

Sharia Financial Literacy and the Concept of Sharia Economics Curriculum Development

Dian Pujiatma Vera Subchanifa¹, Surepno^{2,*}

¹Faculty of Islamic Economics and Business IAIN Kudus

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ABSTRACT

This study aims to analyze the level of Islamic financial literacy and explore the concept of developing an Islamic economics curriculum in senior high schools. It examines the extent of Islamic financial literacy among public high school students and teachers, as well as their responses to the implementation of an Islamic economics and finance curriculum. Using a quantitative approach, data were collected through questionnaires to measure the level of Islamic financial literacy. The study measures the Islamic Financial Literacy Level of high school students and teachers in Kudus Regency, with a sample of 17 teachers and 152 students from five public high schools in 2021. The data analysis, based on four aspects of Islamic financial literacy reveals that the average financial literacy level of students and teachers falls within the range of 60-79%, categorizing them as Sufficiently Literate. However, literacy in the aspect of Islamic insurance is notably lower, with most scores below 60%. The teachers are highly interested in implementing an Islamic economics and finance curriculum. These findings suggest a need for targeted improvements in Islamic financial education, particularly in areas like Islamic insurance, and highlight the potential for successful curriculum integration supported by teachers' enthusiasm.



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*Corresponding Author: Email: surepno@iainkudus.ac.id

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INTRODUCTION

The understanding of Indonesian Muslims towards Islamic finance is still relatively low. This is evidenced by a survey conducted by the

Financial Services Authority [*Otoritas Jasa Keuangan (Indonesian) OJK*] in 2019 on the Islamic financial literacy index and inclusion index. Based on the survey results, it was found

that the value of the Islamic financial literacy index of the Indonesian people is still low, at 8 percent and the Islamic financial inclusion index in Indonesia is still at 11.06 percent. Seeing the low Islamic financial literacy index and inclusion index, a strategic policy is needed in socialization to the community. This is in line with previous research conducted by Dian et al., (2022) which stated that strategic policies are needed to develop Islamic economics and finance to support national economic development. The fundamental thing that needs to be considered is how to synergize Islamic economic education in schools and universities with the potential of the halal industry which has not shown significant progress. In this case, there needs to be a trend in the development of Islamic economic education in Indonesia that is able to support the availability of human resources who are ready to build the halal industry in Indonesia.

The development of Islamic finance in university has given birth to several study programs in the field of Islamic finance. Study programs that already exist in higher education include Islamic economics, Islamic accounting, Islamic banking and also Islamic business management. This shows that the world of education has responded well to the increasing needs of the Islamic finance industry. However, at the high school level, the Islamic finance curriculum has not been implemented.

The development of Islamic economics curriculum in high school learning is an effort to synergize Islamic values into science. The goal is to be able to meet the needs of human life in the economic and social fields, and at the same time obtain the pleasure of Allah SWT through activities based on the Qur'an and Hadith. In addition, learning Islamic economics, including sharia accounting, is not just a process of transferring knowledge, but a transfer of basic values in business that are in accordance with Islamic law and rules (Niswatin et al., 2017). Before pursuing higher education, students have studied the conventional economic system at the high school level. To introduce Islamic financial literacy earlier, curriculum development is needed at the high school level.

The Association of Islamic Economists [Ikatan Ahli Ekonomi Islam (*Indonesian*) *IAEI*] (2017) has established several policies on strengthening research, assessment and education of Islamic finance. One of the policies that

has been and will be implemented is to include Islamic finance learning in schools throughout Indonesia by collaborating with several other institutions. Learning at the school level is expected to strengthen Islamic financial literacy in the community.

The understanding of Islamic economics is currently still very lacking. Much information is obtained from cyberspace or the internet that talks about Islamic economics. However, the understanding of Islamic economics is limited to Islamic institutions and banking. Many also do not know what and how the system, rules and legal basis of Islamic economics are. In addition, not many people have played an active role in the Islamic economic sector and the halal industry in Indonesia (Maryanti et al, 2020). Therefore, it is necessary to improve the understanding of sharia finance learning in schools. Sharia finance learning is not only aimed at strengthening sharia financial literacy but also aims to strengthen the character that exists in sharia finance values. Learning economic concepts is still based on capitalist thinking (Mulawarman, 2013). Conventional economic education that still dominates learning in schools will slowly be colored by the presence of a sharia finance curriculum in it. So that by instilling sharia finance values, it will have an impact on the progress of sharia finance in Indonesia.

Kudus Regency is one of the regions that has progress in the economic sector. This can be seen from the number of industrial businesses in Kudus from year to year has increased. The number of industrial businesses in 2013 was 12,810, in 2014 it was 12,938, in 2015 there were 12,957 and in 2016 it had reached 12,982 industrial businesses. Progress in the field of economic empowerment in Kudus needs attention to be developed through the sharia financial system. The number of industrial businesses can be used as a market share for sharia financial institutions to channel their financing.

Kudus Regency is also a religious city so it is very appropriate to develop Islamic finance. The combination of economic progress and a religious district will accelerate development in the field of Islamic finance. This will be even more effective if the Islamic financial literacy of the Kudus community is developed through education. Although in Kudus Regency there has been an Islamic finance study program at

the university level, high school education still needs an Islamic finance curriculum to further accelerate understanding and increase Islamic financial literacy in Kudus Regency.

This study refers to several previous research results. The research includes research from Niswatin et al. (2017) who conducted a study of student and teacher perceptions regarding the development of sharia accounting and sharia economics curriculum in high schools in Gorontalo City. The study found that more than 70 percent of students and teachers agreed with the development of the curriculum in schools. Furthermore, the study also found that 47 percent of teachers believed that the implementation of sharia accounting and finance curriculum could be implemented in Social Sciences subjects.

Based on the research, there are still some limitations of the research, namely research on student and teacher perceptions is only optional and does not explain the reasons for the choice. This study will design more comprehensive questions so that it will obtain clearer results about the Islamic finance curriculum development model. Research on the development of Islamic finance curriculum in universities has been widely conducted, but at the school level, research on Islamic finance curriculum is still very rare. This makes this research very important to be carried out so that it can be used as a reference in developing Islamic finance in the school environment.

At the 2017 national working meeting, IAEI produced several work programs for the development of Islamic financial literacy. One of the strategic steps that need to be implemented to strengthen Islamic financial literacy is to provide education on Islamic finance in schools in collaboration with the Ministry of National Education. The schools targeted by the program are junior high and high school levels. So, this is used as a basis for conducting research on the development of Islamic finance in schools. Reconstruction of the Islamic finance curriculum at the high school level is an effort to increase public understanding of religious knowledge that needs to be applied in life including in business, accounting, and economics in accordance with Islamic values (Alotaibi et al, 2016).

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and teachers' perceptions regarding the development of Islamic economics and Islamic accounting curriculum in Senior High Schools in Gorontalo City. The study found that more than 70 percent of students and teachers agreed with the development of the curriculum in schools. Furthermore, the study also found that 47 percent of teachers believed that the implementation of Islamic accounting and finance curriculum could be implemented in Social Sciences subjects.

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This study also refers to the results of the 2017 IAEI National Conference which produced several work programs for the development of Islamic financial literacy. One of the strategic steps that need to be implemented to strengthen Islamic financial literacy is to conduct Islamic financial education in schools in collaboration with the Ministry of Education and Culture. The schools targeted by the program are junior high and high school levels. So, this is used as a basis for conducting research on the development of Islamic finance in schools. Reconstruction of the Islamic finance curriculum in high schools is an effort to increase public understanding of religious knowledge that must be applied in life, including in the fields of business, economics, and accounting, in accordance with Islamic values (Alotaibi et al, 2016).

Research on the development of Islamic economics in schools was also conducted by Hakim et al. (2019). The results showed that all students who were sampled were interested in Islamic economics subjects. Even 55 percent of students were very interested if economics subjects were taught in high school. The study also provided open questions to high school teachers with the results that the teachers did not agree if

the application of Islamic economics was only included in local content subjects. The teachers argued that the Islamic economics curriculum should be included directly in the national curriculum. This indicates that the development of an Islamic economics curriculum in schools is very necessary.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Financial Literacy Indicators

Indicators of a person's level of financial literacy can be seen from four dimensions of financial literacy that were carried out from previous research, namely:

Basic Knowledge of Islamic Finance (General Personal Finance Knowledge)

Basic knowledge of financial management is knowledge about the basic principles of financial management that are used as a reference in financial management. Knowledge of management of both personal finances, business finances owned and family financial management (Ichwan, 2016). If someone wants to manage their own finances, that person must have a basic knowledge of personal finance that is intended to manage their finances and choose the most effective decisions. A basic knowledge of sharia finance is personal knowledge to manage one's finances according to sharia principles.

Financial management is also called personal financial management. Personal financial management is a person's effort to achieve a goal individually or as a family through a financial management process. The success or failure of a person to be able to manage finances will later affect the quality of life of that person as a whole. A person who is unable to manage his finances and has difficulty in managing his finances will have an impact on financial problems. When someone does not understand the basics of finance, it will have an impact on mistakes in financial management. Basic financial knowledge can help someone to make a decision and implement decisions in their finances (Hambali, 2018).

Sharia Loans and Savings (Borrowing and Saving)

Loans are the provision of money to cover living expenses. Both for consumption needs

and other urgent needs. To manage one's loans wisely and efficiently requires sufficient and wise knowledge. Savings are generally a portion of income that someone sets aside to save and can later be used for urgent needs. By saving, someone can learn how to manage their finances wisely and efficiently.

In Islamic financial institutions, loans are usually referred to as financing. Financing in Islamic financial institutions is an activity carried out by Islamic banks in distributing their funds to customers who need funds based on Islamic principles. The distribution of funds carried out by Islamic financial institutions in the form of financing is based on the sense of trust that has been given by the owner of the funds to the user of the funds. According to Banking Law No. 10 of 1998, financing is a bill or providing money based on an agreement or approval from the bank and other parties who have been financed to return the funds within a certain period of time that has been agreed upon with profit sharing or compensation (Ismail, 2011).

Sharia Insurance (Insurance)

In Arabic, insurance is known as *at-ta'min* which comes from the word *amma* which means providing protection, peace, security, and freedom from fear. If we look at the Encyclopedia of Islamic Law from Dahlan (2003) we will see that insurance (*at-ta'min*) is an agreement between two parties, where the first party is obliged to pay contributions and the other party is obliged to guarantee the entire amount of the contribution if something happens to the first party according to the agreement made (Rodoni & Hamid, 2008). Future risks can occur in a person's life such as illness, death, to the risk of being dismissed from work. The risks faced in the business world such as the risk of loss due to loss, damage, fire and other risks. So that the risks that will be faced must be addressed so that later it will not cause even greater losses (Kasmir, 2015).

Sharia Investment (Investment)

Investment according to Tandelin (2010) is a commitment of a certain amount of funds or other resources made at this time with the aim of obtaining certain profits in the future. Halim (2019) defines investment as the placement of a certain amount of funds at this time with the hope of obtaining profits in the future. The ob-

jectives of investment are:

- a. Creating sustainability in investment.
- b. Achieving expected future profits or maximum profits.
- c. Creating prosperity for shareholders.

Perception

Perception has a fairly broad meaning, both internal and external. The term perception basically has the same meaning, but is interpreted differently by experts. (Wade and Tavis, 2012). According to Slameto (2010) perception is the process of messages and information entering the human brain through human perception that is continuously in contact with its environment. This relationship occurs through the senses, namely the senses of touch, smell, sight, hearing, and taste.

According to Walgito (2012) perception contains three dimensions that can form an attitude structure, including: a. Affective component (emotional component), is a component related to feelings of displeasure or pleasure towards the attitude object. b. Cognitive component (perceptual component) is a component related to views, knowledge, beliefs, namely things related to how someone perceives the attitude object. c. Conative component (behavioral component), is a component related to the tendency to act towards the attitude object. This component shows the intensity of a person's behavioral attitude towards the attitude object. It can be concluded that perception is a process of processing information by the brain that is stimulated by a person's senses so that it is able to produce an image of an object.

Interest

According to Djaali (2014) interest is a feeling of attraction to something or an activity, without anyone telling you to. Interest is the acceptance of a relationship between yourself and something outside yourself. The closer or stronger the relationship, the greater the interest. Interest can be said to be an urge to relate to your environment, a tendency to examine, investigate or do an activity that interests you. If an individual is interested in something, this is because the object is useful for fulfilling their needs. It can be concluded that interest is a feeling of liking or being happy, an urge or attraction from within a person that directs them to the object of their interest.

According to Schiffman and Lesley (2014), interests can be classified based on the direc-

tion of interest, based on the emergence of interest, and based on how to get it or how to express the interest itself. a. Based on the emergence, interests are divided into cultural interests and primitive interests. Cultural interest or social interest is an interest that arises due to the learning process, this interest is not directly related to ourselves. While primitive interest is an interest that arises due to biological needs or body tissues. b. Based on its direction, interests are divided into intrinsic interests and extrinsic interests. Intrinsic interest is an interest that is directly related to the activity itself. While extrinsic interest is an interest that is related to the ultimate goal of an activity. If the goal has been achieved, there is a possibility that the interest will disappear.

RESEARCH METHODS

This study is a quantitative research. Quantitative research methods are used to analyze the level of Islamic financial literacy of students and teachers. In addition, the questionnaire also uses open-ended questions to understand teachers' opinions on the best model for developing economics curriculum in high schools.

This study is a study without using hypothesis testing. This study conducted a frequency test on each question contained in the questionnaire. The frequency test related to the implementation of the Islamic finance curriculum in high schools was carried out by analyzing the opinions of the most respondents, in this case economics subject teachers.

The second step is to test the open-ended questions asked to respondents and describe them briefly according to the input on the Islamic economics and finance curriculum in schools. This study was conducted in five State Senior High Schools (SMA) in Kudus Regency consisting of SMAN 1 Kudus, SMAN 1 Bae, SMAN 1 Gebog, SMAN 1 Jekulo and SMAN 1 Menjobo.

Data collection technique

The data of this study uses primary data derived from the distribution of questionnaires online via Google Form. The population of the study was the economics subject teachers of the State Senior High Schools in Kudus Regency and Grade XI Social Studies Students. The population was taken from the State Senior High Schools in Kudus Regency, totaling 5

State Senior High Schools. The sample in this study, namely Simple random sampling, is by randomly selecting members from the entire population. This will give each member of the population a fair and equal probability of being selected.

Data Analysis Techniques

The development of the questionnaire was carried out by modifying previous research and adjusting it to the needs of the perception and opinion test of the respondents. The questionnaire will also include the principles of Islamic economics (Hakim, 2012) in order to design a sharia economics curriculum. The research questionnaire consists of several parts, namely those related to the level of sharia financial lit-

eracy of students and teachers, the second related to teacher perceptions regarding the development of a sharia financial curriculum which is described based on the dimensions of Attitude (P1), Motives and Interests (P2), Experience (P3), and Expectations (P4). And the third is the teacher's interest in the development of a sharia financial curriculum.

RESULTS AND DISCUSSION

This study measures the Level of Sharia Financial Literacy in High School Students and Teachers in Kudus Regency with sample data of 17 teachers and 152 students from five State High Schools in Kudus Regency. Questionnaires have been distributed with the following results:

Table 1 Level of Financial Literacy in Secondary Schools

Aspect	Question	Level of Islamic Financial Literacy		
		<i>Less Literate</i> (<60%)	<i>Sufficiently Literate</i> (60-79%)	<i>Well Literate</i> (>80%)
Basic Sharia Financial knowledge	Average	80%		
	Understanding Usury	79.66%		
	Principles of Islamic financial transactions	62.71%		
	Implementation of Sharia Principles in Sharia Banking Operations	91.52%		
	Benefits of basic sharia financial knowledge	71.19%		
Sharia Savings and Loans	The principle of profit sharing in cooperation	94.91%		
	Average	74.58%		
	Savings products in Islamic banks	84.74%		
	Contracts in Islamic financing	71.19%		
	Knowledge about profit sharing in Islamic banking	77.97%		
Sharia Insurance	Knowledge about profit sharing in Islamic banking	66.10%		
	Benefits of mudharabah savings	72.88%		
	Average	63.39%		
	Principles in Islamic insurance	100%		
	Benefits of using sharia insurance	52.54%		
Sharia Investment	Products offered by insurance	35.59%		
	Knowledge of sharia insurance risks	71.19%		
	Differences between conventional and sharia insurance	57.63%		
	Average	73.9%		
	Sharia investment products	45.76%		
Sharia Investment	Knowledge of investment risks	100%		
	Knowledge about Islamic mutual funds	74.58%		
	Long term investment knowledge	93.22%		
	Knowledge of compensation for investment company services	55.93%		

The attitude of teachers towards the existence of Islamic economics curriculum in schools which in essence 100% stated that they agreed and had a great interest in Islamic finance. There are several conclusions from the results of open questions. *First*, teachers expect that with the existence of the Islamic economics curriculum, students will be able to understand halal and haram transactions and will be able to implement every economic activity in accordance with Islamic law. *Second*, Islamic banking subjects have not been taught and the school hopes that it will also be included in the curriculum aspect. The existence of the curriculum is also expected to increase students' knowledge about Islamic economics through the world of education. *Third*, teachers also argue that in the development of the world of Islamic banking, many Islamic terms are used so it is important to teach them from the beginning. The curriculum can also provide new knowledge and experience to teachers and students in accordance with the development of Islamic economics in Indonesia.

Related to the motives and interests of teachers in implementing the sharia finance curriculum in schools. Of the 17 teachers who answered, 100 percent of teachers were interested in developing the sharia economics and finance curriculum in schools. Meanwhile, based on the reasons for interest, there were several answers from the teachers. The first reason is because it can provide enlightenment to each student about banking activities/transactions in accordance with Islamic law. The second reason is because the majority of the community is Muslim. The third reason is because halal investment, safe in the world and the hereafter, far from usury and excessive profit. The fourth reason is because it is an implementation of religion in the school curriculum. The fifth reason is that teachers feel they do not understand enough about sharia finance and are motivated to learn. The next is because it increases the insight and knowledge of teachers and students; knowing clearly about the concept of sharia economics, providing students with provisions about sharia economics to participate in various events related to sharia economics, and deepening the concept of sharia economics in national economic life.

Related to the teacher's experience in studying Islamic finance and its application in the learning process at school, they can use videos,

e-books or other appropriate media to convey the benefits of studying Islamic finance that can be applied daily through the application of religious principles for Muslims and without disturbing relationships between fellow human beings. muamalah with other religious brothers and sisters, the second Islamic economy is taught in class X in the Basic Concept of Economics using learning video media and Power Point as teachers also explain because the language and terms used are not yet common to students, so we have difficulty in providing explanations. The media we use to provide understanding and make it easier for students to understand the questions is with Islamic card media and finally several teachers said that teachers and students conducted direct surveys to Islamic banks and conducted interviews with Islamic bank employees.

Teachers' expectations for the development of Islamic finance in schools. There are several different answers, including: In the future, the Islamic finance curriculum can be implemented in schools so that students can understand and apply it to every economic activity through savings and buying and selling, The hope is that it is not only theoretical or presenting concepts in learning materials but in the curriculum and activities outside of co-curricular activities, Islamic economics can be realized immediately as part of the curriculum, This material is used as a basic competency, Islamic finance is good for application in learning and other financial management. Additional materials, socialization and training related to Islamic economics need to be improved, Hope that Islamic financial management can be applied in student cooperatives.

Based on the answers from the teachers, the most ideal model for implementing the Islamic economics and finance curriculum in schools is through direct socialization through face-to-face media or virtually. Then another model is Learning by Doing, namely learning while doing, such as opening a

savings account at a sharia bank, mobile banking at a sharia bank for book payments, entering the curriculum content structure, especially the social studies department, students carry out practices at sharia financial institutions and the last is Contextual Learning, namely students learn in theory and also practice in real terms. if possible, there are *OJK* goes to school activities or outdoor learning for stu-

dents to visit *OJK* or sharia financial institutions to provide education to students and learn more about sharia economics and can also use the sharia-based accounting practice learning model.

CONCLUSIONS

Based on the analysis of the results and discussion, it can be concluded several things related to the level of Islamic financial literacy and the model of Islamic economics curriculum development in senior high schools, especially State Senior High Schools in Kudus Regency. First, related to the level of literacy of teachers and students, it can be concluded that the level of literacy of teachers and students is in the moderate category where from the four aspects of the questionnaire questions consisting of mastery of basic Islamic financial concepts, the average results are in the moderate category. This must certainly be used as an evaluation by stakeholders to strengthen Islamic financial literacy, especially in the school environment because it is still at the moderate level.

In the second discussion regarding teacher interest and the model of Islamic economics curriculum development, it can be concluded that all teachers who were sampled and came from 5 State Senior High Schools in Kudus Regency expressed their great interest in the development of Islamic economics curriculum. On the other hand, teachers also provided various curriculum development model proposals that could be applied in schools. The curriculum implementation models include schools expecting socialization related to Islamic economics material, some also proposed development by including Islamic economics into the curriculum content structure, especially for social studies majors, and *contextual learning*, students learn theory and also real practice at Islamic financial institutions and the last is teaching Islamic accounting practices in schools.

Based on the above conclusions regarding the strengthening of Islamic financial literacy and the development of Islamic economics curriculum, several recommendations can be explained, namely: Schools should strengthen literacy through education at the teacher level so that in the process of learning economics subjects, they can provide more massive education to students, the Education Office and various stakeholders in the field of Islamic economics

must encourage the Islamic economics curriculum to be accommodated into the curriculum structure in high schools. Further research is expected to be able to expand the schools used as samples so that they can analyze the level of Islamic financial literacy more widely and more comprehensively in discussing the model for developing Islamic economics curriculum in schools. Further research can also conduct interviews with stakeholders who have the authority to change the curriculum so that the policy aspect of the curriculum model can be formulated.

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