

The Habituation of Religious Values as a Foundation for Sustainable Economic Empowerment among Elementary School Students

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Abstract : This study aims to analyze the impact of constructing a religious atmosphere habituation on the economic behavior of elementary school students. In the context of increasing moral degradation and globalization challenges, character education based on religious values has become an unavoidable urgency. This research employs a qualitative approach with descriptive-analytical methods, and data were collected through observations, in-depth interviews, and documentation. The results indicate that habituation to religious practices such as group prayers, recitation, and congregational prayers significantly shapes students' character to be more religious, disciplined, honest, frugal, and responsible. These values are reflected in students' economic behavior, characterized by habits of saving, charitable giving, and avoiding consumptive behavior. Additionally, Islamic religious education teachers play a central role in the internalization of Islamic values through an integrative approach, both formally and informally. These findings suggest that a structured religious atmosphere in elementary school can serve as an effective instrument in shaping economic behavior based on Islamic morality. Therefore, enhancing the quality of religious habituation should be a strategic focus in efforts to build a character-driven and competitive generation.

Keywords : religious habituation, economic behavior, character education, elementary school students, Islamic values.

Introduction

Education plays a crucial role in shaping the character and behavior of individuals, including in the economic realm (Arifandi, 2020). The formation of students' character is a fundamental need that must be implemented from an early age, involving the school environment, family, and society in an integrated manner (Saputra, 2022). The moral crisis occurring in schools and higher education institutions has become a major concern, making character strengthening through character education highly relevant to address these issues (Izza, 2019). Schools, as formal educational institutions, have a significant responsibility in maturing students and making them useful members of society (Syahdana & Nurlela, 2021). Character education emphasizes aspects of personality and moral behavior, which are often overlooked in an education system that focuses more on intellectual aspects (Mujahidin & Syiddiq, 2022). Character education is not just about teaching right and wrong, but also about habituating students to good practices so that they

become aware of good values and accustomed to practicing them (Egistiani et al., 2023). The implementation of character education requires cooperation and support from all parties, including the education sector, which plays a significant role in socializing moral values through learning (Harni & Tarjiah, 2018). In this context, the construction of a religious atmosphere habituation in elementary schools becomes important to study as it can provide a strong moral foundation for students in their economic behavior (Prayoga, 2020).

Literature Review

The religious atmosphere in elementary schools can be defined as an environment conducive to the development of religious values in students' daily lives. This involves habituating students to religious practices, such as praying before and after studying, reading holy scriptures, participating in religious activities, and respecting religious symbols (Rohman et al., 2023). The habituation of a religious atmosphere can shape students' character to be more religious, disciplined, honest, hardworking, and responsible (Arifin & Maksudin, 2022). These values are crucial in forming positive economic behavior in students, such as saving, investing, charitable giving, and avoiding consumptive behavior.

Paradigms in social sciences serve as reference frameworks or worldviews that underlie beliefs or the foundations of a theory (Khun, 1970). This paradigm influences how we understand, interpret, and respond to social realities (Khun, 1970). Unfortunately, many socio-cultural scientists do not systematically understand the interconnections among the elements within this paradigm, leading to social and cultural research and development in Indonesia often trailing behind the advancements in natural sciences, and tending to maintain this following (Khun, 1970).

In efforts to cultivate responsibility and character, education is implemented as a process where teachers transfer knowledge to students to develop their abilities, skills, and independent personalities (Hardi & Syahrudin, 2021). The implementation of character education can be carried out through various approaches, including habituation, modeling, integration into subjects, and extracurricular activities (Perdana, 2018). Islamic education also teaches universal values, such as respecting and valuing others, as well as caring for the environment (Romlah & Rusdi, 2023). Education is an effort to instill values in children and to incorporate the world of values into the child's soul (Usman, 2017). Education aims to help individuals become themselves, as every child is born with unique potential (Sudrajat, 2011).

The influence of religious values on economic behavior has become a topic of research that attracts the attention of economists and religious scholars. Human economic behavior is influenced not only by rational factors but also by non-rational factors, such as religious values, social norms, and emotions. Religion, as an element of culture, has a significant impact on shaping society, which in turn contributes to various individual decisions, including purchasing decisions (Fataron, 2022). Islam, as a universal way of life and religion, regulates all aspects of human life, including the economic field (Nafi'ah & Haerianingrum, 2021). Islamic values, such as honesty, justice, and responsibility, serve as important foundations in business and interactions with others. Commercial activities have become a reality of human daily life, thus Islam provides a framework for the formation of moral and ethical behavior in all endeavors (Fataron, 2022).

Strategic and operational management plays a crucial role in educational institutions. Strategic management directs and influences the quality of educational outcomes, including curriculum, administrative management of institutions, and student affairs. Education is a long-

term investment aimed at fulfilling the patterns of human life in Indonesia in the future (Mappasiara, 2018). The goals of education will be achieved if the process is communicative, as education is a communication between teachers and students (Setiadi et al., 2021). The underlying assumption of group learning is that the idea from two heads is usually better than one head.

Methodology

This study employs a qualitative approach with a descriptive-analytical method (Hamim et al., 2021). The qualitative approach was chosen because the research aims to gain an in-depth understanding of the impact of constructing a religious atmosphere habituation on the economic behavior of elementary school students. The descriptive-analytical method is used to systematically describe the facts or characteristics of a specific population or field, in a factual and precise manner. Data were collected through observations, in-depth interviews, and documentation. Observations were conducted to directly observe students' interactions with the religious environment at school, as well as their daily economic behaviors. In-depth interviews were carried out with teachers, students, parents, and religious leaders to obtain more detailed information about the construction of the religious atmosphere habituation and its impact on students' economic behavior. The collected data were analyzed qualitatively using techniques of data reduction, data presentation, and conclusion drawing.

Results

The results of the study indicate that the construction of a religious atmosphere habituation in elementary schools has a significant impact on students' economic behavior. Through habituation to religious practices, students become more disciplined, honest, and responsible. They also become more frugal, save money, and avoid consumptive behavior (Kholidah, 2022). The implementation of the hidden curriculum in religious extracurricular activities is carried out through routine, weekly activities, and teacher modeling (Syarifuddin et al., 2021).

Additionally, students demonstrate a high level of social concern, such as charitable giving and helping friends in need. Islamic religious education teachers play a central role in instilling religious values in students, including Islamic economic values. The Islamic Education teachers have fulfilled their duties and responsibilities to instill Islamic values in students, in accordance with the existing curriculum at the school. Furthermore, the application of rules requiring all mobile phones brought to school to be collected in a box provided by the first subject teacher or class guardian can minimize the negative impacts of the digital era (Lestari & Jupriaman, 2024) and serve as a preventive measure against undesirable occurrences.

Discussion

This study finds that the habituation of a religious atmosphere can shape students' character to be more religious, disciplined, honest, hardworking, and responsible (Misranik, 2021). These values are crucial in forming positive economic behavior in students, such as saving, investing, charitable giving, and avoiding consumptive behavior. This is supported by previous research indicating that Islamic education can enhance students' awareness of the importance of economic behavior aligned with Islamic principles.

However, Islamic education implemented in schools has often been very theoretical and perceived as lacking relevance to the environment in which students live (Hamalik, 2006). In

practice, students are often directed towards mastering the texts found in teaching books, facing questions and memorization of superficial content, while the substance of instilling religious values tends to be lost amid the accumulation of cognitive knowledge from various subjects in school (Rodhiyana, 2022). Instilling religious values from an early age is essential to achieving the values of attitudes and religious norms necessary for building a character-driven educational environment and fostering harmony in navigating both worldly and spiritual life (Arzani, 2019).

The formation of character based on religious values will protect students from negative behaviors that could harm themselves and others. The Islamic values instilled in students include *P'itqodiyah* values, through habituation practices such as delivering short religious talks (*kultum*), performing *dhuha* prayers, and congregational *dzuhur* prayers at school; *Khuluqiyah* values, through instilling attitudes of politeness, discipline, and adherence to rules; and *Amaliyah* values, through activities such as morning recitation before starting the first lesson, *dhuha* prayers, *dzuhur* prayers, *kultum*, and summarizing the book of faith and morals (Lestari & Jupriaman, 2024).

This aligns with the goals of Islamic education, which aim to shape individuals who are faithful, pious, possess noble character, and are beneficial to society. Character education based on Islamic values can cultivate a devout Muslim community and utilize the world as a means to gather provisions for the afterlife (Hamim et al., 2021). The perspective of character education in Islam is paired with moral education (Ismail, 2016). Morality becomes the essence of Islamic education, impacting both individual and social life.

Conclusion

The construction of a religious atmosphere habituation in elementary schools has a positive impact on the formation of students' character and economic behavior. Through habituation to religious practices, students become more disciplined, honest, responsible, frugal, and socially aware (Suhada et al., 2018). Character education becomes increasingly crucial in light of the complex challenges of the times, where moral degradation poses a serious threat to the younger generation (Sudrajat, 2011). Character education is not only the responsibility of schools but also of families and society. One medium for instilling character is through Islamic education in schools (Albana et al., 2023).

Islamic education is the key and the best solution for fostering discipline in students, as it involves deepening and appreciating knowledge where Islamic values are imparted to students through the growth and development of their natural potential to achieve equality and perfection in life (Salsabila et al., 2021). Therefore, elementary schools need to continuously improve the quality of constructing a religious atmosphere habituation to shape a character-driven and competitive younger generation.

Efforts to cultivate religious character through extracurricular religious activities conducted by teachers have been effective, as evidenced by various methods employed by teachers, including studying the teachings of the Prophet, reading the Quran, performing congregational prayers on time, engaging in social activities when a friend faces misfortune, and conducting leadership activities in the form of discussions or direct practical work with students (Restiana & Ulfa, 2021). Character education based on religious values will shield students from negative influences of the environment and foreign cultures (Gusliana & Nurlela, 2022). Islamic education can help develop strong character to face the challenges of globalization (Putri et al., 2016).

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