Journal of Economics and Social Sciences (JESS)
Vol. 4, 2 (July - December, 2025), pp. 606-613
EISSN: 2808-5094, DOI: 10.59525/jess.v4i2.881

An Overview of the Public Understanding of Islamic Banking in Mendahara Ilir

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ARTICLE INFO

Keywords:

Islamic banking;
Islamic financial literacy;
public understanding;

Article history:

Received 2025-07-10
Revised 2025-08-02
Accepted 2025-08-04

ABSTRACT

This study aims to examine the level of public understanding of Islamic banking in Mendahara Ilir Village, Mendahara District, East Tanjung Jabung Regency, Jambi Province. Using a qualitative approach with a descriptive method, the study reveals that although the term "Islamic bank" is fairly well known among the community, understanding of the underlying principles, systems, and products remains very low and largely symbolic. This lack of Islamic financial literacy is not due to rejection of the Sharia system, but rather stems from limited access to information, inadequate educational efforts from Islamic financial institutions, and the low integration of Islamic economic content in religious activities. The study finds that awareness of Islamic identity has not yet aligned with technical understanding of Sharia contracts (akad). Other findings suggest that direct experience in using Islamic banking services can serve as an important bridge toward deeper understanding. The study recommends contextual and collaborative Islamic financial literacy strategies, involving religious leaders, local media, experiential training, and the strengthening of Islamic economic curricula in both formal and informal education. With such strategies, Islamic financial inclusion in remote areas like Mendahara Ilir can be significantly improved, thereby supporting fair, sustainable, and Islamically-aligned local economic development.

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1. INTRODUCTION

The development of the financial sector in Indonesia has demonstrated substantial growth over the past few decades (Rumbogo et al., 2021). This is evidenced by the increasing proliferation of various financial institutions operating throughout the country, ranging from micro-scale entities such as savings and loan cooperatives and village-based financial institutions, to macro-scale institutions like national banks and multinational investment firms (Kadarsih et al., 2023; Karnadjaja, 2023; Mustofa, 2023). The growth of the national economy has been a key driver behind the rising demand for efficient, secure, and trustworthy financial services. Financial institutions have become increasingly vital due to their ability to facilitate diverse economic activities for individuals and business actors alike. This phenomenon indirectly highlights the strategic role that the financial sector plays in supporting the stability of the economic system, providing access to capital, and creating new economic opportunities that foster more inclusive and sustainable growth.

In practice, financial institutions serve not only as custodians and managers of funds but also as key drivers of economic activity (Adeniran et al., 2024). Through intermediary functions, financial institutions bridge the gap between surplus units—those with excess funds—and deficit units—those in need of financing. These activities include the financing of small and medium enterprises (SMEs), the distribution of productive credit, the provision of investment services, and the management of both personal and corporate finances (Hidayat et al., 2023; Tanjung et al., 2023). The presence of professional, accountable, and transparent financial institutions is a critical factor in enhancing public trust in the national financial system. Undoubtedly, the role of financial institutions significantly influences the direction of economic development across various sectors—including agriculture, trade, industry, and services—by providing necessary access to financing and financial protection for the broader community.

One form of financial institution that is increasingly gaining prominence within Indonesian society is Islamic banking. This type of banking operates based on Islamic legal principles (Sharia), which prohibit elements of interest (riba), speculation (maisir), and uncertainty (gharar) in financial transactions. As an alternative to conventional banking, Islamic banks offer a variety of products and services that emphasize values such as justice, partnership, and social responsibility. While retaining the core function of financial intermediation, Islamic banking employs Sharia-compliant contractual frameworks such as mudharabah (profit-sharing), musyarakah (joint venture), ijarah (leasing), and murabahah (cost-plus sale). Consequently, Islamic banking is not solely profit-oriented but also prioritizes ethical principles and social justice in its operational practices (Musthofa & Wulandari, 2024; Nuri et al., 2024).

The growth of Islamic banking in Indonesia can be traced back to the establishment of Bank Muamalat Indonesia in 1992, which marked the inception of Sharia-based banking in the country. This institution became a significant milestone in the history of Islamic finance in Indonesia and inspired the emergence of other similar financial institutions in subsequent years. The government supported this development through the enactment of Law No. 10 of 1998—an amendment to Law No. 7 of 1992—which provided a legal framework for the operation of Islamic banks. Furthermore, in 2003, the Indonesian Ulema Council (Majelis Ulama Indonesia, or MUI) issued pivotal fatwas regarding the operational aspects of Islamic banking, thereby strengthening the legitimacy of Sharia-based financial institutions (Munip et al., 2024; Musthofa, 2024; Sya'bana et al., 2024). These comprehensive regulations not only provided legal certainty but also enhanced public confidence in Islamic financial systems, which are considered to align with the religious and socio-cultural values of Indonesian society.

The response to the growth of Islamic banking has come not only from the public but also from financial industry players, including conventional banks. Many of these institutions have established Islamic business units (Unit Usaha Syariah, or UUS) as a strategy to diversify their operations and expand their market reach. Some major banks in Indonesia have even fully converted their operations into Sharia-compliant banks. This phenomenon illustrates that Islamic banking is no longer a peripheral alternative within the national financial system but has become a recognized force in the banking industry. A key driver behind this shift is the growing awareness among the public of the importance of conducting economic activities—including financial transactions—in accordance with Islamic principles. This trend is further supported by Indonesia's demographic profile, which is predominantly Muslim, offering a vast and promising market for Sharia-compliant financial services.

Despite the rapid expansion of Islamic banking, several significant challenges persist in its development. One of the primary obstacles is the low level of public understanding regarding the concepts, systems, and products of Islamic banking. Although various Sharia-based financial products—such as savings, financing, and investment instruments—are available, many individuals still cannot clearly distinguish between Islamic and conventional banking products. This lack of awareness contributes to limited interest in using Islamic banking services, thereby hindering market penetration (Mustari et al., 2024; Susanto et al., 2024). Misconceptions about Sharia principles, combined with inadequate educational outreach by relevant stakeholders, exacerbate this issue. If not addressed, these challenges may become major barriers to the widespread adoption and integration of the Islamic financial system.

The root of this low public understanding lies in the lack of adequate information and Islamic financial literacy. There remains a shortage of human resources with deep expertise in Islamic economic principles, both academically and professionally. Educational and promotional efforts undertaken by Islamic banking institutions are often sporadic and not yet fully integrated into formal education systems or large-scale public campaigns. In some cases, operational practices within Islamic banks deviate from core Sharia principles, such as non-transparent profit margins or improper use of contractual agreements (akad). Such practices foster skepticism among the public and weaken trust in Islamic financial institutions. Therefore, it is crucial for Islamic banks to strengthen internal integrity and consistently enhance the quality of services in alignment with Islamic values.

This lack of understanding of Islamic banking is also evident in the Mendahara District, particularly in the Kelurahan Mendahara Ilir area. Although several banking service outlets—such as BRI agents and other conventional financial institutions—are present in the region, the use of Islamic banking services remains minimal. Field observations and interviews indicate that residents are more familiar with interest-based systems offered by conventional banks than with the profit-sharing concepts that characterize Islamic banking. A significant number of residents have never even heard of Islamic banking, let alone understood its operational systems and benefits. Promotional efforts by Islamic banks are perceived as having failed to reach all layers of society, particularly the elderly and individuals with lower levels of education (A. E. Saputra & Susanti, 2024; Saryanti et al., 2024). This situation demonstrates that Islamic banking still has substantial work to do in reaching grassroots communities.

This study is therefore highly important and relevant to assess the extent of public understanding of Islamic banking in Kelurahan Mendahara Ilir. Through this research, various factors influencing the level of Sharia financial literacy at the local level—including existing challenges and potential opportunities—can be identified. The findings are expected to contribute not only to the academic development of Islamic economics but also to offer strategic insights for Islamic banking practitioners, local governments, and educational institutions in formulating more effective financial literacy programs. Enhancing public understanding of Islamic banking could significantly advance Sharia-based financial inclusion, thereby strengthening the economic structure of the Muslim community and supporting sustainable regional development.

2. METHODS

The researcher employed a qualitative approach using a descriptive method to gain a deep and comprehensive understanding of the social phenomena occurring within the community. A qualitative approach was chosen because it allows for the exploration of data in a natural and contextual manner, particularly as the subject of this research involves behavior, perception, motivation, and public understanding of Islamic banking. In qualitative research, data collected are not in the form of numbers or statistical symbols, but rather in the form of words and narratives obtained through direct observation, interviews, and documentation. This study constitutes field research conducted directly in Kelurahan Mendahara Ilir, Mendahara District, East Tanjung Jabung Regency, where the researcher was actively involved as the primary instrument in the data collection process. By being physically present in the field, the researcher observed and interviewed community members firsthand to obtain more valid and contextual information regarding the extent of their understanding of the fundamental principles of Islamic banking and how these principles are implemented in their daily lives.

The primary subjects of this study are the residents of Kelurahan Mendahara Ilir, most of whom rely on the agricultural sector for their livelihood. The focus of the research is on how they comprehend the concepts and systems of Islamic banking, as well as the factors influencing the level of that understanding, such as education, social conditions, and economic background. In collecting the data, the researcher employed three main techniques: observation, interviews, and documentation. Observation was conducted by recording the community's social conditions and interactions relevant to the research topic. Structured interviews were carried out with five informants identified as having adequate knowledge of the subject matter. Documentation involved gathering various written sources, such as official documents, local reports, and relevant literature. Through the triangulation of data from these three techniques, the researcher sought to obtain a holistic and in-depth picture of the community's understanding of Islamic banking (Rahma et al., 2024). To ensure the validity and reliability of the data, the researcher conducted a credibility test using the member check technique, whereby informants were asked to verify the tabulated results of the interviews to confirm that the information accurately reflected their statements.

The data analysis process was conducted using the interactive model developed by Miles and Huberman, which involves three key stages: data reduction, data presentation, and conclusion drawing or verification. Data reduction aims to filter and summarize relevant information, allowing the collected data to be concentrated on the core issues of the research. The data are then presented in descriptive narrative form to facilitate a clearer understanding of the observed phenomena. The final stage is verification or drawing conclusions, during which the researcher seeks to answer the research questions and identify patterns or new findings that were not previously apparent. This entire analysis process is iterative and interactive, enabling the researcher to adjust and validate data in real-time based on developments encountered in the field. With this systematic method and approach, the study is expected to make a meaningful contribution to the public's understanding of the Islamic financial system and serve as a reference for developing Islamic financial literacy in rural areas.

3. FINDINGS AND DISCUSSION

The historical development of Mendahara Ilir Sub-district is closely tied to the presence of the Tembikar River, a medium-sized river that flows from east to west, effectively dividing the area into northern (upstream) and southern (downstream) parts. The settlement was first established in the 1950s by migrants from the Eastern Malay region who settled at the river's estuary. Over time, the community expanded, attracting families from diverse ethnic backgrounds, including Chinese and various groups from Sulawesi, Kalimantan, Java, West Sumatra, North Sumatra, and Jambi. Initially, the settlers engaged in fishing, but gradually expanded into agriculture and plantation activities to meet their subsistence needs. As agricultural yields became sufficient, the sector grew and contributed to the area's economic development. The population growth in Mendahara Ilir has fluctuated over time but has generally increased significantly since the 1970s. In line with changes in Indonesia's administrative governance, the area transitioned from a "kampung" led by a datuk penghulu to a desa following the enactment of Law No. 5 of 1979, and eventually became a kelurahan in 2008, currently led by a lurah supported by a secretary, section heads, six community units (RW), and thirty-four neighborhood units (RT).

Geographically, Mendahara Ilir Sub-district is located on the eastern coast of Jambi Province, at the mouth of the Batanghari River. It lies within the coordinates of 01° 40' 230" 8" BT – 01° 40' 270" 25" BT and 101° 60' 54" LS – 10° 210' 56" LS, encompassing a total land area of 10,540 hectares. It borders Sinar Kalimantan Village to the west, Lagan Ilir Village to the east, the Berhala Strait to the north, and Sungai Tawar Village to the south. As a coastal area directly adjacent to the Berhala Strait and Natuna Sea and near the Riau Archipelago, Mendahara Ilir possesses distinctive features such as muddy coastal zones suitable for the development of mangrove forest conservation and nature reserves. These geographical conditions not only support ecological sustainability but also present potential for nature-based tourism that remains relatively untapped.

Findings from the interviews indicate that although the term "Islamic bank" is frequently heard within the community, understanding of its underlying concepts and practices remains very limited. A 42-year-old resident who works as a fisherman remarked, "I heard Islamic banks don't charge interest, but it's the same in the end—you still have to pay more if you take a loan." This statement reflects a fundamental misunderstanding of key principles such as mudharabah (profit-sharing) and murabahah (cost-plus financing), which form the core of Islamic banking operations. Field observations corroborate this finding, as researchers noted the absence of educational materials on Islamic banking on neighborhood information boards (RT) and in religious institutions. Additionally, documentation from the Kelurahan Office revealed that no official outreach or educational programs related to Islamic finance have been conducted since 2018.

Furthermore, observational data suggest that although the community exhibits a high level of religious commitment—as evidenced by active participation in religious activities at local surau and mosques—the content of religious sermons has not addressed Islamic economic principles. A local religious leader stated in an interview, "We often discuss worship-related jurisprudence (fiqh), but we have not yet addressed Islamic economics, as it is not our primary area of focus." This is consistent with field notes, which recorded that routine study circles tend to focus on moral conduct and ritual worship, rather than on muamalah (economic transactions) or economic jurisprudence. Yet, documentation of the community's social structure indicates that religious study groups play a significant role in shaping public opinion. The absence of Islamic banking content within these forums helps explain why many residents are unfamiliar with specific Islamic financial contracts (Nurjali et al., 2023; A. A. Saputra, 2023).

When asked to identify Islamic banking products they were familiar with, most respondents mentioned only "savings," with no reference to financing, ijarah (leasing), or Sharia-compliant investments. In one interview, a housewife commented, "Do Islamic banks also offer business loans? I'm not sure—I'm afraid because I don't understand how it works." Field observations reinforced this sentiment, as no brochures, banners, or promotional activities from Islamic banks were found near the market or the kelurahan office. Meanwhile, documentation from the Office of Cooperatives and SMEs indicated that as of 2023, only 6% of micro-entrepreneurs in Kelurahan Mendahara Ilir had accessed Islamic financing. These findings support the conclusion that the low penetration of Islamic banking in the area is not due to community rejection, but rather to a lack of accessible and comprehensible information.

The understanding of Islamic banking among the residents of Mendahara Ilir appears to remain at a relatively superficial conceptual level. This finding suggests that although the term "Islamic bank" is widely recognized, deeper knowledge of foundational principles—such as the prohibition of riba (usury), the profit-sharing system, and various sharia-compliant contracts—is still lacking. This aligns with the study by (Hassan, 2022), which found that public understanding of Islamic banking in non-urban areas tends to be limited due to inadequate access to comprehensive and educational information. However, in contrast to earlier studies that suggested complete ignorance, this research reveals that the community holds a symbolic perception of Islamic banks—viewing them as "more Islamic"—despite lacking a substantive grasp of their financial systems. This constitutes one of the novel contributions of this study: the presence of identity awareness that is not yet linked to technical and practical understanding.

Furthermore, the discussion also highlights education level as a key differentiating factor in the depth of public understanding. Individuals with at least a secondary education or exposure to Islamic economics are more likely to articulate concepts such as wadiah, mudharabah, or murabahah, even if not yet mastering them fully. This reinforces the findings of (Pala et al., 2024), who asserted that formal education and exposure to Islamic financial knowledge significantly influence Islamic banking literacy. This study adds a new dimension by demonstrating that residents with direct experience using Islamic banking services express greater confidence in their conceptual understanding. Practical engagement thus serves as a bridge between theoretical knowledge and belief—a dimension that has not been widely emphasized in previous research.

The lack of outreach and educational efforts from Islamic financial institutions remains a major barrier to improving public literacy. This is evident from the dominance of informal and sporadic information sources. People rely on social media, personal experiences, and anecdotal accounts from friends or family—sources that often fail to convey critical aspects such as contract mechanisms or financing structures. These findings extend the conclusions of (Lee et al., 2022), who argued that the effectiveness of outreach depends on the intensity and quality of information dissemination. However, within the Mendahara Ilir context, the novelty of this study lies in its emphasis on information access inequality among residents, driven by the limited presence of Islamic bank branches and a lack of localized promotional activities.

Religious leaders play a significant, albeit primarily normative, role. In Mendahara Ilir, they actively preach about the prohibition of riba, but such messages are rarely accompanied by practical explanations on how Islamic banking mechanisms can be used to avoid it. This corresponds with the research of (Dewi & Ferdian, 2021), who emphasized the importance of integrating religious preaching with technical education to foster behavioral transformation in Islamic financial practices. This study highlights a new perspective on the passive-informative role of religious figures, rather than a transformative one. Therefore, a synergy between Islamic financial institutions and religious leaders is necessary to deliver religious messages that not only stress moral imperatives but also equip the public with practical knowledge applicable in daily financial activities.

Finally, social and economic perceptions among community members also significantly influence the limited understanding of Islamic banking systems. Some low-income residents perceive Islamic banks as more exclusive and complex, using unfamiliar terminology that is difficult to grasp. This finding builds upon the study by (Amuda & Al-Nasser, 2024; Gümüşay et al., 2025), which noted that public perception of procedural complexity often discourages engagement with Islamic banks. However, the current study offers a new perspective by demonstrating that such perceptions can shift when individuals gain firsthand experience with Islamic banking services. This insight is critical for the development of educational strategies that are inclusive and context-sensitive, ensuring that Islamic banks are not merely seen as symbols of religiosity, but also as accessible and understandable financial solutions for all segments of society—including the most uninformed.

4. CONCLUSION

Based on the research findings, it can be concluded that the level of public understanding of Islamic banking in Kelurahan Mendahara Ilir remains low and largely symbolic, even though the term “Islamic bank” is widely recognized. This directly answers the main research problem regarding the low level of Sharia financial literacy at the grassroots level. The community’s lack of knowledge is not due to rejection of the Sharia system, but rather stems from limited access to accessible information, the absence of active promotional efforts by Islamic financial institutions, and the minimal integration of Islamic economic content in religious activities. A key novelty revealed in this study is the presence of Islamic identity awareness that has not yet translated into technical understanding of Sharia contracts, as well as the practical role of using Islamic banking services as a bridge to deeper conceptual comprehension. This study also introduces a new dimension regarding information access inequality, which exacerbates the literacy gap in remote communities. The implications of these findings are highly significant, particularly for Islamic banking practitioners, local governments, and educational institutions, highlighting the urgent need for contextual and collaborative Sharia financial literacy strategies. These strategies should actively involve religious leaders in delivering practical Islamic financial messages, while also promoting expanded outreach through local media, experience-based training, and the integration of Islamic economics into both formal and informal education systems. Through such an approach, Islamic financial inclusion can be strengthened and make a meaningful contribution to building an equitable, sustainable, and religiously-aligned local economic development.

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