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Exploring Islamic Business Materials for English Language Learning among Sharia Economics Students

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Abstract

This study explores authentic Islamic Business materials for English language learning among Sharia Economics students, focusing on their types, content, and relevance to students' academic and professional English needs. This study employs a qualitative descriptive research design. The findings show that authentic Islamic Business materials can provide a relevant and comprehensive foundation for English language learning among Sharia Economics students. The study identifies 40 types of materials covering Islamic banking and finance, halal industries, entrepreneurship, digital finance, social finance, and workplace communication. These include company profiles, banking websites, financial reports, business news, advertisements, social media content, videos, podcasts, interviews, business documents, case studies, business plans, e-commerce content, Islamic fintech materials, halal certification documents, sharia compliance reports, job vacancies, interview materials, customer-service scripts, and Islamic Business regulations. These materials expose students to authentic English used in real Islamic Business contexts and support the development of specialized vocabulary, reading, listening, speaking, writing, and professional communication skills. They also connect English learning directly with students' academic discipline and potential future careers in Islamic banks, halal businesses, fintech companies, takaful institutions, zakat and waqf organizations, and other Islamic Business sectors. Overall, the findings indicate that integrating authentic, field-related materials can make ESP learning more contextualized, meaningful, practical, and closely connected to students' real-world academic and professional needs. Future studies are encouraged to develop and validate teaching materials based on the 40 authentic Islamic Business resources identified in this study. Further research could also examine their effectiveness in improving students' English proficiency, professional communication skills, and readiness for careers in Islamic Business. In addition, lecturers and institutions are encouraged to continuously update authentic materials to reflect developments in Islamic finance, halal industries, fintech, and other emerging sectors.

Keywords: *Authentic Materials, Islamic Business, Sharia Economics, Sharia Economic Students, English for Specific Purposes (ESP)*

INTRODUCTION

English has become an important language in higher education because it is widely used for accessing academic publications, conducting research, participating in international conferences, and communicating with academics and professionals from different countries. University students are therefore expected not only to understand general English but also to develop language skills that are relevant to their academic disciplines.. Therefore, English learning in higher education needs to consider students' specific academic and professional contexts. The need for English in higher education is not the same for students from different academic disciplines (Fitria, 2025b). Students of medicine, engineering, economics, law, and business require different vocabulary, genres, and communication skills.

English for Specific Purposes (ESP) responds to these differences by focusing on learners' specific academic or professional needs (Fitria, 2022a). In the context of Sharia Economics, ESP can provide English instruction that is connected to economics, Islamic finance, Islamic banking, entrepreneurship, and business. For Sharia Economics students, English proficiency can provide access to international sources and professional information related to economics, finance, and Islamic Business. Sharia Economics students study various subjects related to economics, Islamic finance, Islamic banking, investment, entrepreneurship, business, and Islamic commercial transactions. These subjects require students to understand specialized concepts and terminology that may frequently appear in English-language academic and professional sources. For example, students may encounter terms such as Islamic banking, Islamic investment, sukuk, takaful, murabahah, mudarabah, and sharia compliance. Consequently, Sharia Economics students need English materials that can help them understand and communicate these field-specific concepts effectively. Thus, an ESP approach can make English learning more relevant to the actual needs of Sharia Economics students. As English becomes increasingly important in business communication, the need for effective language instruction tailored to the specific context of Islamic business practices is essential (Prawerti, 2024).

Islamic Business has become an increasingly important area within the broader global economic and business environment. It encompasses various sectors, including Islamic banking, Islamic finance, halal industries, takaful, sukuk, Islamic investment, Islamic entrepreneurship, and Islamic fintech. The development of these sectors creates opportunities for graduates of Sharia Economics to work in different professional environments. As Islamic Business becomes increasingly diverse, students need to be familiar with English communication used in these real-world contexts (Fitria, 2025a).

Islamic Business is closely related to the academic field of Sharia Economics because both involve economic and commercial activities based on Islamic principles. Sharia Economics students learn concepts related to fair transactions, Islamic contracts, investment, financial management, halal business, and social finance. Using Islamic Business content in English learning can therefore connect students' language learning with the knowledge they acquire in their disciplinary courses. This connection can make English learning more meaningful because students are not learning language separately from their academic field.

Learning materials play an important role in helping students understand and apply new language. Materials that are relevant to learners' interests, academic backgrounds, and future careers can provide meaningful contexts for language learning. For Sharia Economics students, materials related to Islamic Business can provide contexts that are familiar and directly connected to their field of study. Therefore, selecting relevant materials is important for developing English learning that responds to students' academic and professional needs.

Authentic materials are materials that are originally produced for real-world communication rather than specifically created for language teaching (Fitria, 2022b). They can include websites, news articles, advertisements, brochures, reports, videos, podcasts, social media posts, business documents, and other real-world resources. These materials expose learners to language as it is naturally used outside the classroom. For Sharia Economics students, authentic Islamic Business materials can provide opportunities to encounter real English related to their field while learning vocabulary, expressions, genres, and communication patterns.

Authentic materials have particular relevance to ESP because ESP focuses on preparing students to communicate in specific academic and professional contexts. Rather than relying only on general textbook materials, ESP can use materials that represent the language students are likely to encounter in their future fields. For example, Sharia

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Economics students can examine Islamic banking websites, financial reports, business articles, investment documents, or halal industry reports. Such materials can help students understand how English is actually used in Islamic Business contexts and can bridge the gap between classroom learning and real-world communication.

Islamic Business offers a wide variety of potential materials for English language learning. These materials can include Islamic banking websites, Islamic finance articles, annual reports, financial reports, halal industry reports, business plans, marketing materials, e-commerce product listings, investment prospectuses, sharia compliance reports, business case studies, webinars, podcasts, and professional documents. The wide variety of materials provides opportunities to develop different English skills and expose students to different types of communication used in Islamic Business. One important benefit of using Islamic Business materials is the opportunity to develop specialized vocabulary. Authentic materials may contain terms related to Islamic banking, finance, investment, marketing, entrepreneurship, halal industries, and Islamic commercial law. Students may encounter terms such as *murabahah, mudarabah, musharakah, ijarah, sukuk, takaful, zakat, waqf*, and sharia compliance. Learning these terms in authentic contexts can help students understand not only their meanings but also how they are used in actual academic and professional communication.

Sharia Economics students need academic English skills to access international literature and communicate their academic ideas. Islamic Business materials can provide opportunities for students to practice reading financial reports, understanding academic and business articles, interpreting data, identifying main ideas, summarizing information, and discussing economic issues. Therefore, Islamic Business materials can support the development of academic English while simultaneously strengthening students' understanding of concepts within their field of study.

English is also potentially important for the future careers of Sharia Economics students (Fitria, 2026). Graduates may work in Islamic banks, Islamic financial institutions, takaful companies, halal businesses, Islamic fintech organizations, zakat institutions, waqf organizations, or other business sectors. In these environments, they may need to communicate with customers, colleagues, business partners, investors, or international organizations. Authentic professional materials such as job advertisements, business correspondence, customer-service scripts, business presentations, and job-interview materials can therefore help students develop English skills relevant to the workplace.

The development of digital technology has changed the way businesses communicate and provide information. Islamic Business organizations increasingly use websites, social media, e-commerce platforms, webinars, podcasts, mobile applications, and fintech services to communicate with customers and stakeholders. These digital resources provide accessible examples of contemporary English use. For Sharia Economics students, digital Islamic Business materials can provide relevant and up-to-date contexts for developing English skills while also introducing students to digital business communication. Although there are many Islamic Business materials available, not all materials are equally appropriate for English language learning. Materials differ in terms of their content, language complexity, communicative purpose, genre, and relevance to students' needs. Therefore, it is necessary to identify and categorize materials according to their characteristics and potential usefulness. Exploring these materials can help determine which types are most relevant to Sharia Economics students and what Islamic Business topics they represent. This exploration can also provide a foundation for selecting or developing appropriate ESP learning resources.

Based on the discussion above, there is a need to explore Islamic Business materials as potential resources for English language learning among Sharia Economics students. The increasing importance of Islamic Business, the specific English needs of Sharia Economics students, and the availability of diverse authentic materials provide a strong rationale for this study. Therefore, the study entitled “Exploring Islamic Business Materials for English Language Learning among Sharia Economics Students” aims to explore and identify Islamic Business materials that can support English language learning. It specifically focuses on describing the types and content of these materials and examining their relevance to students’ academic and professional English needs. The findings are expected to contribute to the development of relevant, contextualized, and field-specific English learning materials for Sharia Economics students.

There are several studies related to this study. Yahya (2020) developed English materials for Sharia Economic Law students at IAIN Palopo based on English for Specific Purposes (ESP). The study resulted in three units of English teaching materials: (1) Sharia Economic Law Matters, (2) Halal Food Products, and (3) Being a Sharia Bank Creditor. The materials were developed using task-based and communicative approaches and were intended to support English teaching and learning for Sharia Economic Law students at IAIN Palopo. Luqman et al. (2020) analyze the importance of adding sharia economic material to economic subjects in Senior High Schools, especially in the Science Department. The results showed that the sharia economic material at the Senior High School level needs to be developed because the process of internalizing sharia economic values in life activities will be more effective if taught earlier. The effort to add this material is expected to be able to improve the quality of Indonesian Human Resources (HR) who have good knowledge, conscience, and character in accordance with sharia values. Wibowo et al. (2021) examine the impact of Islamic values and entrepreneurship education to predict Islamic students’ intention for business, as well as investigate the mediating role of entrepreneurial inspiration and attitudes. The findings strengthen the influence of Islamic values that affects both directly and through inspiration and motivation on students’ entrepreneurial intentions. It found the direct and indirect influences of entrepreneurship education on intentions for entrepreneurship through inspiration and motivation. Elismawati et al. (2022) discuss the development of English learning materials based on a content-based instruction approach for Islamic management and banking students of UIN IB Bonjol Padang. The results of needs analysis show that the students preferred learning English for business Purposes to General English. The business topics that they want most to learn were related to business, recruitment, writing CVs and letters of application, job interviews, business etiquette, and telephoning. In the implementation phase, it was found that the developed materials were categorized as ‘practical’ to be used by Islamic management and banking students. Furwana & Hartine (2023) developed English materials for the Sharia Economy Study Program. It aims to determine the textbooks' feasibility and to ascertain students' responses to the ESP textbooks. The developed textbook has a lot of strengths because it was created using a combination of syllabus design principles. A single unit presentation includes all four essential English skills: listening, speaking, reading, and writing, as well as grammar practice and vocabulary building. It indicates that the English material is capable and ready to use for the Sharia Economic Study Program at IAIN Palopo. Kusumastuti & Saputro (2023) assess Islamic entrepreneurial marketing orientation among university students. The sample used was students of the Faculty of Economics and Islamic Business UIN Prof. K.H. Saifuddin Zuhri Purwokerto who had participated in a business internship program (PMBM). The results revealed that Islamic entrepreneurial marketing orientation proved to be a multidimensional construct consisting of factors such as: Activeness, Opportunity orientation, Risk orientation, Innovation orientation, Customer orientation, Value orientation, Committed, and Shari'ah conformance. The results showed that the dimensions of Islamic entrepreneurial marketing orientation of respondents were generally quite good. This can be

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seen from the percentages that are above the 70% criterion. As for the dimensions that are still low are proactiveness (64%) and risk orientation (59%). However, other factors need to be emphasized more in the development of the programme since the results show that other factors are stronger in forming the students' orientation in Islamic entrepreneurial marketing. Sulistianingrum & Istanto (2023) describe that the implementation of Islamic business ethics from the Qur'anic perspective can provide a strong moral foundation for the inclusion of students in running their business. By understanding and applying Qur'anic principles in their business, inclusive students can contribute positively to the business world while living a life that is in accordance with their religious teachings. focuses on the English language instruction provided to students majoring in Islamic Economics, aiming to equip them with the necessary skills for successful engagement both in the classroom and the workplace. The findings reveal disparities between the perceptions of instructors and students regarding essential linguistic abilities. While the majority of students prioritize speaking and writing, instructors emphasize reading and proper grammar. Suwandi (2023) focuses on the English language instruction provided to students majoring in Islamic Economics, aiming to equip them with the necessary skills for successful engagement both in the classroom and the workplace.. The findings reveal disparities between the perceptions of instructors and students regarding essential linguistic abilities. While the majority of students prioritize speaking and writing, instructors emphasize reading and proper grammar.

Furthermore, Ardiansyah et al. (2024) explore the entrepreneurship trends among Islamic business management students upon graduating, focusing on their integration of Islamic principles into business practices. Findings indicate a strong inclination among graduates towards entrepreneurship, driven by a desire to align business ventures with Islamic ethical values. They encounter significant challenges such as accessing Sharia-compliant financing, navigating regulatory frameworks, and establishing networks within the Islamic business ecosystem. Graduates leverage their educational experiences, which combine practical entrepreneurial skills with Islamic business ethics, to navigate these challenges. Mentorship and supportive networks play pivotal roles in their entrepreneurial journey, providing guidance in both conventional business practices and Islamic finance intricacies. Islamic business management graduates demonstrate a proactive stance towards entrepreneurship, integrating Islamic principles into their business models while navigating complex challenges. Wijayanti (2024) concentrates on the demand to provide Sharia Economics students with the relevant knowledge in English. The results demonstrated that the students need materials with regard to their preferred future career as entrepreneurs. Materials for speaking and writing skills related to work situations such as a job interview, application letter, product description, product name and tagline, and language used for a company profile were mostly needed by most students. Sulistianingrum & Istanto (2024) analyze, explain, and describe how the application of Islamic business ethics from the perspective of the Qur'an can provide a strong moral foundation for the inclusion of students in running their businesses. The results show that the implementation of Islamic business ethics from the perspective of the Qur'an can help inclusion students build businesses that are not only materially successful but also reflect high moral and ethical values. By understanding and applying Quranic principles in their business, inclusion students can contribute positively to the business world while following their religious teachings. Prawerti (2024) explores the methodologies and approaches to teaching English to students in Islamic Business Management programs. It highlights the significance of integrating business terminology, Islamic principles, and communication skills into the curriculum. The findings indicate that contextualized learning, interactive activities, and the use of authentic materials significantly improve students' language skills and their understanding of business concepts. Challenges such as limited resources and varying levels of student proficiency are discussed, along with recommendations for future curriculum development. Subchanifa & Surepno (2025) analyse the level of economic literacy and Islamic finance as well as formulate concepts for sharia economics curriculum development. The financial literacy level of students and teachers falls into the sufficiently literate category. However, in terms of sharia insurance literacy, it is in the less literate category. Meanwhile, curriculum development provides an overview of development models with several approaches. The first approach is through socialisation and education; the second approach is by including Islamic economics subjects into the curriculum content structure, especially the Social Sciences department; the third approach is the application of contextual learning, namely students learn in theory and also in real practice in Islamic financial institutions; and the fourth approach is teaching Islamic accounting at school. Kurtianti & Ahmad (2026) analyze how a novice ESP lecturer understands and implements personalized ESP in an Islamic Business Management class. The findings indicate that the lecturer’s understanding developed from differentiation aimed at building students’ confidence, to structured choices within shared workplace genres, and eventually to responsive teaching through scaffolding and targeted feedback. This study recommends institutional support, curriculum flexibility, and strengthened professional development for novice lecturers. Putra et al. (2026) examine how Islamic business ethics contribute to strengthening marketing, operational, financial, and business planning aspects within the SCP framework. The findings indicate that SCP encourages evidence-based entrepreneurial decision-making through systematic market research, product innovation, and digital-based business development. From the perspective of Islamic business ethics, entrepreneurial practices must align with the principles of fiqh al-mu'amalah, emphasizing honesty, fairness, transparency, and accountability. Marketing activities should reflect ethical conduct consistent with Islamic legal and moral principles. Operational decisions integrate rational analysis with maqasid al-shariah through tahqiq al-manath. Financial practices prohibit gharar (uncertainty), unjust enrichment, and deceptive transactions, while business planning emphasizes accountability and transparency as reflected in the Qur'anic concept of al-tijarah. Fitria & Afdaleni (2026) explore a model for integrating Sharia (Islamic) Economics and Public Administration content into ELT materials for students of Islamic Economics. This study employs a conceptual research design. The approach combines English learning with discipline-specific content, enabling students to develop language skills, specialized vocabulary, critical thinking, and professional knowledge. By using authentic, field-related materials and real-world tasks such as case studies, debates, and policy brief writing, students can strengthen their reading, writing, speaking, and listening skills while preparing for academic, professional, and international communication in Islamic finance and governance.

Previous studies have established the importance of developing ESP materials for students in Sharia Economics and related Islamic business programs. Yahya (2020), for example, developed ESP materials for Sharia Economic Law students based on students’ target and learning needs, while Elismawati et al. (2022) developed English materials for Islamic Management and Banking students using a content-based instruction approach, with students showing a preference for Business English over General English. Similarly, Furwana and Hartine (2023) developed and validated an ESP textbook for Sharia Economics students, and Wijayanti (2024) identified students’ needs for English materials related to future careers, particularly job interviews, application letters, product descriptions, and company profiles. More recently, Prawerti (2024) emphasized the importance of contextualized learning, interactive activities, and authentic materials in English instruction for Islamic Business Management students. However, these studies have largely focused on needs analysis, material development, textbook validation, or general approaches to ESP instruction, rather than systematically exploring and mapping specific authentic Islamic

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Business materials as sources of English language learning. Although Suwandi (2023) examined the English skills needed by Islamic Economics students and Kurtianti and Ahmad (2026) explored personalized ESP implementation, a specific investigation into the types, content, and relevance of authentic Islamic Business materials for English language learning among Sharia Economics students remains limited. Thus, there is a need to explore field-related Islamic Business materials that can simultaneously support students' English development and their understanding of discipline-specific business contexts.

The novelty of this study lies in its focus on exploring Islamic Business materials as authentic, discipline-specific resources for English language learning among Sharia Economics students, rather than primarily developing or validating a complete ESP textbook. While previous studies have identified students' English needs and developed materials covering business communication, academic skills, and Islamic economic topics, this study specifically examines what Islamic Business content can function as meaningful English learning material and how its content relates to students' academic and professional needs. This direction is supported by Prawerti (2024), who highlights the value of authentic materials and contextualized learning, and by Fitria and Afdaleni (2026), who emphasize the integration of discipline-relevant content and authentic materials into ESP through ESP and Content-Based Instruction. Building on these studies, the present research positions Islamic Business content not merely as background knowledge but as the substantive context through which English vocabulary, communication, and academic or professional language skills can be learned. Therefore, the study contributes a more focused perspective by identifying and describing Islamic Business materials that are both content-relevant and pedagogically useful for English language learning, providing a foundation for future ESP material development for Sharia Economics students.

METHOD

This study employs a qualitative descriptive research design. Qualitative descriptive research is appropriate when the researcher intends to provide a comprehensive description of a phenomenon while remaining close to the data and describing it in straightforward terms. Sandelowski (2000) explains that qualitative descriptive studies aim to provide a comprehensive summary of events and are particularly appropriate when straight descriptions of phenomena are desired. In this study, the qualitative descriptive design is used to identify and describe the types of authentic materials relevant to English for Specific Purposes (ESP) in Islamic Business for Sharia Economics students. The design is appropriate because the study does not aim to statistically measure the effectiveness of authentic materials but rather to identify, categorize, and describe the materials, their Islamic Business content, and their potential relevance to ESP learning.

Authentic materials are materials originally produced for real communication rather than specifically for language teaching (Fitria, 2022b). Examples include news articles, websites, advertisements, brochures, videos, podcasts, emails, and social media content. Therefore, examining such materials is particularly relevant to ESP because students can be exposed to English as it is actually used in their specific academic and professional field.

The data are collected through document analysis. Bowen (2009) describes document analysis as a qualitative research method that uses documents as a source of data and involves systematically examining documents relevant to the research problem. He also emphasizes that documents may take various forms and can provide useful evidence for qualitative research.

In this study, documents are defined as written, visual, or digital sources containing information relevant to topics (Fitria, 2023). In this study, the documents are authentic materials, ESP, Islamic Business, Islamic Finance, Islamic Economics, and English language learning. The primary documents include journal articles related to authentic materials in ESP, English for Islamic Finance, English for Islamic Business, Sharia Economics education, and the use of authentic materials in English language teaching. In addition to journal articles, relevant documents may include academic papers, research reports, websites, business documents, financial reports, brochures, advertisements, business videos, social media content, and other authentic English materials related to Islamic Business. Authentic materials can include websites, news articles, brochures, advertisements, podcasts, videos, emails, and social media posts, among other real-world resources (Fitria, 2022b).

The documents are selected using purposive criteria. The researcher selects documents that are relevant to the research topic, contain information about authentic materials or ESP, and relate to Islamic Business, Islamic Finance, Islamic Economics, or the learning needs of Sharia Economics students. The selected documents are then read and examined to identify examples and categories of authentic materials that can potentially be incorporated into ESP instruction.

The data are analyzed using qualitative content analysis. Content analysis involves systematically examining documents and organizing relevant information into categories or themes (Fitria, 2024). In this study, content analysis is used to identify recurring types and characteristics of authentic materials found in the selected documents. The analysis is conducted through several stages. First, the researcher collects and reads the selected journal articles and other relevant documents. Second, relevant information concerning authentic materials is identified and extracted. Third, the identified materials are coded and categorized according to their types, such as Islamic banking websites, financial reports, Islamic finance articles, business news, advertisements, social media content, business videos, podcasts, Islamic finance reports, halal certification documents, business contracts, and business correspondence. Fourth, the researcher examines the Islamic Business content represented in each material. The content may include Islamic banking, Islamic finance, sukuk, takaful, halal business, Islamic investment, Islamic entrepreneurship, and Islamic commercial transactions. Finally, the researcher interprets the relevance of each type of authentic material to ESP for Sharia Economics students, particularly in relation to specialized vocabulary, reading, listening, speaking, academic communication, and professional communication.

The categorization process can also be understood as identifying recurring patterns or themes in the documents. Braun & Clarke (2006) describe thematic analysis as a flexible qualitative method for identifying and analyzing patterns or themes within qualitative data. In the present study, this principle supports the organization of authentic materials into meaningful categories based on their type, Islamic Business content, and relevance to ESP.

FINDING AND DISCUSSION

A. Findings

This section presents the findings on the types of Islamic Business materials that can be used to support English language learning among Sharia Economics students. The findings focus on authentic, field-related materials that reflect the language, communication practices, and professional contexts encountered in Islamic business, finance, entrepreneurship, and related industries. Rather than limiting ESP learning to conventional textbooks, the identified materials encompass a wide range of authentic sources, including company profiles, Islamic banking websites, annual and financial reports, finance articles, business news, product descriptions, promotional materials, digital content, professional documents, and workplace communication materials. These materials were considered relevant because they connect English learning with students'

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disciplinary knowledge and potential future careers. The findings also indicate that the materials can support multiple aspects of ESP learning, including specialized vocabulary**, reading, listening, speaking, writing, and professional communication.**

1. Company Profiles
   Company profiles are authentic materials that provide information about real Islamic business organizations, including their history, vision, mission, products, services, and business activities. Examples include profiles of Islamic banks, halal companies, Islamic insurance companies, and Islamic fintech companies. These materials are relevant to ESP for Sharia Economics students because they introduce students to business-related vocabulary and expressions while helping them understand how real Islamic business organizations communicate in English.
2. Islamic Banking Websites
   Islamic banking websites contain authentic English materials about real banking products and services, such as savings, financing, investments, and customer services. Examples include webpages explaining murabahah financing, mudarabah deposits, and Islamic investment products. These materials are relevant because Islamic banking is an important area of Sharia Economics, and students can learn specialized banking vocabulary and language used in professional contexts.
3. Annual Reports
   Annual reports are authentic documents published by companies and financial institutions. They usually contain information about financial performance, business activities, strategies, and plans. For Sharia Economics students, annual reports from Islamic banks and financial institutions are relevant because they expose students to authentic financial and business terminology that they may encounter in their future academic or professional careers.
4. Financial Reports
   Financial reports include statements of financial position, income statements, cash-flow statements, and other financial information. These materials are relevant to ESP for Sharia Economics because students need to understand English terminology related to accounting, finance, financial performance, and reporting. They can also connect language learning with concepts studied in their Sharia Economics courses.
5. Finance Articles
   Islamic finance articles discuss real issues related to Islamic banking, sharia-compliant investment, sukuk, Islamic fintech, and Islamic financial systems. These articles are relevant because they allow Sharia Economics students to develop reading skills while learning specialized vocabulary related to Islamic finance. They can also help students become familiar with current issues in their academic field.
6. Business News
   Business news provides authentic examples of English used to report real economic and business events. News may cover Islamic banks, halal industries, sukuk, zakat institutions, Islamic investments, and Islamic markets. These materials are relevant because students can practice reading and interpreting authentic business information while developing vocabulary related to current developments in Islamic economics and business.
7. Product Descriptions
   Product descriptions explain the characteristics, functions, benefits, prices, and terms of real products or services. Examples include descriptions of halal products, Islamic banking products, sharia-compliant financing, takaful products, and Islamic investment services. These materials are relevant because Sharia Economics students may work with or communicate about Islamic business products in

professional settings. They also provide useful vocabulary for describing products and services in English.

8. Islamic Banking Brochures
   Islamic banking brochures are authentic promotional materials produced by Islamic financial institutions. They usually explain banking products, financing schemes, terms and conditions, and customer benefits. These materials are relevant because they expose students to the language of Islamic banking promotion and customer communication, which can support their future work in Islamic financial institutions.
9. Advertisements
   Advertisements from Islamic businesses provide authentic examples of persuasive and promotional language. They may advertise Islamic banking products, halal food, Islamic insurance, Islamic investments, or other sharia-compliant products. These materials are relevant because Sharia Economics students need to understand how Islamic businesses communicate with potential customers and promote their products and services in English.
10. Social Media Content
    Social media content includes Instagram posts, TikTok videos, Facebook posts, LinkedIn posts, and other digital content produced by real Islamic businesses. These materials are relevant because Islamic businesses increasingly use digital platforms for marketing and communication. Students can learn contemporary business vocabulary, promotional expressions, and informal professional communication used in the Islamic business sector.
11. Business Videos
    Business videos include Islamic banking advertisements, company presentations, interviews, product demonstrations, and videos about Islamic finance. These materials are relevant to ESP because they can develop students' listening and speaking skills using language that occurs in authentic business situations. Students can also learn professional pronunciation, expressions, and terminology related to Sharia Economics.
12. Podcasts
    Podcasts provide authentic spoken English about Islamic economics, Islamic finance, entrepreneurship, and business. They may feature economists, bankers, entrepreneurs, academics, or business professionals. These materials are relevant because they expose Sharia Economics students to naturally occurring English and specialized terminology while developing their listening comprehension and ability to follow discussions about their academic field.
13. Interviews
    Authentic interviews with Islamic bankers, entrepreneurs, economists, financial professionals, or halal business owners provide examples of real professional communication. These materials are relevant because students can learn how professionals discuss Islamic business issues, answer questions, explain products, and express opinions. They can also support speaking activities such as role plays and interview simulations.
14. Business Presentations
    Business presentations are authentic materials used by companies, financial institutions, entrepreneurs, and professionals. They may discuss Islamic financial products, business strategies, marketing plans, company performance, or new projects. These materials are relevant because Sharia Economics students may need to give presentations in English about financial and business topics. They can learn presentation structures, specialized vocabulary, and professional expressions.

15. Islamic Finance Reports
    Islamic finance reports provide authentic information about developments in the Islamic financial industry, including Islamic banking, sukuk, takaful, Islamic investment, and Islamic fintech. These materials are relevant because they combine English language learning with important content from the students' field of study. They can help students develop the ability to understand and discuss specialized financial information in English.
16. Sukuk Documents
    Sukuk documents are authentic financial materials related to Islamic investment certificates. They may contain information about issuers, investment structures, maturity, returns, and sharia principles. These materials are relevant for Sharia Economics students because sukuk is an important topic in Islamic finance. Students can learn specialized terminology associated with Islamic investment and practice reading complex financial documents.
17. Islamic Insurance Materials
    Islamic insurance or takaful materials include websites, brochures, advertisements, product descriptions, and customer guides. These materials are relevant because takaful is an important component of Islamic finance. Students can learn insurance-related vocabulary and expressions while understanding how Islamic insurance products are communicated to customers in English.
18. Halal Certification Documents
    Halal certification documents contain authentic information about halal products, certification requirements, and halal assurance procedures. These materials are relevant because the halal industry is closely connected with Islamic business and economics. They help students develop specialized vocabulary related to halal products, certification, compliance, and business processes.
19. Business Contracts
    Business contracts are authentic professional documents used in real commercial transactions. In Islamic Business, examples include contracts related to murabahah, mudarabah, musharakah, and ijarah. These materials are highly relevant because Sharia Economics students need to understand the language of Islamic commercial transactions, including formal terminology, obligations, conditions, and agreements.
20. Business Correspondence
    Business correspondence includes authentic emails, business letters, inquiries, quotations, confirmations, complaints, and responses exchanged between businesses and customers. These materials are relevant because Sharia Economics graduates may need English for professional communication with customers, business partners, financial institutions, or international organizations. They provide practical language for workplace communication.
21. Islamic Business Case Studies
    Islamic Business case studies present real or realistic cases involving Islamic banks, halal companies, Islamic entrepreneurs, or sharia-compliant businesses. These materials are relevant to ESP for Sharia Economics students because they help students learn English for analyzing business problems, explaining situations, expressing opinions, and proposing solutions related to Islamic Business.
22. Business Plans
    Business plans contain information about business objectives, products, target markets, marketing strategies, financial planning, and business development. They are relevant because Sharia Economics students may need to develop or discuss

business ideas in English, particularly in Islamic entrepreneurship and halal business contexts.

23. Marketing Materials
    Marketing materials include flyers, posters, brochures, catalogs, promotional campaigns, and digital marketing content from Islamic businesses. These materials are relevant because students can learn English expressions used for promoting Islamic products and services while developing vocabulary related to marketing, customers, products, and sales.
24. E-Commerce Product Listings
    E-commerce product listings contain product names, descriptions, prices, specifications, promotional information, and customer reviews. They are relevant to Sharia Economics students because e-commerce is an important part of contemporary business, including halal and Islamic businesses. Students can learn English used in online transactions, product promotion, and digital commerce.
25. Customer Reviews
    Customer reviews are authentic texts written by customers about products or services. Examples include reviews of halal products, Islamic banking services, or Islamic business services. These materials are relevant because students can learn language for expressing opinions, satisfaction, complaints, evaluation, and recommendations in business contexts.
26. Islamic Fintech Applications
    Islamic fintech materials include websites, application interfaces, screenshots, user guides, and promotional materials from Islamic fintech companies. These materials are relevant because they introduce Sharia Economics students to English related to digital finance, Islamic investment, digital payments, crowdfunding, and financial technology.
27. Zakat Institution Websites and Reports
    Zakat institution websites and reports provide information about zakat collection, distribution, fundraising, beneficiaries, and social programs. These materials are relevant because zakat is an important area of Islamic Economics, and students can develop specialized vocabulary while learning how zakat institutions communicate their activities in English.
28. Waqf Institution Materials
    Waqf materials include websites, reports, brochures, announcements, and promotional content from waqf institutions. They are relevant because waqf is part of Islamic social finance. Students can learn English terminology related to Islamic endowment, charitable investment, asset management, and community development.
29. Islamic Investment Prospectuses
    Investment prospectuses provide detailed information about investment products, risks, returns, terms, conditions, and investment procedures. These materials are relevant because Sharia Economics students need to understand English terminology related to Islamic investment and financial decision-making. They can also develop their ability to read complex financial documents.
30. Sharia Compliance Reports
    Sharia compliance reports explain whether financial products, services, or business activities comply with Islamic principles. These materials are highly relevant because Sharia Economics students need to understand the concepts and terminology of sharia compliance. They also introduce formal English used in Islamic financial institutions.

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31. Fatwas Related to Business and Finance
    English translations of fatwas concerning Islamic banking, trade, investment, financing, and business transactions provide authentic texts related to Islamic commercial law. These materials are relevant because students can learn specialized vocabulary at the intersection of Islamic law, economics, finance, and business while developing their ability to understand formal texts.
32. Sharia Board Reports
    Sharia Board reports contain information about sharia supervision, financial products, contracts, and compliance with Islamic principles. These materials are relevant because they expose students to professional English used in Sharia Supervisory Boards and Islamic financial institutions, which may be relevant to their future careers.
33. Halal Industry Reports
    Halal industry reports provide information about halal food, pharmaceuticals, cosmetics, tourism, logistics, and market development. These materials are relevant because the halal industry is an important part of Islamic Business. Students can learn industry-specific vocabulary and understand how the global halal market is discussed in English.
34. Islamic Entrepreneurship Profiles
    Entrepreneurship profiles describe real Islamic or halal business owners, their companies, products, business strategies, and achievements. These materials are relevant because they allow students to learn entrepreneurial vocabulary and expressions while exploring real examples of Islamic Business and entrepreneurship.
35. Business Webinars
    Business webinars are recorded online seminars featuring Islamic economists, bankers, entrepreneurs, academics, and business professionals. These materials are relevant because they expose students to authentic spoken English in academic and professional contexts. They can be used to develop listening comprehension, note-taking, discussion, and speaking skills.
36. Conference Proceedings and Presentations
    Conference proceedings and presentations contain academic and professional discussions about Islamic economics, Islamic finance, halal industries, and Islamic Business. These materials are relevant because Sharia Economics students may need to read academic materials and present research in English. They can therefore develop academic vocabulary and presentation skills.
37. Job Vacancies in Islamic Finance
    Job advertisements from Islamic banks, takaful companies, halal businesses, and Islamic financial institutions provide information about job positions, qualifications, responsibilities, and required skills. These materials are relevant because they introduce students to workplace English and help them understand the English language requirements of potential careers in Islamic Economics and Finance.
38. Job Interview Materials
    Job interview materials include authentic interview videos, interview questions, and professional responses related to Islamic finance and business positions. These materials are relevant because students can practice English for job interviews, introduce their qualifications, answer professional questions, and communicate about their knowledge of Islamic Business.
39. Customer Service Scripts
    Customer service scripts include authentic or publicly available communication used by Islamic banks and financial institutions to respond to customer inquiries,

complaints, transactions, and requests. These materials are relevant because they develop practical English for workplace communication and help Sharia Economics students learn how to interact professionally with customers.

40. Islamic Business Regulations and Guidelines
    Islamic Business regulations and guidelines contain formal information about Islamic finance, halal businesses, banking, commercial activities, and sharia compliance. These materials are relevant because they expose students to formal and technical English that may be needed when working with Islamic financial institutions, halal companies, regulatory organizations, or other professional environments.

The additional materials broaden ESP learning beyond conventional classroom materials. They expose Sharia Economics students to English used in real Islamic business, finance, entrepreneurship, halal industry, digital finance, social finance, and professional workplaces. Consequently, these materials can connect English language learning directly with students' academic discipline and potential future careers. In particular, these materials can support several important areas of ESP learning:

1. Vocabulary: Students can develop specialized vocabulary related to Islamic finance, banking, investment, marketing, entrepreneurship, halal industries, and business.
2. Reading: Reports, regulations, case studies, investment prospectuses, business plans, and other professional documents can develop students' ability to understand field-specific texts.
3. Listening: Webinars, interviews, presentations, and business discussions can expose students to authentic spoken English and develop their listening comprehension.
4. Speaking: Presentations, job interviews, customer-service interactions, and business discussions can provide opportunities to practice professional speaking skills.
5. Writing: Business plans, reports, emails, marketing materials, and professional documents can develop students' ability to communicate in written English in business contexts.
6. Professional Communication: These materials can prepare students for communication in Islamic banks, halal businesses, fintech companies, takaful institutions, zakat and waqf organizations, and other Islamic Business environments.

B. Discussion

The findings of this study demonstrate that Islamic Business materials can provide a broad and authentic content base for English language learning among Sharia Economics students. The identified materials range from company profiles, Islamic banking websites, annual and financial reports, finance articles, and business news to product descriptions, advertisements, social media content, business videos, professional documents, and workplace communication materials. This finding supports the view that ESP learning should be connected to learners' disciplinary and professional contexts rather than being limited to general English or conventional textbook materials. In this regard, the present finding is consistent with Elismawati et al. (2022), who found that Islamic Management and Banking students preferred English for Business Purposes to General English and expressed needs for topics such as recruitment, CV and application letters, job interviews, business etiquette, and telephoning. Similarly, Prawerti (2024) emphasized that contextualized learning and authentic materials are important for improving students' English proficiency while strengthening their understanding of Islamic business concepts.

The findings further indicate that authentic Islamic banking and financial materials, including banking websites, annual reports, financial reports, Islamic finance reports, sukuk documents, investment prospectuses, and sharia compliance reports, are particularly valuable for connecting language learning with students' disciplinary knowledge. These materials expose learners to specialized terminology and formal expressions that are likely to occur in academic and professional contexts. This finding extends Yahya (2020), who developed ESP materials for Sharia Economic Law students and included topics such as Sharia Economic Law matters, halal food products, and being a Sharia bank creditor. While Yahya focused on developing a structured set of teaching units through an R&D process, the present study broadens the range of potential source materials by identifying authentic documents and media from actual Islamic business and financial environments. Thus, the findings suggest that ESP materials for Sharia Economics can move beyond purpose-developed textbook content toward authentic field-based resources.

Another important finding concerns the range of language skills that can be supported through the identified materials. Reports, regulations, case studies, business plans, and investment documents can support reading and vocabulary development, whereas business videos, podcasts, interviews, webinars, and presentations can provide opportunities for listening and speaking. Business correspondence, marketing materials, reports, and business plans can further develop students' professional writing. This finding is closely related to Furwana and Hartine (2023), whose ESP textbook for Sharia Economics incorporated listening, speaking, reading, writing, grammar, and vocabulary. However, the present findings suggest that these skills can also be developed through different types of authentic Islamic Business materials rather than being confined to a single textbook.

The findings also show a strong connection between Islamic Business materials and students' future professional needs. Job vacancies in Islamic finance, job interview materials, customer service scripts, business correspondence, company profiles, and business presentations provide direct exposure to workplace communication. This result is consistent with Wijayanti (2024), who found that Sharia Economics students needed English materials related to their future careers, particularly job interviews, application letters, product descriptions, company profiles, and other work-related communication. The present study expands this career-oriented perspective by identifying additional workplace materials, including job advertisements, customer-service communication, business presentations, and professional regulations. Therefore, the materials identified in this study can function not only as language-learning resources but also as bridges between classroom learning and students' anticipated professional environments.

The inclusion of halal industry materials, Islamic entrepreneurship profiles, business case studies, marketing materials, e-commerce listings, customer reviews, and Islamic fintech content also demonstrates that Islamic Business is broader than conventional Islamic banking and finance. This finding is relevant to Ardiansyah et al. (2024), who reported that Islamic Business Management graduates encounter opportunities and challenges related to halal products, ethical investments, Sharia-compliant financing, and the wider Islamic business ecosystem. Similarly, Wibowo et al. (2021) highlighted the relationship between Islamic values, entrepreneurship education, and students' entrepreneurial intentions. Therefore, incorporating entrepreneurial and halal-industry materials into ESP may help students develop English proficiency while becoming familiar with business practices and opportunities within the Islamic economy.

The findings further highlight the importance of integrating Islamic values and discipline-specific content into English learning. Materials such as halal certification documents, sharia compliance reports, business contracts, fatwas related to business and finance, and Sharia Board reports expose students to English used at the intersection of language, Islamic principles, business, and finance. This is in line with

Fitria and Afdaleni (2026), who proposed integrating Sharia Economics content into ELT through ESP and Content-Based Instruction (CBI), arguing that discipline-specific content can develop linguistic competence alongside professional knowledge. The present study provides a more extensive empirical mapping of possible authentic materials that can operationalize such integration in classroom practice.

Overall, the findings reinforce previous research while extending it in an important direction. Earlier studies have predominantly focused on needs analysis, ESP textbook development, material validation, or instructional approaches, whereas the present study identifies a broader ecosystem of authentic Islamic Business materials that can serve as resources for English language learning. The 40 identified material types demonstrate that ESP for Sharia Economics can incorporate authentic texts, audiovisual resources, digital content, financial documents, business communication, and workplace materials. Such integration can support specialized vocabulary, reading, listening, speaking, writing, and professional communication while maintaining a strong connection with students' academic discipline and future careers. This finding is also consistent with the emphasis of Kurtianti and Ahmad (2026) on responsive and personalized ESP instruction, because a diverse range of materials provides opportunities for lecturers to select or adapt resources according to students' learning needs, interests, and professional goals.

CONCLUSION AND SUGGESTION

A. Conclusion

The findings demonstrate that authentic Islamic Business materials can provide a comprehensive and contextually relevant foundation for English language learning among Sharia Economics students. Rather than relying only on conventional ESP textbooks, the study identified 40 types of authentic resources, including company profiles, Islamic banking websites, annual and financial reports, Islamic finance articles, business news, product descriptions, brochures, advertisements, social media content, videos, podcasts, interviews, presentations, sukuk documents, takaful materials, halal certification documents, business contracts, correspondence, case studies, business plans, marketing materials, e-commerce listings, Islamic fintech applications, zakat and waqf materials, investment prospectuses, sharia compliance reports, fatwas, Sharia Board reports, halal industry reports, entrepreneurship profiles, webinars, conference materials, job vacancies, interview materials, customer-service scripts, and Islamic Business regulations and guidelines. These materials broaden ESP learning by exposing students to authentic English used in Islamic business, finance, entrepreneurship, halal industries, digital and social finance, and professional workplaces. They are particularly valuable because they support the development of specialized vocabulary, reading, listening, speaking, writing, and professional communication skills. For example, reports, regulations, case studies, investment prospectuses, and business plans can develop students' ability to understand field-specific texts, while webinars, interviews, presentations, and business discussions can strengthen listening and speaking skills. Similarly, business plans, reports, emails, marketing materials, and other professional documents can enhance students' written communication. Furthermore, job advertisements, interview materials, and customer-service scripts provide practical opportunities for students to use English in professional situations and prepare for potential careers in Islamic banks, halal businesses, fintech companies, takaful institutions, zakat and waqf organizations, and other Islamic Business sectors. Thus, the identified materials not only enrich ESP learning beyond conventional classroom materials but also establish a direct connection between English instruction, students' academic discipline, and their future professional needs. Overall, the findings suggest that integrating authentic, field-related Islamic Business materials can make ESP instruction more contextualized, meaningful, practical, and closely connected to real-world Islamic Business practices.

B. Suggestion

Future research should move beyond the identification of authentic Islamic Business materials toward the development, implementation, and evaluation of ESP learning materials based on these resources. The types of materials identified in this study can be selectively adapted into classroom activities that develop specialized vocabulary, reading, listening, speaking, writing, and professional communication skills. Future studies could also investigate how the use of authentic materials affects students' English proficiency, engagement, and preparedness for academic and professional contexts. In addition, lecturers are encouraged to regularly update the materials to reflect developments in Islamic finance, halal industries, entrepreneurship, fintech, and other emerging areas of the Islamic Business sector.

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