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# The Influence of Islamic Economic Education Values on the Development of the Modern Economic System for Sustainable Development in Samarinda

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**Abstract:** This study aims to examine the extent to which the values of Islamic economic education influence the development of UMKM (Usaha Mikro, Kecil, dan Menengah) within the modern economic system to achieve sustainable development in Samarinda City. The method employed is descriptive qualitative with content analysis of secondary data obtained through a review of national scientific journals, news reports, and data from the Central Statistics Agency. The results show that the internalization of the values of honesty, justice, responsibility, and sustainability in MSME practices enhances competitiveness, innovation, and digital inclusion, thereby supporting sustainable local economic growth. The synergistic interaction between Islamic economic education, government support, and digitalization encourages Samarinda's MSMEs to transform into resilient modern business actors. Recommendations are made for policymakers to strengthen the Islamic economics curriculum, expand access to sharia financing, and accelerate digitalization and halal certification as instruments for sustainability.

**Keywords**: Islamic Economic Education, UMKM, Sustainable Development.

**Abstrak:** Penelitian ini bertujuan mengkaji sejauh mana nilai-nilai pendidikan ekonomi Islam memengaruhi perkembangan UMKM (Usaha Mikro, Kecil, dan Menengah) dalam sistem perekonomian modern untuk mencapai pembangunan berkelanjutan di Kota Samarinda. Metode yang digunakan adalah deskriptif kualitatif dengan analisis isi dari data sekunder yang diperoleh melalui telaah jurnal ilmiah nasional, laporan berita, dan data Badan Pusat Statistik. Hasil menun- jukkan bahwa internalisasi nilai kejujuran, keadilan, tanggung jawab, dan keberlanjutan dalam praktik UMKM meningkatkan daya saing, inovasi, dan inklusi digital sehingga mendukung pertumbuhan ekonomi lokal yang berkelanjutan. Interaksi sinergis antara pendidikan ekonomi Islam, dukungan pemerintah, dan digitalisasi mendorong UMKM Samarinda bertransformasi menjadi pelaku bisnis modern yang resilien. Saran diberikan kepada pemangku kebijakan untuk memperkuat kurikulum ekonomi Islam, memperluas akses pembiayaan syariah, serta mempercepat digitalisasi dan sertifikasi halal sebagai instrumen keberlanjutan.

**Kata Kunci:** Pendidikan ekonomi Islam, UMKM, Pembangunan Berkelanjutan.

## Introduction

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental pillar of Indonesia's economy, with their role becoming increasingly crucial in achieving the Sustainable Development Goals (SDGs). In line with this, the Islamic economic framework offers a holistic approach that integrates economic growth with social justice and environmental sustainability—core aspects of sustainable development (Ibrahim et al., 2011; Shovkhalov, 2024). The principles of Islamic economics, such as responsible resource management (*amanah*) and redistributive mechanisms like zakat and waqf, are inherently aligned with the SDGs agenda to reduce poverty and inequality (Al Fayyadh et al., 2025; Hasnat et al., 2025). Thus, integrating these principles into the MSME sector becomes a relevant strategy to foster inclusive and sustainable economic development.

This context is particularly significant in the city of Samarinda, where MSMEs dominate the local economic structure, contributing 38.32% to the Gross Regional Domestic Product (GRDP) and showing a 12% increase in the number of entrepreneurs in the post-pandemic period (BPS, 2022). The strategic role of MSMEs in job creation and strengthening regional economies cannot be overlooked (Suryadi, 2020). However, despite their vast potential, MSMEs in Samarinda face two major challenges that hinder their competitiveness and sustainability. First, limited access to formal financing due to non-transparent and non-accountable financial recording. A study by Mujahidin (2023) on local MSMEs confirmed the low compliance in transaction recording, which has become a major barrier to obtaining capital. Second, business practices have not yet fully adopted ethical values such as honesty (*sidq*) and justice, which can affect long-term consumer and business partner trust.

Islamic economic education emerges as a potential solution to address these challenges at their roots. Sharia-based financial literacy has been proven not only to provide non-usurious financing alternatives such as *mudharabah* and *musharakah* (Hasanah, 2021; Sakti, 2021) but also to instill a culture of risk mitigation and prudent financial management (Khairunnisa & Nofrianto, 2023). Beyond financial literacy, this education emphasizes the internalization of Islamic ethical values that shape entrepreneurial character, fostering transparent and responsible governance (Rusman, 2022). Countries such as Indonesia and Malaysia have demonstrated that an Islamic economic ecosystem supported by quality education can encourage more sustainable business practices (Beik et al., 2021).

Although theoretical frameworks and empirical evidence from other contexts highlight the great potential of Islamic economic education, there remains a clear research gap at the local implementation level. Few studies have specifically investigated the extent to which Islamic economic education values have been internalized in the daily business practices of MSMEs in Samarinda and how this affects their performance and sustainability. The lack of formal training and practical understanding among entrepreneurs further strengthens the urgency of this research. Therefore, this study aims to provide an in-depth analysis of the relationship between the internalization of Islamic economic education values and the strengthening of sustainable business practices among MSMEs in Samarinda within the framework of the modern economy.

## Methodology

The research employs a qualitative descriptive approach, focusing on document reviews and literature studies. The data sample consists of ten national journals published between 2020–2025, statistical reports from BPS Samarinda City, and news articles related to the development of MSMEs and the Islamic economy. Data collection techniques include documentation and content analysis, examining three main themes: the internalization of Islamic economic values, the dynamics of Islamic financing, and the adoption of digitalization.

Data analysis is carried out at three levels. The first level maps the concept of Islamic values in the microeconomic context. The second level explores the practices of Islamic financial institutions and their impact on capital access. The third level assesses the synergy between these values and policies on digitalization and sustainable development. Data validity is ensured through source triangulation by comparing findings from journals, official reports, and news sources.

The data interpretation process involves thematic categorization and manual coding techniques. The initial stage separates narratives based on sub-themes: business ethics, financing models, digital literacy, and local policies. The subsequent stage aligns the findings with the established conceptual framework, ensuring the linkage between Islamic values and MSME development indicators in the context of the modern economy.

The scope of the research covers MSMEs in Samarinda City that have participated in Islamic economic training programs or Islamic financing schemes. The data timeframe spans 2020–2023 to capture both the pandemic's impact and the recovery phase. The study's limitation lies in the absence of primary field surveys, as the evaluation relies solely on secondary data.

## Result and Discussion

### Application of Islamic Economic Values in Samarinda's MSMEs

The findings reveal that the application of Islamic economic values in MSMEs in Samarinda has strengthened in line with the growing awareness of entrepreneurs toward sharia principles. Honesty (sidq) and trustworthiness (amanah) are reflected in transparent pricing practices and openness in financial reporting (Mujahidin, 2023). The principle of justice in partnerships has also begun to take shape through musharakah-based partnership models, which have been adopted by several MSMEs in North Samarinda District. Furthermore, the focus on product halal integrity and cleanliness has been proven to enhance consumer trust, not only among Muslims but also non-Muslims (Rahdhiwiyasa, 2021).

Institutional support is evident in the preparation for establishing a Halal Inspection Agency (LPH) under the Provincial Office of Animal Husbandry and Animal Health (DPKH) of East Kalimantan. The presence of an LPH is expected to accelerate the halal certification process, serving not only as a guarantee for Muslim consumers but also as a driver of global competitiveness for MSME products. In line with this, various community-based initiatives have emerged, one of which is the Samarinda Halal Community, established on June 29, 2024. This community actively engages in education, outreach, and cross-sector collaboration to strengthen public awareness of halal consumption.

In addition, programs such as KalaFest, organized by Bank Indonesia (BI) in collaboration with the Regional Committee for Islamic Economy and Finance (KDEKS), have successfully showcased halal product exhibitions, seminars, and workshops. These activities function as platforms for promotion, literacy, and strengthening the halal ecosystem in Samarinda, while also fostering synergy between regulators, entrepreneurs, and the community.

### Integration of Digitalization and Product Innovation

Digital transformation has become a key factor in the development of MSMEs in Samarinda. BPS (2022) data shows that the adoption of e-commerce and social media as marketing channels increased significantly, from 8% in 2020 to 27% in 2023. This growth aligns with the implementation of the National Movement for Proudly Made in Indonesia (Gernas BBI), which promotes digital inclusion among MSMEs. The use of digital marketing has not only expanded domestic market segments but also opened micro-export opportunities, particularly for ready-to-eat halal food products.

Halal food SMEs, for instance, benefit from digital marketing by enhancing competitiveness and extending their reach to global markets. Malaysian SMEs, for example, have leveraged intangible resources such as international orientation and marketing capabilities to improve export performance (Ahmad-Fauzi & Md Saad, 2024). Further government support and strategic alliances help SMEs overcome barriers and build effective business networks (Idris, 2013; Ku Daud et al., 2014).

The impact of digitalization is also evident in the rise of financial inclusion. The digital services of Bank Syariah Indonesia (BSI) in Samarinda demonstrate very high adoption, with ATM services reaching 100% usage and mobile banking adoption at 90% (Jannah et al., 2025). This indicates that digitalization directly contributes to transaction efficiency, accessibility, and ease of sharia-compliant financial services.

### The Role of Islamic Financing and Local Policies

The availability of Islamic financing is a crucial factor in supporting MSME development. OJK (2025) recorded a 14.7% year-on-year (YoY) increase in Islamic financing nationwide, with a significant contribution to the MSME sector. In Samarinda, Baitul Maal wat Tamwil (BMT) and Islamic Rural Banks (BPRS) play a dominant role as financing channels, assisting micro-entrepreneurs in scaling up their businesses. Linkage programs between Islamic banks and BMTs have even expanded capital access to 30% of total local financing (Sakti, 2021).

In line with this, the Halal Inspection Institute (LPH) of UINSI Samarinda launched a 5% discount program on halal inspection fees for MSMEs across East Kalimantan. This program aligns with the national target of mandatory halal certification by October 17, 2024, and supports the 2025 local government policy focusing on outreach, assistance, and acceleration of halal certification. The role of PUKAHA UINSI Samarinda, along with other stakeholders, has become increasingly important in reinforcing the implementation of the Halal Product Assurance (JPH) regulation (LPL3H UINSI Samarinda, 2025).

Furthermore, Bank Indonesia of East Kalimantan held the 2025 National QRIS Week (August 11–17, 2025) to expand the adoption of digital payments. This initiative aligns with developments in the halal digital industry ecosystem while strengthening the integration of Islamic financing, digitalization, and halal certification as instruments for driving sustainable MSMEs. The integration of Islamic finance and digitalization offers promising opportunities to enhance financial inclusion, efficiency, and sustainability in this sector. Digitalization has significantly transformed Islamic finance by enabling faster, safer, and more accessible financial transactions through technologies such as internet banking, mobile applications, and blockchain (Sezgin, 2025; Unal & Aysan, 2022). These advancements have expanded the reach of sharia-compliant financial services, making them more widely accessible and encouraging financial inclusion (Wahyudi et al., 2025).

### Challenges and Opportunities for Sustainable Development

Although the implementation of Islamic economic values among MSMEs in Samarinda has shown positive progress, several challenges remain. First, limited sharia and halal literacy pose a major obstacle, as many MSME actors still lack a full understanding of financial accountability principles, musharakah-based partnership management, and halal standards mandated by the Halal Product Assurance (JPH) regulation. Second, the cost and complexity of halal certification are still perceived as burdensome for micro-scale MSMEs, despite incentive programs such as fee discounts from LPH UINSI Samarinda. Third, digital access gaps also remain a challenge. Although e-commerce adoption has increased, many traditional MSMEs lack adequate digital skills and infrastructure to compete in online markets. Moreover, limited capital and managerial capacity—particularly in financial recording and administrative eligibility—make it difficult for entrepreneurs to fully benefit from Islamic financing schemes.

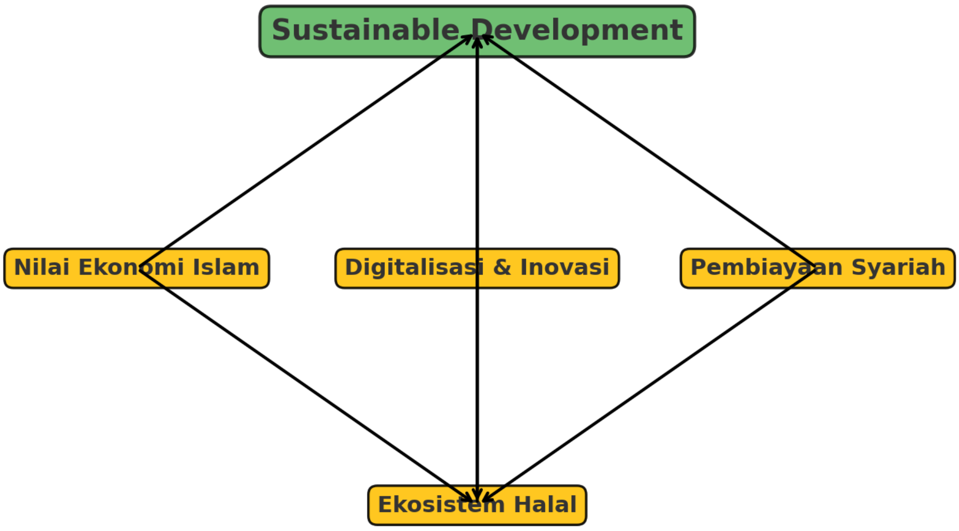
On the other hand, the development of the halal ecosystem in Samarinda still largely depends on external initiatives from regulators and supporting institutions. As such, program sustainability could be hindered if cross-institutional coordination is not consistently maintained. Previous studies have found that many MSMEs hesitate to switch to e-commerce due to a lack of digital literacy and limited understanding of its benefits and processes (Damiyana et al., 2024; Macca et al., 2024; Purwandari et al., 2019).

Nevertheless, behind these challenges lie strategic opportunities to promote sustainable development. The establishment of LPHs, the Samarinda Halal Community, and events such as KalaFest can accelerate halal literacy while strengthening an inclusive halal ecosystem for both Muslim and non-Muslim consumers. Digitalization also creates major opportunities through the adoption of social media, e-commerce, mobile banking, and QRIS, which not only expand market access but also encourage sharia financial inclusion. Additionally, the rising trend of Islamic financing for MSMEs presents an important momentum to strengthen entrepreneurs' financial capacity, particularly through linkage programs between Islamic banks, BMTs, and BPRS.

Synergy among regulators, educational institutions, communities, and entrepreneurs shows great potential in building a sustainable Islamic economic ecosystem. An effective regulatory framework is essential to ensure sharia compliance and foster innovation in Islamic finance. Strengthening governance frameworks and implementing supportive policies can further drive sustainable development in Islamic fintech and other sectors (Kismawadi, 2025; Naz et al., 2025; Yazıcı, 2025). Governments and regulatory bodies play a key role in shaping the Islamic finance sector through comprehensive regulatory alignment and strategic collaboration with international financial institutions (Yazıcı, 2025).

Academic institutions contribute by conducting research that supports the development of innovative financial tools and strategies to integrate Islamic finance with the Sustainable Development Goals (SDGs) (Ali et al., 2025; Hidayat et al., 2021). Community engagement is also vital: involving local communities in financial literacy programs and participatory governance ensures that the benefits of Islamic finance reach the grassroots level, fostering economic independence and resilience (Herianingrum et al., 2024; Tahiri Jouti, 2019).

Moreover, the integration of Islamic economic values with digitalization and Islamic financing aligns with the achievement of the SDGs, particularly Goal 8 (decent work and economic growth), Goal 9 (industry, innovation, and infrastructure), and Goal 12 (responsible consumption and production). Thus, despite the complex challenges, the available opportunities affirm that Islamic economy-based MSME development in Samarinda holds strong prospects to support sustainable development.




**Picture 1.** Conceptual Framework: Islamic Economics, Digitalization, and Sustainable Development

The diagram above illustrates the relationship between Islamic economic values, digitalization and innovation, Islamic financing, and the halal ecosystem with the goals of sustainable development. Islamic economic values serve as the ethical foundation for business activities, particularly through the application of principles such as honesty (*sidq*), trustworthiness (*amanah*), justice, and an orientation toward blessings (*barakah*). These principles function as moral guidelines in MSME management, thereby enhancing consumer trust and strengthening ethical business practices.

Furthermore, digitalization and innovation act as drivers of business transformation. The adoption of e-commerce, social media, mobile banking, and digital payment systems (QRIS) enables MSMEs to expand their markets while simultaneously increasing financial inclusion. Product innovation, especially in halal food and beverages, further strengthens the competitiveness of MSMEs at both local and global levels.

Islamic financing serves as a crucial instrument for providing fair financial support in accordance with sharia principles. The presence of Islamic banks, BMTs, and BPRSs through linkage financing programs expands access to capital, supports MSMEs, and ensures the availability of sustainable funds for business development.

These three factors—Islamic economic values, digitalization, and Islamic financing—synergize to form a stronger halal ecosystem. This ecosystem includes halal certification, halal communities, and institutional support such as the Halal Inspection Agency (LPH). The halal ecosystem not only ensures compliance with sharia principles but also serves as a global quality standard that enhances the competitiveness of MSME products.

Ultimately, the integration of all these elements contributes directly to the achievement of sustainable development. This is in line with several Sustainable Development Goals (SDGs), including SDG 8 (decent work and economic growth), SDG 9 (industry, innovation, and infrastructure), and SDG 12 (responsible consumption and production). Thus, this conceptual model emphasizes that strengthening Islamic economy–based MSMEs in Samarinda impacts not only the economic dimension but also contributes to social and environmental sustainability.

## Conclusion

This study concludes that the application of Islamic economic values, the integration of digitalization, access to Islamic financing, and the strengthening of the halal ecosystem have made positive contributions to the development of MSMEs in Samarinda and have supported the achievement of sustainable development in line with the Sustainable Development Goals (SDGs). The implementation of honesty (sidq), trustworthiness (amanah), and justice in business practices, the utilization of digital technology, as well as support from Islamic financing and halal certification have proven to enhance competitiveness, consumer trust, and market access for MSMEs at both local and global levels.

Nevertheless, challenges remain, including limited sharia literacy, digital gaps, and constraints in capital and managerial capacity, which require further attention. Therefore, it is recommended that local governments, Islamic financial institutions, educational institutions, and halal communities strengthen collaboration in providing continuous assistance, literacy, and incentives, enabling MSMEs to more effectively implement Islamic economic principles while contributing significantly to inclusive, competitive, and sustainable economic development.

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