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Research Article

# DIGITAL LEARNING MEDIA FOR LOCAL WISDOM-BASED ISLAMIC ECONOMICS IN INDIGENOUS COMMUNITIES

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## Abstract
Digital transformation is reshaping Islamic economic education, yet learning materials often remain disconnected from the cultural knowledge and economic practices of indigenous communities. This study aimed to develop and evaluate digital learning media that integrate local wisdom with Islamic economic principles while preserving cultural authenticity and community participation. A participatory design-based research approach with a qualitative-dominant mixed-method orientation was employed, involving cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, community verification, expert assessment, and limited field testing. The findings indicate that digital modules built around reciprocal labour, customary trading, community savings, collective production, social assistance, and communal resource management were perceived as culturally relevant, pedagogically meaningful, and consistent with principles such as ta'āwun, 'adl, maṣlaḥah, mutual consent, and distributive welfare. Cultural authenticity and normative relevance received stronger evaluations than technical accessibility, highlighting the importance of low-bandwidth, mobile-friendly, and context-sensitive design. The study concludes that digital learning media can effectively mediate between indigenous knowledge and formal Islamic economic education when technological innovation is guided by community knowledge, Sharia-based evaluation, pedagogical purpose, and cultural verification. This framework offers a practical model for culturally responsive digital Islamic economics learning. It also strengthens intergenerational knowledge transmission without reducing local traditions to decorative content.

**Keywords**: Digital Learning Media; Indigenous Communities; Islamic Economic Education; Local Wisdom; Participatory Design.



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## INTRODUCTION

Digital transformation has reshaped contemporary education by expanding access to knowledge, diversifying instructional resources, and creating new possibilities for interactive and context-sensitive learning (Hudaefi, 2024). Digital learning media now include mobile applications, interactive videos, multimedia modules, virtual learning environments, digital storytelling, learning management systems, podcasts, and other technology-supported formats that allow learners to engage with educational content beyond conventional classrooms. Islamic economic education can benefit from these developments because many of its concepts, including justice, cooperation, ethical exchange, social finance, responsible ownership, and distributive welfare, require contextual explanation rather than conceptual memorization alone (Maulina et al., 2026). Digital media may provide a bridge between theoretical Islamic economic principles and the economic realities experienced by learners in their communities.

Local wisdom represents an important knowledge resource for contextualizing Islamic economics because indigenous communities have developed economic practices through long-standing interaction with social relationships, religious values, ecological conditions, and collective experience (Alshurafat et al., 2026). Reciprocal labour, communal savings, resource sharing, customary trade, social assistance, cooperative production, and environmentally responsible livelihood practices may contain values related to ta’āwun, ‘adl, maṣlaḥah, mutual consent, social responsibility, and distributive justice. These practices should not automatically be categorized as Islamic merely because they are inherited or socially accepted (Rejeb et al., 2026). Their meanings, economic mechanisms, and normative implications require systematic examination before they can be transformed into educational content.

Digital learning media create new opportunities to preserve, interpret, and communicate such community knowledge to younger generations (Mansouri et al., 2026). Oral narratives, customary economic practices, community histories, and local economic experiences can be documented through audiovisual materials, interactive case studies, digital maps, short documentaries, multimedia modules, or mobile learning resources. Digitalization can strengthen intergenerational transmission when younger learners are increasingly disconnected from traditional forms of knowledge transfer (Sari et al., 2026). Educational technology must nevertheless preserve cultural context, community ownership, and the ethical meaning of indigenous knowledge rather than reducing complex traditions to visually attractive but culturally superficial content.

The primary research problem concerns the limited contextualization of Islamic economic learning materials within the lived realities of indigenous communities (Abdurrahman, 2026). Islamic economics is often taught through formal concepts such as murābaḥah, muḍārabah, mushārakah, zakāt, waqf, Islamic banking, halal entrepreneurship, and the prohibition of ribā. Such concepts are essential, yet their presentation may remain institutionally oriented and detached from locally embedded forms of cooperation, exchange, production, and social redistribution (Hendratmi et al., 2026). Learners may consequently understand Islamic economic terminology without recognizing how its ethical foundations operate within the community economies surrounding them.

A second problem concerns the risk of cultural simplification when indigenous wisdom is converted into digital educational content (Nuhic-Meskovic et al., 2026). Community knowledge frequently carries historical, spiritual, relational, and ecological meanings that cannot be represented adequately through isolated definitions or attractive multimedia illustrations. Digital media may unintentionally separate a practice from the social relationships that give it meaning, transform communal knowledge into externally controlled content, or represent indigenous communities through stereotypical images (Saputri et al., 2026). The development of digital learning media therefore requires a process that respects community authority, cultural ownership, informed participation, and the contextual integrity of local knowledge.

A third problem concerns unequal access to and participation in digital learning. Indigenous communities may experience differences in internet connectivity, device availability, digital literacy, language preference, and familiarity with formal educational platforms (Sun et al., 2026). A technologically sophisticated learning application may have limited educational value when it requires continuous broadband access or uses language that is disconnected from community communication practices. Digital inclusion must therefore be understood as more than providing technology (Hein et al., 2026). Appropriate media should reflect learners' technological conditions, cultural environments, learning preferences, and the capacity of communities to participate in the production and continued use of educational resources.

The first objective of this study is to identify indigenous economic knowledge that can serve as contextually meaningful content for Islamic economic education (Alsetoohy et al., 2026). The research will examine community practices involving reciprocal assistance, collective labour, trade, savings, financing, resource management, entrepreneurship, and social redistribution. Each practice will be analysed according to its cultural meaning and relationship with Islamic economic principles (Pardiansyah et al., 2026). Particular attention will be directed toward identifying practices that illustrate cooperation, justice, mutual consent, responsibility, shared prosperity, and community welfare, as well as practices containing normative tensions that can generate critical classroom discussion.

The second objective is to examine how indigenous economic wisdom can be transformed into culturally responsive digital learning media (Tang & Cui, 2026). The study will explore the selection of appropriate media formats, including digital storytelling, interactive modules, audiovisual case studies, mobile learning, community documentaries, and multimedia problem scenarios. Media development will focus on accuracy of cultural representation, accessibility, instructional clarity, learner engagement, and alignment with Islamic economic learning objectives (Ramaian Vasantha et al., 2026). Community narratives and economic practices will be presented as sources for analysis rather than as decorative examples added after formal theoretical explanations.

The third objective is to formulate a conceptual framework connecting indigenous knowledge, Islamic economic principles, and digital pedagogy. The proposed framework will explain how local economic practices can move through stages of cultural documentation, Islamic normative evaluation, instructional reconstruction, digital representation, and learner engagement (Zafar et al., 2026). The expected outcome is a model that enables educators to use technology without displacing local knowledge and to integrate community wisdom without weakening the analytical and normative foundations of Islamic economics.

Existing scholarship on digital learning media has extensively examined multimedia learning, mobile education, digital engagement, interactive platforms, learning management systems, and technology-supported instructional design (Cherni & Ben Amar, 2026). Research in Islamic economic education has also addressed financial literacy, Islamic banking, entrepreneurship, halal industries, and digital finance. These two areas are increasingly relevant to contemporary education, yet their intersection with indigenous economic knowledge remains underdeveloped (Maghraoui et al., 2026). Digital Islamic economic education tends to emphasize modernization of delivery methods more strongly than the cultural contextualization of knowledge.

Research on local wisdom has documented numerous community practices related to cooperation, traditional markets, agricultural production, communal resources, social solidarity, and indigenous environmental management (Al-Khazaleh et al., 2026). Educational studies have also demonstrated growing interest in culturally responsive and indigenous knowledge-based learning. Many of these studies remain concentrated in general education, environmental learning, social studies, or cultural preservation (Abbas et al., 2026). Limited attention has been directed toward systematically evaluating indigenous economic wisdom through Islamic economic principles before transforming it into technology-mediated learning resources.

A methodological gap concerns the limited participation of indigenous communities in the development of digital educational media about their own knowledge (Shariati et al., 2026). Media may be designed by researchers, teachers, or technology developers based on information collected from communities, while community actors remain primarily sources of data rather than contributors to content validation and representation. Such approaches risk reproducing inaccuracies or transferring cultural authority away from knowledge holders (Bawana et al., 2026). Research is needed that integrates community participation, Islamic normative analysis, pedagogical design, and digital-media development within one coherent framework.

The principal novelty of this study lies in integrating three knowledge domains that are often examined separately: indigenous economic wisdom, Islamic economic education, and digital learning media. The study does not begin with technology and subsequently search for local content to fill a digital platform. Its starting point is community knowledge, which is first understood within its cultural context, critically evaluated through Islamic economic principles, and only then transformed into appropriate digital learning resources (Alkadash et al., 2026). This sequence positions technology as a medium for knowledge transmission rather than as the determinant of what counts as educationally valuable knowledge.

A second element of novelty lies in proposing a five-stage integration framework consisting of cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, and community verification (Rapi et al., 2026). Cultural documentation protects the original meanings of indigenous practices. Islamic normative validation distinguishes compatible values from practices requiring criticism or reinterpretation. Pedagogical reconstruction converts community knowledge into learning problems and conceptual cases (Zafar & Jafar, 2026). Digital representation selects accessible technological formats, while community verification ensures that digital materials do not misrepresent or appropriate local knowledge. This framework creates a methodological connection between cultural authenticity and educational innovation.

The justification for the study rests on the need to develop Islamic economic education that is simultaneously technologically relevant, culturally grounded, ethically rigorous, and socially meaningful (Alzeban et al., 2026). Digital transformation should not lead educational institutions to abandon local knowledge in favour of standardized global content, while the preservation of indigenous wisdom should not prevent communities from benefiting from new educational technologies (Mousa et al., 2026). Carefully designed digital learning media can preserve community narratives, strengthen intergenerational knowledge transmission, and enable learners to examine Islamic economic principles through authentic local experiences (Rahman & Shaon, 2026). The study can contribute to Islamic economics, educational technology, culturally responsive pedagogy, indigenous knowledge studies, curriculum development, and community-based education by demonstrating how digital innovation can strengthen rather than replace culturally embedded economic knowledge.

## RESEARCH METHOD

### *Research Design*

This study employed a participatory design-based research approach with a qualitative-dominant mixed-method orientation to develop and evaluate digital learning media for local wisdom-based Islamic economic education in indigenous communities (Islam et al., 2026). Design-based research was selected because the study addressed both a practical educational problem and the development of an instructional product grounded in a specific cultural context. The research combined indigenous economic knowledge, Islamic economic principles, digital pedagogy, and community participation within an iterative process of needs analysis, media development, validation, revision, and field evaluation. The digital learning media were designed not merely to digitize local traditions but to transform culturally meaningful economic practices into academically structured learning resources (Kausar, 2026). The research framework consisted of five interconnected dimensions: cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, and community verification. The study produced digital learning media containing contextual narratives, visual explanations, short audiovisual materials, interactive case studies, reflective questions, and Islamic economic analyses using an iterative feedback loop from all stakeholders.

### *Research Target/Subject*

The primary objective of this study is to develop, validate, and evaluate culturally authentic and normatively grounded digital learning media for Islamic economic education. The research targets the systematic transformation of indigenous economic practices—such as reciprocal labor, collective production, community savings, and informal financing—into structured learning cases aligned with Islamic principles like ta'āwun (cooperation), 'adl (justice), maṣlaḥah (public interest), and distributive responsibility. By evaluating these targets, the study aims to measure content validity, media quality, technical usability, and learner engagement, ensuring that digital educational tools enhance economic literacy while protecting and accurately representing indigenous cultural knowledge.

### *Research Procedure*

The first stage involved preliminary community engagement and research preparation. Meetings were conducted with local leaders, cultural knowledge holders, and religious figures to explain the research objectives, determine culturally appropriate procedures, and obtain permission for data collection and documentation. Ethical considerations were discussed before interviews, observations, photographs, or audiovisual recordings were undertaken. Community members were informed that participation was voluntary and that culturally sensitive knowledge could be excluded from the digital learning media when its public dissemination was considered inappropriate.

The second stage focused on cultural documentation and needs analysis. Researchers conducted interviews, observations, and document analysis to identify indigenous economic practices with potential educational relevance. Information was organized according to the economic activity involved, cultural values, actors, historical meaning, contemporary transformation, and perceived relationship with Islam. Educators and students were also consulted to identify existing difficulties in Islamic economic learning, available digital devices, patterns of technology use, connectivity limitations, preferred media formats, and expectations for contextual learning materials.

The third stage consisted of Islamic normative validation. Identified practices were analysed through Islamic economic principles to determine whether they could be incorporated directly, required critical reinterpretation, or were more suitable as problem-based cases illustrating ethical tension. Community practices reflecting cooperation, justice, voluntary participation, transparency, social welfare, and responsible resource management were retained as positive learning examples. Practices involving unclear obligations, coercive expectations, unequal bargaining relationships, or questionable financial mechanisms were reconstructed as analytical cases rather than presented as normative models.

The fourth stage involved pedagogical reconstruction. Validated community knowledge was mapped onto learning outcomes and Islamic economic concepts such as ta'āwun, 'adl, maṣlaḥah, partnership, ethical exchange, social finance, responsible ownership, distributive justice, and community welfare. Each local practice was transformed into a learning sequence containing contextual information, conceptual explanation, a problem or dilemma, analytical questions, and reflective tasks. This process ensured that indigenous wisdom functioned as a source of reasoning rather than as supplementary cultural information.

The fifth stage involved digital media development. Cultural narratives, photographs, illustrations, audiovisual documentation, economic diagrams, Islamic economic explanations, and interactive tasks were organized into a digital learning prototype. Media design prioritized clear navigation, readable language, low-bandwidth accessibility, mobile compatibility, culturally appropriate visuals, and manageable file sizes. Offline-access options were considered where internet connectivity was limited. Local terms were retained when they carried meanings that could not be adequately represented through standardized economic terminology, accompanied by contextual explanations where necessary.

The sixth stage consisted of expert validation and community verification. Islamic economics experts evaluated conceptual accuracy and normative consistency, educational technology specialists assessed instructional and technical quality, and community representatives examined cultural representation. Validation data from Likert-scale questionnaires were summarized using descriptive statistics, including mean scores and percentage-based feasibility classifications. Qualitative comments were analysed thematically to identify weaknesses relating to terminology, content sequence, cultural sensitivity, technical design, visual representation, and instructional clarity.

The seventh stage involved prototype revision and limited field testing. Recommendations from experts and community representatives were incorporated before the revised media were introduced to educators and students in a controlled learning setting. Participants used the media to explore indigenous economic cases and analyse their relationships with Islamic economic concepts. Observations recorded navigation difficulties, participation patterns, learner questions, and responses to culturally familiar content. Usability questionnaires and follow-up interviews captured perceptions of usefulness, accessibility, cultural relevance, and instructional value.

The final stage involved integrated data analysis and product refinement. Qualitative data from interviews, observations, open-ended responses, and field notes were analysed thematically through coding, categorization, comparison, and interpretation. Quantitative validation and usability data were analysed descriptively to determine the feasibility and practical acceptability of the media rather than to establish causal learning effects. Triangulation was conducted across community accounts, expert judgments, educator responses, student experiences, and documentary evidence. The final product was revised only after cultural accuracy, Islamic normative integrity, pedagogical coherence, and technical usability had been considered together, ensuring that digital innovation supported rather than displaced indigenous economic knowledge.

### *Instruments, and Data Collection Techniques*

Data collection utilized a synchronized combination of qualitative and quantitative instruments (Dhaigude & Verma, 2026). Qualitative instruments included semi-structured interview guides to document economic wisdom and religious compatibility, non-participant observation sheets with field notes and audiovisual documentation to capture real-time economic activities, an Islamic economic validation matrix to evaluate normative suitability, a document-analysis matrix to align cultural data with curriculum standards, and a community verification protocol (Yasa et al., 2026). Quantitative instruments comprised a media validation questionnaire evaluated on a five-point Likert scale (covering content accuracy, visual communication, navigation, and technical functionality) and a usability and learner-response questionnaire administered during field testing to measure perceived ease of use, relevance, and engagement. Instrument validity was established through expert review and community verification, while qualitative trustworthiness was ensured through methodological triangulation, information saturation, and prolonged community engagement.

### *Data Analysis Technique*

The study applies an integrated dual-analysis framework to evaluate both product quality and qualitative contextual data (Rusanti et al., 2026). Qualitative data from semi-structured interviews, field observations, open-ended feedback, and document matrices were analyzed thematically through open and axial coding, categorization, comparison, and contextual interpretation. Quantitative data from the expert validation and usability questionnaires were analyzed using descriptive statistics, including mean scores and percentage-based feasibility classifications, to determine the practical acceptability and technical usability of the prototype (Toumi et al., 2026). Data integration involved cross-triangulating community narratives, expert judgments, educator responses, student experiences, and documentary evidence to guide final product refinements, ensuring digital innovation supports and preserves indigenous economic knowledge without displacing its cultural and normative integrity.

## RESULTS AND DISCUSSION

The study generated data from cultural documentation, Islamic economic validation, digital media assessment, community verification, and limited field testing. Indigenous economic practices were documented from three Muslim indigenous communities representing agricultural, trading, and cooperative economic settings. The development process produced six principal digital learning units covering reciprocal labour, customary trading, community savings, collective production, social assistance, and communal resource management. Secondary data were obtained from local documents, community narratives, educational materials, curriculum documents, and records describing customary economic practices. These sources were used to verify the historical continuity, economic functions, and cultural meanings of the practices incorporated into the digital learning media.

Quantitative evaluation involved three groups of validators consisting of Islamic economics experts, educational technology experts, and community representatives, followed by limited usability testing with educators and students. Expert validation showed consistently high scores across content accuracy, Islamic normative alignment, instructional design, technical quality, and cultural authenticity. Community verification produced particularly strong ratings for cultural relevance and appropriateness of local terminology, while technical accessibility received slightly lower scores because some audiovisual features required relatively stable internet connectivity. The descriptive results indicate that the developed media were generally considered feasible for field use after minor revisions.

**Table 1.** Sources and Functions of Research Data

| Data source | Main focus | Analytical function |
|---|---|---|
| Community interviews | Indigenous economic knowledge and cultural meaning | Cultural documentation |
| Religious leader interviews | Islamic interpretation of local practices | Normative validation |
| Field observations | Actual economic behaviour | Contextual verification |
| Community documents | Historical and institutional evidence | Secondary-data confirmation |
| Islamic economics experts | Sharia and conceptual accuracy | Content validation |
| Educational technology experts | Media design and functionality | Technical validation |
| Community representatives | Cultural authenticity | Community verification |
| Educators and students | Usability and learning | Field evaluation |

| | relevance | | |
|---|---|---|---|

**Table 2.** Descriptive Validation Results for the Digital Learning Media

| Validation dimension | Mean score (1–5) | Percentage | Category |
|---|---|---|---|
| Islamic economic accuracy | 4.63 | 92.6% | Very feasible |
| Cultural authenticity | 4.71 | 94.2% | Very feasible |
| Instructional organization | 4.48 | 89.6% | Very feasible |
| Digital media design | 4.39 | 87.8% | Very feasible |
| Language and readability | 4.55 | 91.0% | Very feasible |
| Accessibility and navigation | 4.31 | 86.2% | Very feasible |
| Overall mean | 4.51 | 90.2% | Very feasible |

The high cultural-authenticity score indicates that community involvement played a substantial role in preventing local economic knowledge from being detached from its original meaning. Community representatives responded positively to the retention of indigenous terminology, locally recognizable economic situations, and narratives explaining why particular practices continued to be maintained. Revisions were still required when visual elements or explanatory language appeared too generalized. Several community participants requested that digital content distinguish carefully between inherited cultural practices and explicitly Islamic normative principles so that learners would not assume that every customary practice automatically represented Islamic economic law.

The technical and accessibility scores, although positive, were lower than the cultural and normative dimensions. Field feedback indicated that video-based materials were attractive to learners but potentially difficult to access under weak network conditions. Mobile-friendly layouts, compressed audiovisual files, downloadable content, and text-based alternatives were therefore identified as essential design features. The results demonstrate that digital learning quality in indigenous-community contexts cannot be judged solely by visual sophistication. Accessibility, device compatibility, local language use, and the possibility of offline learning substantially influenced the practical value of the developed media.

The final prototype contained six thematic modules developed from indigenous economic practices that had passed cultural and Islamic normative evaluation. Reciprocal labour was connected with ta’āwun and voluntary cooperation; customary trading was linked with justice, transparency, and mutual consent; community savings illustrated social solidarity and financial resilience; collective production was related to partnership and shared responsibility; community assistance was connected with social finance and distributive welfare; and communal resource management was linked with responsible ownership and maṣlaḥah. Practices containing questionable elements were not removed automatically but were reconstructed into critical cases requiring learners to evaluate normative tensions.

Learner-response data showed the strongest ratings for contextual relevance, usefulness of community-based examples, and the ability of the media to connect Islamic economic concepts with everyday economic life. Visual attractiveness and interactive activities also received positive responses, although several learners preferred shorter audiovisual segments and more concise instructions. Educators reported that the case-based format encouraged discussion because students could compare formal Islamic economic principles with economic practices they had observed directly in their families and communities.

**Table 3.** Results of Limited Usability and Learner-Response Evaluation

| Evaluation indicator | Mean score | Percentage | Interpretation |
|---|---|---|---|
| Ease of use | 4.36 | 87.2% | Very good |
| Clarity of instructions | 4.29 | 85.8% | Very good |
| Cultural relevance | 4.67 | 93.4% | Very good |
| Relevance to Islamic economics | 4.61 | 92.2% | Very good |
| Visual attractiveness | 4.38 | 87.6% | Very good |
| Interactive engagement | 4.42 | 88.4% | Very good |

| | | | |
|---|---|---|---|
| Perceived usefulness | 4.59 | 91.8% | Very good |
| Accessibility | 4.23 | 84.6% | Very good |

Analytical inference across validation, community verification, and field-testing data suggests that the effectiveness of the media design was associated with the degree of integration among cultural authenticity, Islamic normative clarity, and pedagogical relevance. Learning units receiving the strongest responses were not necessarily those with the most sophisticated technological features. Modules grounded in recognizable economic practices and accompanied by clear Islamic economic analysis generated stronger perceptions of usefulness and relevance. This pattern indicates that technology functioned most effectively when it mediated culturally meaningful content rather than replacing contextual knowledge with generic digital materials.

Cross-source inference also revealed that cultural familiarity alone was insufficient to produce academically meaningful learning content. Some community practices were immediately recognized by students yet contained unclear obligations, informal contractual expectations, or potentially unequal economic relationships. Such practices became more educationally productive when transformed into analytical dilemmas rather than presented as examples of ideal Islamic economic behaviour. The inferential result therefore supports a critical integration model in which local wisdom is first interpreted and normatively assessed before being digitally represented.

A consistent relationship emerged between cultural authenticity and perceived educational relevance. Learning materials that preserved local terminology, community narratives, and recognizable economic situations received stronger responses from students and educators than materials that used generalized explanations. Cultural proximity appeared to help learners identify the economic actors, obligations, risks, and benefits embedded in each case. Islamic economic concepts such as ta'āwun, 'adl, maṣlaḥah, partnership, and distributive justice became easier to discuss because learners could connect them with concrete economic relationships.

A second relationship emerged between normative complexity and critical-learning potential. Practices that were fully compatible with Islamic economic principles were useful for illustrating positive values, while practices containing ambiguity generated deeper analytical discussion. Customary credit, unwritten profit-sharing, and socially expected reciprocal obligations required learners to examine consent, transparency, bargaining equality, and potential gharar. The relationship between local knowledge and Islamic economics was therefore not limited to confirmation. Normative differences themselves became pedagogical resources for developing critical Islamic economic reasoning.

**Table 4.** Relationship Between Indigenous Knowledge and Digital Learning Functions

| Indigenous economic practice | Islamic economic connection | Digital representation | Primary learning function |
|---|---|---|---|
| Reciprocal labour | Ta'āwun | Digital story and case video | Analyse cooperation and voluntariness |
| Customary trading | 'Adl, mutual consent | Interactive market scenario | Evaluate fairness and transparency |
| Community savings | Social solidarity | Animated financial flow | Understand community finance |
| Collective production | Partnership | Interactive case study | Analyse shared risk and benefit |
| Social assistance | Maṣlaḥah, distributive welfare | Community documentary | Examine social responsibility |
| Communal resources | Responsible ownership | Digital map and case analysis | Evaluate individual and collective rights |

The first community case was characterized by reciprocal agricultural labour that remained embedded in seasonal production activities. Community members exchanged labour during planting and harvesting without calculating every contribution in monetary terms. The digital module reconstructed this practice through audiovisual narratives and an interactive case asking learners to distinguish voluntary ta’āwun from socially compulsory participation. Community verification confirmed that reciprocity was culturally important, while younger participants noted that economic migration and changing employment patterns had reduced participation among some households.

The second and third community cases demonstrated different trajectories of local economic adaptation. Trust-based trading in the second community depended heavily on long-standing social relationships, verbal agreements, and delayed payment arrangements. Cooperative savings and collective production in the third community showed greater formalization through records, membership rules, and joint decision-making. Digital representations allowed students to compare interpersonal trust with institutional accountability and to examine whether increased formalization strengthened or weakened the original values of solidarity.

**Table 5.** Cross-Case Findings From Indigenous Communities

| Community case | Dominant economic practice | Main Islamic value | Main normative issue | Digital learning format |
|---|---|---|---|---|
| Community A | Reciprocal agricultural labour | Ta’āwun | Voluntary participation | Video case and reflection |
| Community B | Trust-based trading and informal credit | Justice and mutual consent | Documentation and contractual clarity | Interactive trading scenario |
| Community C | Cooperative savings and production | Partnership and maṣlaḥah | Accountability and benefit distribution | Multimedia cooperative simulation |

The first case illustrates that digital media can document aspects of indigenous economic practice that conventional written explanations may fail to communicate fully. Visual representation captured the sequence of agricultural cooperation, the roles of community members, and the relational meaning attached to reciprocal labour. Learners could therefore examine not only what the community did but also why the practice remained socially significant. The digital case became particularly useful when combined with questions concerning voluntariness, reciprocity, and economic burden because these questions prevented the learning material from romanticizing local tradition.

The contrast between trust-based trading and institutionalized cooperative activity indicates that indigenous economic values can survive through changing organizational forms. Community B preserved solidarity through personal relationships, while Community C embedded similar values in written rules and collective management structures. Digital case comparison made this transformation visible and enabled learners to analyse the relationship between trust, documentation, accountability, and Islamic contractual ethics. The findings suggest that digital learning media are particularly valuable when they make cultural and economic transformation available for comparison rather than presenting indigenous wisdom as a static inheritance.

The results indicate that digital learning media can provide a viable mechanism for integrating indigenous wisdom into Islamic economic education when development begins with community knowledge rather than with technology. High validation and usability results were associated with materials that maintained cultural authenticity, demonstrated clear connections with Islamic economic principles, and provided structured opportunities for learner analysis. Digitalization therefore contributed most effectively when it strengthened contextual understanding and intergenerational knowledge transmission rather than simply modernizing the visual presentation of existing instructional content.

The findings also support a five-stage model consisting of cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, and community verification. Each stage addressed a different risk in the integration process: cultural documentation prevented decontextualization, normative validation prevented uncritical acceptance, pedagogical reconstruction ensured educational relevance, digital representation improved accessibility and engagement, and community verification protected cultural accuracy. The resulting model positions digital technology as an educational mediator between living indigenous knowledge and formal Islamic economic learning while maintaining cultural integrity, normative discipline, and pedagogical purpose.

The findings demonstrate that digital learning media can provide a meaningful bridge between indigenous economic knowledge and formal Islamic economic education when technology is designed around community realities rather than imposed as an external instructional structure. The developed media integrated reciprocal labour, customary trading, community savings, collective production, social assistance, and communal resource management with Islamic economic concepts such as ta'āwun, 'adl, maṣlaḥah, mutual consent, partnership, and distributive welfare. High evaluations of cultural authenticity and Islamic economic relevance indicate that learners and validators valued materials that maintained recognizable community experiences while explaining their normative significance. Digitalization therefore appeared most useful when it strengthened the connection between lived economic practices and formal disciplinary concepts.

The validation results suggest that cultural authenticity constituted one of the strongest dimensions of the developed media, while technical accessibility received comparatively lower evaluations. This pattern is significant because it shows that successful digital learning in indigenous contexts cannot be measured solely through technological sophistication. Community narratives, indigenous terminology, contextual visual materials, and recognizable economic relationships contributed strongly to the perceived relevance of the learning resources. Technical quality remained important, yet elaborate multimedia features offered limited educational value when connectivity, device limitations, or file size reduced practical accessibility.

The cross-case findings further demonstrate that indigenous wisdom is expressed through different economic forms depending on the social and livelihood characteristics of each community. Reciprocal agricultural labour emphasized collective participation and ta'āwun, trust-based trading highlighted justice and contractual clarity, while cooperative savings and production illustrated partnership, accountability, and collective welfare. Digital learning media made these differences available for comparative analysis rather than presenting indigenous economic knowledge as a homogeneous cultural category. The comparison allowed learners to recognize that similar ethical values can be embodied in substantially different economic institutions.

The results also reveal that culturally familiar practices do not automatically represent ideal Islamic economic behaviour. Certain customary arrangements contained tensions involving social pressure, insufficient documentation, unclear contractual obligations, or unequal bargaining positions. Their inclusion as problem-based learning cases was therefore more educationally meaningful than presenting them as unquestionably positive examples. The findings support a model in which cultural documentation is followed by Islamic normative validation, pedagogical reconstruction, digital representation, and community verification before indigenous economic knowledge is incorporated into formal learning.

The findings reinforce Fathurrahman's argument that Islamic economic education needs a stronger cultural orientation because excessive emphasis on institutional and abstract economic concepts can distance learning from grassroots socioeconomic realities. His work identifies mutual cooperation, ethical trade, and community redistribution as culturally grounded resources capable of enriching Islamic economic education. The present study extends this argument by introducing digital learning media as the mechanism through which such knowledge can be documented, normatively evaluated, and transformed into structured instructional experiences. Local wisdom is therefore positioned not only as curriculum content but also as a source for interactive Islamic economic reasoning.

The results also correspond with recent research on culturally responsive digital learning media. Nevy and colleagues developed interactive digital learning media integrating local wisdom and reported the value of combining technological innovation with culturally relevant educational content. The present study shares this emphasis on cultural responsiveness but differs in two important respects. Indigenous economic practices are subjected to Islamic normative analysis before digital transformation, and community verification is positioned as a distinct developmental stage. These elements are necessary because cultural authenticity and Sharia compatibility represent different forms of validation that cannot be treated as interchangeable.

The findings are consistent with broader scholarship on culturally responsive digital education. Mills argues that meaningful online learning requires intentional course design that preserves cultural identity and human connection rather than assuming that digital environments are culturally neutral. Rigney similarly emphasizes that technology-rich education for Indigenous learners should build upon rather than override Indigenous cultural foundations. The present study translates these principles into Islamic economic education by showing that community narratives, economic practices, terminology, and local ethical reasoning should shape the architecture of digital content rather than merely appear as illustrations inside predetermined technological templates.

The results also resonate with UNESCO’s recent emphasis on the potential of digital technologies to support the preservation and intergenerational transmission of Indigenous knowledge while recognizing the challenges involved in maintaining cultural integrity. The present research adds an educational and normative dimension to this concern. Preservation alone is insufficient when indigenous economic practices are intended for Islamic economic instruction; cultural knowledge must also be interpreted, evaluated, and reconstructed according to disciplinary learning objectives. Digital preservation and digital education consequently overlap, but they remain conceptually different processes requiring different standards of validation.

The findings signify a transition from technology-centered digital education toward knowledge-centered digital education. The most important question is not whether indigenous communities can use sophisticated learning technologies, but whether digital technologies can represent their knowledge accurately and meaningfully. A visually advanced application may remain educationally weak when its content is culturally detached or normatively superficial. The stronger ratings for cultural and conceptual dimensions suggest that learners value technology most when it helps them interpret experiences they already recognize and connects those experiences with disciplinary knowledge.

The results also signify that indigenous communities should be recognized as knowledge holders rather than merely populations from which educational content is extracted (Bindawas, 2026). Community verification changed the logic of media development by allowing local actors to evaluate terminology, representations, narratives, and interpretations before materials were finalized. This process indicates a movement from research about communities toward educational design with communities (Firozi, 2026). Such participation becomes particularly important when digital media can reproduce, circulate, and preserve cultural representations long after the original research process has ended.

The normative tensions identified in local economic practices signify that indigenous wisdom is intellectually valuable precisely because it is complex (Uddin et al., 2026).

Reciprocal labour may reflect solidarity while creating pressure on individuals who cannot reciprocate. Informal credit can strengthen community resilience while introducing uncertainty regarding repayment. Trust-based transactions can reduce transactional barriers while weakening evidentiary clarity (Rodaro et al., 2026). These tensions make indigenous economic practices valuable materials for Islamic economic education because students must evaluate relationships among cultural legitimacy, economic efficiency, social welfare, contractual justice, and Sharia principles.

The accessibility findings signify that digital inclusion must remain central to culturally responsive educational innovation. Connectivity limitations, device capacity, digital literacy, and multimedia file sizes influence who can actually benefit from learning resources. Digital media intended for indigenous communities cannot assume the technological conditions associated with urban universities or high-connectivity settings (Hamadou et al., 2026). Accessibility therefore constitutes an educational and ethical consideration rather than a secondary technical issue, particularly when digital innovation is intended to reduce rather than reproduce educational inequalities.

The principal theoretical implication is that digital learning media should be understood as mediating systems between formal knowledge and culturally embedded experience (Irimia-Diéguez et al., 2026). Technology does not merely deliver Islamic economic concepts more efficiently; it can reorganize how learners encounter, interpret, and compare economic knowledge. Interactive representations of reciprocal labour, local markets, community savings, and resource-sharing arrangements allow students to move between concrete social practices and abstract concepts. Islamic economic education can consequently become more contextual without sacrificing conceptual rigor when digital design explicitly connects community cases with normative analytical frameworks.

The curricular implication is the need to include local economic knowledge systematically rather than occasionally. Indigenous economic practices can be mapped to relevant learning outcomes involving ta’āwun, justice, partnership, ethical exchange, social finance, maṣlaḥah, responsible ownership, and distributive welfare (Oussii & Fendri Zouari, 2026). Curriculum developers should avoid using local culture merely as an introductory anecdote before returning to standardized textbook material. Indigenous cases can become central analytical objects through which learners compare contracts, identify ethical risks, evaluate stakeholder interests, and formulate Islamic economic judgments.

The instructional implication concerns the shift from content consumption toward case-based reasoning (Ibrahim et al., 2026). Digital storytelling, interactive scenarios, short community documentaries, financial-flow visualizations, and reflective questions can place learners inside realistic economic dilemmas. A customary trading arrangement can require students to identify possible gharar, evaluate consent, examine bargaining positions, and propose a more transparent structure (Tawiah et al., 2026). Reciprocal labour can generate discussion concerning ta’āwun, voluntariness, fairness, and social obligation. Such learning gives digital media a cognitive purpose beyond visual attractiveness.

The community implication concerns cultural ownership and representation. Digital documentation can extend the life and reach of local knowledge, but it can also separate knowledge from the people who produced it. UNESCO’s recent discussion of Indigenous knowledge in the digital age highlights both preservation and intergenerational transmission as important opportunities created by technology (Miyan et al., 2026). Educational institutions should therefore establish mechanisms for informed participation, community verification, culturally appropriate attribution, and decisions concerning what knowledge may or may not be digitized.

The high cultural-relevance evaluations can be explained by the proximity between the learning content and learners’ existing social knowledge. Students encountering reciprocal labour, local trading relationships, or communal savings are not starting from entirely unfamiliar conceptual material (Duan & Zhang, 2026). They possess experiential reference points through family, community, market, and social interactions. Digital media can activate these prior experiences and provide disciplinary language for analysing them. Cultural familiarity therefore reduces the distance between abstract Islamic economic terminology and the social reality in which economic principles operate.

The strong evaluation of Islamic economic relevance can be explained by the normative validation process preceding media development. Indigenous practices were not transferred directly from field observations into digital modules. Their underlying mechanisms were examined through justice, consent, transparency, ta'āwun, maṣlaḥah, ownership, distribution of risks, and avoidance of exploitative elements (Alshater et al., 2026). This process helped distinguish cultural representation from normative endorsement. Learners were consequently exposed to local knowledge through a framework that preserved the analytical identity of Islamic economics.

The comparatively weaker accessibility dimension can be explained by the structural characteristics of digital education in community settings. Audiovisual materials require greater storage capacity and connectivity than text or static images, while interactive content may perform differently across devices. Learners may also possess uneven levels of digital familiarity (Knox et al., 2025). These conditions explain why attractive digital resources do not necessarily produce equally strong practical accessibility. Low-bandwidth design, downloadable resources, compressed media, and offline alternatives become essential when technology is expected to serve geographically or economically diverse communities.

The strong learning potential associated with normatively ambiguous cases can be explained by their cognitive complexity. Straightforward examples of charitable redistribution or voluntary cooperation mainly illustrate concepts students are expected to recognize. Ambiguous cases require learners to weigh competing considerations and construct arguments (Salvi & Chafik, 2026). A socially obligatory reciprocal practice may simultaneously generate community welfare and constrain individual choice. Such contradictions require higher-order reasoning because learners must distinguish intentions, procedures, outcomes, and normative standards rather than identify a single memorized rule.

Future development should convert the five-stage model of cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, and community verification into a replicable instructional-development framework (Cateriano-Arévalo et al., 2024). Clear indicators should be established for each stage so that educators and researchers can determine whether cultural information has been documented adequately, normative claims are defensible, learning activities correspond with curriculum objectives, digital formats are accessible, and community representations have been validated. Such standardization could facilitate adaptation across different Muslim indigenous communities without erasing local specificity.

Future empirical studies should move beyond feasibility and user-response evaluation toward testing educational outcomes (Bani Bili et al., 2026). Quasi-experimental and mixed-method research could compare conventional Islamic economic instruction with indigenous-wisdom-based digital learning. Outcome variables could include conceptual understanding, critical reasoning, capacity to evaluate economic contracts, application of maqāṣid al-sharī'ah, ethical decision-making, cultural awareness, and learner engagement (Rizkita et al., 2025). Longitudinal research would be particularly useful for determining whether culturally grounded digital learning influences how students interpret community economic practices after formal instruction ends.

Future technological development should prioritize accessibility and community-controlled design (Listiana et al., 2026). Offline-capable mobile applications, lightweight interactive modules, downloadable videos, multilingual interfaces, and locally produced audiovisual materials may provide greater practical value than technologically complex systems requiring permanent connectivity (Mazumdar & Mazumdar, 2025). Emerging generative artificial intelligence may eventually assist with translation, content adaptation, and interactive learning, but culturally specific applications require particular caution because digital systems can misrepresent Indigenous knowledge when they are insufficiently grounded in community values (Sumi et al., 2024). Recent community-centered research on AI in Indigenous educational contexts reinforces the importance of cultural oversight and locally grounded evaluation.

Future scholarship should examine how digitalization changes the indigenous knowledge being preserved, not merely how efficiently it distributes that knowledge (Feng et al., 2026). Transforming an oral economic tradition into a video, mobile application, or interactive simulation inevitably changes its form, audience, and context. Research should investigate who controls digital representations, which aspects of community knowledge should remain restricted, how younger generations reinterpret digitalized traditions, and whether digital preservation strengthens or weakens community ownership (Khatibi et al., 2026). The next phase of inquiry should therefore move beyond asking whether technology can integrate local wisdom into Islamic economic education toward determining how digital innovation can expand learning while preserving normative integrity, cultural authority, accessibility, and the living character of indigenous economic knowledge.

## CONCLUSION

The most important finding of this study is that digital learning media can effectively connect indigenous economic wisdom with Islamic economic education when technological design begins with community knowledge rather than with digital features alone. Reciprocal labour, customary trading, community savings, collective production, social assistance, and communal resource management provided culturally meaningful contexts for understanding ta'āwun, 'adl, maṣlaḥah, mutual consent, partnership, distributive welfare, and responsible ownership. The distinctive contribution of the findings lies in showing that culturally familiar practices should not be transferred directly into instructional media without critical assessment. Indigenous economic knowledge becomes educationally meaningful when cultural authenticity, Islamic normative compatibility, pedagogical relevance, and technological accessibility are addressed simultaneously.

The principal contribution of this research is both conceptual and methodological. Conceptually, the study positions digital learning media as a mediator between living indigenous knowledge and formal Islamic economic education rather than merely as a technological channel for delivering standardized content. Methodologically, the study proposes a five-stage integration framework consisting of cultural documentation, Islamic normative validation, pedagogical reconstruction, digital representation, and community verification. This framework provides a systematic process for preserving the original meaning of local economic practices, examining their compatibility with Islamic principles, transforming them into structured learning experiences, selecting appropriate digital formats, and ensuring that community knowledge is represented accurately. The approach offers a culturally responsive model of educational technology that combines normative rigor, community participation, and contextual learning.

The limitations of this study relate to its contextual case-based scope, limited community coverage, dependence on participant perceptions, and emphasis on feasibility, cultural validity, and usability rather than long-term learning outcomes. Variations in digital infrastructure, technological literacy, local languages, economic traditions, and community authority may also restrict the transferability of the developed media to other indigenous settings. Future research should conduct larger comparative and mixed-method studies across culturally diverse Muslim communities and empirically evaluate the effects of local-wisdom-based digital media on conceptual understanding, critical reasoning, ethical decision-making, and the application of Islamic economic principles. Further investigation should explore offline and multilingual learning technologies, community-controlled digital archives, artificial intelligence-assisted learning, intergenerational knowledge transmission, and ethical mechanisms for protecting cultural ownership when indigenous economic knowledge is transformed into digital educational resources.

## AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

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