



Implementation of Role Play in Financial Literacy in Fiqih Learning for Buying and Selling

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Abstract:

This research aims to analyze the implementation of the role-play method in Fiqh learning, specifically regarding buying and selling (buy and sell) materials, and its influence on developing students' financial literacy at MI NU Miftahul Ulum Kejawanan Pasuruan. The study employed a qualitative approach with a case study design. Data were collected through participant observation, in-depth interviews with Fiqh teachers and sixth-grade students, and documentation. The data analysis followed the Miles and Huberman interactive model, consisting of data reduction, data display, and conclusion drawing. The results indicate that the implementation of the role-play method significantly enhances students' financial literacy across three dimensions: knowledge, attitudes, and skills. Students demonstrated a better understanding of Fiqh concepts, internalizing values such as honesty (sidq), justice ('adl), and responsibility (amanah), while successfully practicing transaction procedures. In conclusion, the role-play method effectively transforms teacher-centered learning into an active, participatory, and meaningful experience. The implication of this research suggests that integrating experiential learning methods like role-play into Islamic education can bridge the gap between theoretical religious concepts and practical economic life, providing a foundation for students to face modern financial challenges based on Sharia principles.

INTRODUCTION

Financial literacy is an essential competency that every individual must possess to navigate the increasingly complex dynamics of modern life. Financial literacy is not only defined as the ability to understand basic financial concepts, such as income, expenses, saving, and investment, but also encompasses the ability to make appropriate, wise, and responsible financial decisions. At the elementary level, financial literacy plays a strategic role as it forms the initial foundation for shaping students' future economic mindsets and behaviors. Therefore, strengthening financial literacy from an early age needs to be systematically and integrated into the learning process, including in Islamic Religious Education subjects, particularly fiqh.(Prakoso & Apriliani, n.d.)

From an Islamic educational perspective, financial literacy is not solely

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oriented toward rational and technical aspects, but also encompasses values and ethical dimensions derived from Islamic sharia teachings. The concept of muamalah in Islamic jurisprudence (fiqh), particularly in the area of buying and selling, provides a normative foundation for students to understand economic practices that align with the principles of honesty (şidq), justice ('adl), responsibility (amanah), and avoid prohibited practices such as usury (riba), gharar (gharar), and fraud. Thus, fiqh learning has significant potential for integrating strengthening financial literacy with the development of students' religious character. This makes buying and selling not only a theoretical subject but also a means of internalizing Islamic economic values that are applicable in everyday life.(Pasuruan & Java, 2022)

However, the reality of fiqh learning in Islamic elementary schools (madrasah ibtidaiyah) shows that the learning process is still dominated by a conventional, teacher-centered approach. Lectures, question-and-answer methods, and memorization remain the primary strategies for delivering material, resulting in relatively low student engagement in the learning process. This results in limited student understanding, which tends to be cognitive and theoretical, without being balanced by the ability to apply it in real-life practice. As a result, students are often able to explain the concept of buying and selling normatively, but are unable to implement it in concrete situations, such as determining prices, understanding profit and loss, and applying the principle of honesty in transactions. This indicates a gap between the ideal objectives of fiqh learning and actual learning practices.

Furthermore, low student financial literacy is also influenced by the lack of a contextual and experiential learning approach. Students are not given sufficient space to directly experience economic transaction processes through simulations or practice. Yet, direct and contextual learning experiences are crucial for developing deep and meaningful understanding. In this context, learning innovations are needed that are able to integrate cognitive, affective, and psychomotor aspects in a balanced manner, so that students not only know the concepts, but are also able to internalize and practice them.(Izzah & Ma, 2025)

One relevant alternative learning strategy is the role-play method. This method is an active learning approach that emphasizes direct student involvement in acting out specific situations that resemble real-life conditions. In Islamic jurisprudence (fiqh) lessons on buying and selling, role-play can be used to simulate transactional activities between sellers and buyers, allowing students to concretely understand how fiqh principles are applied in practice. Through this method, students not only learn cognitively but also develop social skills, communication skills, and ethical attitudes in interactions. Furthermore, the role-play method can also increase student motivation and interest in learning by making learning more engaging, interactive, and enjoyable.(Murabbi, 2021)

Several previous studies have shown that the use of simulation- and experiential-based learning methods, such as role-play, has a positive impact on improving learning outcomes, student engagement, and deeper conceptual understanding. However, research specifically examining the implementation of role-play methods in developing financial literacy in fiqh learning at the elementary madrasah level is still relatively limited. Therefore, this study presents a novelty in integrating role-play methods with strengthening Islamic-value-based

financial literacy in the material on buying and selling.(Keislaman, 2025)

This research was conducted at MI NU Miftahul Ulum Kejawanan Pasuruan, focusing on the implementation of the role-play method in learning Islamic jurisprudence (fiqh) regarding buying and selling and its impact on the development of students' financial literacy. This study is relevant to the scope of Islamic education journals, which cover various aspects, such as learning management, organizational behavior in the classroom, educational decision-making, and financial management from an Islamic education perspective. Specifically, this research contributes to the development of innovative learning models that are oriented not only toward knowledge transfer but also toward the development of students' practical competencies and character.(Adibah, Ma, Yusuf, & Rokhmatullah, 2024)

Thus, this research is expected to make significant theoretical and practical contributions to the development of more contextual, applicable, and experience-based fiqh learning. Furthermore, the results are expected to serve as a reference for teachers, educational institutions, and future researchers in designing effective learning strategies to improve students' financial literacy based on Islamic values, thereby addressing the increasingly complex challenges of modern education.

RESEARCH METHOD

This research employed a qualitative approach with a case study. This approach was chosen because the research aimed to deeply understand the phenomenon of the implementation of the role-play method in developing students' financial literacy in Fiqh learning on buying and selling, which occurs naturally in a specific context. Case studies allow researchers to examine phenomena comprehensively, contextually, and holistically, reflecting real-world conditions.

The research was conducted at MI NU Miftahul Ulum Kejawanan Pasuruan, which was chosen as the research location because it has implemented the role-play method in Fiqh learning, particularly on buying and selling. This research was conducted within a timeframe aligned with the school's learning schedule.(Siregar & Murhayati, 2024)

In this qualitative research, the researcher acts as the primary instrument (human instrument) and is directly involved in the entire research process, from data collection and observation to data analysis. The researcher's presence in the field is participatory and moderate, meaning the researcher is involved in the learning activities without disrupting the learning process, so the data obtained remains natural.(Urifah & Ma, 2024)

The research subjects in this study were the Fiqh subject teacher and sixth grade students who participated in the learning of buying and selling material. The researcher, Muhammad Habibul Arsy, was chosen as the main subject because he played a role in designing and implementing the role play method, while the students were the supporting subjects because they were the actors in the learning activities. The research informants were determined using a purposive sampling technique, namely the selection of informants based on certain criteria relevant to the research objectives, such as researchers who actively use the role play method and students who are directly involved in the activity.

Data collection techniques in this study include:(BAB, 2025)

Observations were conducted directly in the classroom to observe the Fiqh learning process, particularly during the implementation of the role-play method. Aspects observed included the stages of the learning process, interactions between teachers and students, student participation, and indicators of financial literacy that emerged during the activity. Observations were conducted systematically using observation guidelines.

In-depth interviews were conducted with teachers and students. Interviews with teachers aimed to obtain information regarding the planning, implementation, and evaluation of the role-play method, while interviews with students aimed to understand their learning experiences and understanding of financial literacy in the context of buying and selling. Interviews were semi-structured to remain flexible yet focused. Documentation is used to supplement data from observations and interviews, including learning materials (lesson plans/teaching modules), photographs of learning activities, student attendance lists, and other documents relevant to the research. The data analysis technique in this study uses the Miles and Huberman interactive analysis model, which includes three main stages, namely:(Gazali, Pesak, & Salindeho, 2025)

The process of selecting, focusing, simplifying, and transforming raw data obtained from the field. Data relevant to the research focus is selected, while irrelevant data is discarded. The reduced data is then presented in the form of narrative descriptions, matrices, or simple tables to facilitate understanding and conclusion drawing. Conclusions are drawn in stages based on patterns, relationships, and findings emerging from the data. The conclusions obtained are then continuously verified throughout the research process. To ensure the validity of the data, this study uses triangulation techniques, which include:(Arianto, 2024) Source triangulation, which involves comparing data obtained from teachers and students. Technical triangulation, which involves comparing the results of observations, interviews, and documentation. By using this triangulation technique, the data obtained is expected to have a high level of validity and credibility.

RESULTS AND DISCUSSION

RESULTS

This research was conducted at MI NU Miftahul Ulum Kejawanan Pasuruan, with sixth-grade students studying fiqh (Islamic jurisprudence) on buying and selling. Data collection techniques included participant observation, in-depth interviews with teachers and students, and documentation of learning activities. The results are presented based on the research focus, namely the implementation of the role-play method and the development of student financial literacy.

Implementation of the Role Play Method in Learning Fiqh of Buying and Selling Planning Stage

Based on analysis of lesson plan documents and teacher interviews, it was discovered that the lesson planning was carried out systematically, integrating role-playing methods into the fiqh (jurisprudence) material on buying and selling. Researchers participated in developing learning scenarios that reflected real-life

transaction situations, such as buying and selling activities in the market. In this stage, the researcher: (1). Determine learning objectives that include cognitive (understanding concepts), affective (honest attitudes), and psychomotor (transaction practice) aspects. (2). Create a scenario of students' roles as sellers, buyers and observers. (3). Prepare learning media in the form of play money, merchandise, and observation sheets. (4). Determine indicators of success for financial literacy-based learning. This shows that planning is not only oriented towards delivering material, but also towards students' direct learning experiences.

Implementation Stage

Observations show that the role-play method was implemented actively and interactively. Learning activities were divided into several stages:

Initial Activities

Observations indicate that in the initial activities, the researcher began the lesson by providing an apperception related to students' real-life experiences in everyday buying and selling activities. The researcher asked provocative questions, such as students' experiences purchasing goods in the cafeteria or market, the bargaining process, and the attitudes they should have during transactions. This activity aimed to explore students' prior knowledge and relate it to the fiqh (jurisprudence) material on buying and selling that would be studied. With this apperception, students were better prepared to participate in the lesson because the material presented was directly related to their experiences. Furthermore, this stage also served to establish a conducive classroom atmosphere and increase students' focus and interest in learning before entering the main activities.

Core Activity (Role Play Simulation)

In the core activity stage, learning focuses on the implementation of role-play methods, which take place actively and interactively. Students are divided into small groups of 4–5 people, each assigned the roles of seller, buyer, and observer. Each group is given the opportunity to simulate a buying and selling transaction based on a predetermined scenario. In this process, students acting as sellers offer merchandise, while students acting as buyers negotiate the price until an agreement is reached. Afterward, students execute a simple sale and purchase agreement, observing the principle of mutual consent between both parties. The use of play money as a means of transaction contributes to the clarity of the simulation process, providing a more concrete learning experience. Meanwhile, students acting as observers record the transaction and assess its compliance with Islamic jurisprudence. In addition to hands-on practice, students also observe other groups, enabling learning through observation that enriches their understanding. This series of activities demonstrates that the role-play method can encourage active student involvement, both individually and in groups.

Closing Activity (reflection)

In the closing activity, the researcher and students reflected on the entire learning process. Reflection was conducted through class discussions, discussing students' experiences during the simulation, the obstacles encountered, and the alignment of buying and selling practices with Islamic jurisprudence principles. The researcher reiterated important values in transactions, such as honesty (shidq), justice ('adl), and willingness (taradhi), as the basis for conducting transactions. Students were also given the opportunity to express their opinions and impressions of the learning process. This reflection activity not only aimed to strengthen conceptual understanding but also to instill moral values in students so they could apply them in their daily lives. Based on observations, the majority of students demonstrated active involvement and high enthusiasm throughout the activity, including the initial, main, and closing stages, demonstrating that the role-play method was able to create an engaging and meaningful learning

environment.

Closing Activities (Reflection)

In the evaluation phase, researchers conducted a comprehensive assessment using several techniques, including direct observation of student activities during the lesson, assessment of practical skills in a role-play simulation, and a question-and-answer session to gauge students' conceptual understanding. Observations were conducted to assess student engagement, the appropriateness of their roles, and the attitudes displayed during the transaction process. Furthermore, the practical skills assessment focused on students' ability to negotiate prices, execute sales contracts, and use money as a means of transaction appropriately. Meanwhile, through questions and answers, researchers explored the extent to which students understood the Islamic jurisprudence (fiqh) of buying and selling, including the pillars, conditions, and values contained therein. In this evaluation process, researchers not only assessed the final learning outcomes but also observed the process students went through during the activity. This demonstrates that the role-play method provides a more realistic and comprehensive picture of students' abilities, including knowledge, attitudes, and skills, in understanding and practicing the concept of buying and selling in accordance with Islamic jurisprudence principles. Based on the results of observations during learning, there was a significant increase in student activity and involvement.

Table 1. Comparison of Student Activities Before and After Role Play

Activity Aspect	Before Implementation	After Implementation
Active questioning	Low	Tall
Discussion participation	Currently	Tall
Concept understanding	Currently	Tall
Practice skills	Low	Very high
Enthusiasm for learning	Low	Tall

The data in the table shows that the role play method is able to improve the quality of learning as a whole, especially in the aspect of practical skills which were previously low to become very high.

Interview Results as Supporting Data

Teacher Interview

Teachers stated that the role-play method had a positive impact on student understanding: "With direct practice, students understand the concept of buying and selling more quickly than with just theoretical explanations."



Figure 1: Interview with Fiqh teacher

The teacher also added that this method helps students understand moral values in transactions, such as honesty and responsibility.

Student Interviews

Most students stated that learning became more enjoyable and easier to understand. One student said: "Learning is like playing, but I now know the right way to buy and sell."



Figure 1: One of the students in the Class VI Buying and Selling Practice. This shows that the role play method is able to increase students' learning motivation.

Developing Students' Financial Literacy

Knowledge Aspect

Based on the research results, students' financial literacy in the knowledge aspect showed a significant improvement. Students were able to understand the basic concepts of buying and selling, including the definition of buying and selling, the terms and conditions of buying and selling, and the concept of profit and loss in transactions. This understanding was gained not only through the researcher's explanation of the material but also through direct experience in role-play simulations. By actively engaging in the learning process, students were able to connect theoretical concepts with real-world practice, thus gaining deeper and more meaningful understanding. This demonstrates the effectiveness of the role-play method in helping students construct knowledge contextually.

Attitude Aspect

Regarding attitude, the research results indicate a more positive change in student behavior during buying and selling transactions. Students began to demonstrate honesty in transactions, refraining from cheating, and developing a sense of responsibility for their roles during the simulation. These values reflect the fundamental principles of Islamic jurisprudence (fiqh) in muamalah (Islamic transactions), such as honesty (shidq) and justice ('adl). This change in attitude occurred because students not only understood the concepts cognitively but also internalized these values through direct practice. Thus, the role-play method plays a crucial role in shaping students' character in line with Islamic values in economic activities.

Skills Aspect

In terms of skills, students demonstrated good ability in practicing simple buying and selling activities. Students were able to conduct transactions by following correct procedures, such as offering goods, negotiating prices, and executing the sales contract. Furthermore, students were able to calculate change accurately and communicate effectively during the transaction process. These skills were developed through direct experience in role-play activities, which provided students with opportunities for practical learning. This demonstrates that the role-play method not only enhances conceptual understanding but also fosters practical skills relevant to students' daily lives.

Table 2. Students' Financial Literacy Achievements

Literacy Aspects	Indicator	Description of Findings
Knowledge	Understand the concept of buying and selling	Good
Attitude	Honest and responsible	Very good
Skills	Transaction practices	Very good

DISCUSSION

The results of this study further confirm that the implementation of the role-play method in Islamic jurisprudence (fiqh) learning on buying and selling not only has a significant impact in general but also demonstrates very detailed and measurable changes at each stage of the learning process and in student learning outcomes. In the planning stage, the researcher went beyond simply constructing a simple scenario, but also designed a systematic flow of activities by determining specific learning objectives, such as students' ability to explain the pillars and conditions of buying and selling, practice contracts, and demonstrate honesty in transactions. The researcher also prepared supporting instruments, such as role-play sheets, price cards, and rules that refer to the principles of Islamic jurisprudence (muamalah), including the prohibition of fraud (gharar), the requirement for mutual consent (an-taradin), and clarity of the object of the transaction. Furthermore, the researcher grouped students heterogeneously based on ability to foster complementarity within the group and determined the timeframe for each session, including preparation time, simulation implementation, and reflection.

During the implementation phase, student activities are more structured and dynamic. Students acting as sellers not only offer goods but are also trained to convey complete product information, such as the cost price, quality, and condition of the goods honestly. Meanwhile, students acting as buyers conduct simple analyses before purchasing, such as comparing prices between sellers, considering the quality of the goods, and negotiating the price using various strategies, such as asking for a discount, buying in bulk, or postponing the transaction if the price is not right. This bargaining process is crucial because it trains students in making rational economic decisions. In the final phase, students execute the sale and purchase agreement using clear and firm language, reflecting an agreement between the two parties. In some groups, it was found that students began to use a more communicative variation of the contract language, demonstrating not only textual but also contextual understanding.(ROCHIM, 2026)

From a cognitive perspective, students' improved skills were more evident in their ability to explain concepts analytically and practically. Students were not only able to list the pillars and conditions of a sale and purchase, but also provided concrete examples of violations of these conditions, such as selling goods that were unclear or concealing defects. Furthermore, students were able to perform simple calculations related to profit and loss, and some even began to understand the concepts of capital, selling price, and profit margin more logically. These skills indicate that students have begun to develop basic financial literacy related to

economic decision-making. On the affective side, changes in students' attitudes were more specific in the form of concrete behaviors, such as taking the initiative to be honest without being reminded, a willingness to accept joint decisions even when they are unfavorable, and an emergence of empathy toward the other party. In some cases, students also demonstrated self-reflective skills, such as acknowledging errors in transactions and attempting to correct them in subsequent simulations. This demonstrates that the values of muamalah fiqh are not only understood but are beginning to be internalized in the students' characters.(Saidah, 2025)

Meanwhile, in terms of psychomotor skills, students' skills gradually developed, moving from rigid to more flexible and confident. Students were able to regulate their tone of voice when offering goods, using polite and persuasive language, and displaying expressions that supported their roles. During the negotiation process, students began to use more varied strategies, such as providing logical reasons when bargaining or offering alternative solutions to reach an agreement. Some students were even able to develop more complex transaction scenarios, such as purchasing packages or bonus schemes, demonstrating creativity and a deeper understanding of the dynamics of buying and selling. Overall, these findings indicate that the role-play method is not only effective in enhancing theoretical understanding of concepts but also in developing realistic practical skills and attitudes consistent with Islamic jurisprudence values, making learning more concrete, meaningful, and applicable to students' daily lives.

Furthermore, in terms of social interaction, the implementation of the role-play method demonstrated a very specific and measurable improvement in students' collaborative abilities in the context of group work. Students not only worked together but also began to understand the mechanisms of functional role division, for example, acting as the main seller, buyer, transaction recorder, and observer responsible for evaluating the progress of the activity. In this process, students learned to coordinate with each other, develop simple strategies, and adapt roles to the abilities of each group member. The interaction dynamics that emerged during the simulation also demonstrated real social negotiation processes, such as differences of opinion in determining the selling price, disagreements over the quality of goods, or differences in strategies for attracting buyers. These situations encouraged students to develop interpersonal communication skills, such as expressing opinions clearly, listening to others' arguments, and seeking joint solutions through deliberation. In some groups, students even took the initiative to reach collective agreements before the simulation began, such as setting minimum and maximum price limits, demonstrating the development of collective planning and decision-making skills. This process directly trained problem-solving skills, as students were faced with situations that required them to think quickly, select alternative solutions, and consider the impact of each decision.(PAI, n.d.)

In terms of learning contextuality, simulation activities designed to resemble everyday buying and selling activities provide a highly concrete and relevant learning experience for students. Students not only imagine the concept of buying and selling but actually experience situations similar to reality, such as transactions in the school cafeteria, a food stall, or a traditional market. In some

cases, students even relate the simulation experience to their own personal experiences, such as helping their parents sell or buying goods in their neighborhood. This demonstrates that learning has reached the level of knowledge transfer, where students are able to connect the material learned to real-life contexts. As a result, financial literacy concepts such as money management, price considerations, and wise behavior in transactions become easier to understand and no longer abstract. Students also begin to demonstrate awareness in making simple economic decisions, such as choosing goods with a more appropriate price or refusing transactions deemed detrimental.(Johnson, 2002)

From the aspect of motivation and learning engagement, the role-play method has a very significant impact on increasing overall student participation. This is evident in the change in student behavior from previously passive to more courageous in speaking out and expressing opinions. Students showed high enthusiasm from the preparation stage to the implementation, such as actively preparing simple props, discussing in groups, and directly participating in the simulation. This involvement was also marked by an increase in the frequency of interaction between students, both in the form of verbal and nonverbal communication, such as expressions, gestures, and voice intonation when playing roles. Furthermore, the more dynamic and interactive learning atmosphere made students more focused and less easily bored, thus impacting their absorption of the material being taught. In fact, several students showed the initiative to repeat the simulation independently outside of class hours, indicating strong intrinsic motivation.(Putri, 2024)

However, the implementation of this method also faces a number of more specific and technical obstacles. Limited learning time is a major challenge because each stage of the role play, from explanation and role assignment to simulation implementation and reflection, requires a significant amount of time. As a result, not all students can try out various roles in a single session, resulting in an uneven learning experience. Furthermore, the high level of interaction often creates noise that can disrupt concentration, especially if several groups are conducting the simulation simultaneously in the same classroom. Another challenge is the imbalance in participation, with students with high self-confidence tending to be more dominant, while shy or less confident students tend to be passive and simply follow the flow without contributing much. In some cases, it was also found that students still needed guidance in carrying out their roles to stay aligned with the learning objectives and not stray from the context of the Islamic jurisprudence being taught.(Romli, 2022)

To overcome these obstacles, a more planned and systematic strategy is needed. Researchers can divide the learning time in detail by setting specific durations for each stage of the activity, so that the role-play implementation is more effective and efficient. The use of observation or assessment sheets can also help researchers monitor each student's level of engagement more objectively. Furthermore, implementing clear classroom rules before the activity begins, such as noise limits, speaking rules, and simulation rules, can help maintain a conducive learning environment. A scheduled role rotation system is also an important solution so that each student has an equal opportunity to experience various positions in the transaction, thus ensuring a more equitable learning

experience. Researchers can also provide special support to less active students by initially assigning them simpler roles, then gradually increasing their complexity.

Overall, these findings indicate that the role-play method is a highly effective learning approach, not only in enhancing theoretical understanding of fiqh concepts, but also in developing students' social skills, critical thinking skills, and financial literacy in a contextual and practical way. This method is able to integrate cognitive, affective, and psychomotor aspects simultaneously, and bridge the gap between theory and practice in real life, so that fiqh learning becomes more lively, meaningful, and relevant to students' needs.(Wibowo, 2024).

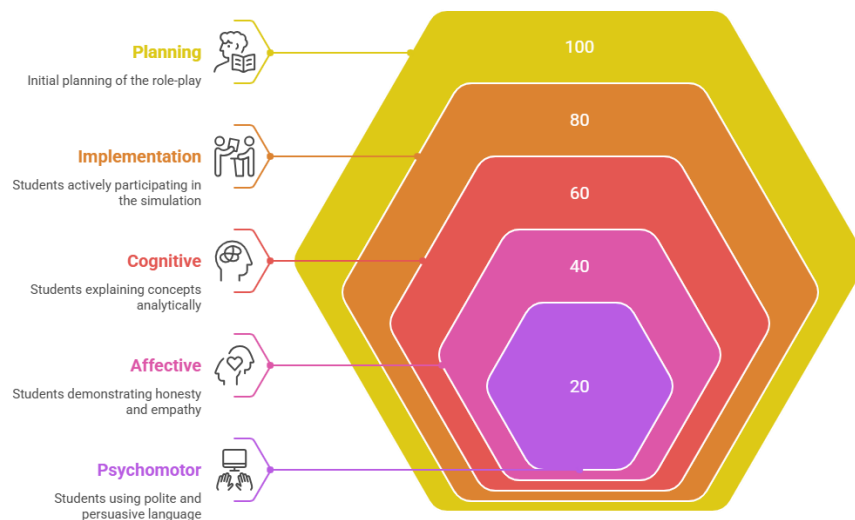


Figure 2. Role Playing Method in Islamic Fiqh Learning

CONCLUSION

The implementation of the role-play method in Fiqh learning for buying and selling at MI NU Miftahul Ulum Kejawanan has been proven to effectively improve students' financial literacy comprehensively, encompassing aspects of knowledge, attitudes, and skills. Through realistic transaction simulations, students are not only able to understand theoretical concepts such as the pillars and conditions of buying and selling, but also successfully internalize religious character values such as honesty, justice, and responsibility in transactions. This method changes the learning pattern from previously teacher-centered to more active and participatory, thus creating a more meaningful and contextual learning experience for students. Despite challenges in time management and classroom conditioning, this approach remains an innovative solution to bridge cognitive understanding with everyday economic practices in accordance with Islamic sharia principles. As recommendations for further research, it is hoped that there will be studies on more effective classroom management strategies in larger groups and the use of digital supporting media to enrich financial transaction simulations in the modern era.

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