

## Economics Education with Islamic Character Values: Fostering Frugality and Responsibility among High School Students

**Muhammad Yusuf Rambe<sup>1</sup>, Kanako Tanikawa<sup>2</sup>, Deny Hadi Siswanto<sup>3</sup>**

<sup>1</sup>Al-Wasathiyah University, <sup>2</sup>Education Naruto University, <sup>3</sup>Muhammadiyah Mlati High School

E-mail: [yusuframbe26@gmail.com](mailto:yusuframbe26@gmail.com)

### Article Info

#### Article history:

Received September 15, 2025

Revised September 18, 2025

Accepted September 19, 2025

#### Keywords:

*Economics learning, Character education, Frugality, Islamic education*

### ABSTRACT

This study aims to describe the implementation of economics learning at SMA Muhammadiyah Mlati and its impact on shaping students' frugal behavior. The research employed a qualitative approach and was conducted August 2025, involving the principal, vice principal for curriculum affairs, economics teacher, and tenth-grade students as subjects. Primary data were obtained through observation, interviews, and documentation, while secondary data were derived from supporting documents and photographs. Data analysis followed the Miles and Huberman model, which includes the stages of data collection, reduction, presentation, and conclusion drawing. The findings reveal that economics learning was designed contextually by linking theory to real-life practices and employing interactive and motivational methods to address time constraints and student boredom. The impact of this learning process is evident in the improvement of students' understanding of economic concepts and their application in daily life, such as saving, budgeting, and avoiding consumptive behavior. Therefore, economics learning at SMA Muhammadiyah Mlati not only enhances academic competence but also fosters Islamic character values of frugality, discipline, and responsibility.

*This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.*



### Article Info

#### Article history:

Received September 15, 2025

Revised September 18, 2025

Accepted September 19, 2025

#### Keywords:

*Pembelajaran Ekonomi, Pendidikan Karakter, Hemat, Pendidikan Islam*

### ABSTRAK

Penelitian ini bertujuan untuk mendeskripsikan pelaksanaan pembelajaran ekonomi di SMA Muhammadiyah Mlati dan dampaknya terhadap pembentukan sikap hemat siswa. Penelitian menggunakan pendekatan kualitatif yang dilaksanakan pada Oktober hingga Desember 2024 dengan subjek kepala sekolah, wakil kepala sekolah bidang kurikulum, guru ekonomi, dan siswa kelas X. Data primer diperoleh melalui observasi, wawancara, dan dokumentasi, sedangkan data sekunder berasal dari dokumen dan foto pendukung. Analisis data dilakukan dengan model Miles & Huberman melalui tahapan pengumpulan, reduksi, penyajian, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pembelajaran ekonomi dirancang secara kontekstual, mengaitkan teori dengan praktik kehidupan sehari-hari, serta menggunakan metode interaktif dan motivasional untuk mengatasi keterbatasan waktu dan kebosanan siswa. Dampak pembelajaran terlihat dari meningkatnya pemahaman konsep ekonomi dan penerapannya dalam kehidupan nyata, seperti menabung, membuat anggaran, serta menghindari perilaku konsumtif. Dengan demikian, pembelajaran ekonomi di SMA Muhammadiyah Mlati tidak hanya meningkatkan kompetensi akademik, tetapi juga membentuk karakter Islami siswa yang hemat, disiplin, dan bertanggung jawab.

*This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.*



---

***Corresponding Author:***

Muhammad Yusuf Rambe  
Al-Wasathiyah University  
[yusuframbe26@gmail.com](mailto:yusuframbe26@gmail.com)

---

## **Introduction**

Economics education plays a strategic role in shaping students' mindsets, attitudes, and behaviors, particularly in relation to their ability to manage limited resources. Through topics such as needs, priority scales, and financial management, students are trained to think critically while making wise financial decisions (Tarso et al., 2024). With this approach, students not only acquire cognitive knowledge but also gain practical experiences that can be applied in their daily lives. Fundamentally, economics education is not merely oriented toward the transfer of knowledge but also toward the internalization of character values that foster frugality, discipline, and responsibility (Thurston et al., 2020). This is in line with the objectives of national education, which emphasize the development of academic competence alongside the holistic formation of students' character (Harahap et al., 2025).

Frugality is one of the essential values that must be instilled in students from an early age, particularly during adolescence, which is vulnerable to the influence of social environments and popular culture. In today's consumerist era, many students are easily influenced by instant lifestyles, social media trends, and consumptive behaviors that often exceed their financial capacity (Heryuriani et al., 2025; Widyastuti et al., 2024). Through economics learning, teachers can provide a comprehensive understanding of the importance of saving, budgeting, and avoiding wasteful habits and impulsive purchases (Pisriwati et al., 2025). Students who are accustomed to a frugal mindset will be able to manage their personal finances wisely, thereby fostering financial independence and preparing themselves to face future economic challenges.

In addition to frugality, discipline is another fundamental character value that can be nurtured continuously through economics learning. Discipline is reflected in students' habits of preparing financial plans, adhering to rules in resource utilization, and consistently implementing financial decisions that have been made. According to Dolapcioglu & Doğanay (2022) and Suryani et al. (2024), discipline is a vital foundation for students in developing self-management skills, including regulating income and expenditure. Without discipline, the economic concepts studied will be difficult to apply in daily practice. By employing contextual and interactive learning, students not only understand the theoretical aspects of discipline but also learn to implement them in real-life situations (Kintoko et al., 2025; Sadiyah et al., 2025).

Responsibility is another key character dimension that is directly reinforced through economics learning. In this context, students are encouraged to be accountable for their financial decisions, whether in drafting a list of needs, managing allowances, or avoiding consumptive behavior. This attitude of responsibility is highly relevant to the developmental stage of high school students, who are in the process of identity formation and character strengthening. Research by Courtney et al. (2022) shows that economics learning based on real-life experiences can cultivate students' awareness to be more cautious and responsible in

making financial decisions. Thus, economics education functions not only as a medium for character development but also as practical training in wise decision-making.

The implementation of economics learning in Islamic schools, such as SMA Muhammadiyah Mlati, has its own uniqueness because it emphasizes not only academic achievement but also the integration of Islamic values. The incorporation of Islamic principles into economics education allows students to view financial aspects not merely from a rational perspective but also in relation to religious teachings. Frugality, discipline, and responsibility are regarded as part of Islamic morality that aligns with the Qur'anic teachings on the importance of living modestly, avoiding extravagance, and refraining from wastefulness. This strengthens the understanding that economics learning in Islamic-based schools serves not only to develop students' cognitive competence but also to instill spiritual values that form the foundation of Islamic character (Hanama & Siswanto, 2025).

The implementation of economics education at SMA Muhammadiyah Mlati is also noteworthy because the school applies the Merdeka Curriculum, which emphasizes contextual learning, student-centered approaches, and character formation (Naufal et al., 2025; Saleh et al., 2025). Economics teachers at this school strive to employ innovative and interactive learning methods, such as group discussions, educational games, real-life assignments, and the use of diverse learning media. According to Mala et al. (2025), learning that connects theory to everyday practice has been proven more effective in fostering frugality, discipline, and responsibility among students. Therefore, teachers' pedagogical innovations are key to the success of education that not only produces intelligent students but also students with strong character.

Based on the above discussion, it can be understood that the implementation of economics education does not only focus on the mastery of academic material but also plays a vital role in shaping students' character, particularly frugality, discipline, and responsibility. SMA Muhammadiyah Mlati, as an Islamic-based educational institution committed to integrating knowledge with religious values, has significant potential in implementing economics education that emphasizes character formation. Therefore, research on the implementation of economics learning in this school is crucial to understanding the strategies employed, the challenges encountered, and the tangible impacts on students' character development. This study is expected to contribute to the advancement of economics learning practices in Islamic schools and serve as a reference for other institutions in integrating character education through economics subjects.

## **Method**

This research method uses a descriptive qualitative approach with 64 participants, consisting of 2 economics teachers, 30 students of class XA, 30 students of class XB, and 2 key informants, namely the principal and vice principal of curriculum. The selection of participants was done purposively because it was considered most relevant to the focus of the research. Data were collected through non-participatory observation that focused on teacher teaching strategies, teacher-student interactions, student involvement in the learning process, and the integration of Islamic values in economics subjects. Observations were conducted directly in the classroom to obtain an authentic picture of the learning dynamics.

In addition, this study used semi-structured interviews to explore the participants' perspectives in depth. Interviews with teachers focused on learning methods, teaching challenges, and innovations in delivering economics material. Interviews with students focused

on learning experiences, the application of economic concepts in everyday life, and the impact of learning on thrift and responsibility. Interviews with the principal and vice-principal covered discussions of the school's vision and mission, curriculum policies, and the institution's role in supporting the integration of Islamic values with academics. Additional data were obtained through documentation, including learning modules, evaluation notes, and activity photographs. All data were analyzed using the Miles & Huberman (1994) model (data reduction, data presentation, and conclusion drawing), and their validity was tested through triangulation of sources and methods to ensure the transparency and credibility of the research.

## Results and Discussion

SMA Muhammadiyah Mlati is an Islamic-based educational institution directly managed by the Muhammadiyah organization. As a growing school, it focuses on strengthening students' understanding of Islam while equipping them with academic knowledge, particularly in economics. The institution has a vision of becoming a high-quality and competitive Islamic school capable of competing with public schools. Located in Sleman Regency, the school functions not only as a learning center but also as a hub for fostering Islamic character among the younger generation. Through its commitment to integrating religious values with academic knowledge, SMA Muhammadiyah Mlati seeks to produce students who are both knowledgeable and morally upright.

The history of SMA Muhammadiyah Mlati began in 1981 through an initiative by the Muhammadiyah organization. Initially, the institution operated under the name SMU Muhammadiyah Mlati, located in the Mlati District. Its journey was not without challenges, facing both internal and external obstacles. After a long process, in the 1999/2000 academic year, the Ministry of Religious Affairs officially recognized the institution as SMA Muhammadiyah Mlati. Since then, the school has continuously worked to improve educational quality, strengthen Islamic character, and produce high-achieving students in both academic and non-academic fields. The organizational structure of SMA Muhammadiyah Mlati plays a vital role in supporting learning processes and creating a conducive educational environment. By implementing the revised Merdeka Curriculum, the school integrates Islamic values with the demands of modern education. Currently, it has 20 teaching staff and employees, both permanent and non-permanent under Muhammadiyah. In support of this study, observations were conducted with the permission of the principal and vice principal for curriculum affairs to further examine how the teaching and learning process, particularly in economics, is implemented at the school.

Economics learning at SMA Muhammadiyah Mlati, particularly in Grade X, is designed to connect theory with real-life practice. The learning process begins with preliminary activities such as attendance checks and discussions of previous lessons. In the core stage, teachers deliver the material in a relevant and contextual manner, enabling students to better understand economic concepts. The final stage involves evaluation to measure students' comprehension levels. Economics teachers employ interactive and motivational methods, such as rewarding active students, to address challenges such as limited instructional time and student boredom. Despite challenges, teachers remain committed to delivering effective instruction. One major obstacle is limited instructional time, which compels teachers to present material concisely yet meaningfully. In addition, the lack of student textbooks poses difficulties, which teachers address by providing modules and presentation materials as alternative learning resources. To

overcome student boredom, especially in afternoon sessions, teachers integrate educational games that engage students actively in the learning process.

Interviews with Grade X students revealed that they not only grasp economic concepts but also apply them in daily life. For instance, students in Class XA reported that they could follow lessons well and felt supported by the teaching methods employed. Meanwhile, Class XB students, despite facing time constraints, managed to understand the concept of priority scales and apply it in managing their personal finances. These findings demonstrate the effectiveness of the economics learning model applied at SMA Muhammadiyah Mlati. Economics learning also has a positive impact on fostering students' frugal lifestyle. Teachers emphasize the importance of saving, budgeting income and expenses, and assigning tasks relevant to real-life contexts. By learning concepts such as priority scales, students are encouraged to manage their finances more wisely (Seraj et al., 2022; Yasin & Mokhtar, 2022). This impact is evident not only in students' mindset shifts but also in their real actions in practicing frugality in daily life.

The impact of economics learning extends to changes in students' spending patterns, discipline in saving, and the practice of simple living (Thierry et al., 2022; Wulandari et al., 2024). Students are taught to prepare shopping lists before making purchases, avoid impulsive buying, and make use of discounts to reduce expenses. Such habits form an essential part of shaping students' character in terms of frugality and responsibility (Apriwulan et al., 2025; Siswanto et al., 2025). Teachers also encourage students to bring meals from home as a strategy to save pocket money. Overall, economics learning at SMA Muhammadiyah Mlati makes a significant contribution to shaping students who are not only academically capable but also wise in financial management. With a contextually relevant approach and innovative teaching methods, economics learning has become one of the school's key pillars in cultivating Islamic character. Equipped with these values, students are expected to face future financial challenges with maturity and responsibility.

## Conclusion

Based on the findings, it can be concluded that economics learning at SMA Muhammadiyah Mlati not only enhances students' academic understanding but also fosters Islamic character, as reflected in frugality, discipline, and responsibility in managing daily finances. Through the integration of Islamic values, interactive teaching methods, and approaches relevant to real-life contexts, students are able to apply economic concepts such as priority scales, budgeting, and saving in their daily lives. Therefore, it is recommended that the school continue to strengthen innovation in economics instruction by providing adequate learning resources, managing instructional time more effectively, and implementing creative teaching strategies so that the positive impacts achieved can be further optimized and sustained.

## References

- Apriwulan, H. F., Hanama, A., Pisriwati, S. A., & Siswanto, D. H. (2025). Library service management as an effort to cultivate students' reading interest in improving activities and learning outcomes. *Curricula: Journal of Curriculum Development*, 4(1), 199–214. <https://doi.org/10.17509/curricula.v4i1.76911>



- Courtney, M., Karakus, M., Ersozlu, Z., & Nurumov, K. (2022). The influence of ict use and related attitudes on students' math and science performance: multilevel analyses of the last decade's pisa surveys. *Large-Scale Assessments in Education*, 10(1), 1–26. <https://doi.org/10.1186/s40536-022-00128-6>
- Dolapcioglu, S., & Doğanay, A. (2022). Development of critical thinking in mathematics classes via authentic learning: An action research. *International Journal of Mathematical Education in Science and Technology*, 53(6), 1363–1386. <https://doi.org/10.1080/0020739X.2020.1819573>
- Hanama, A., & Siswanto, D. H. (2025). Art in the Muhammadiyah Islamic View: A Balance of Aesthetics and Ethics. *Asian Journal of Philosophy and Religion (AJPR)*, 4(1), 47–60. <https://doi.org/10.55927/ajpr.v4i1.13114>
- Harahap, A. S., Rambe, M. Y., Sadiyah, K., Pulungan, T. N., & Siswanto, D. H. (2025). Developing Financial Literacy and Investment Awareness to Promote Healthy Financial Behavior among High School Students. *Jurnal Pengabdian Masyarakat Bestari (JPMB)*, 4(6), 459–468. <https://doi.org/10.55927/jpmb.v4i6.180>
- Heryuriani, B., Efendi, R., Rambe, M. Y., & Siswanto, D. H. (2025). Fostering Academic Self-Efficacy in Adolescents: A Case Study of Counseling Strategies in Secondary Schools. *JUPERAN: Jurnal Penedidikan Dan Pembelajaran*, 04(02), 667–675.
- Kintoko, Siswanto, D. H., Pamungkas, M. D., & Aisyah, A. K. (2025). Analysis of students' mathematical literacy skills on the Pythagorean Theorem in Junior High School. *JOELI: Journal of Educational and Learning Innovation*, 1(3), 180–190. <https://doi.org/10.72204/j6t4a573>
- Mala, R., Surya, P., & Soswanto, D. H. (2025). Managing Character Education for Students with Special Needs: A Framework of Planning, Organizing, Implementation and Evaluation. *ITQAN: Jurnal Ilmu-Ilmu Kependidikan*, 16(1), 65–76.
- Miles, M. B., & Huberman, A. M. (1994). Qualitative Data Analysis: An Expanded Sourcebook. In *Qualitative Data Analysis: An Expanded Sourcebook* (pp. 1–318).
- Naufal, N., Apriani, F., Fajriana, Nurdin, Nurdin, K., & Siswanto, D. H. (2025). *Analisis Multivariat*. Padang: Literasi Langsung Terbit.
- Pisriwati, S. A., Siswanto, D. H., & Yogyanto, N. (2025). Innovating aromatherapy candles from used cooking oil for student entrepreneurship. *Dedicated: Journal of Community Services (Pengabdian Kepada Masyarakat)*, 3(1), 1–14.
- Sadiyah, K., Setiawan, A., Siswanto, D. H., & Fitriyani. (2025). Self-efficacy, learning styles, and learning discipline as predictors of mathematics achievement among vocational school students. *Jurnal Ilmiah Multidisiplin Ilmu*, 2(3), 138–148. <https://doi.org/10.69714/40sjf608>
- Saleh, F., Manalu, E. O., Amrizal, Nugroho, D. H., Pujowati, M., Siswanto, D. H., Rosnelli, Septikasari, D., Radhiyani, F., Rizku, A. I., Sabandar, V. F., & Tarso. (2025). *Kurikulum dan Pengembangan Kurikulum*. Padang: Literasi Langsung Terbit.
- Seraj, A. H. A., Alzain, E., & Alshebami, A. S. (2022). The roles of financial literacy and overconfidence in investment decisions in Saudi Arabia. *Frontiers in Psychology*, 13(September), 1–12. <https://doi.org/10.3389/fpsyg.2022.1005075>

- Siswanto, D. H., Kintoko, & Astiwi, W. (2025). Implementation of Management Information Systems to Improve Educational Quality in Secondary Schools. *JALADUPA: Journal of Religion Studies and Humanities*, 1(1), 1–14.
- Suryani, E. A., Pisriwati, S. A., Siswanto, D. H., & Syah, A. B. P. D. A. F. (2024). Pelatihan Assembler Edu: Meningkatkan Keterampilan Guru pada Pembelajaran Berbasis Proyek. *Jurnal Pengabdian Fakultas Ekonomi Dan Bisnis Pancasila*, 1(1), 7–16.
- Tarso, Suryatama, H., Saputra, S. A., Hanama, A., & Siswanto, D. H. (2024). Unlocking potential with entrepreneurship training for vocational high school students. *JSCD: Journal of Social and Community Development*, 1(02), 85–94. <https://doi.org/10.56741/jscd.v1i02.737>
- Thierry, K., Vincent, R., Norris, K., & Dawson, O. (2022). Improving School Readiness for a Social Emotional Learning Curriculum: Case Study of a School-Mental Health Agency Partnership. *Journal of Research in Childhood Education*, 36(3), 483–505. <https://doi.org/10.1080/02568543.2021.1960938>
- Thurston, A., Roseth, C., Chiang, T. H., Burns, V., & Topping, K. J. (2020). The influence of social relationships on outcomes in mathematics when using peer tutoring in elementary school. *International Journal of Educational Research Open*, 1(June), 100004. <https://doi.org/10.1016/j.ijedro.2020.100004>
- Widyastuti, R., Siswanto, D. H., Pisriwati, S. A., & Alam, S. R. (2024). Optimizing organizational structure in the Muhammadiyah Student Association at Senior High Schools. *Journal of Social and Community Development (JSCD)*, 1(02), 54–64. <https://doi.org/10.56741/jscd.v1i02.672>
- Wulandari, Y., Rustan, S., & Dodi, I. (2024). Unleashing student creativity : A dynamic look at Merdeka Belajar Curriculum's impact. *IJAE: International Journal of Asian Education*, 5(1), 21–33.
- Yasin, H., & Mokhtar, M. (2022). Practices of accountability and transparency in financial management among secondary school principals. *International Journal of Academic Research in Business and Social Sciences*, 12(9), 198–216.