

## **Integrating Islamic Finance into Islamic Education Research Frameworks**

Huwaida Tengku-Armia

State Islamic University Ar-Raniry - Indonesia

[huwaida@ar-raniry.ac.id](mailto:huwaida@ar-raniry.ac.id)

### **Abstract**

*This article examines the integration of Islamic finance into Islamic education research frameworks as a conceptual response to the growing need for interdisciplinary, ethically grounded, and socially relevant scholarship. Islamic finance is not merely a technical field of banking, investment, or financial contracts, but a moral-economic system rooted in Shariah principles, justice, risk-sharing, and social welfare. Islamic education, meanwhile, aims to cultivate holistic human development through the integration of knowledge, values, spirituality, and social responsibility. Bringing these two fields together allows Islamic finance education to move beyond technical instruction toward a broader research framework that connects financial literacy, ethical formation, curriculum design, institutional development, and community empowerment. Drawing on contemporary literature in Islamic finance, Islamic education, curriculum studies, and interdisciplinary Islamic knowledge, this article argues that Islamic finance should be embedded within Islamic education research as both a subject of study and a practical tool for socio-economic transformation. The discussion highlights three core dimensions: the ethical foundation of Islamic finance education, the role of knowledge integration in research development, and the institutional challenges facing Islamic higher education. The article concludes that integrated frameworks are essential for advancing Islamic finance scholarship and producing socially responsible graduates.*

### **Keywords**

*Finance, Education, Ethics, Curriculum, Integration*

## Introduction

Islamic finance has developed into one of the most significant contemporary expressions of Islamic economic thought. It is commonly associated with financial products, banking institutions, sukuk, risk-sharing contracts, and Shariah-compliant investment mechanisms. However, Islamic finance should not be understood only as a technical financial system. Its foundation is deeply ethical, normative, and educational because it derives from Islamic principles that regulate human conduct, economic exchange, social welfare, and institutional accountability. Nienhaus (2011) explains that Shariah-compliant finance is grounded in the relationship between Islamic legal principles and ethical financial practice, especially in response to crises that reveal weaknesses in conventional financial systems. Similarly, Asutay (2013) argues that Islamic finance should be rooted in the broader Islamic moral economy rather than reduced to formal compliance or market replication.

At the same time, Islamic education provides a distinctive framework for moral formation, knowledge development, and social responsibility. Halstead (2007) highlights that Islamic values offer a distinctive foundation for moral education by linking knowledge, virtue, discipline, and responsibility before God. Islamic education is therefore not limited to the transmission of religious information, but aims to shape the learner intellectually, spiritually, morally, and socially. Hassan et al. (2010) also emphasise the role of Islamic philosophy of education in aspiring toward holistic learning, where knowledge is connected to character formation and practical responsibility. This makes Islamic education a suitable intellectual environment for developing Islamic finance research that is not merely market-driven, but also ethically and socially oriented.

The significance of integrating Islamic finance into Islamic education research frameworks is increasingly relevant in light of contemporary economic, educational, and social challenges. Modern societies face rising inequality, financial exclusion, ethical failures in markets, and a growing need for financial literacy. Mawardi and Risyad (2025) demonstrate that education, technology, and Islamic finance have important roles in addressing economic inequality, indicating that Islamic finance education can contribute to broader developmental objectives. Islamic education institutions, particularly Islamic universities, pesantren-based higher education, and Islamic economics faculties, are therefore strategically positioned to develop research frameworks that connect finance, ethics, education, and social transformation.

Despite the expansion of Islamic finance programmes, challenges remain in curriculum design, teaching quality, research methodology, and integration between Islamic knowledge and modern financial practices. Hasan (2008) notes that Islamic finance education at the graduate level faces structural and conceptual challenges, particularly in producing graduates who understand both Shariah principles and contemporary finance. Akbar et al. (2023) similarly identify gaps in Islamic finance education related to institutional capacity, curriculum relevance, and professional preparedness. These concerns suggest that Islamic finance education requires a stronger research framework that can integrate technical competence with ethical reasoning, Islamic epistemology, and community-oriented outcomes.

This article aims to conceptually examine how Islamic finance can be integrated into Islamic education research frameworks. It argues that Islamic finance should be studied not only as a professional or financial discipline, but also as part of a wider educational project concerned with moral economy, social justice, curriculum development, and institutional reform. The paper is guided by three research questions: How can Islamic finance be integrated into Islamic education research frameworks? In what ways can Islamic education contribute to the development of Islamic finance research? What challenges limit the integration of Islamic finance within Islamic educational institutions and research systems?

## Literature review

The literature on Islamic finance demonstrates that the field is founded upon ethical, legal, and socio-economic principles that distinguish it from conventional finance. Nienhaus (2011) shows that Islamic finance is shaped by the relationship between Shariah law and ethical financial conduct, especially through the prohibition of *riba*, avoidance of excessive uncertainty, and the requirement that financial activities be linked to legitimate economic purposes. Asutay (2013) further argues that Islamic finance must be understood within the framework of Islamic moral economy, where financial activities should serve justice, welfare, human dignity, and socio-economic balance. This perspective challenges narrow interpretations of Islamic finance that focus only on legal form while neglecting ethical substance.

Islamic financial instruments also carry educational and developmental significance. Wahyuningsih and Nurzaman (2020) discuss the relationship between Islamic financial instruments and economic growth, showing that Islamic finance can contribute to broader economic development when properly structured. Nofianti et al. (2026) examine cash waqf innovation in Islamic financial institutions and highlight governance issues in Indonesia, Malaysia, and Türkiye, showing that Islamic finance research requires attention to institutional design, accountability, and public benefit. Aladağ (2023) also discusses the international strategies and future challenges of Islamic financial institutions, reinforcing the need for educational institutions to prepare scholars and practitioners who can respond to the evolving global Islamic finance industry.

The literature on Islamic education provides the philosophical basis for integrating finance into a broader moral and intellectual framework. Halstead (2007) explains that Islamic values form a distinctive framework for moral education because they connect learning with obedience to God, moral responsibility, and communal obligations. Rahayu (2016) approaches Islamic education from an axiological perspective, arguing that education should be grounded in values that guide human action and social life. Hassan et al. (2010) emphasise that Islamic philosophy of education aims to produce holistic learning, while Bagheri Noaparast (2014) identifies different approaches within Islamic philosophy of education that can shape educational theory and practice. These works collectively suggest that Islamic education is not value-neutral; it is designed to cultivate ethically responsible individuals.

Another important theme is the integration of knowledge. Anas et al. (2013) discuss the concept and challenges of knowledge integration in Islam, highlighting the need to overcome fragmentation between religious and contemporary disciplines. This issue is highly relevant to Islamic finance education because the field sits at the intersection of Shariah, economics, law, management, accounting, technology, and social policy. Harahap et al. (2025) also call for integrative and interconnected epistemologies within interdisciplinary and multidisciplinary Islamic studies. Abidin (2022) similarly argues for systemic Islamic economic studies from interdisciplinary perspectives, indicating that Islamic economics and finance cannot be developed effectively through isolated disciplinary approaches.

Islamic finance education has received growing scholarly attention, particularly regarding curriculum development, teaching methodology, and institutional readiness. Hasan (2008) identifies challenges in graduate-level Islamic finance education, including the need for qualified academics, appropriate curricula, and integration between theory and practice. Akbar et al. (2023) examine the current state and challenges of Islamic finance education in Pakistan, showing that many programmes still struggle to balance Shariah, economics, and practical finance. Belabes et al. (2015) discuss the design of Islamic finance programmes in competitive educational environments, showing that institutions must develop distinctive curricula while responding to market and academic expectations.

Recent studies also emphasise innovation in pedagogy and research methodology. Muhsin and Ahmad (2019) discuss Education 4.0 trends in Arabic Islamic finance curriculum design, suggesting that Islamic finance education must adapt to digital learning environments. Bakr et al. (2022) examine challenges and prospects in adopting ideal methodologies for teaching Islamic finance, while Azid et al. (2021) question whether Islamic economics should be taught through conventional approaches or Tawhidi methodology. Masrifah (2022) further identifies challenges in applying standard research methodology in Islamic economics and finance, showing the need for methodological frameworks that are both academically rigorous and epistemologically consistent with Islamic principles.

The literature also connects Islamic finance education with community empowerment and sustainable development. Sonita et al. (2021) argue that Islamic higher education can support sustainable economic development through the model of Islamic entrepreneurial universities. Shafi (2025) examines the role of Islamic finance education in community empowerment from the lens of maqasid al-shariah, suggesting that Islamic finance learning should produce social impact beyond academic knowledge. Asari (2024) also highlights the role of Islamic education in personal finance, indicating that Islamic finance education can strengthen financial responsibility at the individual and household levels. Together, these studies reveal a research gap: Islamic finance education needs an integrated framework that connects moral education, curriculum design, institutional development, financial literacy, and socio-economic transformation.

## Methods

This study adopts a qualitative and conceptual research approach to examine how Islamic finance can be integrated into Islamic education research frameworks. A qualitative design is appropriate because the study focuses on ethical, educational, institutional, and epistemological dimensions that cannot be fully captured through quantitative measurement. Rather than testing hypotheses or measuring statistical relationships, the research seeks to develop a theoretically grounded understanding of how Islamic finance can be positioned within Islamic education as part of a broader framework of knowledge integration, moral formation, curriculum development, and social responsibility.

The analysis is based on secondary qualitative data derived from an extensive review of peer-reviewed literature in Islamic finance, Islamic education, Islamic economics, curriculum studies, and interdisciplinary Islamic knowledge. The study also draws on contemporary discussions concerning Islamic finance education, Shariah-based financial literacy, moral education, Islamic higher education, and the integration of revealed and contemporary knowledge. These sources are selected because they provide conceptual and practical insights into how Islamic finance can be taught, researched, and institutionalised within Islamic educational settings. This approach enables a critical assessment of the opportunities and constraints associated with embedding Islamic finance into educational research frameworks.

To enhance analytical depth, the study adopts a thematic and theory-driven approach by synthesising insights from Islamic finance theory, Islamic educational philosophy, curriculum development, and knowledge integration literature. The materials are analysed to identify recurring themes such as Shariah compliance, moral economy, maqasid al-shariah, financial literacy, curriculum integration, interdisciplinary research, and institutional development. The analysis also considers contemporary challenges, including curriculum fragmentation, limited interdisciplinary expertise, methodological inconsistency, digital transformation, and weak linkages between academia, industry, and community needs. By integrating literature-based insights with conceptual analysis, the methodology provides a holistic framework for understanding how Islamic finance can strengthen Islamic education research and contribute to ethical, socially relevant, and intellectually integrated scholarship.

## Result and Discussion

### *Islamic Finance within Islamic Education Frameworks*

Integrating Islamic finance into Islamic education research frameworks requires a shift in how Islamic finance is understood and taught. Islamic finance should not be treated merely as a technical discipline concerned with contracts, banking products, accounting standards, or capital markets. Rather, it should be positioned as part of an Islamic educational project that links financial practice with moral responsibility, social justice, and human development. Nienhaus (2011) demonstrates that Islamic finance ethics and Shariah law are deeply connected,

particularly when financial systems are evaluated after crises that expose the moral weaknesses of conventional finance. Therefore, Islamic finance education should begin from the ethical foundation of financial conduct rather than from product mechanics alone.

This point is reinforced by Asutay (2013), who argues that Islamic moral economy provides the foundation of Islamic finance. If Islamic finance is separated from Islamic moral economy, it risks becoming a formalistic system that imitates conventional finance while using Islamic legal terminology. Islamic education can address this risk by embedding Islamic finance within a wider framework of values, spirituality, social accountability, and maqasid-oriented development. In this sense, Islamic education provides the moral and intellectual environment needed to preserve the ethical purpose of Islamic finance.

Islamic education also offers a distinctive approach to human formation. Halstead (2007) explains that Islamic values provide a framework for moral education that links knowledge with virtue and responsibility. This is highly relevant to Islamic finance because the financial sector requires not only technical competence but also ethical judgement. A graduate of Islamic finance should understand contracts such as murabaha, musharakah, mudarabah, ijarah, sukuk, zakat, and waqf, but should also be able to evaluate whether these instruments contribute to justice, welfare, and the prevention of exploitation. Islamic education frameworks can therefore ensure that Islamic finance learning develops both professional expertise and moral consciousness.

Hassan et al. (2010) argue that Islamic philosophy of education aspires toward holistic learning. This concept provides a strong basis for integrating Islamic finance into education research because finance affects nearly every dimension of social life, including poverty, entrepreneurship, family welfare, institutional governance, and public policy. A holistic educational framework would not isolate Islamic finance as a narrow professional subject, but would connect it with Islamic law, ethics, economics, management, technology, and social development. Rahayu (2016) also emphasises the axiological foundation of Islamic education, indicating that education must be directed toward values and purposeful action. This means that Islamic finance education must ask not only how financial instruments work, but also why they exist and what social objectives they should serve.

The integration of Islamic finance into Islamic education research frameworks can also strengthen the relationship between curriculum and social needs. Mawardi and Risyad (2025) show that education, technology, and Islamic finance can play a role in addressing economic inequality. This suggests that Islamic finance education should be designed around real socio-economic problems such as poverty, exclusion, debt dependency, financial illiteracy, and unequal access to capital. Islamic education research can contribute by developing curricula that connect classroom learning with community-based financial solutions, including waqf development, zakat management, Islamic microfinance, halal entrepreneurship, and Shariah-compliant financial literacy.

A further implication is that Islamic finance education should cultivate ethical financial citizenship. Asari (2024) discusses the role of Islamic education in personal finance, showing that Islamic education can guide individuals in managing wealth responsibly. This supports the idea that Islamic finance education should not be restricted to future bankers or finance professionals. It should also become part of wider Islamic education research concerned with personal financial ethics, family economics, responsible consumption, and community welfare. In this way, Islamic finance becomes a tool for moral and practical empowerment.

The framework also requires attention to institutional development. Jameel (2025) proposes the integration of management, education, and Islamic thought as a framework for holistic institutional development. This is important because Islamic finance education cannot be advanced only through individual courses. It requires institutional policies, qualified lecturers, research centres, curriculum standards, industry partnerships, and ethical governance. Islamic education research can therefore examine how universities, faculties, and Islamic higher education institutions structure Islamic finance programmes in ways that align with both academic quality and Islamic values.

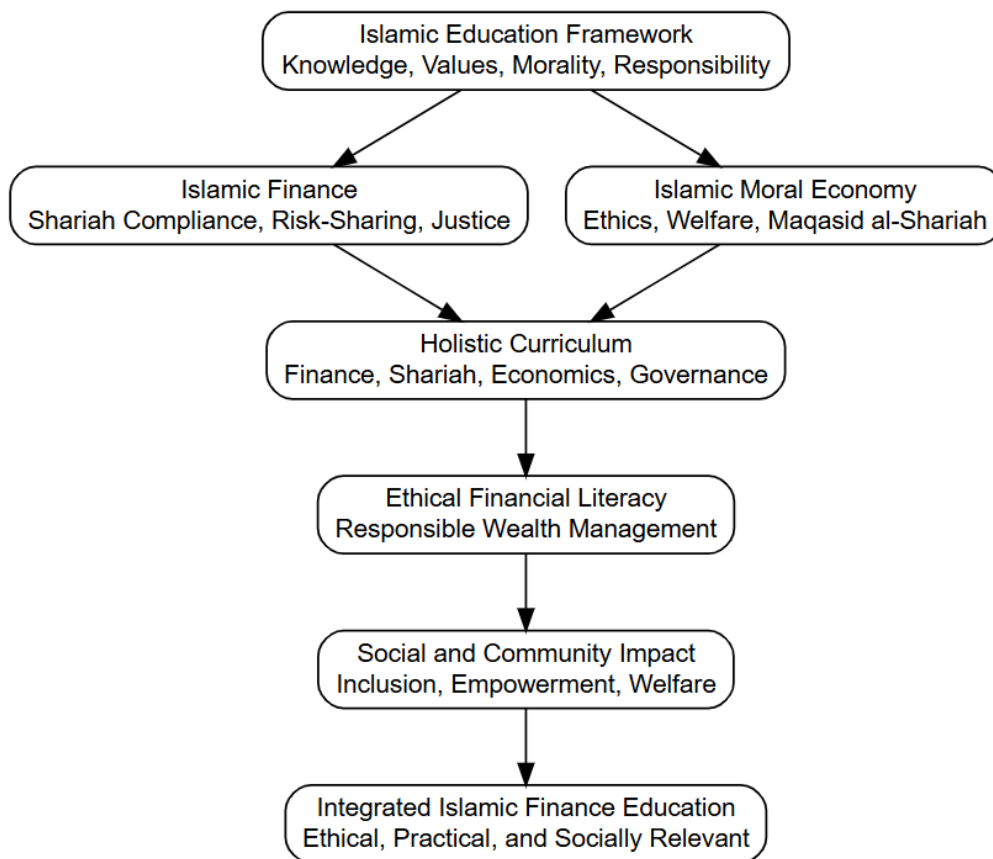


Figure 1. Islamic Finance within Islamic Education Frameworks

Figure 1 illustrates how Islamic finance can be positioned within a broader Islamic education framework. The figure begins with Islamic education as the foundational structure that integrates knowledge, values, morality, and social responsibility. Within this framework, Islamic finance is not treated merely as a technical field of banking or financial contracts, but as a Shariah-based and ethically oriented discipline rooted in justice, risk-sharing, and social welfare. The figure shows that Islamic finance must be connected to the Islamic moral economy and *maqasid al-shariah* so that curriculum design does not focus only on financial instruments, but also on ethical purpose and social impact. Through a holistic curriculum that combines finance, Shariah, economics, and governance, students can develop ethical financial literacy and responsible wealth management skills. Ultimately, this integration supports socially relevant Islamic finance education that contributes to inclusion, empowerment, and community welfare.

The role of Islamic higher education is particularly significant. Sonita et al. (2021) argue that Islamic higher education can support sustainable economic development through Islamic entrepreneurial universities. This connects Islamic finance education with entrepreneurship, innovation, and sustainable development. Islamic finance can provide the financial logic for socially responsible enterprise, while Islamic education can provide the moral and intellectual framework for shaping entrepreneurial character. Together, they can produce graduates who are capable of designing financial solutions that serve both economic productivity and social welfare.

Therefore, Islamic finance within Islamic education frameworks should be built upon four interrelated foundations: Shariah compliance, moral economy, holistic education, and social impact. Shariah compliance ensures legal legitimacy; moral economy ensures ethical purpose; holistic education ensures integrated knowledge; and social impact ensures relevance to community needs. When these elements are combined, Islamic finance education becomes more than professional training. It becomes a research-based educational framework for producing ethical financial knowledge, responsible institutions, and socially beneficial economic practices.

### *Research Development and Knowledge Integration*

A major contribution of Islamic education to Islamic finance research lies in the integration of knowledge. Islamic finance is inherently interdisciplinary, involving Shariah, economics, law, accounting, management, technology, education, and public policy. However, many educational and research systems still treat these fields separately. Anas et al. (2013) explain that the integration of knowledge in Islam remains both a concept and a challenge, especially because modern education often separates revealed knowledge from contemporary disciplines.

Islamic finance education faces this challenge directly because it must combine classical Islamic jurisprudence with modern financial systems.

Harahap et al. (2025) argue for interdisciplinary and multidisciplinary Islamic studies based on integrative and interconnected epistemology. This provides a valuable foundation for Islamic finance research frameworks. Rather than treating Islamic finance as a field that simply borrows methods from conventional economics, an integrated framework would allow Islamic finance research to draw from Islamic epistemology, maqasid al-shariah, institutional theory, ethics, education, and applied financial studies. Abidin (2022) similarly calls for systemic Islamic economic studies from interdisciplinary perspectives, which supports the need to move beyond fragmented approaches.

Curriculum development is one of the most important areas where knowledge integration can take place. Hasan (2008) shows that Islamic finance education at the graduate level faces challenges in curriculum structure and academic preparation. Akbar et al. (2023) also identify major challenges in Islamic finance education, including curriculum relevance and the need to prepare students for both academic and professional environments. These studies indicate that Islamic finance programmes should not simply add Shariah courses to conventional finance curricula. Instead, the curriculum should be designed around an integrated structure where Shariah, economics, ethics, finance, and social objectives interact from the beginning.

Belabes et al. (2015) provide an example through the design of Islamic finance programmes in a competitive educational space. Their work shows that Islamic finance education must be distinctive, academically credible, and responsive to institutional competition. This means that Islamic education research should examine not only course content, but also programme design, learning outcomes, institutional identity, and graduate competencies. In an integrated Islamic education research framework, Islamic finance programmes should be assessed according to whether they produce ethical reasoning, technical competence, research capacity, and social responsibility.

Pedagogical innovation is also central to this integration. Muhsin and Ahmad (2019) discuss Education 4.0 trends in teaching Arabic Islamic finance curriculum design. This suggests that Islamic finance education must respond to digital transformation, online learning, artificial intelligence, financial technology, and changing student needs. Islamic education research can support this process by developing pedagogical models that combine digital tools with Islamic values. For example, Islamic finance courses may use simulations of sukuk issuance, zakat distribution models, waqf governance cases, fintech scenarios, and ethical decision-making exercises. These approaches can make Islamic finance education more practical and research oriented.

Teaching methodology is another major concern. Bakr et al. (2022) examine the challenges and prospects of adopting ideal methodologies in teaching Islamic finance, while Azid et al. (2021) discuss whether Islamic economics should be taught through conventional approaches or Tawhidi

methodology. These debates are central to Islamic education research because they raise questions about epistemological consistency. If Islamic finance is taught only through conventional finance assumptions, its ethical and spiritual foundations may become secondary. A Tawhidi or Islamically grounded methodology would instead place unity, accountability, justice, and moral purpose at the centre of financial analysis.

Research methodology also requires further development. Masrifah (2022) identifies challenges in applying standard methodology for research in Islamic economics and finance. This is important because Islamic finance research often uses conventional quantitative and qualitative methods without sufficiently reflecting on Islamic epistemological assumptions. Islamic education research frameworks can contribute by developing methodological models that combine academic rigour with Islamic ethical and philosophical foundations. Such models may include maqasid-based analysis, Shariah governance evaluation, Islamic moral economy frameworks, institutional case studies, curriculum analysis, and community impact assessment.

The future of Islamic finance education also depends on institutional research capacity. Hassan and Thowfeek (2025) discuss the future of Islamic finance education and highlight the need to adapt to new realities, including industry development and educational transformation. Moosa and Haji (2026), through a scoping review of Islamic finance education for university students, show that Islamic finance education has become an important research area but still requires further conceptual and empirical strengthening. These studies indicate that Islamic education research frameworks should map existing Islamic finance education models, identify curriculum gaps, and propose improved structures for teaching and research.

Knowledge integration should also involve collaboration between universities, industry, government, and society. Kurniawan et al. (2025) propose a Triple Helix model for integrating educational management, digital pedagogy, and Sharia financial literacy in Indonesian Islamic economics higher education. This model is highly relevant because Islamic finance education cannot develop in isolation from industry and social needs. Islamic universities require partnerships with Islamic banks, zakat institutions, waqf boards, halal businesses, regulators, and community organisations. Through this collaboration, research can become more applied, and students can understand Islamic finance as a lived economic system.

Critical thinking must also be infused into Islamic finance curricula. Olorogun et al. (2018) discuss the effects of infusing critical thinking into Islamic finance curricula. This is important because Islamic finance education should not merely train students to memorise products or repeat legal definitions. Students must be able to critically assess whether Islamic financial practices fulfil their ethical purposes, whether institutions are genuinely serving society, and whether current financial products reflect maqasid al-shariah. Critical thinking allows Islamic finance education to avoid formalism and encourages innovation grounded in Islamic values.

In this context, Islamic education research frameworks should treat Islamic finance as a field of integrated inquiry. This means examining Islamic finance through moral, institutional, pedagogical,

technological, and developmental dimensions. Such integration can produce stronger research questions: How should Islamic finance curricula be designed to produce ethical graduates? How can Islamic finance education address inequality? How can digital pedagogy improve Islamic financial literacy? How can maqasid al-shariah guide Islamic finance research methodology? These questions demonstrate that integrating Islamic finance into Islamic education is not simply a matter of adding finance topics to Islamic studies, but of developing a coherent research framework that connects knowledge, values, practice, and social transformation



Figure 2. Research Development and Knowledge Integration in Islamic Finance Education

Figure 2 presents the process of research development and knowledge integration in Islamic finance education. The figure demonstrates that Islamic finance research should not be developed through a single disciplinary lens, but through the integration of Shariah knowledge, modern finance knowledge, Islamic education research, and technological awareness. Shariah knowledge provides the normative foundation through fiqh muamalat, maqasid al-shariah, and governance principles, while modern finance contributes technical understanding of markets, banking, risk, and financial innovation. Islamic education research adds pedagogical, curricular, and learning-outcome perspectives, ensuring that Islamic finance is taught and studied in a holistic manner. Through interdisciplinary integration, Islamic finance research can generate stronger conceptual models, case studies, policy analysis, and applied research outputs. The figure ultimately shows that integrated knowledge should lead to curriculum reform, industry collaboration, and community empowerment, producing a research framework that is both academically rigorous and Islamically grounded.

### *Contemporary Challenges and Institutional Constraints*

Despite the strong conceptual potential of integrating Islamic finance into Islamic education research frameworks, several challenges remain. One of the most significant is curriculum fragmentation. Many Islamic finance programmes still separate Shariah studies from economics, finance, management, and technology. This creates graduates who may understand religious rulings but lack financial competence, or graduates who understand finance but lack ethical and Shariah depth. Hasan (2008) identifies this problem in graduate-level Islamic finance education, while Akbar et al. (2023) show that Islamic finance education continues to face challenges in curriculum quality and professional relevance.

Another challenge concerns teaching methodology. Bakr et al. (2022) indicate that adopting ideal methodologies in teaching Islamic finance remains difficult because Islamic finance requires both technical and normative understanding. Azid et al. (2021) further argue that the learning and teaching of Islamic economics must address the tension between conventional approaches and Tawhidi methodology. This tension affects Islamic finance education directly. If Islamic finance is taught through conventional assumptions of profit maximisation and market efficiency without adequate ethical critique, students may fail to understand its moral purpose. However, if it is taught only through normative ideals without practical financial analysis, graduates may be unprepared for industry and policy contexts.

Research methodology presents another institutional constraint. Masrifah (2022) notes that Islamic economics and finance face challenges in applying standard research methodologies. This problem is especially relevant when Islamic finance is integrated into Islamic education research frameworks because researchers must balance Islamic epistemological commitments with academic standards. The challenge is not to reject conventional methods entirely, but to adapt and critically evaluate them in light of Islamic objectives. For instance, statistical analysis, case studies, policy analysis, and curriculum evaluation can all be useful, but they should be connected to maqasid, ethics, and social impact.

Institutional capacity is also a major concern. Thowfeek (2013) discusses challenges and resolutions for Islamic finance education from a practitioner's perspective, indicating that the gap between academia and industry remains significant. Islamic finance education requires lecturers who understand both Shariah and modern finance, but such expertise is not always available. It also requires updated teaching materials, research funding, institutional partnerships, and practical training opportunities. Without these resources, integration may remain conceptual rather than operational.

Educational financing itself can become a barrier. Supriatna (2025) discusses strategies for managing educational financing in Islamic higher education institutions in the contemporary era. This issue matters because curriculum reform, research development, digital pedagogy, and industry collaboration all require financial investment. Islamic higher education institutions may recognise the need to strengthen Islamic finance education, but limited budgets can constrain programme development, lecturer training, research output, and student exposure to professional practice.

The digital transformation of education creates both opportunities and challenges. Muhsin and Ahmad (2019) show that Education 4.0 trends are relevant to Islamic finance curriculum design, while Kurniawan et al. (2025) emphasise digital pedagogy and Sharia financial literacy. However, digital transformation requires technological infrastructure, lecturer readiness, and pedagogical innovation. Islamic education institutions that lack digital capacity may struggle to teach contemporary Islamic finance topics such as Islamic fintech, digital sukuk, blockchain-based waqf, or online Islamic financial literacy. At the same time, the digitalisation of Islamic finance must

remain ethically grounded so that technology supports, rather than replaces, Islamic educational values.

Governance issues also affect the integration of Islamic finance into Islamic education research frameworks. Nofianti et al. (2026), in their study of cash waqf innovation and governance issues in Islamic financial institutions, show that Islamic finance innovation requires strong governance structures. This lesson is relevant to education as well. Islamic finance research frameworks must include governance analysis because institutions dealing with zakat, waqf, sukuk, and Islamic banking require transparency, accountability, and public trust. Islamic education can contribute by producing research that evaluates governance models and trains students to understand ethical institutional management.

Another challenge is the global and international dimension of Islamic finance. Aladağ (2023) discusses international strategies of Islamic financial institutions, including current challenges and future trends. Islamic finance education must prepare students for global developments, cross-border regulation, international standardisation, and diverse Shariah governance practices. However, many educational frameworks remain nationally focused and may not sufficiently prepare students for the international Islamic finance industry. Integrating global perspectives into Islamic education research can help institutions develop curricula that are both locally relevant and internationally competitive.

Holistic curriculum design remains an ongoing challenge. Moslimany et al. (2024) discuss the challenges and opportunities in designing a holistic curriculum in Islamic education. Their insights are useful for Islamic finance education because an integrated curriculum must balance revelation and reason, theory and practice, ethics and technical skill, local needs and global standards. Ibrahim et al. (2023) also examine instructional leadership and curriculum practices in Islamic economics and finance in selected public universities in Saudi Arabia, showing that leadership plays a key role in shaping curriculum quality. This suggests that integration requires not only academic content, but also institutional leadership committed to curriculum reform.

Finally, the integration of Islamic finance into Islamic education research frameworks must avoid becoming purely symbolic. A programme may claim to integrate Islamic finance and Islamic education, but if the curriculum remains fragmented, teaching remains conventional, and research lacks social relevance, the integration will be superficial. Islamic finance education must therefore be assessed by its outcomes: Does it produce ethical graduates? Does it strengthen Islamic financial literacy? Does it contribute to social justice? Does it improve institutional governance? Does it support community empowerment? These questions are consistent with Shafi's (2025) maqasid-based view of Islamic finance education as a means of community empowerment.

Overall, the challenges are substantial, but they also reveal the importance of building structured research frameworks. Islamic finance education must move beyond isolated courses and develop integrated models that connect ethics, curriculum, pedagogy, research methodology,

governance, and community impact. Islamic education institutions have the potential to lead this transformation, but they must invest in interdisciplinary expertise, methodological innovation, digital capacity, and institutional collaboration. Only through such integration can Islamic finance education fulfil its role as both an academic discipline and a vehicle for ethical socio-economic development.

## **Conclusion**

Integrating Islamic finance into Islamic education research frameworks is essential for strengthening the ethical, intellectual, and social foundations of Islamic finance scholarship. Islamic finance should not be treated merely as a technical field concerned with contracts, banking operations, or financial instruments. It must be understood as part of a wider Islamic moral and educational project that seeks to promote justice, accountability, welfare, and responsible economic behaviour. Islamic education provides the philosophical and institutional foundation for this integration because it connects knowledge with values, learning with character formation, and intellectual development with social responsibility.

The article has shown that Islamic finance and Islamic education share a common ethical foundation. Islamic finance is rooted in Shariah principles that regulate economic behaviour, prevent exploitation, and promote fairness in financial transactions. Islamic education, meanwhile, aims to cultivate holistic human beings who are intellectually capable, morally grounded, and socially responsible. When these two fields are integrated, Islamic finance education can move beyond formal legal compliance and technical training toward a richer framework that includes moral reasoning, social impact, community empowerment, and institutional responsibility.

The integration of Islamic finance into Islamic education research frameworks also strengthens curriculum development. A meaningful curriculum should not simply combine conventional finance subjects with separate Shariah courses. Instead, it should be designed around an integrated structure in which Islamic ethics, financial knowledge, maqasid-oriented thinking, governance, technology, and social development are connected. Such a curriculum would enable students to understand Islamic finance not only as a professional discipline but also as a means of addressing contemporary economic challenges such as inequality, poverty, financial exclusion, and weak ethical governance.

Another important conclusion is that Islamic education can contribute significantly to the development of Islamic finance research. Through interdisciplinary and integrative approaches, Islamic education research can help overcome the separation between religious knowledge and modern financial disciplines. It can support the development of research models that are academically rigorous while remaining consistent with Islamic epistemology and ethical objectives. This is particularly important because Islamic finance requires methodological

approaches that can analyse legal form, ethical substance, institutional practice, and social outcomes together.

The discussion has also highlighted the importance of institutional capacity. Islamic higher education institutions have a strategic role in shaping the future of Islamic finance education. They can develop research centres, industry collaborations, curriculum reforms, digital learning models, and community engagement programmes that connect Islamic finance with real social needs. However, this requires strong leadership, qualified academics, adequate funding, updated teaching materials, and collaboration with Islamic financial institutions, regulators, zakat and waqf bodies, and community organisations.

At the same time, several challenges remain. These include curriculum fragmentation, limited interdisciplinary expertise, weak methodological integration, insufficient digital readiness, and gaps between academic learning and industry practice. There is also a risk that Islamic finance education becomes symbolic if it focuses only on terminology and formal compliance without addressing ethical purpose and social responsibility. To avoid this, Islamic finance education must be continuously evaluated according to its ability to produce ethical graduates, relevant research, responsible institutions, and measurable contributions to community welfare.

Future development should therefore focus on building integrated research frameworks that combine Islamic moral economy, educational philosophy, curriculum studies, financial literacy, governance, and social impact assessment. Such frameworks can guide Islamic universities and research institutions in designing programmes that are both academically strong and socially meaningful. They can also help students and researchers understand Islamic finance as a living field that connects theory, practice, ethics, and development.

In conclusion, integrating Islamic finance into Islamic education research frameworks offers an important pathway for advancing Islamic scholarship and responding to contemporary economic challenges. It allows Islamic finance to remain connected to its ethical and spiritual foundations while equipping educational institutions to produce knowledge that benefits society. A truly integrated framework can transform Islamic finance education from a narrow technical discipline into a holistic field of research and practice that supports justice, sustainability, and human welfare.

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