resources, prioritizing needs over wants, responding to consumption trends, and evaluating financial products and services. The increasing digitalization of financial services further complicates these decisions by expanding access to transactions while exposing consumers to new risks, persuasive digital environments, and potentially impulsive spending patterns (Koskelainen et al., 2023). Consequently, the ability to make ethical financial decisions deserves attention as part of students'

broader development into responsible and professionally competent individuals.

This issue creates an important opportunity to reconsider the role of Islamic Religious Education (IRE) in vocational higher education. IRE is a compulsory component of Indonesian higher education, including vocational institutions, but its educational significance should extend beyond the acquisition of religious knowledge. Mahmudi and Wahidah, in their study of IRE implementation in a vocational faculty, emphasize the importance of connecting religious understanding with workplace practice, particularly through Islamic work ethics (Mahmudi & Ikhwati Wahidah, 2023). Similarly, Siregar discuss the integration of Islamic and vocational education in strengthening professional competencies and spiritual values (Siregar, 2014). Studies addressing the urgency of Islamic education in higher education and its relevance to character formation among vocational students also provide a basis for examining the relationship between religious education and students' personal development (Darmuji, 2026). Nevertheless, the broader educational challenge remains: how can religious values become relevant to the concrete decisions students make beyond the classroom?

One context in which this question can be examined is financial decision-making. Islamic ethical principles concerning honesty, trustworthiness, justice, accountability, moderation, and the avoidance of harm offer normative resources for evaluating financial choices. However, the presence of these principles in educational content does not necessarily demonstrate that students have internalized them as personal standards for decision-making. Students may understand religious teachings about responsible consumption yet encounter competing influences from personal preferences, peer expectations, commercial promotions, perceived financial benefits, and immediate gratification. Research on resistance to consumptive trends through IRE learning suggests that internalizing Islamic values can be explored in relation to students' responses to consumer culture (Md Sawari et al., 2024). Research on maqashid al-shariah and students' consumptive behavior, Islamic perspectives on student consumption, and the relationship between Islamic consumption knowledge, lifestyle, and consumptive behavior likewise highlights the relevance of Islamic values to economic conduct (Rusydiana & Slamet, 2022; Alawiyah et al., 2023). These studies provide a relevant foundation, although consumption patterns and resistance to consumerism do not encompass the full range of ethical considerations involved in financial decision-making.

Research in Islamic finance has also investigated the relationships between Islamic financial literacy, religiosity, and financial choices. Chyntia examined Islamic financial literacy among Muslim students at Universitas Jambi (Chyntia et al., 2024), while Nabilah investigated Islamic financial literacy and religiosity in relation to students' intentions to save in Islamic banks (Nabilah et al., 2024) . Other studies have addressed the relationship between Islamic financial literacy and investment intention (Roemanasari et al., 2022), the potential role of Islamic financial literacy in minimizing bankruptcy among Muslims (Abdullah et al., 2022). Collectively, these studies demonstrate that Islamic financial knowledge and religious orientation are relevant to understanding financial choices. However, the outcomes investigated such as saving intentions, investment intentions, financial inclusion, and banking-service selection are conceptually different from the ethical reasoning through which individuals evaluate alternative financial decisions.

Evidence from the Indonesian context further illustrates the importance of distinguishing these constructs. Wijaya, using survey data from 1,141 Indonesian Muslims, found that both religiosity and Islamic financial literacy significantly influenced financial management behavior and financial well-being, with Islamic financial literacy demonstrating a stronger effect on both outcomes (Arif Setiawan et al., 2022). Their findings suggest that religious commitment and financial knowledge may contribute to financial outcomes through distinguishable pathways. Faiz and Firmansyah investigated the moderating role of religiosity in the intention to use financing products (Faiz & Firmansyah, 2024). In addition, Md Sawari discussed the role of Islamic principles in shaping financial decision-making (Md Sawari et al., 2024). These studies provide conceptual and empirical grounds for examining the intersection of Islamic values and financial choices. Yet religiosity, financial literacy, and financial management behavior should not be treated as interchangeable with the internalization of values through formal religious education or with ethical financial decision-making as a distinct outcome.

The distinction is also important in the broader financial decision-making literature. Sinnewe and Nicholson , through an exploratory study of young adults, investigated the relationship between subjective financial literacy, engagement with personal finances, and financial decision-making. Their findings highlighted the relevance of social context and experiences of financial hardship to healthy financial habits (Sinnewe & Nicholson, 2023). Koskelainen similarly identified the need to reconsider financial literacy and capability in an increasingly digital financial environment. These perspectives suggest that financial decisions are shaped by more than knowledge alone; they also involve contextual influences and the evaluation of available choices (Koskelainen et al., 2023). Nevertheless, these studies do not directly establish whether the internalization of values through Islamic Religious Education is associated with ethical financial decision-making among vocational higher education students.

The research gap addressed in this study therefore concerns three related distinctions. First, internalization of IRE values is not equivalent to general religiosity. Religiosity captures aspects of religious centrality, commitment, or practice, whereas value internalization in an educational context concerns the extent to which religious principles are accepted as personal standards for evaluating and guiding conduct. Second, ethical financial decision-making is not equivalent to financial literacy or general financial management behavior. Financial literacy concerns knowledge and capabilities, while financial management concerns the ways individuals organize and manage their finances. Ethical financial decision-making focuses more specifically on the consideration of honesty, accountability, fairness, consequences, and other ethical criteria when evaluating financial alternatives. Third, although previous studies have examined Islamic education and consumption, Islamic financial literacy, religiosity, and financial behavior, the specific association between internalized IRE values and ethical financial decision-making among vocational students remains a question requiring direct empirical examination. This gap should be understood as a focused distinction in constructs and research outcomes, rather than a claim that no previous study has investigated related relationships.

Addressing this gap, the present study examines the relationship between the internalization

of Islamic Religious Education values and ethical financial decision-making among vocational higher education students. IRE value internalization is conceptualized as the extent to which students accept and seek to apply Islamic ethical values as personal guides for conduct. Ethical financial decision-making is conceptualized as students' consideration of ethical principles, relevant information, risks, responsibilities, and consequences when evaluating financial alternatives. By distinguishing these two constructs, the study moves beyond the assumption that religious knowledge or general religiosity necessarily translates into ethical financial choices. Its theoretical contribution lies in examining the relevance of educationally internalized Islamic values to a more specific financial decision-making outcome, complementing research that has primarily focused on religiosity, financial literacy, consumption, and financial management behavior.

Practically, the study may provide an empirical basis for reflecting on how IRE can be contextualized within vocational higher education. Rather than treating ethical formation as separate from students' everyday economic decisions, IRE learning could incorporate financial scenarios that require students to assess competing interests, examine consequences, and justify decisions according to ethical principles. Such an approach may help connect religious learning with situations relevant to students' personal lives and future professional responsibilities. The study does not presume that stronger internalization of IRE values necessarily causes more ethical financial decision-making. Instead, it tests whether a statistically significant relationship exists between the two constructs. The findings can therefore clarify the extent to which these variables are associated in the population studied and provide a foundation for subsequent research using qualitative, longitudinal, or intervention-based designs to investigate how such a relationship may develop.

METHOD

This study employed a quantitative approach with a cross-sectional correlational design to examine the relationship between the internalization of Islamic Religious Education (IRE) values and ethical financial decision-making among vocational higher education students. A quantitative approach was selected because the study aimed to measure both constructs numerically and determine the direction and strength of their statistical relationship. Data were collected at a single point in time using a structured questionnaire. The correlational design was considered appropriate because the study focused on identifying associations between variables rather than establishing causal relationships.

The population consisted of active students at State Polytechnic of Malang (Politeknik Negeri Malang), Indonesia, who had completed the Islamic Religious Education course. This criterion was established to ensure that respondents had prior exposure to formal IRE instruction and could provide relevant responses concerning the internalization of Islamic values. Participants were selected using purposive sampling based on the following criteria: (1) currently enrolled as active students at State Polytechnic of Malang, and (2) having completed the Islamic Religious Education course. The final sample consisted of 30 respondents.

Data were collected using a structured questionnaire consisting of 30 statements divided equally into two variables: the internalization of IRE values (Variable X) and ethical financial

decision-making (Variable Y). Each variable was measured using 15 statements on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Before the main data collection, the questionnaire was subjected to content validation to assess the relevance, clarity, and alignment of each statement with its intended indicators. A pilot test was conducted involving 30 students with characteristics similar to those of the target population. The pilot data were analyzed to evaluate item performance and internal consistency. Item validity was examined using appropriate item analysis, while reliability was assessed using Cronbach's alpha. A coefficient of 0.70 or higher was considered an acceptable indication of internal consistency, subject to consideration of the instrument's dimensional structure and the number of items.

The questionnaire was distributed to eligible respondents through online questionnaire. Before completing the questionnaire, participants received information about the research objectives, the voluntary nature of participation, and the confidentiality of their responses. Respondents were informed that their participation would not affect their academic grades or institutional standing. Data analysis was conducted in several stages. First, descriptive statistics were used to summarize respondents' characteristics and the distribution of scores for both research variables. The mean, standard deviation, median, minimum, and maximum values were calculated to describe the level of internalization of IRE values and ethical financial decision-making.

Instrument quality was evaluated through item analysis and reliability testing. Third, the relationship between the two variables was examined using Pearson's product-moment correlation when the relevant assumptions were satisfied. These assumptions included the linearity of the relationship, the absence of influential outliers, and the suitability of the data for parametric correlation analysis. Spearman's rank correlation was considered as an alternative when the assumptions for Pearson correlation were not adequately met.

The statistical significance of the correlation was evaluated at a 5% significance level ($p < 0.05$). The correlation coefficient was interpreted in terms of its direction and strength. A positive coefficient would indicate that higher internalization of IRE values was associated with higher ethical financial decision-making scores, whereas a negative coefficient would indicate an inverse association. Statistical significance and correlation magnitude were considered separately when interpreting the findings. All statistical analyses were performed using JASP, 0.98.1 (Apple Silicon). The findings were interpreted as evidence of statistical association and not as proof of a causal effect of IRE value internalization on ethical financial decision-making.

RESULTS AND DISCUSSION

Results

Prior to conducting the primary hypothesis testing, the research instruments for both the internalization of Islamic Religious Education (IRE) values (Variable X) and ethical financial decision-making (Variable Y) were rigorously evaluated for validity and reliability among 30 vocational higher education students at the State Polytechnic of Malang. Item validity was examined through Pearson's product-moment correlation coefficient, where the significance values (p-value)

for all 15 items in Variable X and all 15 items in Variable Y fell well below the alpha threshold of 0.05, confirming that every question statement was valid. Furthermore, the internal consistency assessed using Cronbach's alpha demonstrated excellent reliability, yielding coefficients of 0.9212 for Variable X and 0.9276 for Variable Y. Since both coefficients substantially exceeded the standard acceptable cutoff of 0.70, the instruments were deemed highly stable and psychometrically sound for subsequent parametric data analysis.

Descriptive statistics were computed to summarize the distribution of scores and identify the baseline levels of the constructs under investigation. Both variables were evaluated using an empirical summation of 15 statements measured on a 1–5 Likert scale, establishing a theoretical range from a minimum of 15 to a maximum of 75. The empirical summary of the data collected from the 30 respondents is presented in Table 1.

Table 1. Descriptive Statistics Summary for Variables X and Y (N = 30).

Descriptive Statistics ▾ **Descriptive Statistics**

Descriptive Statistics

	Jumlah X
Valid	30
Missing	0
Mean (arithmetic)	64.13
Std. Deviation	8.131
Minimum	45.00
Maximum	75.00

Descriptive Statistics

	Jumlah Y
Valid	30
Missing	0
Mean (arithmetic)	64.17
Std. Deviation	8.383
Minimum	45.00
Maximum	75.00

As shown in Table 1, the empirical mean for the internalization of IRE values stood at 64.13 (SD= 8.13), indicating a high level of religious and ethical value assimilation among the vocational students, with responses leaning heavily toward the upper bound of the scale (Maximum = 75.00). Similarly, the mean score for ethical financial decision-making reached 65.42 (SD= 7.925), demonstrating that the students possess a solid commitment to ethical principles when assessing financial options. The standard deviations for both constructs are relatively low and uniform, suggesting homogeneous behavioral patterns and a consistent alignment between religious education outcomes and financial attitudes within this vocational cohort.

To evaluate the relationship between the internalization of IRE values and ethical financial decision-making among vocational higher education students, a bivariate Pearson product-moment correlation analysis was conducted. The statistical results capturing the association magnitude and its significance level are structured in Table 2.

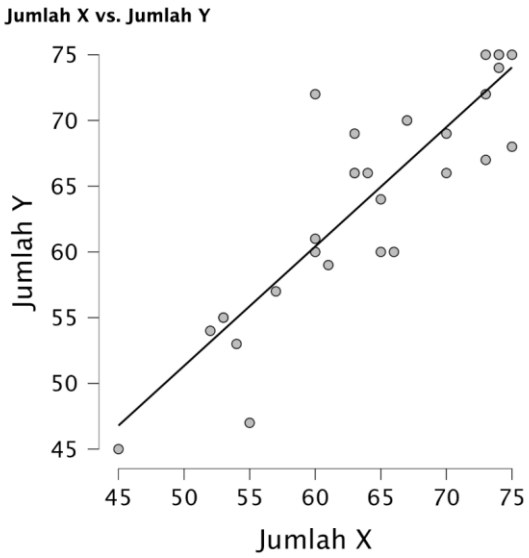
Table 2. Pearson's Correlation Results Between Variable X and Variable Y

Correlation ▾

Pearson's Correlations

Variable		Jumlah X	Jumlah Y
1. Jumlah X	Pearson's r	—	
	p-value	—	
2. Jumlah Y	Pearson's r	0.8808	—
	p-value	< .001	—

Scatter Plots ▾



The correlation matrix in Table 2 reveals a Pearson correlation coefficient (r) of 0.8808 between the internalization of IRE values (Jumlah X) and ethical financial decision-making (Jumlah Y). According to standard statistical conventions, an (r)-value of this magnitude indicates an exceptionally strong and positive relationship. The corresponding significance level is ($p < .001$), which is substantially lower than the designated significance criterion (0.05). This statistically significant result provides empirical grounds to reject the null hypothesis (H0) and officially accept the alternative hypothesis (Ha). Thus, it is confirmed that higher levels of IRE value internalization are significantly associated with more robust ethical financial decision-making outcomes.

To visually supplement this parametric correlation and verify the linearity assumption, an empirical scatter plot was generated, mapping the intersection of the total scores for each individual respondent. The scatter plot illustrated in Figure 1 visually corroborates the parametric findings. The data points cluster tightly around the upward-sloping linear regression line across the entire distribution, showing no influential outliers that could distort the parametric analysis. This clean, progressive linear trajectory signifies that an increase in the scores of IRE value internalization is systematically paired with an upward shift in ethical financial decision-making behavior among the surveyed students at the State Polytechnic of Malang.

Discussion

The descriptive statistics compiled in this study demonstrated that vocational higher education students at the State Polytechnic of Malang possess a high baseline of Islamic Religious Education (IRE) value internalization, as evidenced by an empirical mean score of 64.13 out of a maximum theoretical score of 75.00. Statistically, this high average indicates that religious and moral instruction within the vocational sector has moved significantly beyond passive cognitive absorption or mere rote memorization of theological concepts. Instead, these principles have successfully transitioned into active, "living values" that guide students' daily conduct. In reference to the structural dimensions established in the methodology, this optimal level of internalization is heavily anchored in the core Islamic virtues of honesty (*shiddiq*), absolute trustworthiness (*amanah*), justice (*'adl*), and rigorous self-control.

Within the highly structured and demanding ecosystem of vocational higher education, these spiritual values function as an internal anchor or a transendental ethical compass. Unlike traditional academic streams, the curriculum in polytechnics and vocational faculties is explicitly designed for immediate workplace readiness, intense practical laboratory tasks, and direct industrial internships. This distinct environment exposes students to practical and administrative pressures much earlier in their academic journeys.

When students possess a profound internal appreciation of IRE, they do not view their impending professional life through a narrow, capitalistic lens. As argued by Mahmudi and Wahidah, the successful delivery of IRE in vocational institutions transforms religious education from a mere compliance requirement into a functional framework for professional integrity (Mahmudi & Ikhwati Wahidah, 2023). This finding strongly supports the strategic positioning of religious education within the mandatory Personality Development Subject (MPK) group in Indonesia, which explicitly aims to forge technically proficient human resources who are simultaneously balanced with high moral purity and transcendental accountability.

Simultaneously, the descriptive data for Variable Y revealed a highly robust baseline of ethical financial decision-making among the surveyed vocational students, represented by a high mean score of 65.42 out of 75.00. This finding holds critical value when contextualized within the psychological and professional transition of young adults in applied sciences. Vocational higher education students naturally exhibit an action-oriented mindset, where their competencies are judged based on real-time outputs, efficiency, and industrial accuracy. The high empirical mean for ethical financial decision-making demonstrates that these respondents have successfully integrated moral reasoning into their pragmatic evaluation of financial alternatives and capacity constraints.

This high score serves as a strong empirical indicator that the respondents are psychologically and ethically prepared to confront and reject systemic financial malpractices such as academic fraud, corporate embezzlement, manipulation of data sheets, and transactional ambiguity (*gharar*) as they enter the industrial marketplace. Technical expertise (hard skills) without a grounded ethical backbone (soft skills) frequently results in severe corporate governance failures, white-collar crimes, and systemic corruption within the corporate world.

The empirical evidence here underscores that these vocational students do not merely value speed, financial convenience, and technical execution, but also deeply respect equity, transparency, and personal responsibility in financial transactions. This practical manifestation of morality aligns with the broader goals of holistic student development, where industrial readiness must be backed by a resilient ethical character to meet the qualitative demands of modern corporate and entrepreneurial landscapes.

The most definitive contribution of this research is the empirical validation of the hypothesis, which uncovered an exceptionally powerful and statistically significant positive linear relationship between the internalization of IRE values and ethical financial decision-making ($r = 0.8808$, $p < .001$). The statistical magnitude of this correlation indicates that as a student's internal commitment to Islamic moral principles intensifies, their capacity to execute objective, responsible, and ethically sound financial decisions scales up in a highly predictable linear trajectory. The visual alignment of data points in the scatter plot (Figure 1) confirms the high stability and linearity of this association across the entire student sample, showing no volatile deviations or distorting outliers.

To comprehensively understand why this association is remarkably strong among contemporary vocational students, the statistical link must be examined through the lens of the modern digital economy. Today's higher education students face unprecedented exposure to instant consumerist cultures, aggressive algorithmic digital marketing, integrated mobile e-wallets, peer-driven Fear of Missing Out (FoMO), and high-risk predatory digital finance tools such as unregulated online peer-to-peer lending (pinjol) and decentralized digital gambling (*maysir*).

In this highly complex financial environment, traditional, purely secular financial literacy is often insufficient to deter short-term impulsive behaviors. A secular understanding of money tells a student how to execute a transaction, but it does not provide the moral rationale for why certain financially damaging actions should be avoided. Here, the internalization of IRE values acts as a powerful psychological barrier and an analytical framework. As demonstrated in the recent study by Sawari regarding resistance to consumptive digital trends, religious education fosters a highly critical mindset among students(Md Sawari et al., 2024) . It systematically cultivates the virtue of qana'ah (spiritual contentment) and provides a concrete behavioral defense against excessive wastefulness (*israf*) and vanity expenditure (*tabdzir*).

Furthermore, this mechanism operates seamlessly through the structured lens of Maqashid Syariah, specifically the twin goals of the preservation of wealth (*hifz al-mal*) and the preservation of rational intellect (*hifz al-'aql*). Students who have effectively assimilated these principles do not evaluate financial decisions purely on short-term utility or social status. Instead, as verified by Dhohirrobbi, a strong grasp of Maqashid Syariah directly restricts hedonistic, consumerist behavioral patterns by compelling the individual to systematically prioritize vital necessities (*dharuriyyat*) over secondary comfort desires (*hajiyyat*) and luxury status symbols (*tahsiniyyat*) (Dhohirrobbi, 2025).

This directly replicates the structural assertions of Wijaya, who confirmed that the combination of objective literacy and deep-seated religiosity dictates healthy financial habits and long-term well-being among Indonesian Muslims (Arif Setiawan et al., 2022). Spiritual awareness

reshapes the conceptual definition of money from a tool for instant gratification into an amanah (sacred trust) that demands strict accountability. Consequently, the presence of a strong religious anchor effectively prevents financial distress and minimizes the likelihood of youth bankruptcy in the digital age.

The remarkably high correlation coefficient (r = 0.8808) carries massive strategic implications for the future structural design of vocational institutions in Indonesia. The data proves that religious education is not a detached, abstract spiritual exercise, but a highly functional variable that directly governs economic and professional survival capabilities. Therefore, institutional policymakers must actively reject any curricular trends that attempt to marginalize or minimize the hours dedicated to IRE in higher education.

On the contrary, there is an urgent need for an integrative curriculum model. As advocated by Siregar, the ideal framework for modern polytechnics is the structural fusion of advanced vocational skills and deep spiritual values. IRE modules should be continuously contextualized by embedding practical case studies regarding digital financial ethics, corporate financial engineering transparency, and contemporary sharia microfinance solutions directly into the vocational training workflow (Siregar, 2014).

Despite these profound insights, the present study is bounded by specific limitations that must be addressed to maintain academic objectivity. First, the cross-sectional correlational design utilized here successfully catches the strength of statistical association but cannot be interpreted as definitive proof of a direct, unidirectional causal effect. Second, the sample size is relatively localized, drawing from 30 active respondents at the State Polytechnic of Malang, which constraints the immediate generalization of these results to less uniform or cross-cultural vocational institutions across Indonesia..

CONCLUSION

Based on the empirical findings and comprehensive data analysis, this study concludes that there is an exceptionally strong, positive, and statistically significant linear relationship between the internalization of Islamic Religious Education (IRE) values and ethical financial decision-making among vocational higher education students at the State Polytechnic of Malang ($r = 0.8808$, $p < .001$). The descriptive statistics further corroborate this link, revealing high baseline performance in both the internalization of religious principles (Mean = 64.13) and moral financial choices (Mean = 65.42).

These metrics provide definitive empirical validation that Islamic instruction in applied science cohorts is not merely an abstract, theological requirement. Instead, when properly assimilated, spiritual benchmarks such as honesty (*shiddiq*), trustworthiness (*amanah*), and self-control effectively manifest as a functional ethical compass. In the modern digital economy, this inner anchor serves as a critical cognitive barrier that protects students from volatile market pressures, impulsive consumption, and high-risk digital financial traps, thereby cultivating disciplined, fair, and highly accountable financial habits.

REFERENCES

Abdullah, M. F., Hoque, M. N., Rahman, M. H., & Said, J. (2022). Can Islamic Financial Literacy Minimize Bankruptcy Among the Muslims? An Exploratory Study in Malaysia. SAGE Open, 12(4). https://doi.org/10.1177/21582440221134898/ASSET/6A7C0A71-C280-4994-9BA4-E42092922562/ASSETS/IMAGES/10.1177_21582440221134898-IMG2.PNG

Alawiyah, T., Mutia, A., Saputra Tanjung, F., Islam Negeri Sulthan Thaha Saifuddin Jambi Jalan Lintas Jambi, U., Bulian, M. K., Sungai Duren, S., Luar Kota, J., & Jambi, M. (2023). ANALISIS PERILAKU KONSUMTIF MAHASISWA DALAM PERSPEKTIF EKONOMI ISLAM : Studi Kasus Mahasiswa Kota Jambi. Jurnal Riset Manajemen Dan Akuntansi, 3(3), 184–198. https://doi.org/10.55606/JURIMA.V3I3.2478

Arif Setiawan, A., Wijayanti, C. N., Yuliatmojo, W., Setiawan, A. A., & Surakarta, U. (2022). Moralitas Bermedia Sosial (Distorsi Etika dalam Perspektif Halal Media : Standar Etika Komunikasi Publik). AGUNA: Jurnal Ilmu Komunikasi, 3(1), 38. http://ejournal.amikompurwokerto.ac.id/index.php/AGUNA

Chyntia, A., Fitri, L. E., & Lubis, P. (2024). Najaha Iqtishod Journal of Islamic Economic and Finance Analisis Tingkat Literasi Keuangan Syariah pada Mahasiswa Muslim Fakultas Ekonomi dan Bisnis di Universitas Jambi. 5(1), 23–30. https://doi.org/10.22437/jief.v5i1.27837

Darmuji, D. (2026). Relevansi Pendidikan Agama Islam dalam Pembentukan Karakter Mahasiswa Vokasi di Era Kesiapan Kerja. Complex : Jurnal Multidisiplin Ilmu Nasional, 3(1), 14–19. https://doi.org/10.66341/complex.v3i1.313

Faiz, M. W., & Firmansyah, F. (2024). The moderating effect of religiosity on intention to use product financing. Asian Journal of Islamic Management (AJIM), 2024(1), 50–62. https://doi.org/10.20885/AJIM.VOL6.ISS1.ART5

Koskelainen, T., Kalmi, P., Scornavacca, E., & Vartiainen, T. (2023). Financial literacy in the digital age—A research agenda. Journal of Consumer Affairs, 57(1), 507–528. https://doi.org/10.1111/JOCA.12510

Mahmudi, & Ikhwati Wahidah, N. (2023). Implementasi Pembelajaran Pendidikan Agama Islam di Fakultas Vokasi. In Tadarus Tarbawy (Vol. 5, Number 2).

Md Sawari, S. S., Ahmad, S. Y., Md Sawari, L., & Mohd Samsi, N. (2024). The role of Islamic principles in shaping financial decision-making. https://www.ijrpr.com/current_issues.php

Nabilah, F. R., Muhammadiyah, U., & Utara, S. (2024). Pengaruh Literasi Keuangan Syariah Dan Religiusitas Terhadap Minat Mahasiswa Menabung Di Bank Syariah (Studi Mahasiswa FAI UMSU). AGHNIYA: Jurnal Ekonomi Islam, 6(1), 36–54. https://doi.org/10.30596/AGHNIYA.V6I1.20781

Roemanasari, F., Sabela, J., & Rusgianto, S. (2022). Islamic Financial Literacy and Financial Behavior on Investment Intention. Jurnal Ilmu Ekonomi Terapan, 7(2), 239–250. https://doi.org/10.20473/JIET.V7I2.40679

Rusydiana, & Slamet, A. (2022). Waqf, Maqasid al-Sharia, and SDG-5:A Model for Women's Empowerment. Al-Ihkam: Jurnal Hukum Dan Pranata Sosial, 17(2).

Sinnewe, E., & Nicholson, G. (2023). Healthy financial habits in young adults: An exploratory study of the relationship between subjective financial literacy, engagement with finances, and financial decision-making. Journal of Consumer Affairs, 57(1), 564–592. https://doi.org/10.1111/JOCA.12512

Siregar, E. (2014). Pengembangan Profesionalisme Guru Melalui Penelitian Tindakan Kelas. Jurnal Pengabdian Masyarakat.