

Islamic Economic Literacy Level of Teacher In Al Tsaqafah Islamic Boarding School

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Abstract

The fundamental thing in supporting the development of Indonesia's sharia economy is to increase public literacy in the field of sharia economics. In Indonesia, the Financial Services Authority (OJK) is quite active in increasing the level of financial literacy of people from several age levels. In 2021, the Islamic economic literacy index in Indonesia will reach 20.01%. However, this figure shows that Islamic economic literacy in Indonesia is still at a low level. To increase the level of Islamic economic literacy in Indonesia, education and socialization are needed in the community, including Islamic boarding school teachers. Islamic boarding schools were targeted to increase the level of Islamic economic literacy due to a large number of about 28,194 and one of them was Al-Tsaqafah Islamic Boarding School. Based on this, it is necessary to conduct research first to determine the extent of the level of Islamic economic literacy owned by the teachers at Al-Tsaqafah Islamic Boarding School. This study uses the method developed by OJK and BI in measuring the level of Islamic economic literacy with quantitative survey analysis. The result is that the Islamic economic literacy of teachers at Al-Tsaqafah Islamic Boarding School is sufficiently literate.

Keywords : Islamic Economic; Literacy; Teachers

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1. INTRODUCTION

The potential of Islamic economics is contained in inclusive and universal concepts, namely the benefit for all levels and groups of society without any boundaries of ethnicity, race, or religion. This can also be an advantage of sharia economics to grow because it can be used for all mankind, namely, not only Muslims but also people of other religions in Indonesia can also take advantage of it. The development of the sharia economy is taking place so rapidly, many countries in the world are aggressively improving the quality of their sharia economy. Quoted from the Islamic Financial Development Index 2021, Indonesia is ranked second in the Top IFDI Market and Global Average IFDI Values. The assessment is assessed from the aspects of Quantitative Development, Knowledge, Governance, Awareness, and CSR (Corporate Social Responsibility). This is certainly supported by the government and all

Indonesian people. On May 14, 2019, President Jokowi released the 2019-2024 Indonesian Sharia Economic Masterplan (MEKSI), which has a vision of realizing an "Independent, Prosperous, and Civilian Indonesia by Becoming the World's Leading Islamic Economic Centre". Based on this vision, there are four main strategies, Strengthening the Halal Value Chain; Strengthening the Islamic Financial Sector; Strengthening Micro, Small, and Medium Enterprises; and Utilization, and Strengthening the Digital Economy.

Islamic economics and finance have a very high growth opportunity in Indonesia. The fundamental thing in supporting the development of the Indonesian Islamic economy and finance is to increase public awareness and literacy in the field of Islamic economics and finance. In Indonesia, the Financial Services Authority (OJK) plays a role in realizing a financial system that grows sustainably and stably and

protects the interests of consumers and the public. To achieve this, OJK is quite active in increasing the level of financial literacy of people from several age levels.

In 2021, the Islamic economic literacy index in Indonesia will reach 20.01%. The Islamic economic literacy index in 2021 increased compared to the literacy index based on the results of the 2019 survey which was 16.28%. The 2021 sharia economic literacy index was obtained based on the results of a tracking survey conducted in 8 provinces with 885 respondents. This figure shows that Islamic economic and financial literacy is still low even though Indonesia is a country with the largest Muslim population in the world. To improve sharia economic literacy in Indonesia, education, and socialization related to sharia economy and finance are needed by the public. Financial literacy education can be carried out at every level of society, ranging from kindergarten, elementary, junior high, high school, and college to housewives. Islamic financial and economic literacy education carried out to the millennial generation is expected to become the main driver of Islamic economic growth. Through massive Islamic economic education and socialization, it is hoped that the Islamic economic and financial literacy index in Indonesia can increase in line with the development of the sharia economy and finance. According to Bank Indonesia's Blueprint. Islamic boarding schools are fields for learning religious knowledge. As time goes by, Islamic boarding schools become centers of community change with the economic empowerment of students based on sharia. So, an Islamic boarding school is an important place to prepare religiously intelligent students and general knowledge.

Islamic boarding schools are being targeted to increase economic literacy and Islamic finance due to a large number of around 28,194 Islamic boarding schools (Coordinating Ministry for Economic Affairs, 2020). The number of students is 18 million spread throughout Indonesia (Elena, 2020). Islamic boarding schools are also an advantage in Indonesia's Islamic economic and financial development. Islamic boarding schools have the potential to be useful for achieving economic independence based on the strength of the Islamic Boarding School, namely the human resources of the Islamic Boarding School that have close community ties and have the potential to be a source of demand and production, the high fighting power of the Islamic Boarding School can be

collaborated with entrepreneurial skills, and the concept of economic empowerment of the Islamic Boarding School is part of worship.

One of them is Al-Tsaqafah Islamic Boarding School. The Islamic boarding school located in the Metropolitan city, to be precise, is on Moh. Kahfi stret No.22 RT/RW 15/01, Cipadak, Jagakarsa, South Jakarta 12630. Al-Tsaqafah Islamic Boarding School is led by Dr. KH. Said Aqil Siroj, MA. Islamic Boarding Schools have levels of Madrasah Tsanawiyah (MTs) and Madrasah Aliyah (MA). The number of teachers at the Al-Tsaqafah Islamic Boarding School is 80 people. Thus, the presence of Al-Tsaqafah Islamic Boarding School is a form of contribution to building world civilization. It is hoped that this educational institution will become a manaratul 'ilmi wal ma'rifah (lighthouse of knowledge) and markazul buhuts (research center).

Islamic boarding schools are educational institutions that were developed independently by the Indonesian people, it is not excessive. Because actually, Islamic boarding schools are cultural products of the Indonesian people who are fully aware of the importance of education for indigenous people who grow naturally.

The results of research conducted by Putri Nurani, Mufti Hasan Alfani, and Zulfaldi Hasan (2020) show that the literacy of Islamic banking products for new Islamic boarding school teachers is classified as sufficient literate. This can be seen from the large percentage of respondents' answers 43.34% of the 87 research samples. Thus, it shows that the literacy of Islamic banking products for Islamic boarding school teachers in Pekanbaru City has not reached the expected target. This indicates that the teacher's response to Islamic banking products is "good" but there is still a lack of use of Islamic banking products among Islamic boarding school teachers, especially in Pekanbaru City.

"Factor Analysis of Islamic Financial Literacy Awareness of Islamic Finance and Banking Students" by Nasution and Fatira. This research examines the factors that influence the financial literacy awareness of Islamic finance and banking students in North Sumatra. The results of the research show that four factors influence the financial literacy awareness of students of Islamic finance and banking study programs in North Sumatra, namely parents, knowledge, economic behavior, and information technology. This means that the educational factor in

the form of the integration of Islamic economic literacy values in PAI courses is also a factor that influences students' financial literacy awareness.

Another study by Reni Farwitawati (2016) states that one of the causes of the lack of public knowledge is caused by the level of education and social factors that are still low. The purpose of this study was to find out how much influence education and social factors have on people's knowledge of Islamic banks. Therefore, with a random sample of 39 people from a total population of 390 people from Pundung Wukisari Imogiri Village (Bantul), a hypothesis was made. The results showed that all variables had a significant effect on people's knowledge.

Based on this background, the author is interested in conducting research and writing it in an article with the title "Islamic Economic Literacy for Teachers at Al-Tsaqafah Islamic Boarding School" and the formulation of the research problem is the extent to which Islamic economic literacy is owned by the teachers at Al-Tsaqafah Islamic Boarding School?

Research on Islamic economic literacy at Islamic Boarding Schools is to determine the level of Islamic economic literacy of teachers who play an active role in the world of Islamic boarding school-based education. Meanwhile, the general goal that is more sustainable in the future is to provide input on the planning policy for the acceleration of the sharia economy in Indonesia so that it reaches the more evenly to the community, especially in Metropolitan cities. The expected results from this research are:

- a. Knowing the role of Al Tsaqafah Islamic Boarding School as an Islamic Boarding School in a metropolitan city
- b. It was identified how far the knowledge of Al Tsaqafah Islamic Boarding School teachers about sharia economic literacy

2. THEORETICAL REVIEW

2.1. Islamic Economic Literacy

Islamic economics is an economic activity that aims to achieve prosperity (falah) by maintaining all aspects of Maqashid Syariah. These aspects include safeguarding religion (hifzh diin), security of life (hifzh nafs), intellectuals (hifzh 'aql), regeneration and family (hifzh nasl), and material (hifzh maal). By maintaining the goal of Maqashid Sharia, it will ultimately achieve the ultimate goal of Islamic economics, namely true prosperity. When referring to Ibn Qayyim's Maqashid Sharia concept, as long as it

does not conflict with Islamic law, the Sustainable Development Goals (SDGs) are part of the Maqashid Sharia itself. This is because Ibn Qayyim's unlimited definition of Maqashid Sharia can even be wider than the 17 points contained in the SDGs. As long as a target can lead to social benefits, then the target can be included in Maqashid Sharia. In the end, Islamic economic activities will support the implementation of a green economy as an effort to realize green economic growth in achieving the SDGs while maintaining Maqashid Syariah.

Anderson & Nunan said that literacy is the ability to read and write in a particular discipline. This happens if students understand the content of the reading. Sharia Economic Literacy according to Bank Indonesia is an individual's knowledge of Islamic sharia values in managing and using their assets to achieve balanced welfare.

The first part of Islamic economic literacy is knowledge and education. Knowledge and education consist of knowledge in the field of Islamic economics and knowledge in the field of Islamic finance. Knowledge in the field of Islamic economics includes knowledge of the halal supply chain in the real sector including the integrated agricultural sector, the manufacturing sector (food and fashion), the renewable energy sector, and the halal tourism sector. Knowledge of Islamic finance includes knowledge of Islamic commercial finance and Islamic social finance.

The second part of Islamic economic literacy is the implementation of the knowledge and education that has been obtained. The implementation involves the ability to use knowledge in life according to the unique needs and conditions of each individual. Therefore, the implementation in this section will be framed in a model that can be adapted for each individual in managing his personal and family finances. Furthermore, the scope for increasing Islamic economic and financial literacy includes the planning and implementation of A roadmap for Islamic economics and finance education divided by age group, income level, and demographics. Ecosystem and infrastructure planning that supports Islamic economic and financial literacy for the community.

The factors measured by Bank Indonesia in its research on Islamic economic literacy are the level of awareness and knowledge of Islamic economic values. Based on a Bank Indonesia survey, the level of

Islamic economic literacy is divided into five indicators, namely awareness of matters related to sharia economic terms, knowledge of halal products and services, management and use of sharia finance, numerical ability towards sharia economy, and attitudes towards the future front. The survey was given to 3,312 respondents with an age range of 17 to 65 years who are Muslim. After the survey, it was stated that the Islamic economic literacy index only reached 16.3%. This means that out of 100 Muslim residents, only 16 people understand sharia economics and apply it in their daily lives. Then the index increased due to trade in the Indonesian halal sector which had an impact on Islamic finance to 20.1% by the end of 2021. This increase was mainly driven by the knowledge aspect of sharia economic principles and values. The 2021 sharia economic literacy index was obtained based on the results of a tracking survey conducted in 8 provinces with 885 respondents.

The survey report, although not conducted on elementary school-aged children less than 13 years, at least has been able to describe how low the level of knowledge of the Indonesian people, in general, is about the Islamic economy. Financial knowledge or literacy is very important in making decisions to manage these finances. There are 4 levels of Islamic economic literacy, including:

- a. Well, Literate, is the condition of a person or individual who has good knowledge and understanding of the six indicators of Islamic Economic Literacy and the respondent has at least 75% knowledge of each indicator of literacy composition.
- b. Sufficient Literate is the condition of a person or individual who has sufficient knowledge and understanding of the six indicators of Islamic Economic Literacy and respondents know 60% to 75% of each literacy indicator.
- c. Less Literate is the condition of a person or individual who has less knowledge and understanding of the six indicators of Islamic Economic Literacy and respondents know 40% to 60% of each literacy indicator.
- d. Not Literate is the condition of a person or individual who does not understand and know the principles ranging from Islamic economic terms to attitudes toward the future. At this level, respondents know less than 40% of each literacy indicator.

The developmental approach throughout the life span is then used in Islamic wealth management for the Indonesian Muslim population so that it can be adapted to each stage/phase of life. There are 8 phases experienced by individuals in general which are divided by age group. The age group division is as follows: 0-6 years, 7-12 years, 13-15 years, 16-18 years, 19-23 years, 24-35 years, 36-55 years, and 56 years and over. The detailed explanation of each phase by age group is as follows:

a. First Phase (Age 0-6 years)

The first phase in Islamic economic and financial literacy material starts from infancy and toddlers aged 0 years to 6 years of childhood. This phase is the phase of instilling the concept of Islamic financial education through the daily care process carried out by parents, caregivers, and families. Aqidah, morals, and Sharia materials that are directly related to Islamic economic and financial literacy are not given formally in a forum but need to be embedded in the parenting process.

b. Second Phase (7-12 years old)

The second phase in Islamic economic and financial literacy material starts from childhood at the age of 7 years to the age of 12 years which is adjusted to the age of elementary school education in Indonesia. This phase is the phase of character and habit formation through daily activities. At this time, the pillars of faith can be taught explicitly and equipped with an introduction to Allah SWT through an understanding of the Asma'ul Husna, the attributes of Allah SWT, as well as believing in the truth of the Qur'an and Hadith as part of the pillars of faith, equipped with the pillars of faith. other faiths.

c. Third Phase (Age 13-15 years)

The third phase in Islamic economic and financial literacy material starts from the age of 13 years to the age of 15 years which is adjusted to the period of education at the Junior High School (SMP) level in Indonesia. This phase is a phase devoted to learning the basic knowledge of Islamic economics and finance accompanied by practical training. The deepening of the aqidah of the pillars of faith that is carried out at this time is to understand the purpose of human creation on earth. The moral aspect studied is having a responsible attitude and other commendable morals such as ikhtiyaar, qana'ah, tawakkal. This phase also needs to develop skills and practice

how to make short-term and long-term planning, and be aware of the financial risks that may be faced.

d. Fourth Phase (16-18 years old)

The fourth phase in Islamic economic and financial literacy material starts from the age of 16 years to the age of 18 years which is adjusted to the period of education at the High School (SMA) level in Indonesia. This phase is a phase of learning advanced knowledge of Islamic economics and finance accompanied by practical exercises. The deepening of aqidah material at this time was realized in terms of understanding Asma'ul Husna about the purpose of creating humans as caliphs on earth. The literacy aspect, in this case, is, to realize what is the uniqueness of the role of each individual and family accompanied by behaving by commendable morals that are directly related to economic and financial activities such as morals in dressing, decoration, fairness, avoiding israf, and tabdzir.

e. Fifth Phase (19-23 years)

The fifth phase in Islamic economic and financial literacy is the phase of learning and having comprehensive knowledge of Islamic economics and finance during the transition from learning to being independent. This phase starts from the age of 19 years to the age of 23 years. At this age, the standard of education in Indonesia is the period of college-level education and begins to contribute directly to economic activities independently. Understanding aqidah in this period is to be able to instill the right aqidah, evaluate mistakes, and maintain faith. At this time, individuals already can apply knowledge in their personal lives, namely starting to participate in efforts to improve the community's economy and protect the environment through a sharia-compliant lifestyle.

f. Sixth Phase (24-35 years)

The sixth phase in Islamic economic and financial literacy material is the phase of implementing Islamic financial and economic knowledge in life at an independent age. This phase starts from the age of 24 years to the age of 35 years when most individuals are already economically and financially independent at this time. Understanding aqidah in this period is to be able to instill the right aqidah, evaluate mistakes and maintain faith.

g. Seventh Phase (36-55 years)

The seventh phase in Islamic economic and financial literacy material is the phase of implementing Islamic financial and economic knowledge in life at an established age. This phase starts from the age of 36 years until the age of 55 years, which is the most unstable steady period and has experienced the ups and downs of economic and financial management. Understanding aqidah in this period is to be able to instill the right aqidah, evaluate mistakes, and maintain faith.

h. Eighth Phase (above 56 years)

The eighth phase in Islamic economic and financial literacy material is the phase of implementing Islamic economic and financial knowledge in life at retirement age. This phase starts from the age of 56 years onwards and according to regulations most of the retirement age from formal work begins at this time. Understanding aqidah in this period is to be able to instill the right aqidah, evaluate mistakes, and maintain faith.

2.2. Teachers and Lecturers

A teacher is defined as someone who devotes himself to teaching science, educating, directing, and training his students to understand the science he teaches. This is as specifically stated in Law Number 14 of 2005 concerning Teachers and Lecturers, providing the understanding that teachers as professional educators have the main task of educating, teaching, guiding, directing, training, assessing, and evaluating students in early childhood and education. Through primary and secondary education. In schools, the teacher's role is very important and strategic in developing and fostering the character of students. Teachers have an active role to position their position as professional educators, and not merely transfer knowledge, but must be able to become an educator and mentors who can convey direction and guide students while studying. Therefore, an educator can be optimal in carrying out his responsibilities properly. The responsibility of an educator in addition to establishing good interactions with students, an educator should also be responsible for developing and fostering students in character behavior. This is in line with Natalini's research (2020) which argues that the implementation of character education programs is supported by many

factors, including the state of the learning environment, social environment, and ways of parenting. Very good character education plan,

Teachers play an important role in educating, guiding, and guiding students in the school environment. This is considered very important because teachers are often in direct contact with teachers during the learning process. Meanwhile, WF Connell in Sudarwan Danim distinguishes seven roles of a teacher, namely (1) educator (nurturer), (2) model, (3) teacher and mentor, (4) student (learner), (5) communicator to the local community, (6) administrative workers, and (7) loyalty to the institution. Therefore, the task of the teacher can be called education and child care. The teacher is responsible for the discipline of the child and must control the activities of each child so that the level of behavior of the child does not deviate from the existing norms. Every job requires one ability, wherewith that ability an individual can be different from other people and even from that level of talent in some cases the individual is recognized both from the honorarium he gets and the compensation he gets. Educators as a vocation where the instructor's responsibility is to teach, educate, and train students to have options to develop their potential according to the guidelines set out in instructive exercises. The parts of instructor as a whole train students to have options to develop their potential according to the guidelines set out in instructive exercises. The parts of instructor as a whole train students to have options to develop their potential according to the guidelines set out in instructive exercises.

3. METHODOLOGY

This study uses the approach used is field research, namely survey research. According to Newman W Lawrence (2003) survey research is research that asks several respondents about past or present beliefs, opinions, characteristics of an object and behavior. All sample members or respondents in survey research answer the same questions. Survey research measures the value of several variables, tests several hypotheses about the behavior, experience and characteristics of an object (Ranah Research, 2020). Through the survey method, this research is included in the type of quantitative research because it is obtained by using statistical procedures. The statistical procedure that will be referred to is descriptive statistics.

In this study, the research subject was Al Tsaqafah Islamic Boarding School, with the focus of the research being the level of Islamic economic literacy of teachers at Al Tsaqafah Islamic Boarding School. The location of the research was carried out on Jl. Moh. Kahfi No.22 RT/RW 15/01, Cipedak, Jagakarsa, South Jakarta 12630. Al Tsaqafah Islamic Boarding School is led by Dr. KH. Said Aqil Siroj, MA. Islamic Boarding Schools have levels of Madrasah Tsanawiyah (MTs) and Madrasah Aliyah (MA).

There are two kinds of data sources used in this study, namely, primary data sources and secondary data sources.

- a. Primary data. Primary data is data obtained or collected directly from the field or from the research site by researchers or people who need data. The data was obtained directly from the distribution of questionnaires on Islamic economic literacy to respondents, namely teachers or lecturers at Al Tsaqafah Islamic Boarding School, with a sample of 44 respondents.
- b. Secondary Data. Secondary data is data obtained from other parties who are researching the same thing and are complementary to information. Secondary data in the form of documents or literature relating to the problem being studied. Secondary data in this study were obtained from literature such as books and other sources related to the writing of this research.

This study uses a quantitative approach. There are two types of data sources, namely primary data and secondary data. Primary data was obtained from the answers given by the respondents in the questionnaires that had been distributed to the teachers. While secondary data obtained from literature studies, namely books, articles, journals, official documents, and previous studies related to the problem under study. The population in this study was teachers or teachers at Al Tsaqafah Islamic Boarding School. The technique used for sampling is random sampling. In determining the sample size of the population, the researcher uses the Slovin formula (Revelation, 2019).

$$n = \frac{N}{1 + Ne^2} \quad (1)$$

Information:

n : sample size

N : population (751)

E : error rate (by 10%)

So that the results of the sample in this study amount to 44 respondents.

Collecting data in this study using a questionnaire. With a questionnaire as a research instrument, the researcher must conduct a trial, namely the validity test and the reliability test. Measuring the validity of the data in this study using the Pearson Product Correlation formula. Variable questions are declared valid if the significance value is <0.05 (significant level 5%). In addition, it can compare between r count and r table as follows:

- If r count is greater than r table then it is declared valid
- If r count is smaller than r table then it is declared invalid (Revelation, 2019)

The instrument is declared reliable if the reliability coefficient is at least 0.6 (Sugiyono, 2018). The reliability test used the Cronbach Alpha statistical test on the SPSS version 26 application. The data analysis technique used descriptive statistics. Descriptive analysis is carried out by analyzing and describing the results of data from respondents' answers contained in the questionnaire. The calculation of the level of Islamic economic literacy was adopted from Chen & Volpe (1998) where the correct answer was divided by the number of questions multiplied by 100 percent. Formula for Calculating Sharia Economic Literacy Level

$$\text{Sharia Economic Literacy Level} = \frac{\text{correct answers}}{\text{perfect points}} \times 100\% \quad (2)$$

Furthermore, the calculation of the Islamic economic literacy index is carried out. The calculation of the Islamic economic literacy index was adopted from Bank Indonesia (2020). This calculation consists of aspect literacy numbers and aspect weights. The aspect literacy rate is obtained from the number of correct answers for each aspect. Then the literacy index is calculated by adding up the results of the multiplication of the literacy numbers of each aspect with the weight of the constituent aspects.

The formula for the Islamic Economic Literacy Index is as follows:

$$\text{Index} = \sum_1^6 = 1(CiXi) \quad (3)$$

Information:

Ci = weight of aspect i

Xi = the literacy number of the i -th aspect

The weight of the constituent aspects is as follows:

- Islamic economics = 0.21
- Halal products and services = 0.24
- Islamic financial knowledge = 0.20
- Islamic economic numerical capability = 0.15
- Attitude towards the future = 0.20

Table 3. 1 Percentage Descriptive Analysis Criteria

Category	Data Intervals
Well literate	75%
Sufficient literate	60%-75%
Less literate	40%-60%
Not literate	<40%

Source: Bank Indonesia, 2020

Table 3. 2 Variable Operation

Variable	Definitions and Indicators	Question
Sharia Economic Literacy	Sharia Economic Literacy is individual knowledge of Islamic sharia values in managing and using their assets to achieve prosperity in a balanced manner. The level of Islamic economic literacy is divided into five indicators, namely: <ol style="list-style-type: none"> <i>Awareness</i> to the term sharia economics, <i>Awareness</i> knowledge of halal products and services, <i>Awareness</i> management and use of 	<ol style="list-style-type: none"> Knowledge related to the terms for transactions that are prohibited and allowed in Islam Knowledge of the terms of the two types of transaction agreements in Islamic economics Understanding of the differences between Islamic and conventional economics Understanding of the basis of prohibition in Islamic economics (<i>Riba</i>, <i>Gharar</i>, <i>Maysir</i>, and other prohibitions on converts) Understanding in determining which products and services are

4. Awareness numerical ability to Islamic economics,	5. Attitude towards the future	halal and which are not
		6. Measurement of consumption decisions due to the halal label
		7. Knowledge about the benefits of consuming halal products
		8. Knowledge about the consequences of consuming non-halal products
		9. Decisions in choosing between sharia and conventional banking savings
		10. Understanding of usury
		11. Knowledge of sharia and non-sharia insurance
		12. Understanding of the benefits of saving and not overusing assets
		13. Understanding of the obligation to pay <i>zakat</i> , <i>infaq</i> , and alms
		14. Interested in the latest news about Islamic economics
		15. Interest in matters related to Islamic economics
		16. An understanding of the good money habit: planning for routine, unexpected, and temporal needs

		17. Knowledge of future benefits and risks
		18. Understanding of <i>Maqoshid</i> Sharia
		19. Understanding of future financial planning

4. RESULT AND ANALYSIS

The establishment of the Said Aqil Siroj Foundation is an initial step in human development to participate in building a quality and competitive educational network so that it can produce generations of people who are morally commendable, educated, cultured, characterized, and civilized. Therefore, in carrying out the movement, it is independent of the Islamic vision of *rahmatan lil 'alamin* which has an ethical foundation, namely *tawasuth* (moderate), *tawazun* (balance), *i'tidal* (middle way), and *tasamuh* (tolerant). Based on the above thoughts, the Said Aqil Siroj Foundation intends to participate in building the civilization of the Indonesian nation through the values of *tsaqafah* (science), *hadlrah* (civilization), and *tamaddun* (organizing civil life). This step is embodied in the form of building an Islamic Boarding School as the center of Islamic civilization, namely Al-Tsaqafah Islamic Boarding School and civilization-based educational of Ahlussunah wal Jama'ah. The naming of "Al-Tsaqafah" itself is based on historical records that Muslims are successful in building human development. Where Muslims become people who have respected strength, people who have religious values that are hanif, full of tolerance, rapidly developing knowledge, noble character, and civilized behavior. At that time, the geography of Muslims was growing rapidly and was able to transcend the boundaries of major continents, Asia, Africa, and Europe. People who have religious values that are hanif, full of tolerance, the rapid development of knowledge, noble character, and civilized behavior. At that time, the geography of Muslims was growing rapidly and was able to transcend the boundaries of major continents, Asia, Africa, and Europe. people who have religious values that are hanif, full of tolerance, the rapid development of knowledge, noble character, and civilized behavior. At that time, the geography of Muslims was growing rapidly and was able to transcend the boundaries of major continents, Asia, Africa, and Europe. In the

course of its history, Tsaqafah is very open and able to interact and collaborate with foreign cultures, as well as with prevailing local traditions, as long as they do not conflict with the values of faith and monotheism as well as the basic principles of Islamic teachings. Therefore, many educational institutions and research centers were formed, such as Baitul Hikmah (Learning Center), which was initiated by the caliph al-Ma'mun (198-202 H/812-817 AD). This institution can publish and translate scientific research in the fields of medicine, astronomy, engineering, geology, mathematics, and others.

The successes achieved by Al-Tsaqafah Islamic Boarding School and MA Al-Tsaqafah received a positive response from the community. They entrust their sons and daughters to study at this institution. From year to year, the number of students and students continues to increase. Along with that, many of them also hoped that the SAS Foundation would provide education at the level of Madrasah Tsanawiyah (MTs). This community expectation was followed up with the establishment of Madrasah Tsanawiyah Al-Tsaqafah in the 2016-2017 school year. This school, apart from being a realization of the aspirations of the community, is also a foundation that supports education and teaching at Al-Tsaqafah Islamic Boarding School. So far, the target of Al-Tsaqafah Islamic Boarding School curriculum has not been achieved because the education period follows the MA Al-Tsaqafah curriculum for only three years.

With this synergy, it is hoped that educational institutions under the auspices of the SAS Foundation will be able to become manaratul 'ilmi wal ma'rifah (lighthouses of knowledge) and markazul buhuts (study centers). Besides that, it is also able to produce quality people in faith, morals, knowledge, and skills, so that they can make a positive contribution to Islamic civilization, the Indonesian nation, and also the world.

The population in this study were teachers or teachers at Al Tsaqafah Islamic Boarding School. So that the results of the sample in this study amounted to 44 respondents. Based on the questionnaire was distributed to the respondents either via g-form or directly. The results obtained are as follows. Based on the data above, it shows that the highest education level of the teachers who are respondents is S2 as many as 6 people, and the most is S1 as many as 35 people. It can be concluded that most of the respondents who filled out the questionnaire had a

high level of knowledge. The age range of the respondents is 23 – 38 years. Respondents who filled out were also dominated by teachers who studied at Islamic boarding schools and yet many did not have Islamic bank accounts.

The validity test conducted by the researcher was obtained from the results of distributing questionnaires to 44 samples. The data obtained were then reprocessed by the researchers and analyzed using SPSS. A questionnaire statement instrument can be called valid if it meets the provisions of the validity test, namely the significance value < 0.05 . Vice versa, the statement of the questionnaire is called invalid if the significance value is > 0.05 .

From the results of the analysis of the validity test by the researcher, it is known that all items on the questionnaire are said to be valid, the reason is that all the significance values of each item in the questionnaire are < 0.05 . The details of the significant value obtained for each item of the questionnaire statement are

Table 4.1 SPSS Correlation

Statement Number	Total Pearson Correlation
1	0.001
2	0.005
3	0.004
4	0.001
5	0.000
6	0.029
7	0.001
8	0.005
9	0.007
10	0.000
11	0.000
12	0.000
13	0.000
14	0.008
15	0.000
16	0.000
17	0.000
18	0.000
19	0.000

Source: processed data, 2022

Questionnaire statement items can be done with a reliability test if it is declared valid on the test results of the validity test. The goal is to measure the consistency of the measuring instrument used by researchers. In testing the reliability of this study using

the Croanbach Alpha method with a determined coefficient value, namely (Gregory, 2000):

- If the coefficient value is 0, then it does not have reliability
- If the coefficient value > 0.70 , then reliability can be accepted
- If the coefficient value > 0.80 , then the reliability is classified as good
- If the coefficient is 1, then the reliability is perfect

Table 4.2 Reliability Statistics

Cronbach's Alpha	N of Items
0.840	19

Source: processed data, 2022

In this study, the results from the Reliability Statistics table in the Cronbach's Alpha column are 0.84, meaning that the coefficient value is > 0.84 and when viewed from the reliability test coefficient value, in this study the reliability test results can be said that each item of this research instrument is reliable in the category good reliability.

The Islamic economic literacy variable was measured based on the respondents' correct answers to the questionnaire. The calculation is done by calculating the literacy rate for each aspect. After getting the results of the literacy rate per aspect, the calculation of the Islamic economic literacy index is carried out. The results of the descriptive statistical analysis for the level of Islamic economic literacy at Al Tsaqafah Islamic Boarding School teacher can be seen in the following table:

Table 4.3 Overall Islamic Economic Literacy Level

Descriptive statistics	Sharia Economic Literacy
Minimum	51.25%
Maximum	91.25%
Average	72.81%
Standard deviation	8.28%

Source: processed data, 2022

Based on table 4.3 the overall level of Islamic economic literacy can be seen that the lowest score (minimum) is 51.25%, then the highest score (maximum) is 91.25%. Furthermore, the average (mean) is 72.81% so that the level of Islamic economic literacy of teachers at Al Tsaqafah Islamic Boarding School is in the sufficient literate category because the score is between 60%-75%. Then the standard deviation of the average Islamic economic literacy is 8.28%, which indicates that there is a variation in the respondents' answers.

Table 4.4 Sharia Economic Literacy Level Based on Bank Indonesia Criteria

Category	Total number of teachers	Percentage
Well literate	14	31.82%
Sufficiently literate	27	61.36%
Less literate	3	6.82%
Not literate	0	0%
Total	44	100%

Source: processed data, 2022

Based on table 4.4 shows that the total respondents were 44 teachers. A total of 14 teachers with a percentage of 31.82% are in the well literate category. Furthermore, there are 27 teachers in the sufficient literate category or 61.36%. The remaining teachers who are in the less literate category are 3 teachers or 6.82%.

Table 4.5 Sharia Economic Literacy Index by Aspect

Aspect	Average (Per Aspect)	Literacy Rate				Total
		Well literate	Sufficiently literate	Less literate	Not literate	
Sharia Economic	78.27%	45.46%	54.54%	0%	0%	100%
Halal Products and Services	87.5%	77.28%	22.72%	0%	0%	100%
Sharia Financial Management	72.16%	29.55%	63.63%	6.82%	0%	100%
Sharia Economic Numerical Ability	70.26%	25%	45.45%	29.55%	0%	100%
Attitude to the Future	73.44%	34.10%	47.73%	18.18%	0%	100%
TOTAL		42.28%	46.81%	10.91%	0%	100%

Source: processed data, 2022

Based on table 4.5 shows the average teacher who answered correctly each aspect and the literacy rate for each aspect, which is as follows:

- Aspects of Islamic economics obtained teacher results that are included in the well-literate category of 45.46%. Then the teachers who are

included in the sufficient literate category are 54.54%. The average (mean) of teachers in the Islamic economic aspect is 78.72%, which indicates that Islamic economic literacy in this aspect is in the well-literate category.

- b. Aspects of halal products and services obtained by as many as 77.28% of teachers are in the well-literate category. Furthermore, as many as 22.72% of teachers are in the sufficiently literate category. The average (mean) in this aspect is 87.50%, this shows that Islamic economic literacy in the aspect of halal products and services is in the well-literate category.
- c. Aspects of Islamic financial management obtained results as much as 29.55% of teachers are in the well-literate category. Furthermore, as many as 63.63% of teachers are in the sufficiently literate category. Then as many as 6.82% of teachers are in the less literate category. The average (mean) in the Islamic financial management aspect is 72.16%, which shows that Islamic economic literacy in this aspect is in the sufficient literate category
- d. Aspects of the numerical ability of Islamic economics showed that 25% of teachers were in the well-literate category. Furthermore, as many as 45.45% of teachers are in the sufficiently literate category. Meanwhile, 29.55% of teachers are in the less literate category. The average (mean) in the numerical capability aspect of sharia economy is 70.26%, which indicates that sharia economic literacy in this aspect is in the sufficient literate category
- e. Aspects of attitudes toward the future, the results showed that as many as 34.10% of teachers were in the well-literate category, as many as 47.73% of teachers were in the sufficiently literate category. Furthermore, 18.18% of teachers are in the less literate category. The average (mean) on the aspect of attitude towards the future is 73.44%, which shows that Islamic economic literacy in this aspect is in the sufficient literate category.
- f. The Islamic economic literacy index is calculated using the literacy number of each aspect multiplied by the weight of the constituent aspects. The results of the Islamic economic literacy index of teachers at Al Tsaqafah Islamic Boarding School are 46.81% sufficiently literate.

5. CONCLUSION

After conducting research on Islamic economic literacy among teachers at Al Tsaqafah Islamic Boarding School, the authors conclude that from a total of 44 teachers, the respondents. A total of 14 teachers with a percentage of 31.82% are in the well-literate category. Furthermore, there are 27 teachers in the sufficient literate category, or 61.36%. The remaining teachers who are in the less literate category are 3 teachers or 6.82%.

Meanwhile, when viewed from each aspect and the literacy rate of each aspect, from the sharia economic aspect, the results of teachers who are included in the well-literate category are 45.46%. Then the teachers who are included in the sufficient literate category are 54.54%. The average (mean) of teachers in the Islamic economic aspect is 78.72%, which indicates that Islamic economic literacy in this aspect is in the well-literate category.

Aspects of halal products and services obtained by as many as 77.28% of teachers are in the well-literate category. Furthermore, as many as 22.72% of teachers are in the sufficiently literate category. The average (mean) in this aspect is 87.50%, this shows that Islamic economic literacy in the aspect of halal products and services is in the well-literate category.

Aspects of Islamic financial management obtained results as much as 29.55% of teachers are in the well-literate category. Furthermore, as many as 63.63% of teachers are in the sufficiently literate category. Then as many as 6.82% of teachers are in the less literate category. The average (mean) in the Islamic financial management aspect is 72.16%, which shows that Islamic economic literacy in this aspect is in the sufficient literate category.

Aspects of the numerical ability of Islamic economics showed that 25% of teachers were in the well-literate category. Furthermore, as many as 45.45% of teachers are in the sufficiently literate category. Meanwhile, 29.55% of teachers are in the less literate category. The average (mean) in the numerical capability aspect of sharia economy is 70.26%, which indicates that sharia economic literacy in this aspect is in the sufficient literate category.

Aspects of attitudes toward the future, the results showed that as many as 34.10% of teachers were in the well-literate category, and as many as 47.73% of teachers were in the sufficiently literate category. Furthermore, 18.18% of teachers are in the less literate category. The average (mean) on the aspect of attitude

towards the future is 73.44%, which shows that Islamic economic literacy in this aspect is in the sufficient literate category.

The Islamic economic literacy index is calculated using the literacy number of each aspect multiplied by the weight of the constituent aspects. The results of the Islamic economic literacy index of teachers at Al Tsaqafah Islamic Boarding School are 46.81% sufficiently literate.

Sharia Economic Literacy at Al Tsaqafah Islamic Boarding School is sufficiently literate, therefore steps are needed to increase sharia economic literacy, especially in the financial sector. The author suggests that a small group discussion (SGD) or seminar be held for teachers on sharia economics and the importance of using the halal chain as a whole to achieve maqosid sharia.

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