

Qur’anic Economic Character Education: Integrating Islamic Values and Modern Educational Philosophy in Secondary Schools

Zulkifli Sumantri*, Kama Abdul Hakam, Encep Syarief Nurdin, Cece Rahmat, Imas Kurniawaty

Universitas Pendidikan Indonesia

Email: zulkifli.sumantri@gmail.com*, kama.ahakam@upi.edu, encep.sn@upi.edu, cece.rahmat@upi.edu, i.kurniawaty@upi.edu

KEYWORDS

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ABSTRACT

This study aims to develop a *Qurani*-based economic character education model through daily charity activities in senior high schools, integrating Islamic values with modern educational theories. The conceptual foundation draws from Surah Al-Baqarah (verses 261–269) and three authentic hadiths of Al-Bukhari (No. 6465, 2989, and 2442) that emphasize sincerity, consistency in good deeds, and social benefit, combined with modern educational theories. This research applies a qualitative conceptual literature study using Creswell and Miles & Huberman frameworks through stages of data reduction, display, and thematic conclusion. The findings reveal that daily charity functions as an effective medium for character formation through moral habituation, social interaction, and spiritual reflection. Key values such as sincerity, financial responsibility, empathy, and moderation in consumption are systematically developed, supporting SDG 4 (Quality Education) and SDG 12 (Responsible Consumption and Production). The novelty of this study lies in its integration of *Qurani* ethics and Western educational philosophy (Aristotle, Dewey, Maslow, and Vygotsky) into a contextual and applicable framework for strengthening economic character education in Indonesian secondary schools.

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INTRODUCTION

Economic character education is one of the strategic issues in the world of modern education because it is directly related to the formation of morals, ethics, and financial responsibility of students (Dewi & Alam, 2020). In the midst of technological advances and economic globalization, many students at the secondary school level show consumptive behavior, low social empathy, and lack of understanding of moral values in money management. The National Survey on Financial Literacy and Inclusion conducted by the Financial Services Authority (OJK) in 2022 shows that the financial literacy level of the Indonesian people has only reached 49.68 percent, while the financial inclusion rate has reached 85.10 percent. This means that people have used a lot of financial products and services, but do not have an ethical understanding and moral responsibility in their use (Tóth & Blut, 2024).

This gap shows that technical financial literacy has not been accompanied by education on economic values and characters that are able to foster the habit of managing finances wisely, ethically, and responsibly (Kyeyune & Ntayi, 2025). At the high school level, this phenomenon is seen in the behavior of students who tend to be consumptive, follow lifestyle trends, and lack social sensitivity towards others (Pane & Busyra, 2024). In fact, adolescence is an important

phase to form sedentary moral habits, including in terms of wealth management and economic behavior (Caldwell et al., 2023).

One of the efforts that can be made to build economic character in students is through real practice-based education that instills the values of empathy, sincerity, and social responsibility (Higgs, 2024). In the context of Islam, the practice of daily alms or the habit of setting aside a small portion of pocket money every day to help others is a simple but effective form of fostering the values of the *Qur'anic economic character*. This value is in line with the words of Allah in QS Al-Baqarah verses 261–269, which explain that the wealth given will be multiplied, that giving must be done sincerely without hurting, and that the virtue of giving will yield wisdom for the doer. These verses affirm the interconnectedness between spiritual, social, and economic aspects in the behavior of giving (Kunjumon, 2025).

In addition, the authentic hadiths of Bukhari also strengthen this principle. Hadith number 6465 states that the deeds that Allah loves the most are small deeds but they are done regularly, not big but rarely done. This hadith emphasizes the importance of consistency and moral habituation in forming character. Hadith number 2989 explains that every good deed is almsgiving, while hadith number 2442 emphasizes that the best human being is the most beneficial to others. These three hadiths become a strong normative basis for developing economic character education based on daily almsgiving, where students not only understand the value of giving, but also make it a reflective moral habit.

From an academic perspective, this integrative approach remains rarely discussed within modern educational studies. Most existing research tends to focus either on general character education without linking it to economic behavior or on financial literacy without incorporating moral and spiritual dimensions. Hasan Ali (2023), for instance, in his study on Islamic financial literacy among Indonesian students, emphasizes that financial understanding must be balanced with strong religious and social values to prevent materialistic tendencies. Similarly, Finley (2023) and Burgess in the Western educational context highlight the importance of virtue-based education and habitual moral formation as foundations for developing sustainable ethical behavior. These research gaps open opportunities to develop an integrative educational model that combines Islamic values with modern character education theories.

In this regard, four philosophical theories provide a relevant conceptual foundation. Aristotle's virtue ethics explains that character is cultivated through repeated moral habits. John Dewey's learning by doing asserts that moral values cannot be effectively taught through lectures alone but must be experienced through real social participation. Abraham Maslow's concept of self-actualization and self-transcendence suggests that the act of giving represents the highest form of human spiritual fulfillment. Meanwhile, Lev Vygotsky's social constructivism emphasizes that moral values are developed through social interaction and collaborative learning. Integrating these perspectives with Qur'anic principles can produce a conceptual model of *Qur'anic Economic Character Education* that is highly relevant for secondary school students in Indonesia.

This model positions daily almsgiving (*sedekah harian*) not merely as a religious ritual but as a pedagogical instrument that cultivates reflective thinking, social responsibility, and balanced consumption habits. Conceptually, daily almsgiving becomes a medium that connects the spiritual (human–God), social (human–human), and ecological (human–environment) dimensions of education. Furthermore, this model aligns with the global goals of the Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 12 (Responsible Consumption and Production). Through the practice of daily almsgiving, students learn to think reflectively, act ethically, and manage resources responsibly. Such education not

only enhances cognitive intelligence but also nurtures social and ecological awareness as part of moral-economic literacy.

Based on these considerations, the main problem addressed in this study is how to integrate the Islamic values of almsgiving with modern character education theories to shape students' economic character in secondary schools. Accordingly, this article aims to bridge the gap between theory and practice in economic character education by synthesizing normative foundations from the Qur'an and Hadith with empirical findings and educational philosophy. The goal of this research is to formulate a conceptual model of *Qur'anic Economic Character Education* through Daily Almsgiving, which can serve as an innovative approach in Indonesia's education system—one that not only instills moral values theoretically but also fosters ethical, sustainable, and socially responsible economic behavior among students. This research offers significant benefits across multiple dimensions. Theoretically, it advances character education theory by integrating Islamic spiritual values with modern educational philosophy. Practically, it equips educators with a practical teaching model that bridges financial literacy with ethical economic behavior, while providing institutions with a framework aligned with both national educational goals and global sustainability agendas. Societally, it contributes to nurturing a generation of financially literate, morally responsible, and socially conscious citizens, supporting the development of a more sustainable and equitable society.

METHOD

This research employed a qualitative-interpretive approach with a conceptual literature study design, focusing on exploring the meaning and conceptual relationships between Qur'anic values, modern philosophical theories of character education, and empirical findings. This approach was chosen to build theoretical understanding rather than to test hypotheses (Creswell, 2018). The data sources are categorized into three main types: (1) Islamic normative texts, including *QS Al-Baqarah* verses 261–269 and three *Sahih Bukhari* hadiths (6465, 2989, 2442), which emphasize sincerity, consistency in good deeds, and social benefit; (2) educational philosophy theories from Aristotle, Dewey, Maslow, and Vygotsky, which explain character formation through habituation, experiential learning, self-actualization, and social interaction; and (3) fifteen scholarly articles (ten Scopus-indexed and five SINTA-indexed) related to character education and economic ethics. Data analysis follows the Miles and Huberman model, consisting of three stages: data reduction, data display, and conclusion drawing. Themes such as empathy, financial responsibility, and social justice are identified and organized into synthesis tables and conceptual maps to illustrate the interconnection between spiritual, moral, and social dimensions. Data validity is maintained through source and conceptual triangulation as well as peer review with educational experts to ensure logical consistency and interpretive validity in constructing the conceptual model of Qur'anic Economic Character Education based on Daily Almsgiving.

RESULTS AND DISCUSSIONS

Overview of the Synthesis of Qur'anic Values, Hadith, and Educational Theories

The analysis of *QS Al-Baqarah* verses 261–269 reveals that the concept of almsgiving (*sadaqah*) in Islam extends far beyond material generosity. These verses illustrate that giving sincerely, for the sake of Allah, generates both moral and spiritual abundance for the giver. Verse 261 provides a powerful metaphor: “The example of those who spend their wealth in the way of Allah is like a seed that grows seven ears; in every ear are a hundred grains.” This conveys a spiritual multiplier effect, suggesting that each act of giving produces far-reaching benefits for both the individual and society. Verses 262–263 caution against following acts of charity with words that hurt others, emphasizing the moral and social dimensions of economic

behavior. Verses 267–268 urge believers to give only from what is pure and lawful while rejecting the fear of poverty. Verse 269 concludes by reminding that wisdom is granted to those who give sincerely. Collectively, these verses establish a Qur’anic economic ethos grounded in sincerity, ethical intention, generosity, and social sustainability.

The Sahih Bukhari hadiths reinforce these principles in practical, everyday contexts. Hadith no. 6465 teaches that the most beloved deeds to Allah are small but consistent—aligning with Aristotle’s concept of habit formation, where virtue is cultivated through repeated moral acts. Hadith no. 2989 declares that “every act of goodness is charity,” broadening the meaning of almsgiving beyond economic giving to encompass all moral actions. Meanwhile, Hadith no. 2442 states that “the best of people are those who are most beneficial to others.” Together, these hadiths form a spiritual foundation for economic character, emphasizing consistency, altruism, and social contribution as central values in Islamic moral education.

When these Islamic values are aligned with modern Western character education theories, a compelling conceptual convergence emerges. Aristotle’s virtue ethics emphasizes that moral excellence is cultivated through habitual good action; John Dewey’s experiential learning advocates that moral understanding grows through lived experience (learning by doing); Abraham Maslow’s hierarchy of needs identifies self-transcendence—the joy of giving and contributing to others—as the highest human fulfillment; and Lev Vygotsky’s social constructivism highlights that moral development occurs through social interaction and the internalization of shared values. Together, these perspectives affirm that daily almsgiving is both an act of worship and a pedagogical tool that fosters empathy, responsibility, discipline, and social awareness. Even a small act—such as donating a modest amount daily—serves as a reflective moral exercise integrating spiritual, cognitive, and social dimensions.

Thematic Synthesis of Fifteen Scholarly Articles

The analysis of fifteen scholarly articles (ten Scopus-indexed and five SINTA-indexed) supports the central finding that the integration of spiritual values and social learning is crucial for developing students’ economic character. Most studies highlight the role of virtue and moral ethics as the foundation of economic behavior, while others emphasize habit formation, empathy, and social reflection as key mechanisms of character education. The convergence of these findings strengthens the argument that combining Qur’anic ethics, educational philosophy, and empirical insights can generate a holistic framework for Qur’anic Economic Character Education.

Table 1. Synthesis of Qur’anic Economic Character Derived from the Integration of Islamic Values, Educational Philosophy Theories, and Fifteen Scholarly Articles

No	Economic Character Dimension	The Basis of Islam (QS & Hadis)	Foundations of Western Theory	Contributions to the article (core findings)	Manifestations in High School Daily Alms	Relevance of SDG 4 & SDG 12
1	Sincerity & Moral Integrity	QS 2:262, 2:264; Hadis 6465	Aristoteles (virtue habituation), Dewey (habitual virtue)	Finley (2023), Burgess: pembiasaan moral melalui tindakan reflektif	Students get used to giving selflessly, internalizing honesty	SDG 4.7 (character education), SDG 12 (ethical consumption behavior)

2	Empathy and Social Solidarity	QS 2:263; Hadis 2442	Vygotsky (social constructivism)	Zaenurrosyid et al. (2024), Jamaluddin (2025): filantropi membangun kepedulian	Students help friends who are struggling with class alms funds	SDG 4 (inclusive education), SDG 12 (social justice)
3	Financial Responsibility	QS 2:267; Hadis 2989	Maslow (hierarki kebutuhan)	Hasan Ali (2023), Durmuş (2024): literasi keuangan Islami dan kontrol diri	Students learn to set aside pocket money and manage expenses	SDG 4.6 (financial literacy), SDG 12.2 (sustainable consumption)
4	Moderation and Anti-Consumerism	QS 2:265	Aristoteles (golden mean)	Allmark, Shaw (2019): keseimbangan antara kebutuhan dan gaya hidup	Students are taught to refrain from waste	SDG 12 (responsible production and consumption)
5	Spiritual Awareness	QS 2:269; Hadis 2989	Maslow (self-transcendence)	Nur Hadi Ihsan et al. (2024), Rahman & Hadi (2024): makna spiritual dalam memberi	Students interpret alms as worship and gratitude	SDG 4.7 (values and morals education)
6	Social Creativity	QS 2:261	Dewey (learning by doing), Vygotsky (collaboration)	Sousa (2023), Burger (2025): pembelajaran kolaboratif dan reflektif	The alms box program is managed in rotation between classes	SDG 4.5 (active participation), SDG 12.8 (social collaboration)
7	Discipline and Consistency	Hadis 6465	Dewey (habitual action)	Skowroński (2023), Burgess: pembiasaan sebagai pembentuk karakter	Alms are done in the first hour before the lesson	SDG 4.2 (character from an early age), SDG 12 (consistency of ethical behavior)
8	Economic Justice	QS 2:265–267	Aristoteles (justice virtue), Dewey (social ethics)	Zaenurrosyid et al. (2024): pengelolaan dana sosial berbasis masalah	Alms funds are used for internal scholarships	SDG 4.1 (access to education), SDG 12.2 (equitable use of resources)

9	Emotional Control	QS 2:262–263	Vygotsky (emotional regulation)	Montag et al. (2020): keseimbangan emosi dan nilai	Teachers guide students not to show off their alms	SDG 4.7 (emotional intelligence), SDG 12 (economic morality)
10	Ecological Awareness	QS 2:266	Dewey (pragmatic ecology)	Mngomezulu & Ramaila (2025): pendidikan lingkungan dan etika	Alms are used for green activities in schools	SDG 4 (contextual education), SDG 12.8 (sustainable environment)

The synthesis table above illustrates the interrelation among various elements that shape Qur’anic economic character formation through daily almsgiving activities in secondary schools. Each character dimension operates in an interconnected and systematic manner, linking Islamic values, Western educational theories, and practical applications that align with Sustainable Development Goals (SDGs) 4 and 12. The first dimension, sincerity and moral integrity, serves as the foundation of all economic character formation. Rooted in QS Al-Baqarah verses 262 and 264 and Hadith Bukhari no. 6465, this dimension emphasizes giving selflessly while avoiding ostentation (*riya’*). Within Aristotle’s and Dewey’s frameworks, this aligns with the concept of habitual virtue—moral excellence cultivated through consistent good action. Finley (2023) and Burgess stress that moral virtue develops when ethical reflection is accompanied by continuous practice. In the school context, students learn to give with sincere intent rather than for recognition, reinforcing ethical consumption and character education consistent with SDG 4.7 and SDG 12.

The second dimension, empathy and social solidarity, expands the value of sincerity into the social realm. QS Al-Baqarah verse 263 and Hadith Bukhari no. 2442 teach that the best of people are those who benefit others. Vygotsky’s social constructivism theory affirms that social values emerge through collaborative interaction. Studies by Zaenurrosyid et al. (2024) and Jamaluddin (2025) reveal that philanthropic practices in schools foster compassion and reduce social inequality. Through daily almsgiving, students collectively allocate funds to assist peers in need, instilling empathy, social justice, and inclusivity in education—key principles of SDGs 4 and 12.

The third dimension, financial responsibility, emphasizes the importance of managing money wisely. Based on QS Al-Baqarah verse 267 and Hadith Bukhari no. 2989—which asserts that every good deed is charity—this dimension reflects Maslow’s idea that self-control and generosity are forms of self-actualization and spiritual transcendence. Hasan Ali (2023) and Durmuş (2024) argue that Islamic financial literacy involves not only understanding financial products but also cultivating restraint and moral awareness. In practice, students learn to set aside part of their allowance responsibly, supporting financial literacy (SDG 4.6) and sustainable consumption (SDG 12.2).

The fourth dimension, moderation and anti-consumerism, balances economic aspiration with ethical values. QS Al-Baqarah verse 265 highlights the importance of balance and sincerity in giving, echoing Aristotle’s principle of the golden mean. Allmark and Shaw (2019) link moral virtue with lifestyle moderation and prudent resource use. Through daily almsgiving, students practice self-restraint and learn to allocate their money toward meaningful purposes. This moderation aligns directly with responsible consumption (SDG 12).

The fifth dimension, spiritual awareness, demonstrates the connection between worship and economic behavior. QS Al-Baqarah verse 269 and Hadith Bukhari no. 2989 teach that giving with wisdom yields multiplied blessings. In Maslow’s framework, such acts represent

self-transcendence, a stage where individuals rise beyond ego through meaningful contribution. Nur Hadi Ihsan et al. (2024) and Rahman & Hadi (2024) found that spiritually motivated giving fosters gratitude and closeness to God. Within school activities, students learn that sharing is not merely social duty but also an act of worship reinforcing moral and spiritual development, aligning with SDG 4.7.

The sixth dimension, social creativity, continues character formation through collaborative learning. QS Al-Baqarah verse 261 compares sincere charity to a seed producing seven ears, symbolizing sustainable social growth. Dewey's learning by doing and Vygotsky's collaborative learning both emphasize active engagement in moral education. Sousa (2023) and Burger (2025) highlight that cooperative learning enhances moral reflection. In practice, rotating class-managed charity programs encourage participation, creativity, and shared responsibility—contributing to SDGs 4.5 and 12.8.

The seventh dimension, discipline and consistency, results from continuous moral habituation. Hadith Bukhari no. 6465 underscores that the most beloved deeds are those done regularly. Dewey also emphasizes habituation as a core process of character formation. Skowroński (2023) and Burgess show that repeated, reflective actions reinforce moral stability. In schools, the routine of morning almsgiving builds a culture of discipline and collective accountability, supporting early character education (SDG 4.2) and ethical consistency (SDG 12).

Finally, economic justice, emotional regulation, and ecological awareness complete the framework of Qur'anic economic character. QS Al-Baqarah verses 265–267 highlight the need for fairness and wisdom in resource distribution—paralleling Aristotle's justice virtue and Dewey's social ethics. In schools, charity funds are used for internal scholarships, teaching students that justice begins with equitable access to education, in line with SDG 4.1 and 12.2. QS Al-Baqarah verses 262–263 remind believers to give without emotional harm, resonating with Vygotsky's concept of emotional regulation in social learning. Lastly, QS Al-Baqarah verse 266 introduces an ecological dimension to charity—doing good without causing harm. Dewey's pragmatic ethics and Mngomezulu & Ramaila (2025) stress that environmental education cultivates moral responsibility. In practice, schools may use charity funds for green initiatives such as tree planting or waste management, embodying contextual and sustainable education (SDG 4 & 12.8).

Overall, this discussion shows that Qur'anic economic character education through daily almsgiving transcends the mere habit of giving; it builds a learning ecosystem integrating spiritual, moral, and social values. Each dimension interconnects to shape students who are faithful, ethical, and socially as well as environmentally responsible. Thus, this model is not only relevant within the framework of Islamic education but also represents a tangible contribution to global sustainable economic character development.

Integrative Analysis: Values, Theory, and Educational Practice

From the synthesis above, it is evident that daily almsgiving activities in schools harmoniously integrate spiritual, moral, and social dimensions. The process begins with Qur'anic values as the foundation of meaning, proceeds through Western character education theories as the pedagogical instruments, and is realized through empirical school practices as the space for implementation.

Sincerity forms the core of Qur'anic economic character. In *QS Al-Baqarah 2:262* and *Hadith Bukhari* no. 6465, sincerity is not merely about giving selflessly but also about cultivating self-awareness that the true value of an act lies in one's intention and consistency. Dewey explains that repeated moral actions within a social context become reflective habits that shape integrity, while Aristotle asserts that consistent moral actions gradually form one's character. Thus, the daily almsgiving routine is not simply a financial activity but a pedagogical process of moral formation.

Social empathy emerges from the practice of sharing and collective giving. Vygotsky's *social constructivism* emphasizes that values are internalized through interaction and collaboration. When students engage in joint charity activities, they learn to recognize the needs of their peers and respond compassionately. In this context, almsgiving functions as a social learning laboratory that nurtures empathy and collective concern, aligning with *Hadith Bukhari* no. 2442—"The best of people are those who are most beneficial to others."

Financial responsibility is developed through the discipline of setting aside and managing pocket money wisely. Maslow (1971) argues that when basic needs are fulfilled, individuals seek meaning through self-actualization and social contribution. Students learn that money is not merely a means of consumption but a trust (*amanah*) that must be used with awareness and accountability. This form of education transcends technical financial literacy by embedding moral and spiritual consciousness into economic decision-making.

Moderation and anti-consumerism act as ethical regulators of economic behavior. Aristotle's *golden mean* advocates a balance between miserliness and extravagance. Yet, economic education in schools often emphasizes efficiency without moral equilibrium. Through daily almsgiving, students practice self-restraint, prioritize needs over desires, and develop responsible consumption habits consistent with SDG 12 (Responsible Consumption and Production).

Spiritual awareness and transcendence mark the pinnacle of Qur'anic economic character formation. Maslow (1971) identifies *self-transcendence* as the highest stage of human development—where individuals find meaning through social goodness and spiritual connection. In the context of almsgiving, giving evokes serenity, gratitude, and purpose, resonating with *QS Al-Baqarah* 2:269, which affirms that wisdom is granted to those who give sincerely.

The Character Education Process through Daily Almsgiving

The formation of character through daily almsgiving follows four progressive stages, drawing from Lickona's framework and reinforced by Dewey and Vygotsky:

1. Value Internalization (Moral Knowing): Students first understand the concept of almsgiving as both social responsibility and worship. Teachers contextualize Qur'anic verses and hadith in ways that are relatable to adolescents.
2. Behavioral Habituation (Moral Action): Students practice the value by contributing daily, building discipline, self-control, and responsibility through repetition.
3. Social Interaction (Moral Feeling): Working collaboratively, students manage charity funds, discuss allocations, and appreciate peer contributions. This stage aligns with Vygotsky's *social scaffolding*, where moral reasoning grows through dialogue.
4. Reflection and Moral Awareness (Moral Reflection): Students write journals or share reflections about their giving experiences. This process deepens spiritual awareness and strengthens long-term moral conviction.

These four stages form a cyclical model: understanding values fosters habits, habits strengthen empathy, empathy inspires reflection, and reflection deepens value awareness.

Connection to SDG 4 and SDG 12

The daily almsgiving program aligns directly with two *Sustainable Development Goals* (SDGs):

- SDG 4 (Quality Education): It promotes moral, social, and spiritual character formation through experiential learning. Students not only understand moral values but also internalize them through action.
- SDG 12 (Responsible Consumption and Production): It instills awareness about resource use, self-control in spending, and collective responsibility for shared well-

being. In essence, almsgiving functions as a *practical model of sustainable economic ethics* at the school level.

Conceptual Synthesis: Integration of Qur'anic Values and Educational Theory

The conceptual framework derived from *QS Al-Baqarah* 261–269, three *Hadith Bukhari* (6465, 2989, 2442), four foundational educational theories (Aristotle, Dewey, Maslow, Vygotsky), and fifteen scholarly articles demonstrates a coherent relationship between spiritual values, character formation, learning mechanisms, and sustainable development goals. It positions daily almsgiving as more than ritual charity—it is a model of Qur'anic economic character education engaging moral, social, emotional, and cognitive domains simultaneously.

1. Value Foundation – Islamic Spiritual Grounding: The base of this framework lies in Qur'anic and hadith-based principles: giving sincerely (2:261), avoiding ostentation (2:262–263), donating from good wealth (2:267), rejecting fear of poverty (2:268), and gaining wisdom (2:269). The three hadith emphasize continuous small deeds (6465), that every good act is charity (2989), and that the best person benefits others (2442). Together, they form the spiritual *soul* of the model, transforming consistent small giving into a spiritual laboratory for nurturing sincerity, empathy, and social responsibility.
2. Philosophical Foundation – Western Educational Thought:
 - Aristotle (Virtue Ethics): Character forms through repeated moral actions. In almsgiving, consistent daily practice fosters honesty, frugality, and responsibility.
 - John Dewey (Learning by Doing): Moral education must be experiential. Students give, discuss, and reflect—turning action into moral insight.
 - Abraham Maslow (Self-Actualization): Giving fulfills social belonging, esteem, and transcendence needs, leading to a sense of purpose and fulfillment.
 - Lev Vygotsky (Sociocultural Learning): Moral values emerge through social interaction and modeling within a supportive environment.

These theories provide the logical framework explaining behavioral transformation—where Qur'anic values supply moral content, and philosophy provides pedagogical mechanisms.

3. Transformation Mechanism – Stages of Economic Character Formation:
 - a. *Internalization of Values (Moral Knowing)*: Students learn Qur'anic and prophetic principles of sincerity and social benefit.
 - b. *Behavioral Habituation (Moral Habituation)*: Daily giving develops discipline and moral responsibility.
 - c. *Social Interaction and Reflection (Social Scaffolding)*: Cooperative learning and reflection sessions deepen empathy.
 - d. *Spiritual and Economic Awareness (Self-Actualization)*: Students recognize money as moral stewardship, merging material awareness with spiritual consciousness.
4. Qur'anic Economic Character Dimensions: Ten key dimensions emerge—sincerity, financial responsibility, social empathy, moderation, spirituality, economic justice, discipline, fairness, emotional regulation, and ecological awareness—all forming a holistic ethical-economic character aligned with Qur'anic principles and global sustainability ethics.
5. Educational Context – School as a “Value Laboratory”: Schools function as moral ecosystems where collective daily giving is integrated into classroom routines. Teachers act as *moral facilitators*, not mere instructors. Weekly reporting develops transparency and accountability, while monthly reflections strengthen moral and emotional learning. This unites cognitive (knowledge), affective

(empathy), and psychomotor (action) domains into one coherent character education process.

6. Global Orientation – Integration with SDG 4 and SDG 12:
 - o SDG 4 (Quality Education): Promotes holistic moral-spiritual education through direct social engagement.
 - o SDG 12 (Responsible Consumption): Encourages moderation, sustainability, and ethical use of resources. Thus, daily almsgiving bridges Islamic local wisdom with the global sustainability agenda, positioning schools as agents of moral-economic transformation.

7. Model Structure:
 Visually, this framework can be represented as an integrated model of Qur’anic Economic Character Education, where *spiritual values* act as the foundation, *educational theories* as the framework, *daily practices* as the mechanism, and *SDG goals* as the outcome—creating a cyclical system that connects faith, learning, and sustainable living.

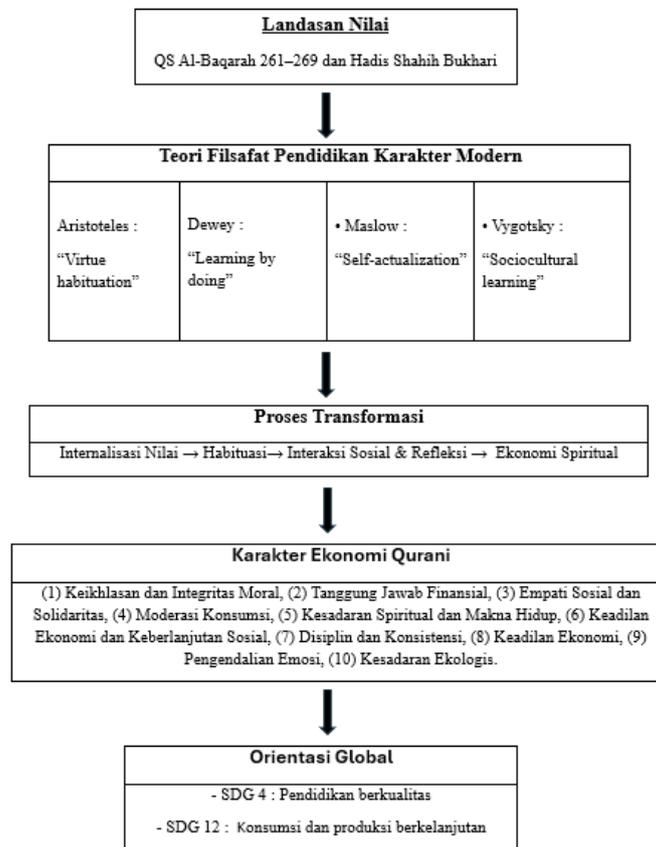


Figure 1. The Qur’anic Economic Character Education Model Based on Daily Almsgiving

This conceptual framework illustrates that Qur’anic economic character education through daily almsgiving (*sedekah harian*) serves as a *synthetic model uniting religion, philosophy, and social science*. It is transformative because it extends beyond cognition into real-world ethical action; inclusive because it can be applied in both religious and secular schools, focusing on universal values of goodness, empathy, and responsibility; and adaptive because it aligns with global educational trends emphasizing sustainability and moral economics in the 21st century. Thus, this framework asserts that economic character formation

through daily almsgiving represents an integration of Islamic spirituality, Western educational philosophy, and global sustainability agendas. It positions schools as *living laboratories of ethical economics*, shaping a generation that is not only intellectually capable but also wise and conscientious in using wealth for the benefit of humanity and the planet.

This research offers three key contributions—theoretical, practical, and philosophical—that collectively advance the discourse on character education by integrating Qur’anic economic ethics with modern pedagogical frameworks.

1. Theoretical Contribution:
The study broadens the theoretical scope of character education by fusing economic and spiritual dimensions. Through the integration of Qur’anic principles with Western educational thought, it demonstrates that religious ethics can be rationally and pedagogically articulated. It establishes that sincerity, empathy, discipline, responsibility, and the balance between spirituality and rationality constitute the core of economic morality, providing a new paradigm for faith-based character education within modern schools.
2. Practical Contribution:
The model introduces a simple, low-cost, and actionable educational strategy—the daily almsgiving program—which effectively cultivates discipline, empathy, and social responsibility among students. It provides tangible economic and moral outcomes, encouraging students to engage in *habitual giving, collaborative management of shared funds, and reflective discussions*. These practices strengthen moral consistency and foster a sense of accountability, aligning with SDG 4 (Quality Education) and SDG 12 (Responsible Consumption and Production).
3. Philosophical Contribution:
The study reinforces the idea that spirituality can serve as the foundation for modern economic ethics. It teaches students not merely the act of giving, but the internalization of values related to social equity, environmental stewardship, and sustainable living. By analyzing *QS Al-Baqarah* (2:261–269) and authentic *Hadith Bukhari* (6465, 2989, 2442), the research identifies a moral synthesis rooted in sincerity, empathy, self-discipline, and awareness of divine wisdom.

When these Qur’anic principles are harmonized with the educational theories of Aristotle (virtue ethics), John Dewey (experiential learning), Abraham Maslow (self-transcendence), and Lev Vygotsky (social constructivism), a strong conceptual bridge emerges between spiritual ethics and modern pedagogy. Moral habituation, reflective practice, and collaborative learning become tools for transforming spiritual values into lived educational experiences.

Consequently, daily almsgiving evolves into an experiential mode of character formation, where students do not merely learn about virtue but live it through action, reflection, and community involvement. This integrative model—“The Qur’anic Economic Character Education Framework”—enriches character education theory by merging faith, learning, and sustainability, thereby cultivating empathetic, responsible, and globally minded students prepared to lead within an ethical and sustainable economic future.

CONCLUSION

This study presents the Daily Alms-Based *Qur’anic Economic Character Education* model as a timely and innovative approach that fuses Islamic values with modern educational theory and school social practices. The model cultivates diverse character traits such as sincerity, moral integrity, financial responsibility, social empathy, moderation, spiritual awareness, economic justice, discipline, emotional control, and ecological awareness. By embedding daily almsgiving (*sedekah harian*) into education, it offers a practical forum for moral learning that integrates cognitive, affective, and psychomotor domains, effectively

linking spirituality with social praxis and encouraging real behavior change. This approach contextualizes character education to be more application-oriented and socially impactful. Future research could empirically examine the effects of daily alms programs on student behavior, social empathy, and Islamic financial literacy, using qualitative, quantitative, or mixed methods. Additionally, comparative studies between public and faith-based schools could provide insights into the model's efficacy across different educational settings. This research encourages educators, policymakers, and communities to reconceptualize almsgiving not only as worship but as a transformative educational tool fostering social and spiritual civilization, emphasizing that the meaning of life lies in the benefit one gives to others rather than material possession.

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