Strengthening Critical Reasoning and Sharia Financial Literacy of Vocational High School Students through Problem-Based Learning in Muamalah Fiqh Learning on Digital Economy Issues

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Abstract.
The massive penetration of digital transactions among adolescents presents real financial vulnerability due to low understanding of Islamic economic contracts and ethics. Conventional fiqh learning is often isolated in textual normative memorization without honing students' critical reasoning skills against contemporary realities. This study aims to comprehensively analyze the implementation of the Problem-Based Learning (PBL) model in the learning of Fiqh Muamalah and its impact on strengthening students' critical reasoning and sharia financial literacy on digital economy issues. The research design adopts a qualitative approach with a bounded system case study at SMK Darul Musyawirin Cirebon. The research participants include Fiqh Muamalah teachers, vice principals for curriculum, and grade XI students who are directly involved in the learning cycle. Data collection was carried out through semi-structured in-depth interviews, classroom participatory observations, and review of learning portfolio documentation. Data analysis was carried out cyclically through an interactive model of open coding-based data reduction, presentation of thematic matrix data, and conclusion drawing and verification that were validated through source triangulation, member check, and trail audit. The results of the study revealed that organizing learning through the stages of authentic problem orientation (such as paylater, online loans, and digital investment), legal literature investigation, intergroup discussion-rebuttal dialectic, and value reflection succeeded in transforming students' mindsets from textual-reproductive reasoning to contextual-analytic based on postulates. Students showed a surge in competence in distinguishing murabahah margins from time-based interest, identifying the elements of riba, gharar, and maisir, and compiling simple legal arguments of istinbath al-ahkam. In addition, the structural understanding was internalized into behavioral financial literacy that encourages transaction prudence and verification of sharia legality. This instructional model proves that the integration of real issues of the digital economy into the PBL syntax effectively bridges classical fiqh doctrine with modern challenges, while offering a transformative pedagogical framework for vocational Islamic education curriculum.
Keywords: *digital economy; fiqh muamalah; sharia financial literacy; critical reasoning and problem-based learning.*

I. INTRODUCTION

Religious education in the contemporary era plays a crucial role that goes beyond just inheriting normative theological doctrines. In the midst of the modernization and acceleration of financial technology, religious learning, especially Islamic economic law (Fiqh Muamalah), is required to be able to guide students in navigating the ethical complexities and legality of socio-economic transactions that they undergo on a daily basis. For millions of young people and students in Indonesia, the most real encounter with Islamic law is no longer limited to ritual worship procedures in private spaces, but is manifested in their daily economic decisions in the digital public space. The integration of digital wallet platforms, marketplaces, online loans based on financial technology (peer-to-peer lending), and deferred payment schemes (paylater) has democratized instant financial access. However, the mechanical ease of transactions presents a serious paradox: the leap in transaction technology is not balanced by the maturity of critical reason and adequate understanding of muamalah law, so that the younger generation is very vulnerable to being trapped in the trap of transactions that violate sharia principles, such as riba nasiah, uncertainty (*gharar*), and forbidden speculation (maisir).

Conditions in the field show that this literacy inequality is a real problem that urgently needs to be intervened through appropriate pedagogical design. Religious-based vocational education institutions, such as SMK Darul Musyawirin Cirebon, combine a general vocational curriculum with the strengthening of Islamic education. Based on initial observations made on 32 grade XI students, it was identified that the majority of students have actively utilized digital economy services, especially online shopping and application-based transactions. However, this active involvement is in a worrying condition of lack of sharia understanding. As many as 68% of students openly stated that they did not understand the structure of the legal contract

underlying the transactions they made, especially when using the digital installment or paylater feature. The majority of students viewed the installment feature solely as an instrument of ease of financing without realizing the potential for hidden interest or late fines that are contrary to Islamic law. Furthermore, the learning of Fiqh Muamalah in class is known to have never discussed the phenomenon of contemporary transactions in depth.

The gap between the intensity of the use of technology and the lack of legal literacy was emphasized by the Muamalah Fiqh Teacher of SMK Darul Musyawirin, Mr. Ahmad Fauzi, S.Pd.I., who stated: "So far, muamalah fiqh learning is still dominant in discussing basic concepts such as buying and selling and usury in general. There has not been much entry into digital economy practices such as online loans or paylater, which are often used by students." Furthermore, he added: "Students are indeed active in using digital applications, but when asked about the contract or the element of usury in the transaction, most of them have not been able to explain argumentatively." This admission is in line with the students' statements in the field. Siti Rahma, a student of grade XI, revealed: "I often use paylater to buy goods, but to be honest I don't know for sure if it is included in riba or not. Usually I just see that it can be paid in installments." A similar pattern was put forward by Muhammad Rizky, a student of grade XI: "If there is a promo or discount in the marketplace, I immediately use it. I have never really thought about what the contract is." This empirical reality proves the fundamental separation between the normative teaching materials presented in the classroom and the authentic life experiences of students.

The root of this inequality boils down to the instructional approach that has been applied. Muamalah fiqh learning in schools is often dominated by the method of transmitting one-way lectures and memorizing theoretical definitions without equipping students with critical analysis instruments. As admitted by Muamalah Fiqh Teacher: "The method used previously did have more lectures due to time constraints. Case discussions are rarely carried out in depth." As a result, students' religious understanding stops at the level of text reproduction without being able to carry out cognitive transfer when faced with complex modern transaction schemes. This condition demands a reorientation of learning towards an active andragogic and pedagogical approach rooted in constructivist learning theory. Constructivist theory emphasizes that meaningful and lasting knowledge is not built through passive transmission, but rather through the active involvement of learners in constructing understanding through self-investigation and social interaction with their real environment (Guo et al., 2020). Problem-Based Learning (PBL) facilitates a deep learning approach, where students are encouraged to explore authentic problems independently, collaborate in groups, and formulate data-driven solutions (Saputro & Arianto, 2022).

In the realm of Islamic law, mastery of material is not enough to be judged by the ability to memorize evidence, but requires analytical and evaluative critical reasoning. Critical reasoning requires students' skills in analyzing arguments, evaluating the consistency of evidence, and drawing contextually relevant legal conclusions (istinbath al-ahkam) (Jaspers et al., 2022; Khalifa & Hunt, 2022). In addition, strengthening critical reasoning requires a structured reflection space so that students are able to connect conceptual knowledge with ethical and moral considerations in real action (Halpern, 2022; Nguyen, 2015). In the dimension of Islamic financial literacy, contemporary literature emphasizes the importance of a shift from mere numerical literacy or theoretical knowledge to behavioral financial literacy, which is ethical awareness that is manifested in prudent decision-making and compliance with sharia principles in transactions (McGregor & Alghamdi, 2024; Rasyidah et al., 2025; Anggraeni & Lukitawati, 2026).

Various previous studies have examined the effectiveness of the PBL model in the context of Islamic education and financial literacy. Salwa and El-yunusi (2025) prove that the application of the PBL model is able to improve students' critical thinking skills in Fiqh subjects at the high school level through the stages of problem orientation, discussion, and investigation. Furthermore, Agansi (2024) applies PBL in the learning of Fiqh Muamalah related to insurance and Islamic banking at SMK Negeri 1 Kotamobagu, which has been proven to improve students' cognitive learning outcomes and activeness. In the realm of financial literacy, Desy Wulan Ayuning Gumilar and Khresna Bayu Sangka (2024) found that PBL contributes positively to adolescent consumption decision-making through the mediation of digital financial literacy. Similar findings were reported by Sidratul and Mawardi (2024) and Azizah and Mardani (2025) regarding the urgency of sharia

literacy in shaping the financial behavior of generation Z. However, most of these studies still examine critical thinking in general, focus on cognitive learning outcomes alone, or examine conventional numerical financial literacy without touching the dimensions of sharia law considerations tied to the context of the adolescent digital economy (Kamila & Rani, 2025).

Novelty

The novelty of this research lies in the simultaneous and integrated integration between the Problem-Based Learning model (pedagogical dimension), strengthening analytical-evaluative critical reasoning (cognitive dimension), and sharia financial literacy (ethical-normative and behavioral dimensions) which is specifically focused on the latest issues of the digital economy (such as paylater, online loans, digital wallets, and marketplaces) in the context of religious-based Vocational High School. In contrast to previous research that treated fiqh muamalah as a collection of static normative rules or limiting financial literacy to the aspect of banking arithmetic, this study formulates a learning design in which the real case of digital transactions is used as a stimulus of Islamic legal dialectics. Thus, this study fills the gap of an integrative instructional model that is operationally able to bridge classical fiqh texts with the digital economy reality of vocational students.

Research Gap

This research is planned to respond to empirical and theoretical gaps regarding how problem-based learning syntax can be effectively designed to dismantle the resistance of rigid textual thinking towards contextual legal critical reasoning, while fostering sharia financial behavioral literacy among vocational students. In order to answer this gap, this study formulates four research guiding questions: (1) What is the design and stages of implementation of Problem-Based Learning in Fiqh Muamalah learning on digital economy issues at SMK Darul Musyawirin Cirebon? (2) How is the implementation of PBL able to strengthen students' critical reasoning in analyzing and evaluating digital economic transactions based on the principles of fiqh muamalah? (3) How does the implementation of PBL facilitate the strengthening of students' sharia financial literacy, both in the dimension of structural understanding of contracts and the dimension of awareness and transaction behavior? and (4) What institutional and pedagogical factors support and hinder the successful implementation of the model in the school environment?

II. RESEARCH METHOD

This study uses a qualitative approach with a bounded system case study design. The qualitative approach was chosen because the research aims to understand and describe in depth the dynamics of the natural learning interaction process, the construction of meaning, as well as the transformation of students' critical reasoning and sharia financial literacy which cannot be reduced to mere quantitative variables (Aspers & Corte, 2019; Busetto et al., 2020). The case study design allows for intensive exploration of instructional phenomena within clear system boundaries, namely the implementation of PBL Fiqh Muamalah innovation at SMK Darul Musyawirin Cirebon. The learning intervention is designed contextually based on real problems of the digital economy which are mapped into experiential learning cycle stages as presented in Table 1.

Table 1. Problem-Based Fiqh Muamalah Learning Syntax Matrix Mapped in the Learning Cycle

Learning Stage	Fiqh Muamalah Instructional Activities	Time Allocation
A Concrete Experience	Students explore and tell personal experiences or actual cases regarding online shopping transactions, the use of e-wallets, discount promos, and digital installment features (paylater).	20 Minutes
Abstract Conceptualisation	Teachers facilitate problem orientation through structured case scenarios and triggering questions regarding the identification of the pillars of contract, the legality of interest versus margin, and the potential of *gharar*.	30 Minutes
Reflective Observation & Investigation	Students work collaboratively in groups to track fiqh literature, DSN-MUI fatwas, analyze naqli postulates, and debate legal arguments through in-depth discussions.	50 Minutes

Active Experimentation & Value Reflection	Students present the findings of the group's legal analysis, respond to other groups' objections, formulate ethical solutions for transactions, and conclude reflections on sharia financial commitments.	35 Minutes

The learning materials are organized into four structured problem scenarios that reflect the reality of digital transactions: (1) Lokapasar and Digital Wallet Transaction Scenarios, which dissect the validity of online buying and selling contracts, wakalah bil ujrah contracts, and deposit contracts (wadi'ah) or loans (qardh); (2) Online Installment Service (Paylater) and Online Loan Scenarios, which critically dissect the difference in murabahah profit margins from time-based interest as well as the implications of ribawi late fines; (3) Digital Asset Investment Promo Scheme, Conditional Discount, and Investment Schemes, which train sensitivity to the elements of speculative uncertainty (*gharar*) and prohibited speculation (maisir); and (4) Sharia Financial Decision Making and Behavior Scenarios, which guide the preparation of ethical guidelines for daily consumption and transactions based on sharia maqasid (hifz al-mal).

Participant

The research participants were determined through purposive sampling techniques with criteria of direct involvement and sufficiency of in-depth information (information-rich cases). The primary informants consisted of three key parties: (1) Mr. Ahmad Fauzi, S.Pd.I., as the Teacher of Fiqh Muamalah Subjects who designed and implemented PBL learning interventions; (2) Mr. Handoyo, S.Pd.I., as the Vice Principal for Curriculum who understood instructional policies and the direction of school learning innovation; and (3) Grade XI students of SMK Darul Musyawirin Cirebon, represented by Siti Rahma and Muhammad Rizky as representatives of students with diverse levels of activity and reflection. Secondary data sources are sourced from authentic learning documents, including curriculum syllabus, Learning Implementation Plans (RPP), integrated teaching modules on digital economy issues, Student Worksheets (LKS), results of student legal analysis portfolios, and school performance assessment instruments.

Data Collection

Data collection was carried out longitudinally during the learning intervention cycle through three main techniques: (1) Semi-structured in-depth interviews, guided by flexible interview guidelines to explore teachers' perceptions, curriculum policy dynamics, students' cognitive reasoning processes, and changes in their financial attitudes; (2) Classroom participatory observation, where the researcher was present to observe class interactions, enthusiasm for group discussions, the quality of rebuttals and dialectics between students, and teachers' mentoring patterns during the PBL syntax; and (3) Documentation studies, which examined planning documents, artifacts of student learning outcomes, recorded written assignments of legal analysis, and notes of final reflection of learning.

Instrument

The research instruments include in-depth interview protocols, learning observation guidelines based on critical thinking skills rubrics, and portfolio document review formats. The validity of the data (trustworthiness) is strictly guaranteed through four methodological strategies: (1) Triangulation of sources, by cross-verifying the suitability of information between fiqh teachers, vice principals for curriculum, and students; (2) Technical triangulation, by confronting the results of verbal interviews against evidence of classroom behavior observations and written portfolio documents; (3) Member check, by asking informants to review the transcript of interview excerpts to ensure the accuracy of the intended meaning; and (4) Trail audit, by systematically documenting all data collection flows, field notes, and coding reduction stages so that their reliability can be objectively tracked (Nowell et al., 2017; A & Nolen, 2021).

Data Analysis

The data analysis applied a cyclical qualitative interactive analysis model (Miles, Huberman, & Saldana) that moved simultaneously from the beginning of data collection to the drawing of final conclusions (Busetto et al., 2020; Tie et al., 2019). The operational stages include: (1) Data reduction, which involves transcription of verbatim recordings, intensive reading, and open coding of the units of meaning regarding PBL syntax, critical reasoning indicators, sharia financial literacy dimensions, and class constraints; (2) Data display, through thematic narrative groupings, comparative matrices, and conceptual relationship tables that

show correlations between categories; and (3) conclusion drawing and verification, which formulates theoretical propositions reflexively by confronting empirical findings against relevant conceptual frameworks (Byrne, 2022).

III. RESULT AND DISCUSSION

The Dynamics of PBL Instructional Design in Muamalah Fiqh Learning

The success of the instructional transformation of Muamalah Fiqh began with a paradigm shift in learning planning from one that was originally centered on the completion of textual material (content-oriented) to the design of a problem-oriented learning experience. Muamalah Fiqh teachers no longer start lessons by dictating normative definitions from books or textbooks, but construct authentic scenarios that are rooted in the digital economy phenomenon that is close to students' daily lives. As explained by Mr. Ahmad Fauzi: "I no longer start from the definitions in the book. I start from the phenomena they experience, such as paylater, online loans, or digital investments. From there, I draw to the concept of fiqh." He emphasized the principle of contextualizing the problem: "The case I choose must be actual and close to the student's life. If it is too theoretical, they are less interested. But if it's something they've seen or heard, they're immediately active." A review of the Learning Implementation Plan (RPP) document proves that teachers explicitly integrate critical thinking skills indicators and sharia financial literacy into the performance assessment rubric. This design is in line with the principles of social constructivism, where knowledge is constructed meaningfully through the interpretation of authentic experiences (Guo et al., 2020), while fostering a deep learning approach that erodes the tendency to shallow memorization (Saputro & Arianto, 2022).

In the implementation phase, the classroom transforms into a lively and participatory intellectual dialectic arena . The division of discussion groups triggers independent investigations and the process of exchanging legal arguments. Learning observations noted that students shared roles in exploring the literature of the postulates, fatwa of the National Sharia Council (DSN-MUI), and analyzing the clauses of digital transaction agreements. This dynamic was evident in Siti Rahma's statement: "At first we had different opinions. Some said that all flowers are usury without exception. But after we read it again and discussed, it turned out that we had to look at the system and the contract." This ability to build logical reasoning was observed directly by the teaching teacher: "I saw that they were starting to get used to presenting arguments with a basis. Some even refuted their friends by mentioning postulates." The maturity of student analysis was seen in the class presentation session, where Muhammad Rizky explained: "If the profit margin has been agreed as a sale and purchase contract, it is different from time-based interest. But if there are fines that continue to grow, it needs to be studied because it can be close to the practice of usury." This dialectical phenomenon reflects the success of collaborative learning and argumentative reasoning, where social interaction is a means of sharpening legal rationality and collegial testing of premises (Jaspers et al., 2022; Khalifa & Hunt, 2022).

The learning cycle is perfected through the stages of guided reflection at the end of each meeting. Reflection is not just a technical summary of the material, but an instrument of internalizing moral values and ethical commitment into students. Mr. Ahmad Fauzi said: "I always close the learning with reflection. I ask how they think after the discussion, whether there is a change in attitude." This reflection gives birth to a critical-transformative awareness in students, as Rizky expressed: "After learning like this, I don't just use financial applications. I check the system first." This proves the postulates of Halpern (2022) and Nguyen (2015) that the transfer of critical thinking skills into the realm of real life requires a reflective bridge that integrates concrete experience, critical analysis, value awareness, and commitment to action.

The Transformation of Critical Reason: A Shift from Textual to Contextual-Evaluative

The most fundamental impact of the implementation of PBL is the deconstruction of students' religious mindset from dogmatic-textual to contextual-analytical. In conventional learning, students are accustomed to memorizing black-and-white fatwas rigidly. Through the stimulus of digital economy cases, students realize that the determination of muamalah law requires an in-depth study of the substance of the contract, operational mechanisms, and the impact of justice for the parties. This paradigm change was affirmed by Siti Rahma: "Now I don't immediately conclude that it is halal or haram. I will first see how the system is." This analytical development is also confirmed from the teacher's evaluation notes: "Their answers are now longer and

argumentative." This improvement indicates that students have developed analytical thinking that is able to link sacred texts (dalil naqli) with contemporary economic dynamics, in line with the findings of Listrianti et al. (2025) regarding the effectiveness of PBL in honing the contextual understanding of Islamic law.

Furthermore, students' critical reasoning is reflected in strengthening a high level of argumentative and evaluative skills. Students are no longer passively receiving information or simply expressing subjective opinions, but are able to distinguish the hierarchy of arguments, identify logical weaknesses, and make objective fatwa comparisons. As explained by Rizky: "We compare the opinions of scholars and see their relevance to the current conditions. It turns out that there are different views about interest and margin, so we have to look at the context." The same thing was expressed by Siti Rahma: "At first I thought that all the additions in the transaction were riba. But after discussion, it turned out that the contract system had to be seen. We looked for evidence and read it again so that it was not wrong." This qualitative progression was praised by Fiqh Teacher Muamalah: "Now when it comes to presentations, they don't just say halal or haram. They mention reasons, mention postulates, and even explain the logic. That's quite a significant change." This process proves Vygotsky's Zone of Proximal Development (ZPD) theory, where dialogical interaction and scaffolding in groups help students achieve evaluative reasoning maturity in performing simple istinbath al-ahkam (Jaspers et al., 2022; Khalifa & Hunt, 2022).

Strengthening Sharia Financial Literacy: From Structural Understanding to Transactional Behavior

Strengthening sharia financial literacy through PBL is clearly reflected in two complementary domains: conceptual-structural understanding literacy and behavioral literacy. In the structural realm, students show a solid mastery of the anatomy of modern muamalah contracts. Students are able to rigidly distinguish between the profit margin in murabahah contracts (trust buying and selling) and the addition of time-based interest in conventional loans. Rizky elaborated his understanding: "I came to know the difference between margin and interest. It turns out that the margin was agreed at the beginning as part of the sale and purchase agreement, while interest can increase due to time." Siti Rahma added: "Now I understand more about murabahah contracts and how they differ from ordinary credit." This capacity building is validated by Mr. Ahmad Fauzi: "They now have a better understanding of transaction structures. Not only do they know the terms, but they know how the mechanism is." These findings reinforce the studies of McGregor & Alghamdi (2024) and Alaban & Buran-omar (2023) which affirm that authentic problem-based learning is effective in eroding conceptual confusion and accelerating the transfer of understanding of sharia contract structures.

The most essential achievement is the manifestation of this understanding in changing daily financial attitudes and behaviors. Sharia literacy does not stop as a cognitive discourse in the classroom, but transforms into practical awareness that guides the economic actions of students and their families. Rizky conveyed his real action: "I discussed with my parents about online loans after studying in class. I explained about interest and the system." Meanwhile, Siti Rahma explained her new habit: "Now if there is an investment offer, I don't immediately believe it. I first check the system and whether it is in accordance with sharia." Fiqh teacher Muamalah observed this transformative impact in the school environment: "Some students say that they have become more careful in using digital financial applications. That means that this learning has an impact." This behavioral change confirms the theory of behavioral financial literacy, where problem-based pedagogical interventions successfully link affective awareness with rational transaction habits and obey sharia principles (Rasyidah et al., 2025; Anggraeni & Lukitawati, 2026).

Comparative Analysis of Material Dimensions: Concrete versus Abstract in Fiqh Muamalah

The pattern of research findings showed that there was a variation in the level of cognitive absorption of students based on the abstraction characteristics of the Fiqh Muamalah material. Material that is concrete and in direct contact with students' daily routines, such as digital wallet operations (e-wallets) and online shopping discount mechanisms, are absorbed with a very fast level of understanding. Practical familiarity makes it easier for students to identify the parties who transact and the flow of funds. On the other hand, legal concepts that are loaded with beliefs or have a high level of abstraction, such as distinguishing the late fine clause (ta'widh versus ribawi fine), the structure of the murabahah bil wakalah contract on paylater services, and the detection of hidden *gharar* in the promotion algorithm, require much greater cognitive effort. This proves the principle that the more abstract a contemporary legal concept is, the greater the need for instructional

scaffolding in the form of real analogies, contract flow chart simulations, and fatwa analysis guidance. Table 2 maps the synthesis of recommended instructional strategies based on the level of difficulty of the material.

Table 2. PBL Instructional Strategy Based on the Characteristics and Level of Abstraction of Muamalah Fiqh Material

Material Characteristics	Specific Topics/Cases	Student Learning Challenges	PBL Instructional Strategies Recommended
Concrete and Familiar	E-wallet transactions and online merchant payments	Low; students are used mechanically but passively to the clarity of the trust contract (wadi'ah/qardh).	Quick case orientation, followed by visual contract mapping simulation and analysis of sharia regulatory compliance.
Loaded with Old Practices & Perceptions	Use of paylater and online lending (fintech lending)	Medium; there is an initial understanding that automatic installments are allowed as long as they are able to pay, ignoring the element of time interest.	Guided dialectical discussion that dismantles the clauses of the agreement, examines the DSN-MUI fatwa, and compares conventional vs sharia schemes.
New Conceptualization	Murabahah bill wakalah contract and sharia financing	Medium towards high; difficulty distinguishing fixed profit margins from loan interest.	Analogy of real transactions of real buying and selling, affirmation of the principle of ownership of goods (qabdh), and comparison of simulations of installment tables.
Abstract and Low Sensitivity	Hidden *gharar* identification and fine algorithm running	Supreme; transaction risk is invisible and hidden behind persuasive digital promotion schemes.	Intensive scaffolding, case analysis of ulema fatwas, visualization of risk clause charts, and reflection on long-term financial impacts.

Note: Synthesized based on empirical analysis of the results of PBL Fiqh Muamalah intervention at SMK Darul Musyawirin Cirebon.

The Ecology of Learning: Institutional Support and Mitigation of Heterogeneous Classroom Challenges

The implementation of the PBL model does not take place in a vacuum, but rests on a supportive school institutional ecology. The success of this innovation is driven by the structural commitment of school management in facilitating teachers' pedagogical independence. The Deputy Principal for Curriculum, Mr. Handoyo, S.Pd.I., emphasized: "Schools provide innovation space for teachers. We support the use of methods that can improve the quality of learning." This leadership support was felt directly by the implementing teacher, Mr. Ahmad Fauzi: "I feel supported by the school to try methods such as PBL." An academic environment that is adaptive to method updates has proven to be an important catalyst for the sustainability of instructional innovation in Islamic vocational schools, in line with the affirmation of Suyitno (2021) and Fazrin (2025) regarding innovative leadership as a pillar of educational sustainability.

Nevertheless, PBL interventions face two significant operational challenges: time management constraints and heterogeneity of students' analytical capacity. Conventional learning time allocation is often insufficient to accommodate the dynamics of group investigation and intensive classroom debates. As the teacher complained: "Discussions take longer than lectures. Sometimes one meeting feels lacking." In addition to duration allocation, the disparity in critical reasoning between students is a real pedagogical challenge: "Students' analytical skills vary. Some understand quickly, some need more assistance." In overcoming these challenges, teachers apply mitigation strategies in the form of learning differentiation, strict time allocation per syntax phase, heterogeneous grouping that encourages peer tutoring, and direct assistance (scaffolding) for groups that experience legal logic obstacles. This adaptive approach has proven effective in maintaining classroom cohesion and ensuring the inclusive involvement of all students (Zendrato & Lase, 2025; Usman et al., 2024; Milakis, 2025).

Pedagogical and Practical Implications

The findings of this study produce three strategic implications for the development of vocational Islamic education. First, for Fiqh Muamalah teachers, there is an urgency to reposition the role from merely a conveyor of normative dogma to a facilitator of legal dialectics that are adaptive to the phenomenon of the digital economy. Authentic cases of adolescent transactions must be used as a curriculum for life in the classroom. Second, for vocational high school institutions, the Islamic religious education curriculum needs to be enriched with applied sharia financial literacy materials that are integrated across disciplines with entrepreneurship and economics subjects. Third, for macro Islamic education curriculum policymakers (Ministry of Religion), the results of this study provide an empirical basis for formulating pedagogical guidelines for active fiqh learning based on contextual issues to fortify the young generation of Muslims from the risk of digital financial crimes.

Limitations

This study has a number of methodological limitations that need to be noted. This study uses a qualitative design of a case study based on one educational unit (SMK Darul Musyawirin Cirebon) with a limited number of informants, so that the transferability of the findings is closely tied to the characteristics of similar religious-based institutions. Observations on the impact of student behavioral literacy were carried out in the closest post-learning time span, so that the long-term retention rate of real financial decisions has not been comprehensively measured. Further research is recommended to apply a quasi-experimental approach or mixed methods by involving a wider and heterogeneous sample of schools, in order to test the effectiveness of this model in a measurable manner and evaluate the retention of students' financial behavior longitudinally.

IV. CONCLUSION

The application of the Problem-Based Learning (PBL) model in Fiqh Muamalah learning at SMK Darul Musyawirin Cirebon has proven to be effective in transforming students' critical reasoning and sharia financial literacy in responding to the dynamics of the digital economy. Through the stages of authentic problem orientation, investigative discussions of legal literature, dialectics of intergroup rebuttals, and reflection of values, students' religious mindset shifts from rigid textual-reproductive understanding to postulate-based contextual-analytical reasoning. Students are able to distinguish murabahah margins from time-based interest, identify the dangers of usury late fines on paylater services and online loans, and detect the potential of *gharar* in digital promotion schemes. Furthermore, this problem-based learning succeeds in internalizing structural literacy into behavioral literacy that triggers real financial prudence, confirmation of sharia legality, and open dialogue with parents. Although it demands careful time management and class differentiation strategies, this instructional design affirms that integrating the real problems of the digital economy into the learning of Fiqh Muamalah is an urgent, relevant, and transformative pedagogical strategy in preparing the young generation of Muslims to face the era of financial disruption.

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