

INTEGRATING INDIGENOUS WISDOM INTO ISLAMIC ECONOMIC EDUCATION: A CASE STUDY OF LOCAL COMMUNITIES

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Abstract

Islamic economic education requires contextual approaches that connect normative principles with the lived economic practices of local communities. This study aimed to examine how indigenous economic wisdom can be identified, evaluated, and integrated into Islamic economic education without compromising Islamic ethical standards. A qualitative multiple-case study involved three Muslim local communities and 48 participants, including community leaders, religious figures, economic actors, educators, and students. Data were collected through semi-structured interviews, non-participant observations, document analysis, and normative assessment using Islamic economic principles. The findings showed that reciprocal labour, mutual assistance, community savings, cooperative production, customary exchange, and collective resource management reflected values of ta'āwun, justice, mutual consent, social responsibility, distributive welfare, and maṣlaḥah. Several practices also revealed tensions involving unclear obligations, unequal bargaining power, and limited contractual transparency. Cultural identification, Islamic normative evaluation, and pedagogical transformation emerged as three essential stages for responsible integration. The study concludes that indigenous wisdom can function as a contextual epistemic resource rather than decorative cultural content. Effective integration requires critical validation, community participation, and pedagogical reconstruction so that local knowledge strengthens conceptual understanding, ethical reasoning, and the practical relevance of Islamic economic education in diverse community settings while preserving cultural meaning and normative integrity sustainably.

Keywords: Indigenous wisdom; Islamic economic education; Local communities; Maṣlaḥah; Ta'āwun.



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INTRODUCTION

Islamic economic education has an important role in preparing learners to understand economic activities not merely as processes of production, exchange, and consumption, but as practices governed by ethical responsibility, social justice, collective welfare, and accountability before God (Abdullah et al., 2026). Principles such as fairness, mutual assistance, prohibition of exploitation, responsible ownership, and protection of community interests provide a normative foundation for Islamic economic behaviour. Contemporary educational institutions frequently introduce these principles through formal theories, legal concepts, financial instruments, and standardized teaching materials. Local communities, nevertheless, have long developed economic knowledge through customary practices, social relationships, ecological adaptation, and intergenerational experience (Mulawarman & Kamayanti, 2018). Indigenous wisdom may therefore provide a valuable contextual foundation for connecting Islamic economic principles with the lived realities of communities.

Indigenous wisdom encompasses locally developed knowledge, values, institutions, customary norms, and practices that regulate relationships among individuals, communities, natural resources, and economic activities (Barghi et al., 2020). Community traditions surrounding cooperation, reciprocal assistance, collective ownership, fair exchange, resource conservation, informal lending, agricultural sharing, communal labour, and social responsibility often contain ethical values comparable with principles emphasized in Islamic economics. Such practices are not automatically equivalent to Islamic economic doctrines and must be examined critically according to Islamic legal and ethical standards (Galperin et al., 2024). Their contextual relevance nevertheless creates opportunities for students to understand economic concepts through practices that are culturally familiar, socially meaningful, and embedded in everyday community life.

Educational integration between Islamic economics and indigenous wisdom becomes increasingly important amid globalization, digitalization, commercialization, and the weakening of some traditional community institutions (Listiana et al., 2026). Standardized economic education may prepare students to understand contemporary financial systems while unintentionally distancing them from local mechanisms of solidarity, social reciprocity, and community-based economic resilience. Indigenous knowledge can help learners recognize that economic rationality is shaped not only by individual utility and market efficiency but also by moral obligations, social relationships, cultural identity, and long-term community welfare (Mazumdar & Mazumdar, 2025). A case-study approach to local communities can consequently illuminate how Islamic economic education may become more context-sensitive without romanticizing tradition or accepting every customary practice uncritically.

The central research problem concerns the limited integration of indigenous economic knowledge into formal Islamic economic education (Jemberu & Metzker, 2026). Teaching frequently prioritizes concepts such as Islamic banking, zakāt, waqf, murābahah, muḍārabah, mushārahah, and prohibition of ribā through textbook-based definitions and institutional examples. Students may consequently understand Islamic economic principles at a conceptual level while experiencing difficulty connecting them with local forms of cooperation, exchange, livelihood, and resource management (Irsyadillah, 2019). This separation can produce learning that is normatively correct but socially detached from the communities in which students live. The challenge is to identify how indigenous economic practices can be transformed into legitimate learning resources without reducing Islamic economics to local custom.

A second problem concerns the need to distinguish between cultural compatibility and normative validity (McWhirter & McWha-Hermann, 2021). Local economic traditions may embody solidarity, fairness, sustainability, and mutual responsibility, yet some customary practices may also contain unequal power relations, unclear contractual arrangements, social

pressure, exclusion, or economic mechanisms inconsistent with Islamic principles. Educational integration cannot therefore be based solely on the assumption that indigenous practices are inherently beneficial because they are traditional (Xiong et al., 2022). A rigorous analysis is needed to identify which values and practices correspond with principles of *maṣlaḥah*, justice, transparency, mutual consent, protection of property, and social welfare, and which elements require reinterpretation or correction.

The third problem concerns the pedagogical process through which community knowledge can be incorporated into Islamic economic education. Indigenous wisdom is often transmitted orally through observation, participation, family experience, customary institutions, and collective memory rather than through formal written curricula (Malek & Razzak, 2017). Teachers may lack systematic frameworks for converting these experiences into case studies, learning materials, problem-based activities, field assignments, or reflective discussions. Local knowledge may consequently be mentioned symbolically without influencing students' analytical capabilities (El-Bassiouny et al., 2022). Research is needed to examine how indigenous economic practices can be documented, interpreted, validated, and pedagogically reconstructed while preserving both cultural meaning and Islamic normative integrity.

The primary objective of this study is to identify and analyse forms of indigenous economic wisdom practised within selected local communities and to examine their relevance to Islamic economic principles (Wibawa et al., 2024). The research will focus on community practices related to cooperation, reciprocity, resource sharing, trade, agricultural arrangements, mutual assistance, social finance, collective responsibility, and sustainable resource management. Particular attention will be directed toward the ethical rationales underlying these practices rather than describing their observable forms alone (Jani, 2023). The analysis is expected to clarify how local economic knowledge embodies, complements, challenges, or differs from established principles of Islamic economics.

The second objective is to investigate how indigenous wisdom can be incorporated into the teaching and learning of Islamic economics (Isra & Tegan, 2021). The study will examine potential connections between community practices and concepts such as *ta'āwun*, justice, mutual consent, *maṣlaḥah*, responsible ownership, distributive welfare, ethical entrepreneurship, *zakāt*, *ṣadaqah*, *waqf*, profit-and-loss sharing, and the prohibition of exploitative transactions. Local practices will be treated as contextual learning resources that require interpretation rather than as substitutes for Islamic economic theory (Ojo, 2019). The expected outcome is a pedagogical framework connecting abstract economic principles with cases, narratives, practices, and moral dilemmas found within local communities.

The third objective is to understand the perspectives of community actors concerning the transmission, transformation, and sustainability of indigenous economic practices (Yu et al., 2026). Community elders, religious figures, local entrepreneurs, farmers, traditional leaders, educators, and younger community members may interpret the same practice differently. Their perspectives can reveal whether local wisdom remains influential, has been modified by modern markets, or is gradually disappearing. Such analysis will help determine which elements retain pedagogical relevance and which require historical contextualization (Tahleho & Ngulube, 2022). The study ultimately seeks to formulate an educational approach that values community knowledge while maintaining critical, ethical, and academically defensible Islamic economic reasoning.

Existing studies on Islamic economic education have extensively discussed financial literacy, Islamic banking, entrepreneurship, halal industries, social finance, digital economics, and the development of Sharia-compliant financial competencies (Sumi et al., 2024). Such research provides important knowledge about preparing students to participate in modern Islamic economic systems. Local cultural knowledge frequently receives less systematic attention, particularly as an epistemic source through which economic principles can be taught and critically interpreted (Bani Bili et al., 2026). Indigenous wisdom may appear as cultural

background or supporting illustration rather than as a structured component of curriculum design, learning activities, and economic reasoning.

Research on indigenous and local wisdom has documented community-based cooperation, customary resource management, collective agriculture, reciprocal labour, traditional markets, and mechanisms of social solidarity (Pettersen et al., 2020). These studies often approach indigenous practices from anthropology, sociology, environmental studies, cultural studies, or local development perspectives. Limited research explicitly connects these practices with the conceptual structure of Islamic economics and the pedagogical requirements of Islamic economic education (Cateriano-Arévalo et al., 2024). A significant gap therefore exists between scholarship describing local economic practices and educational research explaining how such practices can become analytically meaningful learning resources within an Islamic economic framework.

Methodological gaps are also evident in studies that discuss local wisdom conceptually without investigating how community knowledge is interpreted by different generations or transformed through educational processes (Sidani, 2019). Direct observation of economic practices, interviews with community actors, document analysis, student engagement with local cases, and teacher interpretation are rarely integrated within a single case-study design. Local wisdom can become romanticized when researchers emphasize cultural preservation without examining internal tensions, changing economic conditions, or incompatibilities with Islamic principles (Marsella, 2005). A contextual and critical case study is needed to analyse indigenous wisdom as living knowledge that may contain both valuable ethical resources and practices requiring normative reconsideration.

The principal novelty of this study lies in positioning indigenous wisdom as a contextual epistemic resource for Islamic economic education rather than merely as a cultural illustration (Garrison et al., 2024). The study conceptualizes learning as an encounter among Islamic normative principles, formal economic knowledge, and community-based experience. Indigenous practices will be analysed according to their underlying economic values, contractual relationships, distribution mechanisms, and social consequences before being connected with Islamic concepts (Murshed & Uddin, 2026). This approach avoids two extremes: excluding local knowledge because it is not part of formal economic theory and accepting traditional practices uncritically because they are culturally inherited.

A second contribution lies in developing a three-layer analytical framework consisting of cultural identification, Islamic normative evaluation, and pedagogical transformation (Mukhtar et al., 2026). Cultural identification examines how a particular economic practice operates and what meaning community members assign to it. Islamic normative evaluation assesses the practice through principles such as justice, mutual consent, transparency, protection of property, social welfare, avoidance of exploitation, and *maṣlaḥah* (Nijhawan et al., 2026). Pedagogical transformation determines how validated values and practices can be reconstructed as case studies, discussion problems, field-learning activities, reflective assignments, or locally grounded teaching materials. This framework provides a systematic pathway from community knowledge to classroom learning.

The justification for this research rests on the need to make Islamic economic education intellectually rigorous, culturally responsive, and socially relevant. Learners who encounter economic principles through familiar community experiences may develop a more concrete understanding of how Islamic values operate beyond formal financial institutions (Gur Geden, 2026). Community-based cases can also expose students to tensions between tradition and modernization, individual interest and collective welfare, market efficiency and social responsibility, as well as cultural continuity and normative reform (Sejati et al., 2026). The study can contribute to Islamic economics, curriculum studies, culturally responsive pedagogy, indigenous knowledge scholarship, and community-based education by demonstrating how local wisdom can strengthen economic learning without compromising critical inquiry or

Islamic normative standards. Its broader significance lies in connecting education with living community knowledge while preparing learners to evaluate economic change through culturally grounded and ethically responsible perspectives.

RESEARCH METHOD

Research Design

This study employed a qualitative multiple-case study design to examine how indigenous economic wisdom can be identified, interpreted, and integrated into Islamic economic education. The case study approach was selected because local economic knowledge is inseparable from the cultural meanings, social relationships, religious values, and everyday practices through which it is transmitted (Al-Ahmed et al., 2026). The study focused on community-based economic traditions involving cooperation, reciprocal assistance, collective labour, trade, resource sharing, agricultural arrangements, social finance, and communal responsibility. Indigenous wisdom was examined not merely as cultural heritage but as a living system of economic knowledge that could potentially enrich the contextual teaching of Islamic economics.

The research adopted an interpretive and culturally responsive perspective to understand how community members assign meaning to local economic practices. Particular attention was given to the relationship between customary values and Islamic economic principles such as ta'āwun, 'adl, maṣlaḥah, mutual consent, responsible ownership, social solidarity, distributive welfare, and the prohibition of exploitative transactions (Fatimah et al., 2026). Local practices were not assumed to be automatically consistent with Islamic economics. Each practice was critically examined to identify elements that were compatible with Islamic values, elements requiring contextual reinterpretation, and elements that could not be recommended as educational models because of normative or ethical concerns.

The study also incorporated a pedagogical analysis to determine how validated indigenous economic practices could be transformed into learning resources. Community narratives, economic practices, customary rules, and moral reasoning were examined for their potential use in case-based learning, problem-based discussion, field assignments, reflective activities, and locally grounded instructional materials (Masyhuri et al., 2026). The research did not evaluate the effectiveness of a classroom intervention; its educational contribution was directed toward developing a conceptual framework for integrating indigenous wisdom into Islamic economic education.

Research Target/Subject

The research population comprised members of selected Muslim local communities whose economic practices continued to reflect recognizable forms of indigenous knowledge and communal values. The population also included Islamic economics educators and students who possessed direct knowledge of the relationship between local economic practices and formal learning. Community participants represented traditional leaders, religious figures, farmers, traders, cooperative actors, small entrepreneurs, women involved in household or community economic activities, and younger community members who participated in or observed the transmission of local traditions.

Three local communities were purposively selected as research cases based on four criteria: the continued practice of locally rooted economic traditions, the presence of a predominantly Muslim social environment, accessibility for sustained field observation, and the existence of community practices relevant to Islamic economic concepts. Case selection was designed to capture variation in livelihood patterns and forms of indigenous economic organization rather than to produce statistical representation. Differences among the selected

communities allowed the study to compare how similar Islamic values were expressed through different cultural and economic practices.

The participant sample consisted of 48 informants selected through purposive and snowball sampling. The sample included nine traditional or community leaders, six religious leaders, twelve local economic actors such as farmers, traders, cooperative members, and small entrepreneurs, six educators involved in Islamic economics or related subjects, and fifteen students familiar with the selected communities. Participant selection emphasized knowledge, experience, and involvement in the practices being studied rather than demographic proportionality. Additional informants were approached when initial participants identified individuals with deeper knowledge of particular traditions.

Sample adequacy was determined through information richness and thematic saturation. Data collection continued until additional interviews no longer produced substantially new explanations concerning the meaning, operation, transmission, Islamic relevance, or educational potential of the identified practices. Variation in age, gender, occupation, educational background, and community role was considered to reduce dependence on a single elite interpretation of indigenous wisdom. This strategy was particularly important because traditional leaders, religious authorities, economic actors, educators, and younger community members could interpret the same practice differently.

Research Procedure

The research began with preliminary mapping of the selected communities and identification of economic practices that appeared to contain locally inherited knowledge. Initial meetings were conducted with community leaders and religious figures to explain the study, establish access, and identify potential participants. Ethical approval and local permission were obtained before formal data collection. All participants received information concerning the purpose of the research, voluntary participation, confidentiality, data use, and their right to withdraw.

The first fieldwork stage involved observation of community economic activities and exploratory interviews with key informants. The researcher documented practices related to mutual assistance, shared labour, agricultural cooperation, trading arrangements, informal lending, collective resource use, charitable activities, and other locally significant economic mechanisms. Particular attention was given to practices that community members themselves considered inherited, morally important, or distinctive to their social environment.

The second stage involved in-depth interviews with traditional leaders, religious authorities, and economic actors. Participants were encouraged to explain concrete examples rather than provide only general statements about culture. Interviewing explored how practices were conducted, why particular rules were followed, how benefits and obligations were distributed, how violations were addressed, and whether the practices had changed under contemporary market conditions. Differences among participant accounts were retained as analytical data rather than automatically reconciled into a single community narrative.

The third stage focused on normative analysis. Each identified practice was compared with relevant Islamic economic concepts and ethical principles. Practices demonstrating reciprocity, fairness, transparency, voluntary participation, shared responsibility, and social welfare were examined as potentially compatible forms of indigenous economic wisdom. Practices containing unclear obligations, unequal bargaining positions, coercive social expectations, exploitative arrangements, or prohibited economic elements were analysed critically. Cultural continuity alone was not treated as sufficient justification for educational integration.

The fourth stage examined pedagogical relevance through interviews with educators and students and analysis of Islamic economics teaching materials. Researchers identified where local cases could clarify formal concepts such as ta'āwun, partnership, ethical exchange, social

finance, distributive justice, responsible ownership, and community welfare. Community knowledge was then reconstructed into potential instructional cases without removing the social and cultural context from which it emerged.

Instruments, and Data Collection Techniques

A semi-structured interview guide served as the principal data-collection instrument. Community interviews explored the history, purpose, rules, actors, economic benefits, social obligations, mechanisms of reciprocity, dispute resolution, and intergenerational transmission associated with indigenous economic practices. Questions also examined community perceptions of fairness, ownership, cooperation, profit, debt, assistance, responsibility, and the distribution of economic benefits. Religious leaders were asked to explain how selected practices were understood in relation to Islamic ethical and legal principles.

A separate interview guide was developed for educators and students to examine the pedagogical relevance of indigenous economic knowledge. Educator questions addressed the current treatment of local wisdom in Islamic economics curricula, opportunities for contextual learning, difficulties in validating customary practices, and possible instructional formats. Student interviews explored familiarity with local economic traditions, perceptions of their relationship with Islamic economics, and the extent to which community-based examples could make abstract concepts more understandable and socially meaningful.

A non-participant observation protocol was used to document economic practices in their natural community settings. Observation focused on patterns of cooperation, bargaining, resource sharing, collective work, informal financing, social obligations, participation in economic decisions, and interactions among community members. Field notes recorded not only observable activities but also contextual information concerning who participated, who benefited, how responsibilities were distributed, and how religious or customary values appeared in actual economic behaviour.

A document-analysis matrix was used to examine locally available written materials, village records, cooperative documents, community regulations, cultural narratives, teaching materials, syllabi, and curriculum documents relevant to Islamic economic education. The matrix documented the form of indigenous knowledge, economic mechanism, cultural meaning, Islamic economic relevance, potential normative tension, and possible educational application. Oral traditions that had no written documentation were recorded through interviews and subsequently compared across multiple informants.

An Islamic economic validation matrix was developed to assess the normative compatibility of each indigenous practice. The analytical dimensions included justice, mutual consent, transparency, protection of property, avoidance of ribā, gharar, exploitation, and unjust enrichment, as well as the promotion of ta'āwun, maṣlaḥah, distributive welfare, social responsibility, and environmental sustainability where relevant. The matrix did not function as a mechanical halal–haram checklist. Its purpose was to identify the ethical and economic logic of each practice before determining its suitability as instructional material.

A pedagogical transformation matrix was used to translate validated community knowledge into potential learning formats. Each practice was examined according to the Islamic economic concept it illustrated, the problem or dilemma it could generate for classroom analysis, the learning activity most appropriate for presenting it, and the cognitive or ethical competence it could support. Possible formats included contextual case studies, comparative contract analysis, community observation projects, reflective assignments, role-play, and problem-based discussion.

Data Analysis Technique

Data analysis was conducted through reflexive thematic analysis and cross-case comparison. Interview transcripts, observational notes, and documentary evidence were coded

according to themes including reciprocity, cooperation, fairness, communal responsibility, resource sharing, economic resilience, religious meaning, intergenerational transmission, cultural transformation, normative compatibility, and pedagogical relevance (Md Zin et al., 2026). Themes were first developed within each community and then compared across the three cases to identify shared patterns and context-specific differences.

Analytical integration followed a three-stage framework consisting of cultural identification, Islamic normative evaluation, and pedagogical transformation. Cultural identification established the original meaning and operation of each practice. Normative evaluation determined its relationship with Islamic economic principles and identified possible ethical tensions. Pedagogical transformation examined how validated practices could become contextual learning resources. This sequence prevented the research from extracting community traditions from their cultural setting or incorporating them into Islamic economics education without critical evaluation.

Research credibility was strengthened through source triangulation, method triangulation, member checking, peer debriefing, negative-case analysis, and maintenance of an audit trail. Information from interviews was compared with observation and documentary evidence, while interpretations concerning Islamic economic compatibility were reviewed with knowledgeable religious or academic informants. Preliminary descriptions of community practices were returned to selected participants to verify factual accuracy and cultural meaning. Contradictory cases were retained to demonstrate that indigenous wisdom is heterogeneous and should not be romanticized as uniformly compatible with Islamic economic principles.

Ethical procedures emphasized respect for community ownership of cultural knowledge (Imjai et al., 2026). Personal identities were replaced with participant codes, while sensitive information concerning household finances, informal debts, customary conflicts, or individual business practices was excluded from identifiable reporting. Community knowledge was presented within its social context and was not claimed as researcher-generated intellectual property (Islam et al., 2026). The research process therefore sought to produce academically rigorous analysis while respecting the cultural authority and lived experience of the communities from which the knowledge originated.

RESULTS AND DISCUSSION

The study involved 48 participants distributed across three local Muslim communities. The participant group consisted of nine traditional or community leaders, six religious leaders, twelve local economic actors, six Islamic economics educators, and fifteen students. Community A was characterized primarily by agricultural livelihoods and reciprocal labour arrangements, Community B by traditional market activities and small-scale trading, and Community C by cooperative economic activities and community-based social finance. The dataset included semi-structured interviews, field observations, community documents, teaching materials, and locally preserved narratives concerning economic cooperation, reciprocity, exchange, resource management, and social responsibility.

The initial coding process identified nine recurring forms of indigenous economic wisdom across the three communities. Mutual labour exchange, informal assistance during economic hardship, collective resource use, customary trading practices, community savings, profit-sharing arrangements, charitable redistribution, cooperative production, and environmentally responsible resource management appeared with different levels of intensity across the cases. Mutual assistance and reciprocal labour were the most consistently recognized practices, while formalized community savings and environmentally oriented economic arrangements were more context-specific. Documentary evidence also showed that several practices had undergone modification as communities became more connected to formal markets, digital payment systems, and institutional financing.

Table 1. Participant Characteristics and Primary Data Sources

Participant category	Number	Main contribution to the study
Traditional/community leaders	9	Historical meaning, customary norms, community governance
Religious leaders	6	Islamic normative interpretation
Local economic actors	12	Practical economic mechanisms and contemporary changes
Islamic economics educators	6	Pedagogical relevance and curriculum integration
Students	15	Learning relevance and familiarity with local practices

Table 2. Indigenous Economic Practices Identified Across the Three Communities

Indigenous practice	Community A	Community B	Community C	Primary economic value
Reciprocal labour	✓	✓	✓	Mutual assistance
Informal hardship assistance	✓	✓	✓	Social solidarity
Collective resource use	✓	—	✓	Shared responsibility
Customary market exchange	—	✓	✓	Fairness and trust
Community savings	—	✓	✓	Financial resilience
Profit-sharing arrangements	✓	✓	✓	Shared risk and benefit
Charitable redistribution	✓	✓	✓	Distributive welfare
Cooperative production	✓	—	✓	Collective economic empowerment
Environmental resource protection	✓	—	✓	Intergenerational sustainability

The distribution of practices indicates that indigenous economic wisdom functioned less as a fixed set of traditional rules than as a living system of social and economic relationships. Reciprocal labour remained particularly strong in Community A, where agricultural activities depended on seasonal cooperation and reciprocal obligations among households. Community B demonstrated stronger reliance on interpersonal trust, informal credit, and customary bargaining within traditional market relationships. Community C displayed more institutionalized practices through cooperatives, collective savings, and community-managed economic resources. Similar ethical principles were therefore expressed through different organizational forms.

Generational differences were visible in the meaning assigned to these practices. Older participants generally described reciprocal assistance as a moral obligation connected to community identity, religion, and social continuity. Younger participants were more likely to interpret the same arrangements in terms of efficiency, networking, entrepreneurship, or financial resilience. Educators considered this variation pedagogically valuable because it allowed students to examine how inherited values could survive even when their practical forms changed. The evidence suggested that indigenous wisdom should not be taught as an unchanging tradition but as a cultural-economic system continually negotiated under contemporary conditions.

Normative analysis showed that several indigenous practices were strongly compatible with Islamic economic principles. Reciprocal labour, charitable redistribution, cooperative production, and hardship assistance reflected ta‘āwun, social solidarity, distributive

responsibility, and *maṣlaḥah*. Profit-sharing arrangements demonstrated similarities with partnership principles when contributions, responsibilities, and distributions were mutually understood. Collective resource management also reflected responsible ownership when community members recognized that economic rights were accompanied by obligations toward other members and future generations.

Normative tensions emerged in practices based heavily on unwritten expectations or social pressure. Certain informal borrowing arrangements lacked clearly established repayment periods, while some reciprocal obligations were perceived as culturally compulsory even when no explicit agreement had been made. Customary profit-sharing occasionally depended on oral assumptions concerning cost allocation rather than transparent contractual terms. These practices could not be classified simply as either Islamic or non-Islamic. Their educational value lay partly in allowing students to identify where solidarity and trust supported Islamic economic ethics and where greater transparency, consent, and contractual clarity were needed.

Table 3. Islamic Economic Assessment of Selected Indigenous Practices

Indigenous practice	Related Islamic principle	Normative assessment	Main issue requiring attention
Reciprocal labour	Ta'āwun, mutual benefit	Strong compatibility	Voluntary participation
Hardship assistance	Ṣadaqah, solidarity, <i>maṣlaḥah</i>	Strong compatibility	Sustainability of assistance
Collective resource use	Responsible ownership, <i>maṣlaḥah</i>	Compatible	Clear access rights
Customary market exchange	Justice, mutual consent	Conditionally compatible	Transparency and bargaining equality
Community savings	Mutual support, financial resilience	Compatible	Management accountability
Profit-sharing	Mushārakah/muḍārabah-related values	Conditionally compatible	Clarity of ratios and risks
Charitable redistribution	Zakāt/ṣadaqah values	Strong compatibility	Targeting and accountability
Cooperative production	Partnership and ta'āwun	Strong compatibility	Fair distribution of benefits
Informal lending	Benevolence and assistance	Conditionally compatible	Absence of coercion and unclear obligations

Analytical inference across the three cases indicated that indigenous economic practices were most suitable for integration into Islamic economic education when three conditions were present: the original cultural meaning could be identified clearly, the practice could be evaluated against Islamic economic principles, and the practice contained a recognizable economic mechanism capable of supporting conceptual analysis. Practices satisfying only cultural relevance without normative clarity were insufficient as direct instructional models. Practices exhibiting clear Islamic values but lacking contextual explanation also risked becoming detached examples rather than genuine community-based learning resources.

Pattern matching further showed that normative compatibility did not depend on the traditional status of a practice. Practices transmitted across generations could contain strong elements of justice and cooperation, yet other inherited arrangements required revision because contemporary participants experienced unequal bargaining power or unclear obligations. The strongest analytical inference was therefore that indigenous wisdom becomes educationally meaningful through critical validation rather than cultural celebration alone. Islamic economic education requires a process that preserves valuable local knowledge while exposing questionable practices to ethical and legal scrutiny.

Cross-case analysis revealed a close relationship between cultural familiarity and perceived educational relevance. Students reported greater conceptual accessibility when Islamic economic principles were connected with economic activities they had observed within families, markets, farms, cooperatives, or community events. Educators similarly viewed local cases as particularly useful for explaining ta'āwun, partnership, distributive justice, ethical exchange, and social responsibility. Familiarity alone did not guarantee analytical depth, because students sometimes accepted customary practices without questioning whether the mechanisms were transparent or equitable.

A second relationship emerged between normative tension and higher-order learning potential. Practices containing ambiguity, disagreement, or partial incompatibility with Islamic economic principles produced stronger opportunities for legal and ethical analysis than practices that were obviously consistent with established norms. Informal lending, unwritten profit-sharing, and socially obligatory reciprocity required students to distinguish cultural solidarity from coercion, trust from contractual uncertainty, and community benefit from unequal burden. Local wisdom therefore functioned most effectively as an educational resource when learners were required to evaluate rather than simply admire it.

Table 4. Analytical Relationship Between Community Knowledge and Educational Functions

Community knowledge characteristic	Islamic economic connection	Potential educational function
Reciprocal cooperation	Ta'āwun	Understanding solidarity-based economics
Shared economic risk	Partnership principles	Analysing profit-and-loss sharing
Community redistribution	Social finance	Examining distributive justice
Informal borrowing	Benevolent finance	Identifying transparency and consent issues
Customary bargaining	Fair exchange	Evaluating justice and information asymmetry
Collective resources	Responsible ownership	Discussing private and communal rights
Environmental norms	Maṣlaḥah and stewardship	Connecting economics with sustainability
Cultural obligation	Social responsibility	Distinguishing voluntary ethics from coercion
Intergenerational transmission	Economic values	Examining continuity and transformation

Community A demonstrated the strongest relationship between indigenous economic wisdom and collective agricultural production. Reciprocal labour was organized according to customary expectations that households receiving assistance would later contribute labour to other members. Participants described the practice as a mechanism for reducing production costs, managing labour shortages, and maintaining solidarity. Religious leaders interpreted its voluntary and reciprocal dimensions as consistent with ta'āwun. Younger farmers nevertheless questioned situations in which reciprocal obligations became socially compulsory, showing that a practice could embody mutual assistance while still requiring ethical reflection concerning individual consent.

Community B demonstrated the importance of trust within customary market and financing practices, while Community C illustrated the institutionalization of local wisdom through cooperatives and collective savings. Traders in Community B frequently relied on long-standing personal relationships, delayed payments, and flexible negotiations, although documentation was sometimes limited. Community C transformed reciprocal assistance into more formal mechanisms involving savings, collective decision-making, and transparent records. The contrast showed how similar cultural values could move from informal relational

systems toward more structured economic institutions without necessarily losing their community orientation.

Table 5. Comparative Findings From the Three Local Community Cases

Case	Dominant indigenous practice	Islamic economic relevance	Main tension	Educational value
Community A	Reciprocal agricultural labour	Ta'āwun, shared responsibility	Voluntary versus socially expected participation	Analysing cooperation and consent
Community B	Trust-based trading and informal finance	Justice, trust, benevolent assistance	Weak documentation and contractual ambiguity	Analysing transparency and fair exchange
Community C	Cooperative savings and collective resources	Partnership, maṣlaḥah, distributive welfare	Balancing formalization and cultural flexibility	Examining institutionalized social solidarity

The experience of Community A demonstrates that indigenous wisdom can carry both economic and moral functions. Reciprocal labour reduced monetary production costs while simultaneously reinforcing social relationships and collective responsibility. Its relevance to Islamic economics therefore exceeded its similarity to a particular formal contract. The practice illustrated how economic behaviour could be embedded within ethical relationships. Questions concerning voluntary participation also demonstrated why normative evaluation remained necessary before a community tradition was presented as an ideal model of Islamic economic conduct.

The comparison between Communities B and C illustrates a broader transition from interpersonal trust toward institutionalized accountability. Trust-based exchange in Community B enabled economic transactions to continue even when formal financial resources were limited, but weak documentation could produce uncertainty when relationships deteriorated. Community C maintained similar values of solidarity while developing written records and collective decision-making procedures. This transition showed that modernization does not necessarily eliminate indigenous wisdom; formal economic mechanisms can preserve local ethical values while improving transparency and institutional resilience.

The findings indicate that indigenous wisdom can enrich Islamic economic education when cultural knowledge is subjected to systematic normative and pedagogical evaluation. Community practices provided concrete expressions of cooperation, reciprocity, social responsibility, distributive welfare, shared economic risk, and responsible resource management. Their value did not arise simply from their traditional origin. Educational relevance emerged when community practices helped learners connect Islamic economic principles with recognizable economic relationships and critically evaluate the ethical consequences of those relationships.

The results also show that integration should follow a three-stage process of cultural identification, Islamic normative evaluation, and pedagogical transformation. Cultural identification protects indigenous practices from being detached from their social meanings, normative evaluation prevents uncritical romanticization, and pedagogical transformation converts community knowledge into academically purposeful learning experiences. Indigenous wisdom should therefore be positioned neither as an alternative to Islamic economic theory nor as decorative local content. Its strongest contribution lies in functioning as a contextual knowledge base through which students can interpret, test, and apply Islamic economic principles to the economic realities of living communities.

The findings demonstrate that indigenous economic wisdom can serve as a meaningful contextual foundation for Islamic economic education when local practices are subjected to systematic cultural, normative, and pedagogical analysis. Reciprocal labour, mutual assistance, community savings, cooperative production, charitable redistribution, customary exchange, and shared-resource management embodied values closely related to *ta'āwun*, justice, social responsibility, mutual benefit, and *maṣlahah*. Their educational significance did not arise merely from their status as inherited traditions. Their value emerged from the capacity to translate abstract Islamic economic principles into economic relationships that learners could recognize within community life.

The cross-case findings also show that similar ethical principles can take different institutional forms. Community A expressed solidarity primarily through reciprocal agricultural labour, Community B relied more heavily on interpersonal trust in trading and informal finance, while Community C institutionalized collective responsibility through cooperatives, savings arrangements, and shared-resource management. These variations demonstrate that indigenous wisdom should not be conceptualized as a uniform category. Local economic knowledge is shaped by livelihood structures, social relationships, historical experiences, and the degree of interaction with formal markets and financial institutions.

Normative analysis revealed that cultural continuity alone could not establish compatibility with Islamic economics. Several practices reflected strong ethical convergence with Islamic principles, particularly where participation was voluntary, benefits were distributed fairly, transactions were transparent, and economic relationships protected collective welfare. Other practices raised questions concerning unclear obligations, unequal bargaining positions, unwritten profit-sharing arrangements, or social expectations that could become coercive. Indigenous knowledge consequently becomes educationally valuable not only when it confirms Islamic economic norms but also when it provides complex cases through which learners must identify ethical tensions.

The pedagogical findings indicate that the strongest learning potential emerges from a three-stage process of cultural identification, Islamic normative evaluation, and pedagogical transformation. Cultural identification preserves the original meaning of a community practice, normative evaluation examines its compatibility with Islamic economic principles, and pedagogical transformation reconstructs the practice as an academically purposeful learning experience. This sequence prevents local wisdom from becoming decorative curriculum content. It also prevents Islamic economic concepts from remaining detached from the social conditions in which economic decisions actually occur.

The findings correspond closely with recent arguments for a cultural turn in Islamic economic education. Fathurrahman argues that Islamic economic education can become overly abstract and disconnected from grassroots realities when it overlooks local practices such as mutual cooperation, ethical trade, and community-based redistribution. The present study supports this position but extends it through community-level case analysis. Local wisdom is not treated only as an epistemological argument for curriculum reform; it is examined as observable economic practice that must pass cultural, Sharia-based, and pedagogical evaluation before entering formal instruction.

The results are also consistent with empirical Islamic economic research showing that locally embedded commercial practices may contain values compatible with Islamic economic ethics. Research on trading traditions in the Indonesia–Malaysia border community identified culturally embedded forms of exchange that intersected with Islamic values, while research on Minangkabau traditions found that principles of justice, distributive equity, and Sharia-compliant resource management were embedded within local socioeconomic arrangements. The present findings reinforce the possibility of such convergence while introducing a more cautious educational position: resemblance to Islamic values must be demonstrated rather than presumed.

The emphasis on contextual knowledge also parallels broader educational research on indigenous knowledge integration. A systematic review found that successful integration depends substantially on understanding indigenous worldviews, involving communities in educational design and implementation, and respecting the local context in which knowledge is produced. Another systematic review of indigenous knowledge in STEM education concluded that familiar real-world contexts can create meaningful opportunities for learner engagement, while also emphasizing collaboration among curriculum designers, practitioners, and community representatives. The present study transfers this pedagogical insight into Islamic economic education by positioning economic practices from living communities as sources for disciplinary reasoning.

The findings differ from approaches that equate integration with the insertion of cultural examples into existing textbooks. Research on indigenous knowledge in teacher education indicates that curriculum inclusion alone is insufficient; educators require appropriate pedagogical preparation and stronger relationships with indigenous knowledge holders and communities. The present cases similarly suggest that teachers cannot responsibly transform customary finance, reciprocal labour, or communal resource management into instructional materials without understanding their histories, power relations, and community meanings. Community participation must therefore extend beyond providing cultural illustrations and become part of the knowledge-validation process.

The findings signal that indigenous wisdom should be understood as an epistemic resource rather than merely a cultural artifact. Community members possess forms of economic knowledge derived from repeated experience in managing scarcity, cooperation, risk, trust, reciprocal obligation, and social welfare. Such knowledge may not use the formal terminology of *mushārah*, *ta'āwun*, distributive justice, or *maṣlahah*, yet its practical logic can provide material through which these concepts are interrogated. Recognition of this knowledge does not require treating community traditions as infallible or equivalent to revealed normative sources.

The findings also signal that Islamic economic education requires a stronger connection between normativity and lived economic reality. Students may know that economic transactions require fairness, transparency, mutual consent, and avoidance of exploitation without being able to recognize how these principles operate in ambiguous community situations. Informal credit, reciprocal labour, customary bargaining, and collective-resource arrangements expose the learner to economic relationships in which ethical values can conflict. Such cases transform Islamic economics from a catalogue of approved and prohibited instruments into a framework for disciplined moral-economic judgment.

The generational differences identified across the cases signal that indigenous wisdom is dynamic rather than frozen in the past. Older community members tended to describe reciprocal practices through moral obligation, collective identity, and inherited custom, while younger participants increasingly interpreted them through entrepreneurship, efficiency, networking, and economic resilience. This transformation does not necessarily indicate cultural decline. It suggests that local economic institutions continuously renegotiate their meaning under market expansion, technological change, mobility, and formalization.

The normative tensions identified in several practices signal that critical engagement is more educationally valuable than romanticization. A tradition can encourage solidarity while simultaneously creating social pressure. Informal credit can protect vulnerable households while producing uncertainty when repayment expectations are unclear. Trust-based trading can reduce transaction costs while becoming problematic when information or bargaining power is uneven. Islamic economic education can use these tensions to teach students that ethical economic reasoning requires examination of consequences, relationships, rights, and responsibilities rather than attachment to cultural labels.

The primary curricular implication is that indigenous economic wisdom can function as a bridge between Islamic economic theory and contextual experience. Concepts such as ta'āwun, 'adl, partnership, social finance, mutual consent, responsible ownership, and distributive welfare can be taught through community cases before being connected to formal institutional instruments. UNESCO's work on contextualized curricula similarly emphasizes integrating local history, knowledge, culture, and learners' immediate environments so that formal education becomes more relevant without losing engagement with wider knowledge systems.

The pedagogical implication is that local wisdom should be taught through inquiry rather than presented as predetermined evidence of Islamic values. Students can document a community practice, reconstruct its economic mechanism, identify stakeholders, analyse benefits and risks, and then evaluate it through Islamic economic principles. A reciprocal labour system, for example, can generate questions concerning voluntary participation, equality of contribution, opportunity cost, social obligation, and ta'āwun. This approach encourages analytical competence because learners must explain why a practice is compatible, partially compatible, or problematic.

The institutional implication concerns the role of communities as partners in knowledge production. Community elders, economic actors, religious scholars, cooperative managers, and cultural knowledge holders can contribute to case development, field learning, and validation of locally derived teaching materials. UNESCO's community-learning framework explicitly connects education with inclusion, community development, and preservation of indigenous knowledge, while systematic-review evidence identifies community participation as a recurring condition for successful indigenous-knowledge integration. Educational institutions should consequently avoid extracting local knowledge without maintaining meaningful relationships with the communities that sustain it.

The ethical implication is that curriculum integration requires protection against cultural appropriation, simplification, and normative overclaiming. A customary practice should not be labelled "Islamic" merely because it contains cooperation or redistribution. Islamic economic evaluation must still examine consent, justice, ownership, transparency, contractual certainty, distribution of risks, and possible exploitation. Cultural knowledge deserves respect precisely because it is examined in its complexity rather than converted into idealized examples designed only to confirm existing classroom theories.

The strong compatibility of reciprocal and cooperative practices with Islamic economic values can be explained by their shared orientation toward relational economic life. Many local communities developed mechanisms for surviving uncertainty through mutual labour, reciprocal support, shared resources, informal assistance, and social redistribution. Islamic economics similarly places moral limits on individual economic behavior and recognizes obligations extending beyond private accumulation. Convergence becomes visible because both systems can assign economic significance to social responsibility, although their epistemological foundations remain different.

The educational relevance of familiar community practices can be explained through contextual meaning. Learners encounter abstract concepts more concretely when they can associate them with recognizable people, transactions, institutions, and dilemmas. Research on indigenous knowledge integration in STEM similarly found that familiar real-world contexts can scaffold thinking and support more meaningful engagement with disciplinary concepts. The same mechanism is plausible in Islamic economic education: a community trading practice can make fairness or gharar analytically visible in ways that a definition alone may not.

The persistence of normative tensions can be explained by the different sources of legitimacy governing customary and Islamic economic practices. A community may consider a practice legitimate because it has been inherited, socially accepted, and repeatedly reproduced. Islamic economic legitimacy requires additional examination through normative principles governing justice, consent, property, and prohibited forms of economic harm. Historical

acceptance can therefore coexist with ethical problems. The analytical relationship between ‘urf and Islamic economic norms must remain conditional rather than automatic, a concern long recognized in scholarship examining the relationship between Islamic economics and local wisdom.

The variation among the three communities can be explained by institutional adaptation (Çıkı & Tanrıverdi, 2025). Agricultural communities organize solidarity around labour and production cycles, market communities rely more heavily on trust and repeated exchange, while cooperative environments translate reciprocal values into formal accounting and organizational structures. Formalization can preserve community values while reducing ambiguity, but it can also change the relational meaning of the original practice (Khasanah, 2025). Indigenous wisdom therefore persists most plausibly through adaptation rather than exact reproduction of historical forms.

Future curriculum development should establish a structured protocol for transforming community knowledge into Islamic economic learning resources (Arissaputra et al., 2025). The first stage should document the cultural history, actors, rules, and meanings of the practice. The second stage should evaluate its economic mechanism against relevant Islamic concepts and ethical requirements. The third stage should determine an appropriate instructional form, such as a case study, field project, contract-analysis exercise, simulation, or reflective assignment (Qureshi et al., 2025). Such a protocol can prevent local wisdom from being reduced to isolated anecdotes.

Future teacher development should prepare educators to work responsibly with community-derived knowledge (Fathoni et al., 2025). Teachers need competence not only in Islamic economic theory but also in qualitative inquiry, cultural interpretation, ethical fieldwork, and facilitation of contested discussions. Evidence from research on Indigenous knowledge in teacher education stresses the need for stronger relationships with knowledge keepers and appropriate educator preparation rather than superficial curriculum inclusion (Sagiyeve et al., 2025). Professional development in Islamic economic education should similarly include mechanisms for consultation with community actors and religious scholars.

Future empirical research should test whether the proposed three-stage framework improves students’ learning (Bahara et al., 2025). Quasi-experimental or mixed-method studies could compare conventional Islamic economics instruction with learning based on culturally identified, normatively validated community cases. Outcomes could include conceptual understanding, ethical reasoning, ability to analyse contracts, sensitivity to stakeholder interests, cultural awareness, and capacity to apply maqāṣid al-sharī‘ah to unfamiliar economic situations (Herani & Angela, 2025). Longitudinal research could also examine whether locally grounded learning strengthens students’ engagement with community-based entrepreneurship or social finance.

Future scholarship should broaden the geographical and cultural range of cases while preserving community specificity (Yusmazida et al., 2025). Comparative research could examine agricultural reciprocity, indigenous market institutions, communal land management, rotating savings, local philanthropy, customary environmental governance, and culturally specific partnership arrangements across Muslim societies. Recent scholarship already calls for a stronger cultural turn in Islamic economic education and demonstrates the possibility of aligning local economic practices with Islamic ethical principles (Hatem Falih et al., 2025). The next stage should move beyond asking whether indigenous wisdom belongs in Islamic economic education toward determining which knowledge should be integrated, by whom, through what validation process, and with what measurable educational consequences.

CONCLUSION

The most important finding of this study is that indigenous wisdom can meaningfully enrich Islamic economic education when local practices are treated as contextual sources of economic knowledge rather than as cultural ornaments. Reciprocal labour, mutual assistance, community savings, cooperative production, customary exchange, and collective resource management revealed strong connections with Islamic economic values such as ta‘āwun, justice, mutual consent, social responsibility, distributive welfare, and maṣlaḥah. The distinctive finding lies in the recognition that cultural practices cannot be considered compatible with Islamic economics solely because they are inherited or collectively accepted. Their educational legitimacy depends on critical examination of transparency, voluntariness, fairness, contractual clarity, distribution of benefits, and the absence of coercion or exploitation.

The principal contribution of this research lies in its conceptual and methodological framework for integrating indigenous wisdom into Islamic economic education. The study proposes a three-stage process consisting of cultural identification, Islamic normative evaluation, and pedagogical transformation. This framework preserves the original social meaning of local economic practices, evaluates them critically according to Islamic economic principles, and subsequently converts suitable practices into contextual case studies, field-learning activities, problem-based discussions, and reflective learning materials. The methodological contribution derives from combining multiple-case analysis, interviews with community actors, observations, document analysis, Islamic normative assessment, and cross-case comparison. This approach provides a systematic alternative to either romanticizing local traditions or excluding them from formal economic education.

The limitations of this study include its qualitative case-study design, the restricted number of communities and participants, and the contextual nature of indigenous practices, which limits broad generalization across Muslim societies. The research also develops the educational integration framework conceptually without empirically testing its effects on students’ conceptual understanding, ethical reasoning, or learning outcomes. Variations across generations, occupations, religious interpretations, and processes of economic modernization may further influence how local wisdom is understood and maintained. Future research should employ comparative, longitudinal, and mixed-method designs across culturally diverse Muslim communities and experimentally evaluate indigenous-wisdom-based learning models. Further investigation should examine digital transformation, changing youth participation, customary social finance, environmental stewardship, community entrepreneurship, gender participation, and the long-term sustainability of indigenous economic knowledge within formal Islamic economic education.

AUTHOR CONTRIBUTIONS

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

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