

Literature Review: The Importance of Adding Sharia Economic Material to Economic Subjects in Senior High Schools

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Abstract— This study aims to analyze the importance of adding sharia economic material to economic subjects in Senior High Schools, especially in Science Department. The type of this research is literature review research by examining various journals and previous theories. The results showed that the sharia economic material at Senior High School level needs to be developed because the process of internalizing sharia economic values in life activities will be more effective if taught earlier. The effort to add this material is expected to be able to improve the quality of Indonesian Human Resources (HR) who have good knowledge, conscience and character in accordance with sharia values. The results of this study are also expected to be used as a basis in the development of sharia economic learning tools in economic subjects at Science Department of Senior High Schools.

Keywords—*Sharia Economic, Economic Subject, Senior High School. (key words)*

I. INTRODUCTION

Nowadays, the development of sharia economics in Indonesia is very rapid considering that Indonesia is a country with the world's largest Muslim population [1]. This is evidenced by the development of businesses based on sharia economy and there are regulations regarding sharia financial business. Several papers and research explain the importance of Islamic economic education in order to prepare quality human resources. The role of education is very important starting from the level of basic education to secondary education and higher education. But in fact, the current curriculum has not fully included Islamic economics in its learning activities [2]. Therefore, curriculum reconstruction efforts are needed with the aim of providing meaningful understanding and awareness to students who will become business people in the future.

The curriculum currently used in learning at every level of education is the Curriculum 2013 [3]. The Curriculum 2013 is a student-oriented curriculum in attitude, knowledge, and skill aspects [4]. This curriculum is a refinement of the previous curriculum. The 2013 curriculum mandates the essence of a scientific approach or scientific approach in learning. The learning process in an educational unit is carried out interactively, inspirational, fun, challenging, motivates students to actively participate, and provides sufficient space for initiative, creativity, and independence in accordance with students' talents, interests, and physical and psychological development. For this reason, each education unit conducts a learning plan, implements the learning process and evaluates the learning process to improve the efficiency and effectiveness of the achievement of graduate competencies.

Curriculum 2013 provides an opportunity for students to develop their potential, talents and interests to develop optimally. One of them is in High School (SMA) / Madrasah Aliyah (MA), as explained by the Minister of Education and Culture Regulation of the Republic of Indonesia number: 69 of 2013 concerning the Basic Framework and Curriculum Structure of SMA-MA, that students are given the opportunity to take subject learning cross specialization with the aim that specialization subject groups (1) provide opportunities for students to develop their interest in a group of subjects in accordance with their scientific interests in tertiary institutions, and (2) to develop their interest in a particular discipline or skill. The curriculum structure allows students to make choices in the form of Specialization Groups and the choice of Subjects between Specialization Groups.

The phenomenon that is currently happening is the very rapid development of the economy and sharia

business in Indonesia and the global scope, but has not been balanced with competent and quality resources [5]. Meanwhile, to support and improve the quality of Indonesia's human resources, particularly in the economy and sharia business, it is necessary to increase the provision of education in the form of material that is relevant to current and future environmental developments, namely sharia economics and sharia accounting starting from high school level. However, in fact Economic material in Senior High School has not explicitly included the material of sharia economics and sharia accounting in the Basic Competencies (KD) to be achieved.

Based on short interviews with Economics teachers in several high schools in Surabaya, Sidoarjo and Lamongan who have implemented the 2013 Curriculum stated that Economics subjects become specialization subjects not only in the Social Sciences major but also as cross-specialization courses in the Sciences department. During this time, economic subjects given to students of science specialization are in great demand even though they are not scientific linearity [1]. This is evident from student learning outcomes above the average value which reaches 83% of students. Not only that, the students who were included in the Economic Olympic competition came from the Science Department. This certainly further supports the importance of material improvement in economic subjects in high school.

Based on these conditions, it is necessary to study and research on the addition of sharia economic material in economic subjects in Senior High Schools, especially in the specialization of science department. The results of this study are expected to be used as a basis in the development of sharia economic learning tools in economic subjects in science departments. Furthermore, the results of this study are also expected to be able to contribute to improving the competency of Senior High School students in the Department of Sciences by focusing on Economics primarily on Sharia Economics and Sharia Accounting material added to Economics subjects. Thus, this research can be used as a basis in the development of teaching materials for students in Senior High School.

II. THEORITICAL REVIEW

A. Curriculum 2013

Learning is a scientific process. Therefore, Curriculum 2013 mandates the essence of a scientific approach in learning. The scientific approach is believed to be the golden bridge for the development of students' attitudes, skills and knowledge. Learning based on a scientific approach has proven to be more effective than traditional learning. The results prove that in traditional learning, information retention from teachers is 10% after fifteen minutes and acquisition of contextual understanding is 25%. In learning based

on a scientific approach, information retention from teachers is more than 90% after two days and acquisition of contextual understanding is 50-70% [3].

The learning process includes three domains, namely attitudes, knowledge, and skills. The learning outcomes give birth to students who are productive, creative, innovative and affective through strengthening integrated attitudes, skills and knowledge. The steps of learning by using a scientific approach emphasizes the modern pedagogical dimensions of learning. These steps follow the five main steps contained in core learning, namely: observing, questioning, associating, experimenting, and networking for all subjects.

B. Sharia Economic Material

Islamic Economic Value is a value that has been believed and becomes the basis of Islamic economic paradigm, which is sourced from the Qur'an and As-Sunnah [6]. Therefore, every human action (traders / business people, producers, consumers, debtors, and creditors) is inseparable from values, both vertically that reflect good morality, and horizontally, which is to benefit other beings. Islamic economic values consist of five values, namely: Tauhid (Oneness of God), 'Adl (Justice), Nubuwwah (Prophethood), Khilafah (Government), and Ma'ad (Outcome) [7].

Giving information about a particular Islamic topic or mastering certain textbooks without opposing students' thinking by giving ideas that emerge and good trends will increase memorization of students so that the implications of change and community development occur [8]. Systematically learning Islamic religion from Islamic thought can influence piety and moral discipline, including social change as an effective learning validation parameter and can connect with surrounding communities. Students also have a very good perception of the implementation of Sharia Economics Local Content learning [9] [10].

The development of Islamic economics in the global era has implications for the need for education and economic reform in Indonesia [11]. If there is no reform, education in Indonesia will be left behind by the rhythm of change. For education practitioners, regulators especially Bank Indonesia and the Ministry of National Education and practitioners need to develop an integrative education model to prepare the Human Resources of the Indonesian Sharia financial industry [12].

III. METHODS

The type of this research is literature review research by finding reference theories that are relevant to the case or problem found [13]. The theoretical references obtained by the study of literature studies serve as the basic foundation and the main tool for

further research practice in more depth. This research takes source from journals and all references that support the research needs. Sources taken are sources relating to the importance of adding sharia economic material in economic subjects at Science Department of Senior High Schools.

IV. RESULTS AND DISCUSSIONS

Indonesia is one of the countries with the largest Muslim population in the world. In the Islamic view, education plays a major role in the development of life [14]. Education in Islam aims to become a basic learning ability for humans that will help humans bring about changes in their personal lives as individuals in the communities where they live and develop their relationships with their environment until their character is formed [15]. Indonesian people's interest in learning about Islam has also expanded into the realm of economy or what we are familiar with in sharia economics. Islamic economic education in Indonesia is increasingly popular, which is characterized by the number of sharia banking institutions and the opening of the concentration of sharia economics in various universities.

Sharia Economics is the knowledge and application of Share's orders and rules that pre-vent injustice in the acquisition and disposal of material resources in order to give satisfaction to humans and enable them to perform their obligations to God and society [16]. Indonesian people, who are predominantly Muslim, are starting to view Islamic economic education or sharia economics at the high school level, need to be developed because the process of internalizing Islamic economic values in life activities will be more effective if taught earlier before college. In addition, senior high school students as part of the community who will also become economic actors need to know about sharia economics from an early age considering the large number of sharia economic and banking products offered. This makes Islamic finance the preferred choice to finance family business operations and continue to grow in Indonesia [17].

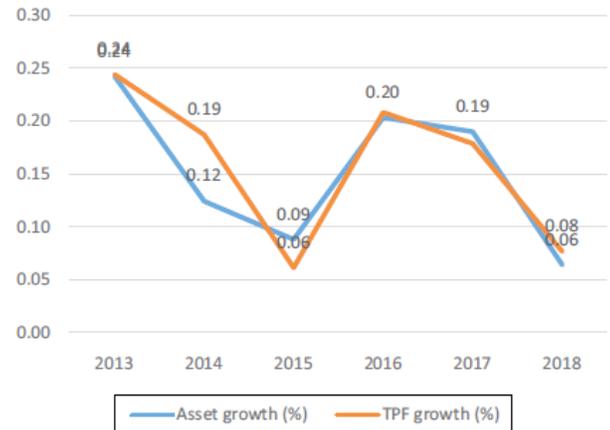


Figure 1. The growth of Sharia Banking Assets and Third-party Funds in Indonesia

Based on Figure 1, we can see that for the past 3 decades the development of sharia banking has continued to develop in Indonesia. However, during 2016-2018 the total growth of sharia banking assets and third party funds (TPF) continued to decline. This is because sharia banking in Indonesia is unable to find the right consumers for sharia banking products issued so that the total growth of its assets continues to decline [18]. Public ignorance of various sharia banking products causes an imbalance between supply and demand of sharia banking products on the market. With these conditions make sharia economic material more important to be learned early on by the community as economic actors.

Based on the various conditions described above, it can be said that the development of the sharia economy in the global era has implications for the need for educational and economic reform in Indonesia [19]. This certainly demands the renewal of education in Indonesia, otherwise education in Indonesia will be left behind by changing times. So far, the economic subjects taught are still general. Islamic economics has not been added to the learning tool for economics [2]. This is supported by the results of the curriculum study, Basic Economic Competencies that exist within the framework of the SMA / MA curriculum, do not explicitly discuss sharia economics, even though sharia economic material is very necessary for high school students to prepare to face the growing economic era.

Teachers and students have great expectations for the development of sharia economic and sharia accounting curriculum in senior high school and it is hoped that the development of the curriculum is not only to fulfil Human Resources (HR) who have skills in sharia economics but more importantly is to change people's behaviour by applying ethics sharia based business in everyday life [1] [20]. This is certainly a strong reason for the addition of sharia economic

material considering that in light of competition for employment in the workforce, students are challenged to master sufficient skills to survive in diverse, emergent and ever-changing skilled workforce arenas [21]. The addition of sharia economic material to economic subjects at the level of high school education is a form of education to improve public understanding of religious knowledge that needs to be applied in life including in economics, business, and accounting in accordance with sharia values [22]. Thus, religious values that are embedded in sharia economics will continue to carry over in all aspects of life so that it can be used as a guide in solving life problems including economic activities.

For this reason, there are several strategic steps that can be taken to prepare superior human resources and be able to meet the needs of sharia economic and financial development in Indonesia, among others [23]: 1) strengthening the Sharia Economic Study Program and developing its concentration in accordance with the development and needs of the industry with a curriculum integrative supported by adequate infrastructure; 2) multiplying research, studies, and research on Islamic economics, both micro and macro scale. This is also to encourage scientific work in the form of publishing books and scientific journals; 3) Facilitating teaching staff to higher levels of education to improve their quality and facilitate them in terms of training, seminars, workshops and professional education in the field of Islamic economics and finance both in domestic or foreign; 4) in the framework of improving and guaranteeing quality, it is reinforced by management quality tools, such as BAN PT, ISO, Risk Management Certification, lecturer Certification and other standardized certification programs; 5) it is necessary to standardize the national level Islamic economic curriculum in this case which is the core competency; 6) one of the hopes of the Islamic finance industry for graduates of Islamic economics is "ready-to-use" HR for this reason there is a need for an internship program or on the job training in the Islamic finance industry and adequate practicum; 7) sharia economic socialization and education from an early age from elementary, junior high, senior high school levels and to the wider general public with the right methods and methods; 8) develop broader networking with various Islamic economic education institutions, Islamic financial institutions at home and abroad.

V. CONCLUSION

Based on the results and discussion it can be concluded that the addition of sharia economic material to economic subjects at Senior High School in Sciences department is very necessary [1] [2]. This is because high school students as future economic actors need to be introduced to sharia economic and banking products that continue to develop and will become a trend in the future. Efforts to introduce sharia economics earlier

through the addition of sharia economic material are expected to be able to instill sharia values in students so that they can be used as a provision of knowledge, skills, and most importantly can change student behavior in conducting economic activities in accordance with Islamic religious sharia [4] [20] [23].

The addition of sharia economic material to economic subjects at Science department if Senior High Schools will also have an impact on the balance of supply and demand for sharia banking products and services and make sharia banking continue to expand so as to open wide professional opportunities in sharia banking. Furthermore, the addition of sharia economic material can also improve the quality of Indonesian Human Resources (HR) who have good knowledge, care and character in accordance with sharia. Thus, education in Indonesia will also continue to grow and be relevant to the needs of the world of work and continue to compete with the progress of the world economy.

Addition of Islamic Economics materials can be designed from the development of Islamic economics learning device that includes syllabus, lesson plan, and Worksheet Students in the materials science group economic specialization in high school. In order to achieve the objectives of sharia economic learning, sharia insert economic learning at the high school level should be adjusted to the current development of sharia economics. With the development of Islamic economic learning tools are expected to have a significant influence on improving student understanding, interest in learning, and student activity in studying Islamic economics.

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