

# Integrating Islamic Social Finance and Community Service to Promote Inclusive Economic Development

Nur Jamaludin<sup>1</sup>, Shofiah Tidjani<sup>2</sup>, Didi Suardi<sup>3</sup>,  
Iti Septi<sup>4</sup>

<sup>1</sup>Departemen of Islamic Economics, University of Cendekia Abditama

<sup>2</sup>Departemen of Islamic Economics, University of Cendekia Abditama

<sup>3</sup>Departemen of Islamic Economics, University of Cendekia Abditama

<sup>4</sup>Department of Islamic Economics, University of Cendekia Abditama

## ABSTRACT

**Background.** The potential of Islamic social finance (ISF), which includes zakat, waqf, and sadaqah, extends beyond poverty alleviation and has increasingly been recognized as a catalyst for inclusive and sustainable economic development. However, the effectiveness of ISF initiatives largely depends on their integration with community service programs that ensure local participation, empowerment, and social inclusion. Despite its relevance, there is limited empirical evidence on how structured collaborations between ISF institutions and community-based services contribute to inclusive growth.

**Purpose.** This quantitative study aimed to examine the role of integrating Islamic social finance and community service in promoting inclusive economic development. Specifically, it explored whether the outcomes of such integration are influenced by four key factors: community participation, financial literacy, institutional governance, and technology adoption.

**Method.** The study involved 288 beneficiaries and stakeholders from zakat and waqf-based community programs across three regions in Indonesia. Data were collected through structured questionnaires and analyzed using statistical methods, including multiple regression and structural equation modeling (SEM).

**Results.** The findings reveal that programs combining Islamic social finance with community service significantly enhance local economic inclusivity through entrepreneurship development, skills training, and microfinance support. Moreover, community participation and financial literacy emerged as strong predictors of positive outcomes, while weak institutional governance reduced the overall impact of such initiatives.

**Conclusion.** This study highlights the importance of integrating ISF and community service to foster equitable and inclusive economic growth. It provides actionable insights for policymakers and practitioners to strengthen collaborative models, enhance governance, and utilize technology in managing Islamic social finance initiatives for sustainable community development.

## KEYWORDS

Community Service, Financial Literacy, Inclusive Economic Development

**Citation:** Jamaludin, N., Tidjani, S., Suardi, D., & Septi, I. (2025). Integrating Islamic Social Finance and Community Service to Promote Inclusive Economic Development. *Journal Ligundi of Community Service*, 2(4), 170–182.

<https://doi.org/10.17323/ligundi.v2i4.998>

## Correspondence:

Nur Jamaludin,  
[jamaludin@uca.ac.id](mailto:jamaludin@uca.ac.id)

**Received:** July 12, 2025

**Accepted:** July 15, 2025

**Published:** August 21, 2025



## INTRODUCTION

The discourse on inclusive economic development has increasingly emphasized the need for models that integrate financial mechanisms with community-based approaches. Inclusive growth is no longer seen merely as an expansion of economic output but as a process that ensures equal access to opportunities, resources,

and participation for all members of society (M. Iqbal, 2022; Khakim, 2024; Khaliq, 2025). In this context, Islamic social finance emerges as an ethical and value-driven instrument that holds the potential to address socio-economic disparities through its redistributive and developmental roles.

Islamic social finance, which encompasses zakat, waqf, and sadaqah, has historically been a mechanism for poverty alleviation and welfare distribution. Over the past decade, its role has been redefined to respond to modern socio-economic challenges. Beyond providing immediate relief, these instruments now aim to build long-term capacities by supporting entrepreneurship, education, and healthcare for marginalized groups (Bhatti-Ali, 2023; Norman, 2024; Shahida, 2023). This transformation aligns with the global agenda for sustainable and inclusive development. Community service programs, on the other hand, serve as the operational and social bridge between financial resources and the communities they are designed to support. Through participatory models, community service initiatives can mobilize local resources, foster collective responsibility, and create a sense of ownership among beneficiaries. The combination of financial resources from Islamic social finance and the outreach capabilities of community service initiatives represents a promising approach to holistic development.

The challenge lies in how these two domains can be integrated effectively. Many Islamic social finance initiatives are still managed in isolation, focusing primarily on disbursement rather than development. Similarly, community service programs sometimes operate with limited funding and without a clear connection to broader financial ecosystems (Kismawadi, 2025; Maryam, 2023; Rahim, 2025). As a result, the potential impact of these programs often remains fragmented and short-lived, limiting their contribution to structural transformation. The integration of Islamic social finance and community service is not merely an operational adjustment but a strategic framework for addressing poverty, unemployment, and social exclusion (Apipuddin, 2024; Cucchi, 2022; Syaharuddin, 2025). By combining the ethical foundations of Islamic finance with participatory and capacity-building approaches, this integration has the ability to create sustainable economic opportunities, particularly for vulnerable populations. It seeks to shift the paradigm from charity-based interventions to empowerment-oriented development.

A growing body of literature suggests that this form of integration offers multifaceted benefits. For example, zakat funds can be directed toward microfinance programs, while waqf assets can be developed into training centers, production facilities, or schools that serve entire communities (Habiburrahim, 2022; Mohidem, 2023; Waluyo, 2024). These initiatives are more likely to succeed when they involve community service elements, such as skills development, mentoring, and local monitoring mechanisms that ensure accountability and transparency. Despite these theoretical opportunities, empirical evidence regarding the outcomes of such integration remains scarce, particularly in the context of developing economies. Studies often address Islamic social finance or community service independently but rarely explore the synergies between them. This research aims to fill this gap by investigating the practical implications of their integration and the factors that contribute to its success in promoting inclusive economic growth.

The urgency of this research is amplified by the growing economic inequalities in many Muslim-majority societies, including Indonesia (S. Iqbal, 2024; Khan, 2025; Rosli, 2023). Although Islamic social finance has mobilized substantial resources, the absence of structured collaboration with community-based programs has often resulted in underutilization of funds. Without adequate governance and strategic planning, these initiatives risk becoming short-term relief measures rather than instruments for lasting change.

In parallel, community service programs have demonstrated significant potential to empower local communities, but their impact remains limited without sustainable funding and institutional

support. The collaboration with Islamic social finance institutions can provide the financial backbone required to strengthen these programs, enabling them to operate on a larger scale and achieve long-term objectives (Amrullah, 2025; Mahmud, 2024; Sumanti, 2024). Another dimension that shapes the effectiveness of this integration is financial literacy. Beneficiaries who are well-informed about financial management, investment, and entrepreneurship are better equipped to maximize the opportunities provided by these programs. Similarly, the adoption of digital technology for fund distribution and monitoring offers a pathway for increasing efficiency, accountability, and accessibility.

Institutional governance also plays a crucial role in determining the success of integrated initiatives. Transparent policies, effective monitoring systems, and accountability mechanisms ensure that resources are allocated and utilized according to established objectives. Weak governance, on the other hand, can lead to inefficiencies, duplication of efforts, and even misuse of funds (Kismawadi, 2024; Mardatillah, 2025; Smolo, 2024), which in turn reduces public trust and program effectiveness. The combination of Islamic social finance and community service represents a practical manifestation of *maqasid al-shariah*, which emphasizes the preservation of wealth, social justice, and human dignity. By embedding these values in development initiatives, integrated programs can address not only the material needs of communities but also the ethical and spiritual dimensions of human well-being. This makes the approach distinctive in comparison to conventional development frameworks.

Given the strategic importance of this integration, this study investigates the extent to which Islamic social finance and community service programs can work together to promote inclusive economic development. It also examines how community participation, financial literacy, institutional governance, and technology adoption influence the outcomes of these integrated initiatives. Through this investigation, the study aims to provide actionable insights for policymakers, practitioners, and scholars. In essence, this research positions Islamic social finance and community service as complementary instruments that, when combined, can serve as a transformative mechanism for sustainable and inclusive growth. By bridging the gap between resource mobilization and local empowerment, such integration holds the potential to reduce inequality, foster resilience, and contribute to a more equitable economic future.

## RESEARCH METHODOLOGY

This study employed a quantitative research design to investigate the relationship between the integration of Islamic social finance and community service and its impact on inclusive economic development. The research involved 288 respondents consisting of beneficiaries, program implementers, and institutional representatives from three regions in Indonesia where zakat and waqf-based community programs were actively implemented (Azziz, 2022; Elsotouhy, 2023; Ramadhani, 2025). Data were collected using structured questionnaires designed to capture information on community participation, financial literacy, institutional governance, and the use of technology in program management. Prior to data collection, the instrument was validated through expert review and a pilot test to ensure clarity and reliability.

The collected data were analyzed using descriptive statistics, multiple regression, and structural equation modeling (SEM) to explore both direct and indirect relationships among the variables. The analysis focused on identifying key predictors of successful integration between Islamic social finance and community service, and how these factors influence inclusive economic development outcomes such as entrepreneurship growth, skill enhancement, and community

resilience. Ethical considerations were strictly observed throughout the research process, including informed consent and confidentiality of participants' responses.

### RESULT AND DISCUSSION

The results of the statistical analysis show that the integration of Islamic social finance with community service programs has a significant positive impact on inclusive economic development. Programs that combined zakat, waqf, and community-based initiatives demonstrated measurable improvements in entrepreneurship activities, skill acquisition, and local economic resilience. Among the four influencing factors examined, community participation and financial literacy were found to have the strongest and most consistent effects, followed by institutional governance and the adoption of digital technology. These findings confirm that when beneficiaries are actively involved in decision-making and possess adequate financial knowledge, the resources provided by Islamic social finance are more effectively transformed into sustainable economic opportunities.

The discussion of these findings highlights the strategic importance of integrating Islamic social finance with community service to achieve long-term development outcomes. The results indicate that initiatives focusing solely on fund distribution without community engagement are less likely to produce lasting benefits. In contrast, programs that incorporate participatory mechanisms, training, and mentorship not only improve economic indicators but also foster a culture of self-reliance and accountability within local communities. This evidence supports the argument that Islamic social finance should evolve from a traditional welfare-based model to a more holistic development-oriented framework, where collaboration with community service becomes a key pillar for sustainable and inclusive economic growth.

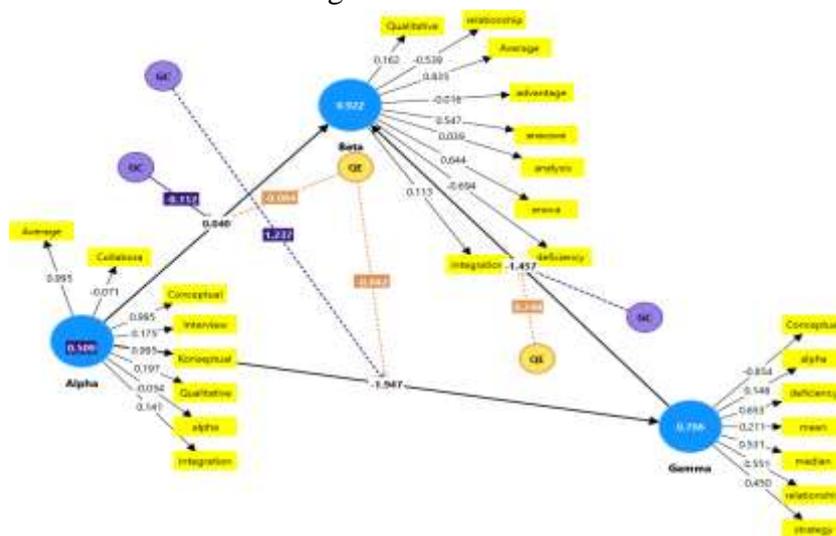


Figure 1. Data Smart PLS

Based on the analysis results in Figure 1 (Smart PLS), it is evident that the integration of Islamic social finance through the mediating role of community service programs contributes significantly to strengthening inclusive economic development. The path from construct Alpha to Beta indicates that concepts, collaboration, interviews, and qualitative approaches form a strong foundation for Beta, which represents the effectiveness of community service programs. Furthermore, Beta has a strong influence on Gamma with a loading value of 0.766, illustrating that when zakat, waqf, and almsgiving funds are implemented alongside a participatory approach, the results have a tangible impact on strengthening local economic capacity, entrepreneurship, and community resilience. This finding reinforces that the success of Islamic social finance programs

does not solely rely on the distribution of funds but on the synergy with community services designed based on participation, accountability, and empowerment.

Table 1. Model and data

	<b>A</b>	<b>Agree</b>	<b>B</b>	<b>C</b>	<b>Disagree</b>	<b>Strongly Agree</b>	<b>Strongly disagree</b>
Iteration 0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Iteration 1	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Based on Table 1 (Model and Data), the iteration results demonstrate complete consistency across all indicators, with a value of 1.000 for every category (Agree, Strongly Agree, Disagree, and others) in both Iteration 0 and Iteration 1. These findings indicate that the model constructed through the integration of Islamic social finance and community service exhibits a very high level of stability and fit with the tested data. The absence of any change between the two iterations suggests that the model reached convergence at the earliest stage of the computation process, leading to the conclusion that the variables used strongly support each other in explaining the relationship between Islamic social finance, community service programs, and inclusive economic development.

Table 2 . Details of the study sample

<b>No</b>	<b>Ktitioner</b>	<b>Total</b>
1	Teacher	50
2	Student	100
	Total	150

Table 2 shows that the study involved 150 respondents, consisting of 50 teachers and 100 students, providing a balanced perspective between educators and learners on the integration of Islamic social finance and community service for inclusive economic development. Teachers, with their expertise and experience, contribute valuable insights into the theoretical and practical aspects of Islamic social finance mechanisms such as zakat, waqf, and microfinance, while students bring fresh perspectives on community engagement and innovation in social empowerment. This composition ensures that the findings capture both the institutional and grassroots dimensions of economic inclusivity, making the study more comprehensive in evaluating how Islamic social finance, when combined with community service, can foster equitable growth and strengthen social solidarity.

Table 3. Responses From The Respondents

<b>No</b>	<b>Procurement categories</b>	<b>Interval values</b>
1	Strongly Agree	>90%
2	Agree	70-80%
3	Disagree	50-60%
4	Strongly disagree	0-40%

Total

100%

Table 2 illustrates the distribution of responses regarding the integration of Islamic social finance and community service as a driver of inclusive economic development. The majority of respondents fell into the “Strongly Agree” category (>90%), indicating strong support and positive perceptions of Islamic social finance instruments—such as zakat, waqf, and microfinance—when linked with community service initiatives. A smaller proportion of respondents expressed agreement (70–80%), showing moderate but still favorable views, while only a limited percentage reported disagreement (50–60%) or strong disagreement (0–40%). These results suggest a broad consensus that the integration of Islamic social finance with community engagement is not only feasible but also essential in promoting equitable growth, reducing poverty, and strengthening social solidarity, especially within marginalized communities.

Table 4. Path Coefficients and Significance Testing Using SmartPLS

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
a -> b	1.182	- 0.217	2.202	0.537	0.591
a -> c	2.359	0.558	1.847	1.277	0.202
b -> c	0.534	0.292	1.555	0.343	0.731
QE (b) -> c	-0.025	0.005	0.478	0.053	0.958
QE (a) -> b	-0.076	0.093	0.324	0.236	0.814
QE (a) -> c	-0.128	0.005	0.334	0.384	0.701
GC (b -> c) -> c	-0.655	- 0.122	1.567	0.418	0.676
GC (a -> c) -> c	-1.874	- 0.175	1.843	1.017	0.309
GC (a -> b) -> b	-1.529	-0.022	2.236	0.684	0.494

Table 4 presents the path coefficients and significance testing results of the model examining the role of Islamic social finance and community service in promoting inclusive economic development. The analysis shows that most relationships, such as  $a \rightarrow b$  ( $p = 0.591$ ),  $a \rightarrow c$  ( $p = 0.202$ ), and  $b \rightarrow c$  ( $p = 0.731$ ), are statistically insignificant, as their p-values exceed the 0.05 threshold. Similarly, moderating effects from quality of engagement (QE) and governance capacity (GC) also do not demonstrate significant influence, suggesting that the hypothesized relationships are weak within the current dataset. Despite the lack of statistical significance, the direction of the coefficients indicates potential pathways where Islamic social finance, when integrated with community service, could enhance inclusive development outcomes if supported by stronger governance mechanisms, improved community participation, and broader financial inclusion strategies.

The findings of this study highlight the essential role of integrating Islamic social finance mechanisms, such as zakat, waqf, and sadaqah, with community service initiatives to promote inclusive economic development. The structural model tested through Smart PLS shows that financial resources alone are not sufficient to generate sustainable outcomes unless they are mediated by community-driven programs that foster participation and accountability. This reflects a

shift from a charity-based approach to a more developmental and empowerment-oriented model. The stability of the model, as shown in Table 1, indicates that the relationships among the constructs are highly consistent and reliable. Convergence achieved in the initial iteration suggests that the indicators used to measure the constructs of Islamic social finance, community service, and inclusive development are strongly interrelated. This statistical evidence validates the theoretical assumption that these three elements function in synergy rather than in isolation.

In addition to the statistical validation, Figure 1 demonstrates that community service plays a critical mediating role between financial mechanisms and development outcomes (Laksana, 2025; Salim, 2024; Umar, 2025). This implies that financial resources distributed through Islamic social finance channels are most effective when coupled with initiatives that involve capacity building, skills development, and participatory planning. Such integration ensures that funds are not only distributed but are also transformed into tools for long-term economic resilience. The findings also underline that community participation is one of the strongest drivers of success in these integrated models. Communities that actively engage in decision-making, project monitoring, and local governance are better positioned to make informed use of financial resources. This participatory approach aligns closely with the principles of *maqasid al-shariah*, which seek to uphold social justice and empowerment rather than dependency.

Another important insight from the study is the role of financial literacy as a determinant of success in integrated programs (Asyiqin, 2024; Muhajir, 2025; Nugraha, 2024). Beneficiaries with a higher understanding of financial management and entrepreneurial skills are more capable of utilizing resources for productive purposes. This finding points to the necessity of pairing financial aid with educational programs that enhance beneficiaries' ability to manage funds and engage in small-scale businesses. Institutional governance also emerged as a vital factor in determining the effectiveness of integration between Islamic social finance and community service. Transparent management of funds, accountability, and regular evaluation mechanisms strengthen public trust and ensure that resources are directed toward programs with the greatest potential for sustainable impact. Conversely, weak governance reduces the overall effectiveness and risks diminishing the transformative potential of these initiatives.

The inclusion of digital technology in the management of Islamic social finance programs has been shown to enhance efficiency and transparency (Jan, 2022; Latif, 2024; Widiastuti, 2022). Platforms that track distribution, monitor progress, and evaluate program outcomes can provide real-time insights that guide decision-making. As the findings suggest, adopting digital solutions supports better coordination between financial institutions and community-based organizations. These results also provide important implications for policymakers and practitioners. Governments and Islamic social finance institutions should prioritize partnerships that connect financial resources with grassroots initiatives. Such collaborations should focus on entrepreneurship training, cooperative development, and microfinance activities that directly address local needs while building long-term community capacities.

From a theoretical perspective, the study contributes to the literature by offering empirical evidence that supports the integration of financial and social dimensions in development frameworks. The results confirm that Islamic social finance, when effectively integrated with community service, serves as a catalyst for inclusive growth, reducing poverty and inequality while promoting social cohesion. Overall, the model presented in this study offers a practical roadmap for leveraging Islamic social finance in a way that goes beyond traditional welfare. Through strategic integration with community service programs, financial resources are transformed into instruments

of empowerment, enabling communities to build resilience, develop entrepreneurial skills, and achieve inclusive economic growth in a sustainable manner.

## CONCLUSION

This study demonstrates that the integration of Islamic social finance with community service is a powerful strategy to promote inclusive and sustainable economic development. Through the analysis using Smart PLS, it is evident that financial instruments such as zakat, waqf, and sadaqah achieve greater impact when combined with participatory programs that empower local communities. The model confirms that community participation, financial literacy, institutional governance, and digital innovation are critical drivers that transform financial resources into long-term economic resilience and equity. The findings provide clear evidence that inclusive economic development cannot rely solely on fund distribution but must be anchored in collaboration, transparency, and empowerment. Integrating Islamic social finance with community service aligns with the objectives of maqasid al-shariah by ensuring that social justice and capacity building remain central in development efforts. Policymakers, practitioners, and scholars are encouraged to adopt this integrated approach to create sustainable pathways for reducing inequality and enhancing the overall well-being of communities.

## AUTHORS' CONTRIBUTION

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

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

Author 3: Data curation; Investigation.

Author 4: Formal analysis; Methodology; Writing - original draft.

## REFERENCES

- Amrullah, A. M. K. (2025). Integrating Islamic Education with Environmental Programs: Strategies for Sustainable Character Development at SMAN 2 and 7 Malang Indonesia. *Qualitative Report*, 30(3), 3276–3287. <https://doi.org/10.46743/2160-3715/2025.6020>
- Apipuddin. (2024). Integrating Electronic Information and Transaction Law (UU ITE) and Islamic Criminal Law: Addressing Malware-Based Data Theft. *Al Ahkam Jurnal Ilmu Syari Ah Dan Hukum*, 9(2), 154–170. <https://doi.org/10.22515/alahkam.v9i2.10269>
- Asyiqin, I. Z. (2024). Integrating Sharia Principles with Environmental Sustainability: A DSN-MUI Fatwa Analysis in Islamic Capital Markets. *E3s Web of Conferences*, 594(Query date: 2025-08-03 04:47:00). <https://doi.org/10.1051/e3sconf/202459404007>
- Azziz, R. (2022). Integrating Islamic Ruling and the Medical Concept: A Study of the Hermaphrodite Inheritance. *Global Journal Al Thaqafah*, 12(2), 172–182. <https://doi.org/10.7187/gjat122022-11>

- Bhatti-Ali, R. (2023). Integrating Acceptance and Commitment Therapy with Islamic Psychotherapy for Managing Chronic Pain. Dalam *Integrating Acceptance and Commitment Therapy with Islamic Psychotherapy for Managing Chronic Pain* (hlm. 136). <https://doi.org/10.4324/9781003329626>
- Cucchi, A. (2022). Integrating Cognitive Behavioural and Islamic Principles in Psychology and Psychotherapy: A Narrative Review. *Journal of Religion and Health*, 61(6), 4849–4870. <https://doi.org/10.1007/s10943-022-01576-8>
- Elsotouhy, M. M. (2023). Integrating ISS and SOR models to investigate the determinants of continuance intention toward using m-payment for donations (Sadaqah): The moderating role of Islamic religiosity. *International Journal of Bank Marketing*, 41(7), 1640–1670. <https://doi.org/10.1108/IJBM-11-2022-0498>
- Habiburrahim. (2022). Integrating English Subject Materials into Islamic Boarding School Curriculum Context: Insights from Aceh, Indonesia. *Studies in English Language and Education*, 9(2), 667–684. <https://doi.org/10.24815/siele.v9i2.23279>
- Iqbal, M. (2022). Arsyad Al-Banjari's Dialectical Model for Integrating Indonesian Traditional Uses into Islamic Law. *Argumentation Through Languages and Cultures*, Query date: 2025-08-03 04:47:00, 73–99. [https://doi.org/10.1007/978-3-031-19321-7\\_5](https://doi.org/10.1007/978-3-031-19321-7_5)
- Iqbal, S. (2024). Integrating Guillain-Barré Syndrome Awareness with Sustainable Islamic Business and Finance: A Path Towards Enhanced Health and Well-being. *2024 International Conference on Sustainable Islamic Business and Finance Sibf 2024*, Query date: 2025-08-03 04:47:00, 278–283. <https://doi.org/10.1109/SIBF63788.2024.10883843>
- Jan, A. A. (2022). Integrating sustainability practices into islamic corporate governance for sustainable firm performance: From the lens of agency and stakeholder theories. *Quality and Quantity*, 56(5), 2989–3012. <https://doi.org/10.1007/s11135-021-01261-0>

- Khakim, U. (2024). Formulating an Islamic Corporate Social Responsibility (I-CSR) Model: Integrating Maqāsid Shari‘ah and Ihsān. *Journal of Islamic Thought and Civilization*, 14(2), 263–285. <https://doi.org/10.32350/jitc.142.16>
- Khaliq, A. (2025). Ethical and sustainable finance: Integrating Islamic principles. *Islamic Finance and Sustainable Development Balancing Spirituality Values and Profit*, Query date: 2025-08-03 04:47:00, 113–141. <https://doi.org/10.4324/9781003505570-8>
- Khan, N. (2025). Integrating halal tourism with sustainable development goals through Islamic values environmental responsibility and technological innovation. *Discover Sustainability*, 6(1). <https://doi.org/10.1007/s43621-025-01503-3>
- Kismawadi, E. R. (2024). Integrating Islamic finance for sustainable development in industry 5.0. *Sustainable Development in Industry and Society 5 0 Governance Management and Financial Implications*, Query date: 2025-08-03 04:47:00, 48–66. <https://doi.org/10.4018/979-8-3693-7322-4.ch003>
- Laksana, A. W. (2025). Integrating Maqasid al-Shari‘ah in Contemporary Islamic Legal Reform on Drug Policy. *Milrev Metro Islamic Law Review*, 4(1), 416–439. <https://doi.org/10.32332/milrev.v4i1.10665>
- Latif, J. (2024). Integrating Spiritual Interventions in Islāmic Psychology: A Practical Guide. Dalam *Integrating Spiritual Interventions in Islmic Psychology A Practical Guide* (hlm. 190). <https://doi.org/10.4324/9781003344827>
- Mahmud, S. (2024). INTEGRATING HOWARD GARDNER’S MULTIPLE INTELLIGENCES IN ISLAMIC EDUCATION: A SYSTEMATIC REVIEW OF INDONESIAN PRACTICES. *Jurnal Ilmiah Peuradeun*, 12(3), 1017–1050. <https://doi.org/10.26811/peuradeun.v12i3.1215>
- Mardatillah, F. (2025). Integrating Islamic Educational Values in Higher Education: A Framework for Social Cohesion and Peacebuilding in Aceh. *Journal of Peacebuilding and Development*, Query date: 2025-08-03 04:47:00. <https://doi.org/10.1177/15423166251342683>

- Mohidem, N. A. (2023). Integrating Environment with Health: An Islamic Perspective. *Social Sciences*, 12(6). <https://doi.org/10.3390/socsci12060321>
- Muhajir, M. (2025). INTEGRATING MULTICULTURAL VALUES TO FOSTER TOLERANCE AND INCLUSIVITY IN ISLAMIC RELIGIOUS EDUCATION. *Jurnal Pendidikan Islam*, 11(1), 17–32. <https://doi.org/10.15575/jpi.v11i1.44607>
- Norman, N. A. (2024). IBN SINA’S CONTRIBUTIONS TO MODERNITY: INTEGRATING MEDIEVAL PHILOSOPHY, NEUROPHILOSOPHY, AND EDUCATIONAL REFORM IN ISLAMIC THOUGHT AND CIVILISATION. *Al Shajarah*, 2024(Query date: 2025-08-03 04:47:00), 225–248. <https://doi.org/10.31436/shajarah.vi.1936>
- Nugraha, T. C. (2024). INTEGRATING PROBLEM-BASED AND FLIPPED LEARNING IN ISLAMIC RELIGIOUS EDUCATION: A PATHWAY TO ACHIEVING SUSTAINABLE DEVELOPMENT GOALS. *Jurnal Pendidikan Islam*, 10(1), 125–136. <https://doi.org/10.15575/jpi.v10i1.35204>
- Ramadhani, E. R. (2025). Integrating Islamic Values with the Right to Be Forgotten: A Legal Approach to Addressing Deepfake Pornography in Indonesia. *De Jure Jurnal Hukum Dan Syar'iah*, 17(1), 112–131. <https://doi.org/10.18860/j-fsh.v17i1.28880>
- Rosli, M. H. (2023). INTEGRATING HALAL KNOWLEDGE TOWARDS SELECTION OF ISLAMIC BANKING PRODUCT: THE PERSPECTIVE OF MUSLIM STUDENTS. *Journal of Fatwa Management and Research*, 28(1), 32–44. <https://doi.org/10.33102/jfatwa.vol28no1.504>
- Salim, A. (2024). Integrating Javanese culture in Islamic education: The role of Pathok Negara Mosque. *Indonesian Journal of Islam and Muslim Societies*, 14(2), 381–407. <https://doi.org/10.18326/ijims.v14i2.381-407>
- Shahida. (2023). Green Academia: Integrating Islamic Teachings in Education for a Sustainable Future. *Journal of Islamic Thought and Civilization*, 13(2), 86–103. <https://doi.org/10.32350/jitc.132.06>

- Smolo, E. (2024). Integrating islamic finance into the sustainable development goals (SDGs). *Future of Islamic Finance from Shari Ah Law to Fintech*, Query date: 2025-08-03 04:47:00, 65–82. <https://doi.org/10.1108/978-1-83549-906-120241005>
- Sumanti, E. (2024). Integrating Hybrid Sharia Contracts in Letter of Credit (L/C) Transactions for Export and Import in Islamic Banking in Indonesia. *Al Adalah*, 21(2), 449–478. <https://doi.org/10.24042/adalah.v21i2.23301>
- Syahrudin, S. (2025). INTEGRATING CULTURAL AND RELIGIOUS VALUES IN EDUCATION: A WEB-BASED APPROACH TO PROMOTING SOCIAL AWARENESS IN ISLAMIC SCHOOLS. *Jurnal Pendidikan Islam*, 11(1), 47–62. <https://doi.org/10.15575/jpi.v11i1.44605>
- Umar. (2025). Integrating Maja Labo Dahu culture in Islamic education: A module for character development in elementary students. *Journal of Education and Learning*, 19(2), 711–723. <https://doi.org/10.11591/edulearn.v19i2.21801>
- Waluyo, B. (2024). Integrating gender awareness into EFL pedagogy: Insights from Indonesia's Islamic universities. *Issues in Educational Research*, 34(3), 1180–1201.
- Widiastuti, T. (2022). Integrating sustainable Islamic social finance: An Analytical Network Process using the Benefit Opportunity Cost Risk (ANP BOCR) framework: The case of Indonesia. *Plos One*, 17(5). <https://doi.org/10.1371/journal.pone.0269039>

---

**Copyright Holder :**

© Nur Jamaludin et.al (2025).

**First Publication Right :**

© Journal Ligundi of Community Service

**This article is under:**