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Dynamics of Islamic Economics Education and Learning In The Digital Age: A Global Study Educational Transformation

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ABSTRACT

Global technological transformation has influenced various aspects of education, including the management of Islamic economics learning. These changes require managerial strategies that are not only adaptive to digital developments but also remain consistent with Islamic principles. This article aims to critically review and analyze the practice of Islamic economics learning management in various countries in the context of technological innovation. The method used is a qualitative literature study, based on an examination of eighteen relevant scientific documents, including journals, research reports, and education policy documents. The results of the study show disparities in managerial practices between institutions in Muslim-majority and Muslim-minority countries, both in terms of the integration of Islamic values, digital readiness, and academic leadership. Institutions that develop value-based learning systems supported by transformational leadership tend to be more successful in responding to changing times. A curriculum integrated with the halal industry context and the use of technology that internalizes the principles of maqashid sharia are characteristics of an innovative and valuable learning model. This study concludes that the development of sharia economics learning management needs to be directed towards a model that is not only responsive to technological disruption but also strongly rooted in Islamic ethics and global needs.

INTRODUCTION

The growth of the global Islamic economy shows promising trends, with rapid development particularly in the Middle East, Southeast Asia, and parts of Europe. Saudi Arabia's Islamic banks, for example, recorded total assets of USD 985 billion in 2021, surpassing Malaysia and Indonesia (Mahendra & Musthofa, 2023). In this context, the development of Sharia-based financial institutions is influenced by national policies, government support, and the readiness of digital infrastructure. In addition, the adoption of technology has become a determining factor in the effectiveness of Sharia economic learning management, which is now an important part of strengthening human resource competencies. However, there have not been many studies discussing the relationship between technological innovation and the effectiveness of learning systems in the Sharia finance sector. Meanwhile, Islamic financial education systems in various countries show an inconsistent approach, with some still relying on conventional methods without adequate digital support (Kamila Rahma Shalehah et al., 2025)

There is also limited literature that presents comparative studies or syntheses of sharia learning management practices across countries. Under these circumstances, efforts to strengthen competencies through technology-based learning management have become an urgent need. Therefore, this study focuses on a global analysis of Islamic economic learning management in response to the challenges of the technological innovation era. This research aims to answer how Islamic countries utilize learning approaches to produce superior human resources in the Islamic finance sector. Digitalization in the Islamic banking sector has driven the

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transformation of learning processes to become more adaptive and interactive. For example, Saudi Arabia has strengthened its Islamic financial services through digital platforms and technology-based monitoring systems (F. Permana & Syahrial, 2024). This transformation has not only impacted the operational models of financial institutions, but also the knowledge management and human resource training systems in the industry. Information technology enables the personalization of learning materials, competency tracking, and the integration of sharia principles in a global context. However, a significant gap is evident in developing countries that have not maximized the use of technology in sharia economic education. On the other hand, regulations and human resource readiness are major obstacles to the implementation of digital learning systems in many Islamic financial institutions. This phenomenon highlights the importance of studies that not only review theory but also managerial practices in Islamic economics learning. Against this backdrop, this research aims to explore effective, adaptive learning management models that are in line with Islamic principles. It is hoped that the results can be used as a reference in reforming the Islamic economics education system across regions. This study is relevant for identifying patterns of success and obstacles in the application of educational technology in Islamic financial institutions.

The transformation of the Islamic economy in Middle Eastern countries presents unique dynamics in the Islamic economics learning system. Saudi Arabia, as the spiritual center of the Islamic world, has made Sharia principles the basis for financial and educational operations, but the learning management system is still highly centralized and segregated between men and women (Sapitri, 2023). Although the Sharia curriculum has been widely adopted, limitations in pedagogical innovation and resistance to digital technology are major obstacles. The overly bureaucratic system makes it difficult to adapt teaching materials to global industry developments. This results in a mismatch between graduate competencies and the needs of the increasingly digitized Islamic banking industry. Not many educational institutions in the region have implemented collaborative learning or problem-based learning models based on industry needs.

Learning is still stuck in traditional teaching patterns that are less responsive to change. This weakness is exacerbated by the lack of continuing training for teaching staff on educational technology. Therefore, innovation in learning management is a strategic issue to improve the competitiveness of Islamic human resources in the region. This research is important to explore learning managerial reforms that are relevant to the trends of globalization and digitalization. Digital transformation in Islamic economics education requires the adaptation of learning models that can bridge Islamic values and technological skills. A study by (Haruna et al., 2025) proves that the use of technologies such as artificial intelligence and machine learning has a positive impact on the performance of Islamic banks, especially when combined with digital infrastructure readiness. Positive sentiment towards this technology also reflects the readiness of Islamic financial institutions to adopt innovation as part of their organizational learning strategy.

However, a study by (Polgan et al., 2024) shows that although business information systems such as ERP and BI can improve market adaptation and operational efficiency, obstacles arise when educational institutions do not have the appropriate managerial capacity to integrate these systems into the Islamic economics curriculum. In this context, the development of technology-based learning management systems cannot be separated from the importance of training human resources to be adaptive to technological changes (Marlina et al., 2024). Additionally, a digital literacy approach based on Islamic ethics is a key focus in efforts to balance business profits with the value of blessings (Rahma Dania Purba et al., 2024). This reinforces that technological transformation must be framed within the context of Islamic economic ethics so as not to lose its value orientation.

The application of Islamic business ethics in online learning also encourages the development of educational platforms that are more responsive and accountable to issues of fairness and transparency (Panasiah & Fajri, 2023). This study emphasizes that sharia economic learning management must be designed with consideration of technology, ethics, and educational sustainability. Therefore, strengthening managerial capabilities and digital infrastructure is a prerequisite for the development of relevant Islamic economic learning in the era of disruption. Effective learning is not only determined by technology, but also by visionary and collaborative academic leadership. Study (Juliana Pilpres et al., 2023) states that leaders of Islamic economics and finance education institutions must have six key competencies, ranging from strategic vision to developing productive partnerships with the Islamic industry. When institutional heads lack experience or in-depth understanding of Islamic economics, the effectiveness of educational management often declines. This is exacerbated by rapid job rotation, as is the case in many institutions in Malaysia and Saudi Arabia, which leads to a lack of continuity in the implementation of learning strategies.

In Indonesia itself, challenges also include the suboptimal curriculum that does not concretely integrate halal industry practices into the teaching and learning process (Arifin et al., 2021). The lack of integration between higher education and market needs also results in the mismatch between graduates' competencies and the demands of the contemporary sharia industry (Fadhil et al., 2024). Meanwhile, project-based learning, small group discussions, and hybrid learning approaches are beginning to gain ground as contextual solutions for improving student competencies. This model has been proven to build Islamic economic literacy as well as problem-solving skills that are in line with the needs of the world of work. Thus, strengthening learning management needs to include aspects of curriculum design, teacher human resource development, and institutional leadership that understands the dynamics of the Islamic industry. This research emphasizes the importance of reconstructing Islamic economics learning strategies in order to respond to the demands of the times while maintaining Islamic values.

Different from Saudi Arabia Turkey, as a secular country, has shown a more flexible approach in integrating the Islamic economic system into the national education framework. Although slow at first, the government now fully supports Islamic-based institutions and learning management that integrates Islamic values with technology (Sapitri, 2023). In Turkish universities, blended learning models and the use of online learning systems are beginning to be developed for Islamic economics programs. However, there is no national standardization of Islamic economics curricula or learning quality management. Variability between institutions causes gaps in the quality of graduates, particularly in terms of mastery of Islamic financial technology. This weakness poses a serious challenge to systemic and industry-oriented learning management. Without an integrated managerial strategy, Islamic economics education risks becoming symbolic without having a real impact on improving graduate competencies. Therefore, this research is relevant for mapping managerial challenges and solutions in the management of Islamic economics learning in countries undergoing ideological transformation. This is important because the integration of values and pedagogical innovation is the key to the success of Islamic education in the digital age.

This research is expected to strengthen the role of learning in bridging Sharia idealism with global realities. Pakistan is a country that has officially banned the conventional banking system and adopted an Islamic economic system comprehensively. Nevertheless, its Islamic economics learning system faces acute problems in terms of digital access, teacher qualifications, and institutional management effectiveness (Rambe, 2021). Many higher education institutions in Pakistan have not yet implemented modern data-based and information technology-based learning management systems. Learning management is still manual and not systematically documented, resulting in low quality control and learning accountability.

In addition, limited state investment in digital training for Islamic economics lecturers hinders pedagogical transformation. This situation is paradoxical for a country committed to Islamic economics but lagging behind in learning management. Therefore, this study aims to map learning management issues that hinder the optimization of Islamic human resources in an Islamic law-based country. Without management reform, the development goals of the Islamic finance sector will not be achieved sustainably. An adaptive and responsive learning model is needed to address technological disruption. This study contributes to formulating relevant managerial strategies for Islamic educational institutions in Pakistan and similar countries.

Malaysia stands out as one of the most progressive countries in systematically managing sharia economics learning. The country has clear regulations, a special accreditation agency, and active collaboration between universities and the sharia finance industry (Marlina et al., 2023). The learning management model in Malaysia is designed to respond to industry needs and strengthen the country's position as a global Islamic finance hub. The use of e-learning systems, hybrid classes, and competency- based evaluations has become common practice. However, challenges remain in maintaining curriculum relevance amid rapid changes in financial technology. Flexible, big data-based learning management mechanisms are needed to ensure institutional responsiveness to the needs of the times. Malaysia is an important empirical model in this research because it shows that learning management is a determining factor in the competitiveness of Sharia human resources. This study examines learning management practices that can be replicated or adapted by other countries. It also highlights the importance of leadership, monitoring, and accountability in learning management. Findings from Malaysia provide an important foundation for developing a roadmap for improving the quality of Islamic economics education globally.

Meanwhile, Indonesia, despite having the largest Muslim population in the world, still faces fragmentation in its Islamic economics learning management system. Educational institutions are not yet fully integrated with the Islamic banking and finance industry ecosystem (Mahendra & Musthofa, 2023). Many educational institutions do not yet have professional learning management units or use Learning Management Systems (LMS) optimally. As a result, there is a mismatch between graduates and the expectations of an increasingly digitized industry. Initiatives such as the Sharia Economy Master Plan (MEKSI) have indeed been launched, but their implementation has not been structured down to the micro level in educational institutions. Another challenge is the lack of managerial training for institutional leaders in managing learning innovation.

Therefore, the urgency of learning management reform is very high in the Indonesian context. This study attempts to provide alternative models of industry-based management and technology-based learning strategies. In this way, Islamic economics educational institutions can improve the efficiency, relevance, and quality of their services. This study will also provide a map of the main managerial issues that hinder the progress of Islamic learning in the country. In European countries such as the United Kingdom, even though the Muslim community is a minority, the approach to Islamic economics learning shows rapid progress in terms of management and technological adaptation. Institutions such as the Islamic Finance Council UK and several universities have developed research-based and industry-based teaching models (Boukoberine et al., 2025).

The learning system uses experiential learning and case-based teaching approaches, thereby bridging theory with industry realities. Learning management is supported by the integration of evaluation systems and digital platforms that enable outcome-based monitoring. This success is not only due to technology, but also to institutional leadership and an agile managerial culture. Although the number of students is not as large as in Muslim-majority countries, the efficiency of learning management is a distinct advantage. Sharia economics learning is also integrated with the global discourse on ethical finance and sustainability. This context provides insight for developing countries to reorganize their learning management systems. This study attempts to capture lessons from successful models in Muslim minority countries in managing sharia economics learning. Thus, this study proposes a contextual cross-country learning management design.

Based on the above cross-country study, it appears that the success of Islamic economics education is largely determined by strategic learning management. Factors such as institutional vision, academic leadership, technology integration, and industry partnerships are key determinants (F. Permana & Syahrial, 2024). Previous studies have focused heavily on curriculum content but have failed to comprehensively examine learning management issues. In fact, without effective learning management, even the best curriculum will not have an optimal impact. Therefore, this research aims to fill the gap in global studies on Islamic economics learning management. Its primary focus is on how management strategies can strengthen the relevance, efficiency, and quality of learning.

This research also aims to map the managerial variables that influence learning outcomes, such as program design, human resources management, and quality evaluation systems. With a global comparative study approach, the results of this study are expected to become a reference for Islamic economics education policy. This includes recommendations for learning management designs that are data-driven, industry-driven, and Islamic values-driven. In this way, Islamic economics education will not only be normatively superior, but also globally competitive. This research offers an original contribution by comprehensively examining Islamic economics learning management in a global context, with a particular focus on the influence of technological innovation in various countries. Previous studies have mostly focused on curriculum development or the effectiveness of specific learning models locally, such as the application of *Small Group Discussion* in Indonesia (Arifin et al., 2021) or the effectiveness of institutional leadership in Malaysia and Saudi Arabia, but there has been no study that integrates cross-country comparisons and digital transformation simultaneously in the context of Islamic economics. The uniqueness of this research lies in its cross-contextual and cross-educational system approach, comparing institutions in the Middle East, Southeast Asia, and minority Muslim communities such as in Europe. This research also differs from previous studies that tend to focus on curriculum content or Islamic economic literacy, as this study emphasizes the managerial aspects of the learning process and how leadership, policy, and technology interact to support Islamic economic human resource competencies.

Another novel aspect is the integration of Sharia ethical values in the digitization of the economic learning process, which has not been widely discussed in previous studies (Shahid et al., 2024) By combining learning management approaches, educational policies, and Islamic ethics in technological transformation, this study makes an unexplored contribution to contemporary academic literature. In addition to its broad scope and multidimensional approach, the main novelty of this study is also evident in its emphasis on the integration of Sharia ethical values in the design of technology- based learning systems. Most of the literature only highlights the adaptation of information and communication technology (ICT) in the context of learning, without considering how Islamic principles such as honesty, responsibility, and justice can be the foundation for shaping a digital sharia economic learning system.

An ethical approach is used as the main framework in designing the learning management system, so that it not only creates efficiency but also fosters value awareness in students. In addition, this study adopts a systemic approach to learning management, covering institutional structure, academic leadership, learning technology, and relationships with the Islamic finance industry, which have not been discussed in an integrated manner in previous studies (Sri Kurnialis et al., 2022). This study also combines empirical data from various countries, resulting in a broader and more relevant global perspective for the formulation of Islamic economic education policies. The findings of this study are expected to serve as a model for the reform of Islamic economic education management that is adaptive, ethical, and competitive in the context of digital disruption.

The main challenge in the development of the global Islamic economy lies in learning management that is not yet fully adaptive to technological disruption and industry needs. The gap between countries is greatly influenced by the learning management system used. In this era of technological innovation, Islamic economic learning is not enough if it relies solely on tradition, but must be directed towards innovation-based managerial reform. This study not only fills a gap in the literature, but also offers a map of contextual educational policy solutions. The focus on learning management aspects is expected to make a substantive contribution to the achievement of sustainable Islamic economic development goals.

This study is also relevant to the needs of industries that require professional human resources with an understanding of Islamic values and technological capabilities. With a cross-country approach, this study presents practical lessons from various global contexts. It is hoped that the results can be adopted by Islamic educational institutions in Indonesia and other Muslim countries. Innovation in learning management is key to producing a superior generation that is not only spiritually pious but also professionally competent. Therefore, the urgency of reforming Islamic economic learning management is the main spirit of this study.

RESEARCH METHOD

This study uses a literature review method, which is a qualitative approach that focuses on a systematic examination of theories, concepts, and previous research results related to the topic being studied. A literature review is a scientific method that uses literature as the main source for constructing arguments, synthesizing knowledge, and evaluating developments in thinking within a field of science. According to (Latifah & Jamal, 2019), a literature study aims to gain a deep and comprehensive understanding of a particular issue through a critical review of existing written sources. In this context, literature study was chosen as the main method because it was in line with the research objective, which was to examine and compare the practice of Islamic economics learning management in various countries in the face of the era of technological innovation. Literature studies involve the process of identifying, selecting, interpreting, and synthesizing various academic views to produce a new structured understanding.

This process not only aims to collect information but also to critique the approaches used in previous studies, reveal their strengths and weaknesses, and find gaps (research gaps) that can be used as a basis for developing theories or policies. With this approach, the research seeks to formulate a conceptual framework on how Islamic economics learning management can be optimized through the use of digital technology, while remaining based on Islamic values. The results of this literature study are expected to contribute theoretically to the development of an adaptive and ethical learning management model in the context of the global Islamic economy.

RESULTS

The results of this literature study show that the management of Islamic economics education experiences complex and diverse dynamics, depending on the geographical context, technological readiness, and institutional leadership. Based on educational management theory, the first descriptive function shows that the majority of Islamic educational institutions in developing countries are still oriented towards conventional teaching patterns, while developed countries have shifted to digital-based learning systems and the value of " . In Indonesia and Pakistan, for example, the lecture approach is still dominant, while in the United Kingdom and Malaysia, more interactive methods such as *blended learning* and *problem-based learning* have begun to be implemented.

From a constructivist theory perspective, a learning approach that provides active space for students is important to explain the quality of internalization of values in Islamic economic learning. A study from (I. Permana et al., 2023) IAIN Ponorogo shows that the *small group discussion* model is effective in significantly improving students' understanding of sharia economic literacy. This is in line with the function of the theory which explains that group participation and interaction in learning can form a deeper conceptual understanding. However, other studies show that this model has not been widely applied due to limitations in teacher training and inadequate digital infrastructure.

The value dimension, Islamic ethical theory, is used to explain that Islamic economics learning management must be rooted in principles such as ṣidq (honesty), amānah (responsibility), and *ʿal-adl* (fairness). Literature from (Ronaldo et al., 2025) shows that many online learning practices are still stuck in reproducing information without internalizing the values of maqāṣid al-sharīʿah. This condition creates a spiritual and value vacuum in the learning system. Therefore, researchers suggest that the design of the learning management system should not only focus on delivering material, but also make Islamic values an integrative guideline in every component of learning. Leadership in educational institutions is also a determining factor in the success of learning transformation. Based on transformational leadership theory, leaders who have a strategic vision, commitment to Islamic values, and understanding of technology will be more successful in driving learning management innovation (Ibrahim et al., 2024).

In Malaysia, heads of Islamic finance higher education institutions are required to build partnerships with the industry and technology sectors so that they can align the curriculum with the needs of the (Ibrahim et al., 2024). This theory explains the relationship between leadership and the adaptation of learning systems to the increasingly rapid digital disruption. The literature also supports the predictive function of educational theory, namely that institutions capable of adapting to technological advances and the dynamics of the halal industry will be better prepared to produce competent and ethical graduates. A study by Panasiah and (Panasiah & Fajri, 2023) reveals that when Islamic economics learning is directly linked to the industrial context, students are better prepared to overcome the challenges of contemporary muʿāmalah practices such as digital transactions, Islamic fintech, and Islamic crowdfunding. This prediction forms the basis for the need for synergy between the academic world, technology, and the needs of the global Islamic market.

The curriculum aspects of the study show that the design of the Islamic economics curriculum still tends to be textual and is not yet fully responsive to developments in financial technology. Islamic curriculum design theory explains that the ideal curriculum should integrate aspects of mu'amalah fiqh, contemporary economic competencies, and Islamic spirituality within an integrative framework of " . Unfortunately, most institutions separate theoretical and practical aspects, causing graduates to experience disorientation when entering the workforce. Educational innovation theory is used to explain how digital innovations in learning, such as the use of Learning Management Systems (LMS), interactive media, and Islamic transaction simulations, can improve the quality and efficiency of learning. Literature from (Lautenschlager et al., 2024) shows that these innovations have begun to be adopted in several institutions in Southeast Asia, but have not been fully implemented due to constraints in terms of teacher training, costs, and internal institutional regulations. Therefore, comprehensive policy support is needed to accelerate digital transformation in the Islamic economic education system.

The evaluation of sharia economics learning is also an aspect that has not been fully explored. Based on formative and summative assessment theories, the assessment should not only emphasize cognitive mastery, but also the affective and spiritual aspects of students (I. Permana et al., 2023) However, in reality, the evaluation system still focuses heavily on the ability to memorize theory, rather than on the application of sharia principles in real-world contexts. The implication of this finding is the need for reform of the assessment system to evaluate the extent to which Islamic values have become part of students economic attitudes and decisions. In an international review, the literature shows that learning approaches in Muslim minority countries actually demonstrate higher levels of innovation. In the UK, for example, institutions such as the Islamic Finance Council UK have developed a *case-based learning* approach that combines the study of Islamic business cases with the principles of sustainability and inclusiveness (Polgan et al., 2024) . This shows that the learning ecosystem theory can be used to predict that strong interactions between the government, educational institutions, and the community will accelerate innovation in Islamic economic learning management globally.

The theory in this study serves to describe the variations in Islamic economic learning management practices, explain the factors determining their success or failure, and predict the direction of future learning development. These findings open up space for the emergence of a new theory on technology- and value-based Islamic economic learning management, which is not only locally relevant but also adaptable to the global context. Therefore, the results of this study provide conceptual and practical contributions to the design of innovative, transformative, and value-based Islamic economic learning systems.

DISCUSSION

Conditions of Sharia Economic Learning in Various Countries

The results of the study show that the practice of Islamic economic learning management varies greatly between countries, depending on institutional readiness, academic culture, and systemic support. Countries with Muslim-majority populations, such as Indonesia, Pakistan, and Saudi Arabia, still show dependence on conventional approaches, such as lecture and memorization methods (Rambe, 2021). Meanwhile, institutions in Malaysia and the United Kingdom have begun to develop integrative approaches that combine sharia values and technological innovation in their learning systems. The function of educational management theory in this case is to describe the different structures and strategies of learning management in each context. This disparity shows that there is no universal model that serves as a global reference for managing adaptive and meaningful sharia economics learning.

The differences in approaches to sharia economics learning in various countries reflect disparities in institutional readiness and the educational vision promoted by each country. Countries with Muslim-majority populations, such as Indonesia and Pakistan, are still dominated by traditional learning patterns that emphasize mastery of material through memorization and lectures. This approach tends to produce a shallow normative understanding, without encouraging the analytical and problem-solving skills needed in the contemporary Islamic finance world. As a result, graduates from such institutions often experience a competency gap when entering the halal industry sector. Conversely, countries with progressive academic cultures, such as the United Kingdom, show a tendency to integrate ethical content into digital learning practices, strengthening the relevance between knowledge and real-world applications.

Beyond pedagogical approaches, the readiness of digital infrastructure is a significant differentiator in the development of global Islamic economics education. Educational institutions in developed countries have generally developed big data and artificial intelligence- based e-learning systems that support personalized learning. However, a study by (Panasiah & Fajri, 2023) shows that even though the technology is available, Islamic values such as honesty (ṣidq) and responsibility (amānah) have not been fully embedded in the digital learning process. This raises concerns that technology-based learning without a strong ethical foundation will actually distance the essence of spirituality in Islamic economics. Therefore, the big challenge today is not only about digitization, but also about instilling the spirit of Islam in a digitized system.

This condition indicates the importance of repositioning the paradigm of Islamic economics education from merely transmitting knowledge to transforming character. Conventional learning models that lack critical interaction and are not contextual to the challenges of the times must be reexamined. In Malaysia and the United Kingdom, methods such as experiential learning and case-based learning have begun to be applied in the teaching of Islamic economics, particularly through simulations of digital financial transactions that incorporate Islamic principles (Panasiah & Fajri, 2023). This step not only improves conceptual understanding but also encourages the internalization of ethical values in decision-making. This model is more responsive to industry demands, while also being in line with the spirit of maqaṣid al-syariah, which emphasizes maslahah (public interest).

These diverse conditions indicate that there is still no global consensus on the ideal model for managing Islamic economic learning. The function of educational management theory in this context is to map out the most effective management structures and patterns in each local context. The absence of a universal model is not merely a weakness, but rather reflects the need for adaptation based on the culture, resources, and educational orientation of each country. Therefore, efforts to standardize Islamic economics education must take into account the plurality of approaches and avoid homogenization that ignores context.

In the context of globalization marked by accelerated digitalization, the urgency of integrating Islamic values into digital content has become increasingly crucial. If not anticipated, technological developments could accelerate spiritual alienation in Islamic economic education. 's findings show that many institutions do not yet have an online curriculum capable of instilling the value of ʿadl (justice) in economic decision-making. This poses a serious threat to the integrity of Islamic education, especially in responding to the challenges of the modern era. Therefore, future learning models must make technology an instrument for spreading values, not just an administrative tool. Without holistic renewal, Islamic economics education risks stagnation within an increasingly secular digital framework.

The integration of Islamic values into digitized learning systems is a major challenge in this era of innovation. A literature review found that most educational institutions have not consistently instilled Sharia principles such as ṣidq (honesty), amanah (responsibility), and ʿadl (justice) into digital content and online learning interactions (Panasiah & Fajri, 2023) . Islamic ethical theory is used to explain that technology should be a tool to strengthen Islamic values, not merely an administrative or technical means. In countries such as Malaysia and the United Kingdom, *case-based learning* and *experiential learning* approaches have begun to be used to instill Islamic ethical values in digital sharia finance practice simulations. This model is seen as an example of good practice that can be replicated globally. Predictively, if the integration of these values is not strengthened, digitization could actually weaken the spiritual essence of Islamic economic education.

Strategic Direction for the Development of Sharia Economic Learning Management Models

The success of learning management is largely determined by the ability of academic leaders to build a vision and system that aligns Islamic goals with technological innovation. Based on transformational leadership theory, institutional leaders who are able to build strategic partnerships, develop human resources, and ensure academic quality will encourage Islamic economics learning to become more adaptive (Ibrahim et al., 2024) . Literature from various countries indicates that in places with progressive academic leadership, learning systems are quicker to adapt to digital demands and halal industry needs (Fadhil et al., 2024) . On the other hand, institutions led by administrative and bureaucratic leadership tend to be slow to transform. Theory in this case explains the correlation between leadership capacity and the direction of learning policies adopted by institutions.

The importance of an integrative vision between Islamic values and technological transformation is key in directing the development of sharia economic learning models. In this context, academic leadership is not enough to have only administrative competence, but must have a strong ideological vision of contextual Islamic education. Transformational leadership that is able to build the direction of education policy based on sharia values and the needs of the digital industry will be able to bridge the gap between Islamic idealism and technological pragmatism (Ibrahim et al., 2024). Digital literacy in Islamic educational institutions must be guided by ethical values such as *ṣidq*, *amanah*, and *ʿadl* as moral foundations for interacting with technology (Panasiah & Fajri, 2023). Neglecting these values will result in digitization becoming a secular process that separates sharia economic content from Islamic spirituality. Therefore, learning development strategies must begin with curriculum reform that integrates values and skills. This vision must also be translated into policies for lecturer training and the development of Islamic learning technologies. Without this strategic integration, Islamic economic education will stagnate and find it difficult to compete globally. Therefore, it is urgent to design and implement *a* national and institutional *roadmap* that leads to a values-based digital Islamic learning model.

The Islamic economics learning strategy needs to reflect an adaptive approach to diverse social and geographical contexts. In countries with uneven resources and infrastructure, the application of a *hybrid* model that combines offline and online methods is a realistic transitional solution. On the other hand, countries with advanced digital infrastructure, such as Malaysia and the United Kingdom, can serve as laboratories for the development *of case-based learning* and experiential learning models in the context of Islamic economics (Panasiah & Fajri, 2023) . However, these models cannot be applied uniformly in all countries. Therefore, national strategies in Islamic economics education must be flexible and based on local needs.

The function of educational theory in this context is not only to explain structures and strategies, but also to serve as a predictive tool for formulating approaches that are appropriate to the challenges of each region. The development of an evaluation system based on Islamic values and digital capabilities must also be an integral part of education policy. If this aspect is neglected, there will be disparities in quality between Islamic educational institutions. Therefore, a contextual Islamic economics learning strategy is the answer to the challenges of globalization and digital disparities between regions.

Another important aspect of this strategic direction is the need for consistent investment in human resource capacity building, particularly for educators. Lecturers and academic administrators must be equipped with a strong understanding of the integration of Islamic values with modern pedagogical approaches. The training provided should not be general in nature, but should be designed based on the specific and dynamic needs of Islamic economics learning. This is where academic leadership has a central role to play in building a sustainable training system oriented towards value and technology transformation (Ibrahim et al., 2024). The formation of inter-institutional networks also needs to be strengthened so that good practices from countries such as Malaysia and the United Kingdom can serve as inspiration and *benchmarks*. If strengthening capacity is not made a strategic priority, Islamic educational institutions will continue to lag behind in terms of teaching quality and curriculum competitiveness. Effective learning strategies must place human resources at the center of change.

Failure to manage this aspect will substantially hinder the process of integrating Islamic values and technological innovation. Therefore, building a progressive professional development ecosystem for lecturers is a necessity, not an option. In designing the strategic direction of Islamic economics learning, cross-sector collaboration plays a crucial role. Collaboration between educational institutions, the halal industry, and government institutions must be strengthened so that the learning process becomes more relevant to the needs of the real world. This partnership practice must be formulated in the form of a curriculum that is responsive to the challenges of the Islamic finance industry, as well as policies that support technology innovation based on Islamic values.

Educational institutions should not work alone, but rather become part of a larger Islamic economic ecosystem. The predictive function of educational theory can be used to design mutually beneficial and sustainable partnership patterns. Countries with academic leadership capable of building this connectivity have proven to be quicker to adapt to global changes (Fadhil et al., 2024). If this collaboration fails to be established, learning will be isolated from industry developments and lose its competitiveness. Therefore, the development strategy for Islamic economics learning must be designed from an ecosystem perspective, not merely an institutional approach.

The strategic direction of Islamic economics education must uphold the principles of blessing and benefit as indicators of success. This approach requires a paradigm shift in measuring learning effectiveness, from merely academic output to social and moral benefits. Learning models must be developed to not only respond to global and digital challenges, but also to produce graduates who have integrity, value awareness, and are ready to engage in equitable economic development.

The function of educational theory must shift from merely theorizing structures to transforming values in educational practice. This means that indicators of learning success are not only based on cognitive achievement indices, but also on the extent to which the learning process contains and brings to life Islamic principles. With such a strategic direction, Islamic economics education can emerge as an adaptive, spiritual, and widely impactful educational system. This strategy serves as a bridge between modern progress and the purity of Islamic values, which will determine the future of the global Islamic economy. Therefore, the development of a holistic and transcendental learning model must be a top priority for every Islamic educational institution in the world.

The overall results of the study indicate the need to develop an integrative, innovative, and contextual Islamic economics learning management model. This model must be able to respond to the challenges of globalization and digitalization without losing Islamic values. The predictive function of educational theory confirms that the strategic direction of Islamic economics learning must involve three main aspects: (1) innovation in learning technology, (2) strengthening Islamic values in curriculum design and implementation, and (3) transformative academic leadership. These findings point to the need to reformulate learning management theory to be based not only on effectiveness but also on blessings and benefits. In this way, Islamic economics learning can become a substantively superior education system that is able to compete at the global level.

CONCLUSION

Based on the results of a comprehensive literature review, it can be concluded that Islamic economics learning management in the era of technological innovation requires a new approach that integrates Islamic values, institutional strategies, and adaptation to digital technology developments. The diversity of learning practices in various countries indicates the need for a management model that is global yet contextual. Educational institutions that are able to harmonize sharia values such as *ṣidq* (honesty), *amanah* (responsibility), and *ʿadl* (justice) with learning technology tend to produce systems that are more adaptive, valuable, and sustainable. Conversely, institutions that only use technology as an administrative tool without considering basic Islamic values risk creating a spiritual void in the teaching and learning process. This study also emphasizes that visionary and value-oriented academic leadership plays a crucial role in directing learning innovation. Leaders who are able to build collaboration between the worlds of education, technology, and the halal industry will encourage the creation of a sharia economic learning system that is relevant to the challenges of the times. In addition, the Islamic economics curriculum needs to be directed towards an integrative model that not only emphasizes the normative aspects of fiqh *mua'malah*, but also links it to contemporary economic practices, including digital finance and halal industry policies. This research provides a conceptual basis for the development of a more holistic Islamic economic learning management model, namely a model that not only adapts to technological advances but also remains grounded in the noble values of Islam, which are the main foundation of Islamic education. This model is expected to serve as a reference for educational institutions in designing learning strategies that are superior and globally competitive without losing their Islamic characteristics.

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