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# Rediscovering Local Wisdom: A Cultural Turn in Islamic Economic Education

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**Abstract:** This study explores the urgent need for a cultural turn in Islamic economic education by emphasizing the integration of local wisdom into its theoretical and pedagogical frameworks. While contemporary Islamic economics has developed rapidly in institutional and academic domains, its educational approaches often remain disconnected from the socio-cultural contexts in which it operates, by overlooking indigenous economic values and practices rooted in local traditions—such as mutual cooperation, ethical trade, and community-based redistribution—Islamic economic education risks becoming abstract, elitist, and less impactful at the grassroots level. This paper argues that local wisdom is not merely a cultural artifact, but an epistemic resource aligned with the *maqāṣid al-sharīʿah*, capable of enriching curriculum content and pedagogical methods. Through a conceptual-normative analysis, this research highlights how incorporating local wisdom can bridge epistemological gaps, foster inclusive education, and promote a more holistic understanding of Islamic economics that is both theoretically grounded and contextually relevant. The findings suggest that reclaiming local wisdom is essential for improving educational outcomes and restoring the ethical and social dimensions of Islamic economics in pluralistic and postcolonial societies like Indonesia.

**Keywords:** islamic economic education; local wisdom; *maqāṣid al-sharīʿah*; epistemology; curriculum development; cultural turn

**JEL Classification:** D81; G51; G53

## Introduction

Since establishing the Islamic Development Bank (IDB) in Jeddah in 1975, the Islamic economic industry has experienced rapid growth, expanding far beyond the geographical boundaries of Muslim-majority countries (IDB, 2020). Islamic banking has proliferated globally, reaching regions such as Europe and East Asia—where the United Kingdom became the first Western country to issue a sovereign sukuk, Germany established KT Bank as a fully-fledged Islamic bank in 2015, and Japan is currently drafting regulations for Shariah-compliant financial products. Globally, Islamic financial assets have shown significant growth. By 2024, the total assets of this industry has exceeded USD 5 trillion, an increase of approximately 12% from the previous year. A report by Standard Chartered even projects this figure will reach USD 7.5 trillion by 2028. Other sources, such as LSEG – FTSE Russell, noted that global Islamic financial assets rose to USD 4.5 trillion in 2022 and are projected to reach USD 6.7 trillion by 2027.

These achievements cannot be separated from the effectiveness of progressive educational strategies in Islamic economics over recent decades. Islamic economics education has significantly developed, especially in Muslim-majority countries such as Indonesia, Malaysia, Pakistan, and throughout the Middle East (IRTI–IsDB, 2021). The curricula increasingly incorporate globally dominant Islamic economic theories from Middle Eastern thought and modern economic paradigms. While this has contributed to the formalization of Islamic economics as an academic discipline, contemporary Islamic economics education remains shaped mainly by a normative-centralistic approach. As a result, it often lacks responsiveness to local socio-cultural dynamics (Hamsidar, 2020).

Furthermore, the dominance of mainstream economic discourse—rooted in capitalist and secular principles—has constrained the articulation of local cultural values within curriculum design and pedagogical practice (Muarif, 2022; Shafrianto, 2023). Consequently, Islamic economics education frequently reproduces a singular narrative that fails to capture the social complexity of Muslim communities in diverse local contexts. The inclusiveness of Islamic economics also remains limited, particularly in enriching Islamic economic thought with realities embedded in local cultures, social systems, and indigenous values.

In this context, Islamic economics education based on local wisdom is not merely an alternative—it is a crucial cultural-intellectual strategy for grounding Islamic values in the social realities of society. This approach enables the integration of Shariah principles with deeply rooted social and cultural values, as long as they do not contradict Islamic core teachings (Fauzi et al., 2024; Andini & Sirozi, 2024).

The urgency of this approach is even more evident in multicultural countries such as Indonesia, home to extraordinary ethnic, religious, linguistic, and cultural diversity, across thousands of islands stretching from Sabang to Merauke. This diversity is a demographic fact and a form of civilizational capital that shapes the nation's cultural and social heritage (Muarif, 2022). Therefore, Islamic economics education that embraces and internalizes local values will strengthen Indonesia's cultural and ideological sovereignty and promote Islamic economics as a more inclusive, contextual, and socially rooted system.

Strategic and transformative interventions are needed within this framework to integrate Indonesian cultural values into the Islamic economics education system. This step aims to construct a more contextual and inclusive academic discipline, aligned with the vision of Islam as *rahmatan lil 'ālamīn*, and to reaffirm the relevance of Islamic epistemology in simultaneously addressing communal and national challenges.

This paper proposes the importance of a cultural turn in Islamic economics education. This critical approach re-examines the epistemological foundations of the discipline and calls for reconnection with local wisdom as a core element in curriculum development. Such an approach is believed to maintain the relevance of Islamic economics education to local contexts and reinforce its normative goals (*maqāṣid al-sharī'ah*).

While Islamic economic education has increasingly emphasized the integration of Shariah principles and ethical values, the role of local wisdom and cultural context remains largely underexplored. Most existing studies adopt normative or structural approaches, focusing on legal and economic frameworks. Yet, they often overlook the rich cultural narratives and indigenous knowledge systems that shape the lived experiences of Muslim communities.

In multicultural settings like Indonesia, local wisdom represents more than tradition—it embodies ethical practices, communal values, and sustainable livelihoods that align closely with the objectives of Islamic economics. However, current educational models rarely incorporate these cultural dimensions into the pedagogy or curriculum. As a result, there is a growing disconnect between the formal teaching of Islamic economics and the cultural realities of its learners.

This study seeks to fill that gap by reintroducing local wisdom as a foundational element in Islamic economic education, arguing that a culturally grounded approach can better fulfill the higher objectives of Shariah (*maqāṣid al-sharī'ah*) while promoting relevance, inclusivity, and contextual understanding.

Employing a normative-conceptual approach, this article aims to: (1) identify epistemological gaps in the current Islamic economics education framework, (2) explore the potential for integrating local wisdom with Islamic economic thought, and (3) offer a culturally grounded curriculum framework that is more responsive to local diversity.

## Research Method

This study employs a qualitative approach by integrating a normative-conceptual method with cultural hermeneutics. The normative-conceptual method critically examines key Islamic economic principles and their alignment with local wisdom. At the same time, cultural hermeneutics enables the interpretation of cultural symbols, values, and practices within specific Muslim communities. Together, these approaches offer a deeper understanding of how indigenous cultural elements can theoretically and pedagogically enrich Islamic economic education (Zarkasyi, 2015).

This approach is chosen because the primary objective of this research is to reconceptualize the epistemological foundations of Islamic economics education rooted in local values (Nusantara cultural wisdom) within the framework of *maqāṣid al-sharī'ah*. The normative-conceptual method analyzes the fundamental principles of Islamic teachings related to education, economics, and universal Islamic values such as justice (*'adl*), public benefit (*maṣlaḥah*), and inclusivity. The analysis draws upon normative texts (the Qur'an, Hadith, and classical Islamic literature), contemporary documents, and scholarly works in Islamic economics education. Meanwhile, the cultural hermeneutic approach is employed to interpret the values of local wisdom embedded in Indonesian society, such as *gotong royong* (mutual cooperation), *musyawarah* (deliberation), customary traditions, and ethical-economic values found in local practices. Hermeneutics

is an interpretive effort to bridge the meaning between Islamic textual sources and the local cultural context.

The following are the operational definitions of key terms used in this research. First, local wisdom refers to knowledge, values, ethics, and cultural practices deeply rooted in a particular community's historical experience and social structure. It is often transmitted through generations and reflects a community's worldview concerning nature, economy, religion, and social harmony. Second, Islamic economics education refers to the pedagogical process of teaching and learning that integrates Islamic ethical values, Shariah principles, and economic theories to develop a holistic understanding of economic life from an Islamic perspective. Third, the "cultural turn" is an epistemological shift in the social sciences and humanities that emphasizes the role of culture, symbols, and meaning-making practices in shaping human behavior and knowledge production.

## Result and Discussion

### Epistemological Gaps in Contemporary Islamic Economic Education

The development of Islamic economics education in recent decades has shown considerable progress in terms of the number of institutions and the study programs offered. In Indonesia, according to the 2024 data from the Higher Education Database (PDDIKTI), there are more than 120 undergraduate programs in Islamic Economics and Islamic Banking offered by public and private universities. Globally, the International Association for Islamic Economics (IAIE) reports that more than 200 universities around the world provide academic programs related to Islamic economics and finance, including in non-Muslim majority countries such as the United Kingdom, the United States, and Japan (IRTI-IsDB, 2021).

Nevertheless, it is essential to note that the Islamic economics education system still faces significant epistemological gaps. As Asutay (2007) and Choudhury (2019) pointed out, most Islamic economics curricula remain oriented toward adapting conventional economic theories under a Shariah-compliant label, without undergoing comprehensive paradigm reconstruction. This results in the limited integration of normative Islamic values—especially those derived from *maqāṣid al-sharī'ah*—into economic analysis and decision-making processes.

A survey conducted by the Islamic Development Bank (IsDB) and the Islamic Research and Training Institute (IRTI) in 2021 revealed that among the 56 member countries of the Organisation of Islamic Cooperation (OIC), only 19% of higher education institutions reported having developed Islamic economics curricula grounded in local values and the *maqāṣid al-sharī'ah* framework. The remaining institutions tend to adopt technocratic and formalistic-normative approaches that prioritize commercializing Islamic financial products rather than transformative education.

In Indonesia, the *Sharia Economic and Financial Literacy Index Report* (2023) by the National Committee for Sharia Economy and Finance (KNKS) indicated that public literacy regarding Islamic economic principles stands at only 23.3%, while Islamic financial inclusion remains stagnant at 9.63% (OJK, 2023). This illustrates a significant disconnect between formal education and public understanding, partly due to the lack of contextualized education approaches that engage with local cultural realities.

For example, many Islamic economics curricula have yet to incorporate local economic systems such as *adat*-based Islamic cooperatives, village-level *musyawarah* (deliberative economic practices), or community-based productive zakat models. These practices embody core Islamic values—such as justice, balance, and solidarity—that could potentially be developed into a locally rooted Islamic economic theory (Faldiansyah & Hidayatullah, 2024).

Furthermore, the dominance of Arab-centric approaches in curriculum development has widened the gap between Islamic economics as a value system and its application as a practical system (Furqani, 2016; Muliadi, 2018). In the Indonesian context—with more than 1,300 ethnic groups and over 700 local languages, as reported by Statistics Indonesia (BPS, 2020)—neglecting local wisdom in Islamic economics education reflects a severance from cultural roots that undermines Islam's universal mission to adapt meaningfully to diverse socio-cultural contexts.

### **Interlinking Local Wisdom and Economic Practice**

Etymologically, the term *local wisdom* is composed of two elements: "local," referring to geographical and cultural specificity, and "wisdom," implying prudent, valuable, and ethically sound knowledge (Ridlwan, 2007). In general, local wisdom can be defined as a body of knowledge, beliefs, values, and practices deeply rooted in the local culture, developed through generations, and regarded as guiding principles for maintaining social harmony and human dignity. It reflects a community's collective cognition and behavior in response to environmental, social, and economic conditions within a particular cultural context.

Sibarani (2012) articulates that local wisdom represents indigenous knowledge derived from noble cultural traditions, which regulate societal life in a normative and ethical manner. Thus, local wisdom underscores the importance of prudence and moral judgment rooted in long-standing cultural values as the foundation for social regulation and cohesion.

In this light, education based on ethnic or local wisdom is inherently anthropological, sociological, and cultural in orientation. Such an educational framework acknowledges that the learning process cannot be standardized across diverse populations. Still, it must instead account for cultural context and the richness of local traditions. Education, therefore, should be situated within a cultural framework that identifies and integrates local knowledge systems as dynamic repositories of community problem-solving strategies transmitted across generations.

Economic practices within local communities are profoundly influenced by cultural norms, habitual patterns, and customary values. These socio-cultural factors give rise to forms of regional economic wisdom that serve as informal regulatory mechanisms and promote social equilibrium. From the perspective of Islam—as a comprehensive and inclusive worldview—local wisdom is not only compatible with Islamic values. Still, it should be preserved and integrated into economic thought to promote justice, balance, and the common good (*maslahah*). Accordingly, incorporating local wisdom into Islamic economic education is both a normative imperative and a strategic pathway for enriching the theoretical and practical foundations of an Islamic economic paradigm that aspires to be *rahmatan lil 'ālamīn* (a mercy to all creation).

One illustrative example of local wisdom in economic life is the principle of cooperation and profit-sharing, which aligns closely with Indonesian cultural norms. Article 33, Paragraph 1 of the 1945 Constitution of the Republic of Indonesia affirms that the national economy shall be organized as a collective endeavor based on the principle of kinship. This principle reflects a communal approach to economic activity, in which all members collectively and equitably share in profits and losses.

In Islamic economics, this system corresponds with *profit-sharing*, commonly expressed through contractual partnerships. These include *muḍārabah* (trust-based investment), *mushārah* (equity partnership), *muzāra'ah* (sharecropping), *musāqāh* (irrigation partnerships), and *mughārasah* (plantation cooperation), all of which exemplify Islamic contractual frameworks that emphasize fairness, collaboration, and mutual benefit. Thus, local cooperative traditions and Islamic economic principles converge to form a harmonious model of community-based economic practice (Efendi & Bakhri, 2018).

### **Rethinking Islamic Economics Pedagogy: A Local Wisdom-Based Framework for Inclusive Learning**

In the context of developing Islamic economics education, the study conducted by Beik (2012) is regarded as an essential reference in formulating the direction and structure of Islamic economics curricula at the university level. In his research, Beik employed a comparative analysis of curriculum structures implemented in several public universities in Indonesia and Southeast Asia. The study specifically examined Bogor Agricultural University (IPB) and Airlangga University as representatives from Indonesia and the International Islamic University Malaysia (IIUM) as a regional reference institution.

Through an analytical-comparative approach, Beik examined how each institution formulated its curriculum components, core courses, and pedagogical approaches to produce graduates with competencies in Islamic economics. The study revealed differences and opportunities for harmonization among Islamic economics education systems across countries. Beik also emphasized the importance of standardizing Islamic economics curricula at the Southeast Asian level to ensure parity in academic quality and graduate competencies.

Furthermore, Beik proposed the establishment of an association of Islamic economics study programs as a platform for inter-university collaboration in curriculum development, faculty and student exchange, and joint research. This initiative aims to strengthen academic networks and institutional capacity to respond to contemporary challenges in Islamic economics. Beik's analysis highlighted that one of the key challenges facing Islamic economics education institutions today is the lack of consistency in developing curricula that bridge normative-theological aspects with the practical demands of the job market. Consequently, the curriculum structure plays a vital role in shaping the quality of educational outcomes, both in terms of academic excellence and graduate professionalism.

Although Beik's study provides valuable insights into analyzing and comparing Islamic economics curriculum structures across Southeast Asia, it falls short of accommodating local wisdom in the proposed curriculum design. His focus remained primarily on institutional and structural dimensions—such as course composition, integrative approaches to knowledge, and regional standardization—without explicitly addressing how local values, socio-economic contexts, and indigenous cultural practices among Muslim communities—especially in Indonesia—could be internalized into the curriculum content and structure.

In Indonesia's multicultural context, the development of Islamic economics education should not merely aim for global or regional standardization but also consider local characteristics. Indigenous values such as *gotong royong* (mutual cooperation), communal justice, *musyawarah* (deliberation), and community-based economic systems—such as rural Islamic cooperatives, *arisan* (rotating savings), and social *sadaqah*—are rooted practices that resonate with Islamic values of justice, balance, and solidarity. These elements can become integral to Islamic economics curricula (Hasyim & Darmawan, 2025). The absence of such internalization results in curricula that are often elitist, disconnected from field realities, and less adaptive to the needs of local communities.

In other words, Beik's study does not fully address the contextualization challenge of Islamic economics education in Indonesia—namely, how to make Islamic economics education not only academically relevant but also culturally and socially grounded. Addressing this requires a multicultural and *maqāṣid al-sharī'ah*-oriented approach that considers local *maslahah* (public interest) in future curriculum designs.

Aligned with the above literature review, local wisdom-based Islamic economics education is becoming increasingly relevant and strategic. Such an approach not only serves as a means to enhance Shariah financial literacy—which remains low across various segments of society—but also aims to ground Islamic economic values within the socio-cultural realities of Indonesia (Fathurrahman, 2023; Sudrajat et al., 2024). Indonesia's ethnic diversity, customary traditions, and traditional economic practices offer epistemic assets that can enrich the conceptualization of an Indonesian-style Islamic economics and finance. By integrating local wisdom into curricula and pedagogical practices, Islamic economics can evolve into a more inclusive, applicable, and *maslahah*-oriented discipline,

while staying true to the foundational principles of justice, sustainability, and social ethics that lie at the heart of *maqāṣid al-sharī'ah* (Iswanto et al., 2020).

There are at least two reasons why a local wisdom-based approach must be thoughtfully integrated into Indonesia's Islamic economics and finance education system. First, the dynamics of globalization and the cultural shift toward postmodern society. Globalization triggers structural changes in the global economic system and leads to a value disorientation within society (Harianto et al., 2023; Usman, 2011; Zohriah et al., 2025). Collective identity is gradually replaced by individualistic, consumerist, and materialistic culture. In economic terms, the penetration of neoliberal capitalism—especially since the economic liberalization era of the 1980s—has exacerbated social inequality in Indonesia (Ferdino & Sirozi, 2025). Statistics Indonesia (BPS) reported that the 2024 Gini ratio remained stagnant at 0.388, reflecting persistent economic inequality. As a result, the principle of social justice enshrined in the fifth precept of *Pancasila* is often overshadowed by the logic of the free market and unbalanced capital accumulation.

Second, the complex and vast socio-cultural diversity of the Indonesian nation. As of 2025, Indonesia has more than 17,000 islands, around 1,340 ethnic groups, and 718 local languages (based on data from the Language Agency of the Ministry of Education and Culture). Around 280 million people now adhere to various religions such as Islam, Christianity (Catholic and Protestant), Hinduism, Buddhism, Confucianism, and numerous local belief systems. Within this diversity lies a wealth of indigenous economic practices that have proven socially functional for centuries, ranging from *gotong royong* in production, *arisan* and village charity systems, to community-based Sharia cooperatives that uphold justice and equitable distribution of benefits (Kurniawan, 2020). These practices substantively align with the core principles of Islamic economics, especially the goals of *maqāṣid al-sharī'ah*, such as justice, sustainability, and public welfare.

Thus, integrating local wisdom into Islamic economics education is not merely a pedagogical strategy, but also an epistemological approach to develop a model of Islamic economics education that is not only normatively correct but also culturally and functionally relevant. This approach bridges Islamic values with the lived realities of Indonesian society, producing an educational system that is contextual, participatory, and impactful in fostering a just, value-based economic ethic.

## Conclusion

The call to rediscover local wisdom marks a pivotal cultural turn in the development of Islamic economic education. As globalization and neoliberal paradigms continue to influence curricula and pedagogical models, Islamic economic education risks detaching from the lived realities and ethical foundations of the communities it seeks to serve. This paper argues that integrating local wisdom—rooted in indigenous socio-economic values and practices—is not a nostalgic return to tradition, but a strategic epistemological shift toward contextual relevance and ethical authenticity. Local wisdom provides more than cultural color; it offers an alternative knowledge system that reflects the *maqāṣid al-*



shari'ah in action—promoting justice, solidarity, and welfare within pluralistic societies. Embedding these values into Islamic economics education not only bridges the gap between theory and practice but also affirms the agency of local communities in shaping economic thought. Thus, the cultural turn in Islamic economic education is not merely about inclusion but reorientation. It repositions local knowledge as a legitimate and necessary foundation for building a more humane, ethical, and rooted Islamic economic paradigm for the future.

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