

## Bridging Theory and Practice: The Effectiveness of the Hybrid Contextual-Project Based Learning Model in Islamic Economics Courses

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**Abstract:** Sharia Economics education faces significant challenges due to the diverse educational backgrounds of students, the majority of whom are not graduates of Islamic boarding schools (pesantren). This makes the technical terminology of muamalah a significant linguistic barrier. Furthermore, conventional approaches often produce only a superficial understanding (illusion of competence) without adequate depth of material. This study evaluates the implementation of a Hybrid Learning model that integrates Contextual Teaching and Learning (CTL) and Project-Based Learning (PjBL) to align theory with practical realities and improve student learning outcomes. Utilizing a quasi-experimental nonequivalent control group design, this study involved 65 students divided into one experimental class and two control classes. The experimental group engaged with the Hybrid Contextual-Project-Based Learning model, whereas the control group adhered to conventional teaching methods. Learning outcomes were measured using standardized tests and analyzed using One-Way ANOVA, followed by Tukey's HSD post hoc testing. The analysis revealed a statistically significant disparity in learning outcomes. The experimental class achieved a superior average score of 68.43, outperforming the control classes, which averaged between 55 and 57 by more than 10 points. Furthermore, the consistently low performance across both control groups highlights the limitations of traditional methods in fostering deep comprehension. The Hybrid Contextual-Project-Based Learning model demonstrates significant effectiveness in boosting academic competence. By shifting the focus from rote memorization to practical mastery, this model mitigates the "illusion of competence" often present in traditional learning. Consequently, this approach is recommended as an adaptive instructional strategy for cultivating highly capable graduates in Islamic economics.

**Keywords:** hybrid learning, contextual approach, project-based learning, islamic economics education, competency gap.

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### ■ INTRODUCTION

Global economic dynamics over the past two decades have demonstrated a significant paradigm shift, with the rise of the Islamic economic system as a new, resilient, and ethical force. Over the last twenty years, the global economic landscape has undergone a major transformation, marked by the emergence of Islamic economics as a robust and ethically grounded power. Data from the State of the

Global Islamic Economy Report confirms this trajectory, revealing that Islamic financial assets now exceed trillions of dollars. This substantial growth suggests that the Islamic economic system has evolved beyond a mere niche alternative; it has become an essential component of the international economic framework (DinarStandard, 2023).

The pressing nature of this global shift underscores a critical need for widespread

literacy in Islamic economics. Currently, data indicate a discrepancy where indices for Islamic financial literacy and inclusion frequently fall short of those for conventional finance (Otoritas Jasa Keuangan (OJK), 2022). Within this framework, higher education institutions are pivotal, serving as essential breeding grounds for skilled professionals capable of closing this disparity (Huda et al., 2020). The Undergraduate Program in Economics Education, in particular, holds a distinctively strategic role. In contrast to pure economics degrees, which typically train practitioners, this program is designed to mold future educators who will be at the forefront of advancing economic literacy among the next generation of secondary students. Consequently, for these aspiring teachers, proficiency in Islamic economics transcends a mere academic obligation; it represents a broader civilizational duty to ensure that principles of economic equity are effectively passed down (Priyanto, 2020; Othman et al., 2024).

At a conceptual level, Islamic economics education is defined by distinct axiological features; unlike standard economic models that focus primarily on maximizing profit, it is deeply rooted in transcendental principles and social ethics. Educational constructivism suggests that mastering such value-rich content demands profound internalization rather than simple rote memorization. Consequently, an optimal learning strategy must simultaneously engage all three levels of Bloom's taxonomy: the cognitive realm (grasping legal and contractual concepts), the affective realm (cultivating ethical sensitivity towards usury and justice), and the psychomotor realm (developing practical skills in zakat calculation and profit distribution). In the context of contemporary pedagogy, this necessitates a fundamental transition from Teacher-Centered Learning (TCL) to Student-Centered Learning (SCL). In this framework, students become active agents, building their understanding through direct

experience and social engagement (Aunurrahman, 2012; Husamah et al., 2016).

Nevertheless, a significant disconnect exists between these pedagogical ideals and the actual conditions within the General Economics Education Study Program. Preliminary curriculum reviews reveal that Sharia Economics is frequently relegated to a supplementary role, afforded only minimal credit hours. A glaring gap remains between these pedagogical ideals and the reality within the Economics Education Study Program at the University of Jambi. Initial curriculum reviews indicate that Islamic Economics is still treated as supplementary material, with a weighting of only 3 credits in undergraduate studies. This time constraint limits the material to a superficial introduction. This situation is exacerbated by the students' highly diverse academic backgrounds; demographic data indicate that the majority of students are graduates of general high schools (SMA/SMK), not Islamic boarding schools (pesantren). As a result, technical terms such as *mudharabah*, *musyarakah*, or *murabahah* are often perceived as unfamiliar language and cultural barriers, rather than understood as generally accepted economic principles. Such time constraints inevitably reduce the subject matter to a surface-level overview, stripping away its philosophical nuance, a common pitfall when integrating Islamic economic curricula into general study programs (Nurhabibah & Sunarto, 2024). This issue is further compounded by the students' heterogeneous academic origins, as the vast majority lack a background in Islamic boarding schools (pesantren). Consequently, for these students, foundational *muamalah* terms like *mudharabah*, *musyarakah*, or *murabahah* are often encountered not as universal economic principles, but as alien linguistic and cultural hurdles. This observation supports earlier research indicating that a poor grasp of technical terminology significantly impedes Sharia economic

literacy among general economics students (Suminto et al., 2020). Beyond student-related factors, instructional challenges also persist; many lecturers lack specialized expertise in Islamic economics, which naturally limits the depth and precision of the material delivered.

The problem becomes even more complex when the current trend of student-centered learning is implemented without a strong methodological foundation. The development of information technology, which should be a learning accelerator, in practice is often degraded into a mere facility for a copy-paste culture. In the method, which the author terms conventional learning, where students are simply divided into groups, write papers, and present, a serious distortion of the learning process occurs. Under these conditions, the lecturer's essential function as the authoritative validator of knowledge is frequently eroded, yielding to student-led presentations that often lack academic rigor. Although this dynamic mimics active engagement, it frequently masks a reality of "social loafing," where the burden of effort falls disproportionately on a few individuals while others remain disengaged. Consequently, evaluation mechanisms become skewed; grades often reflect the visual polish of slides or public speaking flair rather than genuine mastery. Ultimately, this approach fails to systematically scaffold the higher-order analytical skills or the specific affective and psychomotor competencies that are indispensable in Islamic economics education (Huda et al., 2020); (Johnson & Johnson, 2018)

The analysis of these challenges pinpoints a critical disconnect: the instructional strategies currently in use are ill-suited to negotiate the complex nature of Islamic economics against the diverse academic backgrounds of the student body. Conventional group discussions have repeatedly fallen short, failing to ensure deep cognitive engagement or curb the tendency for some students to "coast" on the work of others.

To address this, an immediate pedagogical shift is required, one that anchors abstract theological concepts in tangible, real-world scenarios (contextual) while simultaneously demanding concrete, measurable deliverables (project-based). Absent this methodological evolution, the course risks devolving into a stagnant academic formality, breeding misconceptions rather than competence and ultimately failing to prepare future educators for their professional roles.

In light of these challenges, an examination of existing scholarship suggests that combining Contextual Teaching and Learning (CTL) with Project-Based Learning (PBL) provides a viable pathway for dismantling the obstacles students face when navigating intricate subject matter. The Contextual Teaching and Learning (CTL) approach bridges the gap between theory and students' realities, a highly effective method for overcoming the barrier to understanding sharia terms for those without a pesantren background. By contextualizing abstract religious and economic principles, CTL transforms them into more easily digestible, practical knowledge (Amiruhadi et al., 2025).

Combining contextual teaching and learning (CTL) with project-based learning (PjBL) in a hybrid learning model has proven effective for boosting academic achievement and practical skills. Recent research shows that blended PjBL ecosystems can provide students with greater independence and collaboration, enabling them to concretely implement scientific theories in real-world situations (Alamri, 2021; Guo et al., 2020). The application of Contextual Teaching and Learning (CTL) strategies within this interactive hybrid ecosystem plays a crucial role in grounding abstract concepts. By connecting complex Islamic economic terminology directly to students' everyday realities, this approach not only facilitates in-depth understanding but also continuously sharpens their critical thinking skills (Samsudin & Raharjo, 2023).

Meanwhile, PjBL is effective in improving psychomotor skills and fostering learning independence through the creation of tangible products (Thomas, 2000). Although numerous studies have examined the effectiveness of CTL and PBL separately, or their application in purely Islamic Economics study programs, very little literature has examined the integration of these two methods (Hybrid Learning) specifically for prospective economics teacher students with heterogeneous backgrounds. Most previous studies have focused solely on cognitive learning outcomes (memorization and understanding), neglecting the ability to design business schemes or calculate actual zakat as indicators of success.

In response to the dynamics of these problems, this study offers a novel approach by applying a Hybrid Learning model that integrates the syntax of Contextual Teaching and Learning (CTL) and Project-Based Learning (PBL). This research offers a new perspective by combining Contextual Teaching and Learning (CTL) and Project-Based Learning (PjBL) for prospective Islamic economics educators without a background in Islamic boarding schools. The main focus is to dissect cultural barriers and unfamiliar muamalah terms for students from heterogeneous environments. Unlike previous studies that tended to be purely cognitively oriented, this method serves as a bridge, transforming theoretical-religious doctrine into concrete, practical projects. This integrative model presents a constructive antithesis to the conventional learning method, which has been dominant yet is prone to passivity and assessment bias. In this hybrid learning architecture, abstract material is contextualized through real experiences, such as the practice of calculating zakat mal based on students' family assets (strengthening the affective and contextual domains) and deepened through a business scheme design project based on mudharabah contracts (sharpening high-level psychomotor and cognitive domains). This approach fundamentally

reconstructs the classroom ecosystem: lecturers shift from mere observers of discussion to strategic facilitators who guide inquiry, while students move from passive listeners to active creators. This study aims to test and empirically demonstrate the effectiveness of the Hybrid Learning model: Contextual & Project-Based Approach, compared with conventional learning, on student learning outcomes in the Sharia Economics course within the Economics Education Study Program. The findings of this study are expected to contribute to the development of more adaptive and inclusive Islamic economics instructional designs, as well as to offer practical solutions to ensure the objectivity of competency assessment in heterogeneous classes in the digital era. To address the previously outlined literature gap, this study focuses on two main research questions:

1. To what extent is the Hybrid Contextual-Project-Based Learning model effective in improving student learning outcomes compared to conventional instructional approaches?
2. How well does this learning model integrate theoretical understanding and practical application of Islamic economics, particularly among students with diverse academic abilities?

Based on the formulation of the problem, this study proposes the main hypothesis that integrating the Hybrid Contextual-Project-Based Learning model yields a greater increase in students' academic achievement and practical mastery in the Sharia Economics course than conventional teaching methods.

## ■ **METHOD**

### **Types and Design of Research**

This study used a quantitative approach with a quasi-experimental research design. The research design applied is a Posttest-Only

Nonequivalent Control Group Design. This design selection is based on the characteristics of the research subjects, who are naturally formed learning groups (intact groups) within the university academic system, thus making it impossible to randomize subjects (random assignment) individually (Kuswanto, 2024). In this design, the measurement of learning effectiveness is focused on comparing students' final competencies (post-test) between the group receiving the Hybrid Learning model treatment and the group using conventional methods, with the assumption that the variability of students' initial abilities is controlled through standard university entrance selection mechanisms

### **Time, Place, and Subject of Research**

The research was conducted in the odd semester of the 2025/2026 academic year, from August to November 2025. The research was conducted at the Economics Education Study Program, Faculty of Teacher Training and Education, Jambi University, Indonesia. The location was selected based on the curriculum's relevance and the urgency of improving the quality of learning in economics courses at the institution.

### **Population and Sample**

The population in this study was all fifth-semester students enrolled in the Sharia Economics course. Given the manageable population size, the sampling technique used was total sampling (saturation sampling), where all members of the population were selected as research subjects. The total number of subjects was 65 students, distributed across three parallel classes, as follows:

1. Class R01 (n=17): Designated as the Experimental Group receiving the Hybrid Learning model.
2. Class R02 (n=22): Designated as Control Group 1 (Traditional Group Learning Method).

3. Finally, Class R03, comprising 26 students, served as Control Group 2 and employed the traditional collaborative learning method.

The use of two distinct control groups (R02 and R03) was a deliberate strategic decision, driven by the study's naturalistic design. Specifically, these two control classes were taught by different instructors. Although no additional variables were intended to be formally controlled or measured, maintaining R02 and R03 as separate entities was crucial. Combining the two into a single large control group would have confounded the data, potentially masking or skewing the results due to the natural variance that arises when the same traditional teaching method is delivered by different educators. Therefore, maintaining both as intact, separate groups preserved the ecological validity of the study and avoided artificially reorganizing the classroom dynamics.

This study utilized all available participant data (n1=17, n2=22, n3=26). However, the numbers were disproportionate, as naturalistic recruitment approaches often face population constraints due to administrative class divisions established by the Study Program. Rather than discarding data or artificially moving students to achieve group balance, which could potentially dilute the overall analysis and disrupt academic schedules, the researchers chose to keep all subjects in their original learning environment. To ensure the validity of the subsequent Analysis of Variance (ANOVA), given the unequal sample sizes, the assumption of homogeneity of variance was rigorously evaluated before hypothesis testing.

### **Experimental Procedure**

The execution of this study unfolded in two primary phases: the instructional intervention, followed by a comprehensive summative assessment. In the Experimental Group (R01), the instructional process utilized a Hybrid Learning framework that merged Contextual and Project-

Based strategies. Within this environment, students engaged directly in practical inquiries, such as computing actual family zakat obligations, and developed concrete projects, such as drafting mudharabah or musyarakah business models. Throughout this process, the lecturer functioned as a mentor, providing necessary scaffolding and continuous feedback. Conversely, the Control Groups (R02 and R03) adhered to the standard conventional learning format. This approach relied primarily on student-led paper presentations and peer discussions with limited instructor guidance, reflecting conventional academic practices. Upon completion of the

coursework, the Evaluation Stage included a synchronized final examination (post-test) administered to all three cohorts using an identical instrument to gauge academic performance.

### Research Instruments

The assessment framework centered on measuring higher-order thinking skills, namely analysis (C4), evaluation (C5), and creation (C6), through a set of two-tier multiple-choice questions and structured essays. Derived directly from the designated Competency Achievement Indicators (IPK), this instrument served as the primary data collection tool.

**Table 1.** Grid post-test questions

No	Main Point Language	Indicator
1	System Trading in Islamic Economics (Floren et al., 2020)	<ul style="list-style-type: none"> <li>a) Information Transparency (Siddiq): Describes the implementation of the principle of honesty (Sidq) in conveying product details and specifications to customers to ensure information transparency.</li> <li>b) Characteristics of the Bai' Salam Contract: Examines the main features of the Bai' Salam contract, particularly the mechanism for ordering agricultural commodities using an upfront payment system.</li> <li>c) Sharia Issues in E-commerce: Analyzes the fiqh aspects of transactions on digital platforms, focusing on the potential risk of uncertainty (gharar) and the ownership status of goods in dropshipping business schemes.</li> <li>d) Prohibition on Hoarding (Ihtikar): Explains the urgency of prohibiting the practice of Ihtikar and how hoarding goods can trigger price distortions and market instability.</li> <li>e) Risk Mitigation in the Marketplace: Identifies preventive measures in the digital marketplace ecosystem, particularly return policies to minimize the elements of loss (dharar) and speculation (gharar).</li> </ul>
2	Contract And Transaction in the Economy Sharia (Herindar & Shikur, 2023)	<ul style="list-style-type: none"> <li>a) Outline a harmony-based contract framework that includes essential elements such as the contracting parties, the object of the agreement, and sighat (ijab and qabul).</li> <li>b) Conceptualize a draft contract as a formal legal bond triggered by an agreement between an offer and an acceptance.</li> <li>c) Provide strict limitations on speculative transactions (maysir), which substantially resemble gambling practices.</li> <li>d) Categorize profit-sharing contracts (syirkah) with an emphasis on capital distribution and risk sharing.</li> </ul>

		e) Analyze the legal implications of contract cancellation (batil) in transactions involving objects prohibited by sharia.
3	Ethics Business in Islam (Abuznaid, 2009)	<p>a) Describe the concept of Falah as a holistic vision of well-being that encompasses both worldly happiness and success in the afterlife.</p> <p>b) Integrate the attributes of prophethood (Shiddiq, Amanah, Fathanah, Tabligh) as fundamental pillars of business ethics.</p> <p>c) Analyze the practice of exploitation through price gouging and why such actions are strictly prohibited, especially in emergencies.</p> <p>d) Internalize the principle of Ihsan to provide excellent service standards that exceed customer expectations.</p> <p>e) Describe ethics toward the workforce, with an emphasis on the company's obligation to provide fair wages and timely payment.</p>
4	Policy Monetary in the Economy Sharia (Bank Indonesia (BI), 2023)	<p>a) Elucidate the fundamental philosophical principles of Islamic monetary policy, specifically regarding the eradication of usury (Riba) and the prevention of speculative activities.</p> <p>b) Evaluate the transmission channels of Sharia-compliant monetary policy, focusing on the application of the profit-sharing ratio mechanism.</p> <p>c) Assess various Islamic liquidity management tools, with a particular focus on the Sharia Bank Indonesia Certificate (SBIS).</p> <p>d) Conduct a comparative analysis of pricing benchmarks in monetary systems, contrasting the Sharia-based ratio approach with the conventional interest-rate framework.</p> <p>e) Discuss the foundational prohibitions against excessive uncertainty (Gharar) and gambling (Maysir) as the cornerstone of Islamic monetary stability.</p>
5	Policy Fiscal in Economy Sharia (Santoso et al., 2025)	<p>a) Classify the main instruments in income redistribution, particularly through Zakat, Infaq, and Sedekah (ZIS).</p> <p>b) Analyze the infrastructure financing mechanism using Sukuk instruments based on a profit-sharing scheme.</p> <p>c) Evaluate the macroeconomic impact of ZIS distribution in an effort to strengthen the purchasing power of vulnerable groups.</p> <p>d) Conduct a comparative study between public funding sources based on the profit-sharing principle and systems that rely on interest (riba).</p> <p>e) Describe the application of the principles of justice and proportionality in the structure of the Islamic tax system.</p>
6	Institution Finance Sharia (Otoritas Jasa Keuangan (OJK), 2023)	<p>a) Describe the prohibition of usury in lending and borrowing practices at financial institutions.</p> <p>b) Examine the social role (Tabarru') of financial institutions in effectively managing ZISWAF funds.</p> <p>c) Analyze fundraising products, particularly deposit instruments that use the mudharabah contract.</p>

- d) Explain the operational mechanism of the Murabahah contract as a buying and selling instrument for financing.
- e) Identify the different characteristics of Baitul Maal wa Tamwil (BMT) as a microfinance institution that performs dual functions.

To ensure robustness, the test underwent a two-stage validation: expert assessment to establish content validity, followed by empirical reliability analysis to confirm its diagnostic accuracy in evaluating student mastery. The expert validation process involved Dra. Refnida, M.E., an Islamic economist. The evaluation focused on three main aspects: (1) the alignment of the test items with the established Competency Achievement Indicators (IPK), (2) the appropriateness of the cognitive level to ensure the items accurately measure higher-order thinking skills, particularly analysis (C4), evaluation (C5), and creation (C6), and (3) the clarity of the language used to avoid multiple interpretations. Based on expert feedback, several revisions were made to the instrument. These revisions included reformulating ambiguous questions, modifying certain items to better align with the intended indicators, and adjusting the difficulty level of certain questions. Following these modifications,

the instrument was deemed content valid and suitable for implementation.

After the instrument underwent expert validation and was deemed feasible, an empirical evaluation was conducted using item analysis. This analysis aimed to evaluate the empirical quality of the 30 items and to map students' mastery levels against each Competency Achievement Indicator (IPK). Given that this study focused on evaluating in-depth understanding beyond mere memorization, the instrument was classified into three levels of the Higher-Order Thinking Skills (HOTS) cognitive domain: Analyzing (C4), Evaluating (C5), and Creating/Designing (C6). A summary of the distribution of cognitive levels, the average difficulty index (ADI), and the percentage of indicator mastery levels is presented in Table 2.

Based on Table 2, the average difficulty index for all indicators ranges from 0.58 to 0.61. This confirms that the instrument is proportional

**Table 2.** Item analysis results

Cognitive Level	Indicator	Item Numbers	Average Difficulty Index	Mastery Level (%)
C4 (Analyzing)	System Trading in Islamic Economics	1, 2, 3, 4, 5	0.61	61
	Contract And Transaction in the Economy of Sharia	6, 7, 8, 9, 10	0.60	60
	Ethics in Business in Islam	11, 12, 13, 14, 15	0.60	60
C5 (Evaluating)	Policy Monetary in the Economy Sharia (Bank Indonesia)	16, 17, 18, 19, 20	0.61	61
	Policy Fiscal in the Economy Sharia	21, 22, 23, 24, 25	0.59	59
C6 (Creating/Designing)	Institution Finance Sharia ( <i>Otoritas Jasa Keuangan</i> )	26, 27, 28, 29, 30	0.58	58

(moderate category) and ideal for measuring higher-order thinking skills (HOTS). The highest

mastery level was achieved at the Analysis (C4) and Evaluation (C5) levels, at 61%. Meanwhile,

the lowest mastery level was naturally achieved at the peak cognitive level, namely Creating/ Designing (C6), at 58%. Interestingly, the achievement gap between levels C4 and C6 is very small. These findings provide empirical evidence that the Hybrid Contextual-Project-Based Learning model is highly effective. Students were proven not only capable of analyzing case studies but also of competently designing real-life financial solutions. As a result, the illusion-of-

competence phenomenon in Islamic Economics learning was significantly reduced.

To provide a more comprehensive picture of the distribution of students' cognitive achievement across discussion topics, the mastery level for each indicator is further visualized in the line graph in Figure 1.

Based on Figure 1, the evaluation of student mastery levels is distributed across six main subject areas. The radar chart depicts three

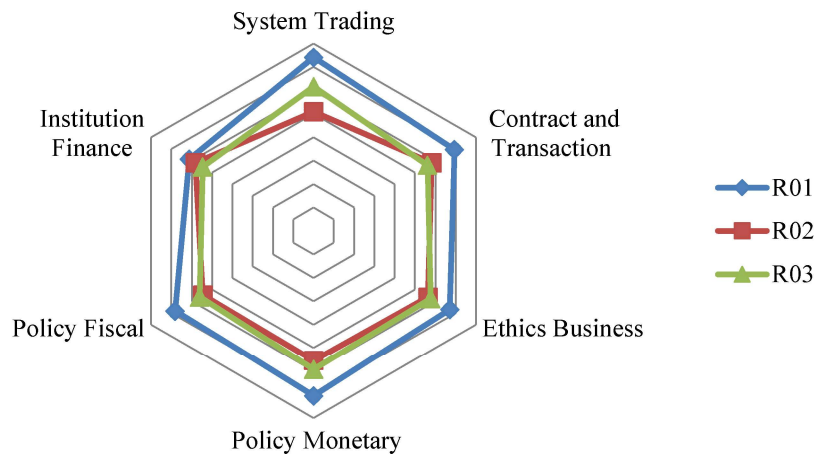


Figure 1. Trends in student mastery levels based on topic indicators

distinct performance series (R01, R02, and R03). Series R01 consistently demonstrated the highest mastery level, approaching 80% in System Trading and maintaining a stable level above 70% in the other five domains. Meanwhile, series R02 and R03 demonstrated lower but highly consistent mastery levels, fluctuating gently between 50% and 70% across all topics, including Fiscal Policy and Monetary Policy.

The symmetrical and balanced curves for all three series provide visual confirmation that there is no drastic decline or difference in understanding from one topic to another. This stability confirms the hypothesis that the

implementation of Hybrid Contextual Project-Based Learning successfully bridges the gap between theory and practice. Students' understanding remains solid, comprehensive, and well-balanced, even when faced with diverse and complex Islamic Economics material.

To ensure that the student outcomes in Figure 1 are scientifically valid and unbiased, this evaluation instrument has been empirically tested. Validity testing was conducted to ensure the precision of HOTS (C4-C6) measurements, while reliability testing (Cronbach's Alpha) ensured the consistency results. Detailed statistical results for both parameters presented in Table 3.

Table 3. Results of instrument validity and reliability tests

No	Instrument Test	Score	Min	Max	Mean	Test criteria	Conclusion
1	Validity		0.25	0.34	0.29	> r table (0.244)	Valid
2	Reliability	0.625				> 0.6	Reliable

The validity of the instrument was assessed using item-total correlation analysis. Results for the 30 test items showed that the calculated  $r$  values (0.25–0.34) exceeded the table  $r$  threshold of 0.244, confirming that all questions were valid. Furthermore, the reliability analysis yielded a Cronbach's Alpha score of 0.625. Since this value exceeds the acceptable threshold of 0.60, the instrument was confirmed to be reliable and internally consistent for the study.

### **Data Analysis Techniques**

Using SPSS version 26, the researchers conducted a quantitative analysis to determine whether there were statistically significant differences in average post-test scores between the experimental and control groups. This analysis was structured through the following steps:

#### ***Descriptive Statistical Analysis***

Prior to conducting complex inferential tests, the study conducted a preliminary descriptive analysis to map the central tendency and distribution of learning outcomes across cohorts R01, R02, and R03. This initial phase involved computing essential statistical indicators, specifically the mean, standard deviation, and the full range of scores (minimum to maximum).

#### ***Prerequisite Analysis Test***

To ensure the validity of subsequent parametric analysis, it is first important to confirm that the dataset meets certain basic assumptions through two key diagnostic checks. First, a normality test was conducted to determine whether the post-test data were normally distributed. Given that each sample group contained fewer than 50 students ( $n < 50$ ), the Shapiro-Wilk test was chosen as the appropriate analytical technique, with a significance threshold ( $\text{Sig.} > 0.05$ ) indicating a normal distribution. Next, a homogeneity test was conducted to verify the equality of variances across sample groups.

This assumption was evaluated using Levene's Test for Equality of Variances, in which a  $p$ -value greater than 0.05 indicates that the data variances are homogeneous.

#### ***Hypothesis Testing (One-Way ANOVA)***

Given that this study involved three independent sample groups and the dataset successfully met the prerequisite assumptions of normality and homogeneity, hypothesis testing was conducted using One-Way Analysis of Variance (ANOVA). This parametric test was used to determine whether there were statistically significant differences in the average learning outcomes across the three classes. Specifically, the analysis evaluated the null hypothesis ( $H_0$ ), which stated that there was no significant difference in the average scores between the groups ( $R01 = R02 = R03$ ), against the alternative hypothesis ( $H_a$ ), which stated that at least one group had an average learning outcome that was significantly different from the other groups. The decision-making criteria were based on the significance value ( $\text{Sig.}$ ) obtained from the ANOVA test; a value less than 0.05 would lead to rejecting the null hypothesis and accepting the alternative hypothesis, thus confirming that the applied learning method produced a significant effect on students.

#### ***Post-Hoc Test***

If the ANOVA test results show a significant difference ( $H_0$  is rejected), the analysis continues with a multiple comparison test (Post-Hoc Test) to determine which pairs of groups differ significantly (for example, whether R01 differs significantly from R02 or from R03). Because the data variance is homogeneous, the post hoc test used is the Tukey HSD (Honestly Significant Difference) test. This test is chosen because it is considered the most accurate and moderate in detecting differences between groups with the same variance.

■ **RESULT AND DISCUSSION**

**Description of Research Data**

To test the effectiveness of the Hybrid Learning: Contextual & Project-Based Approach model, this study administered a post-test to three groups of subjects after they completed the learning series and adjusted the data to a representative sample. The test instrument used was based on course learning achievement indicators (CPMK) oriented toward higher-order thinking skills.

Descriptive analysis was conducted to provide an overview of the central tendency (mean) and measures of dispersion (standard deviation, minimum, and maximum) of student learning outcomes in the experimental class (R01) compared with those in the control classes (R02 and R03). A summary of the descriptive statistics for the post-test scores for the three classes is presented in Table 4 below:

To clarify the comparison of the central tendency and distribution of the post-test scores

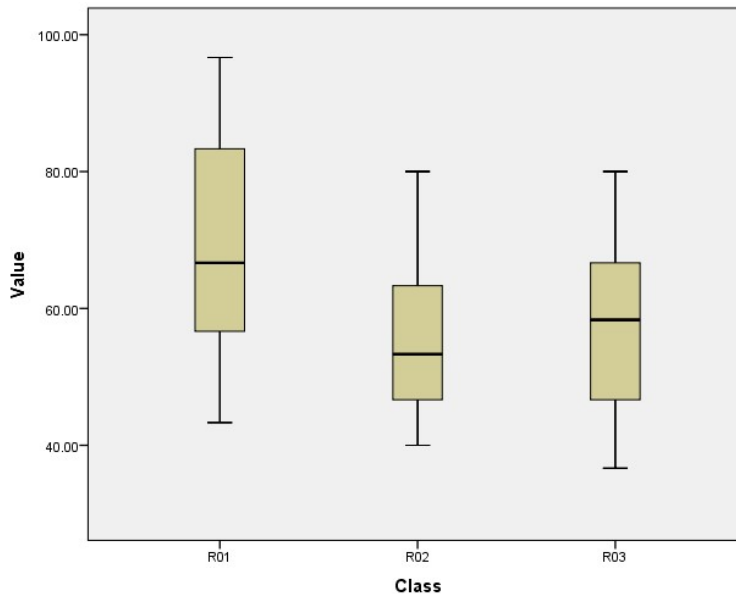
**Table 4.** Description of research data

N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
				Lower Bound	Upper Bound			
R01	17	68.4312	16.37750	3.97213	60.0106	76.8517	43.33	96.67
R02	22	55.6059	11.05039	2.35595	50.7064	60.5054	40.00	80.00
R03	26	57.5654	13.18467	2.58573	52.2400	62.8908	36.67	80.00
Total	65	59.7440	14.24389	1.76674	56.2145	63.2735	36.67	96.67

Source: Processed primary data, 2025

of Islamic Economics across classes in Table 4, the data are visualized in the following boxplot (Figure 2).

Based on Figure 2, the post-test analysis of Islamic Economics from 65 participants yielded a mean score of 59.74 with a standard deviation



**Figure 2.** Description of research data

of 14.24, indicating a fairly wide range of values. Comparative analysis shows that group R01 has the best academic performance with the highest average achievement of 68.43. Although superior on average, this group has the highest level of internal ability gaps among its participants. Conversely, group R02 recorded the lowest average of 55.61 but emerged as the most consistent group, with the tightest score distribution. Meanwhile, group R03 occupies a middle position with an average score of 57.57, but is of particular note because it has the lowest minimum score, namely 36.67. Visualization of the confidence intervals confirms the significant superiority of group R01, while the overlap of the distributions of R02 and R03 indicates the degree of equality in their abilities.

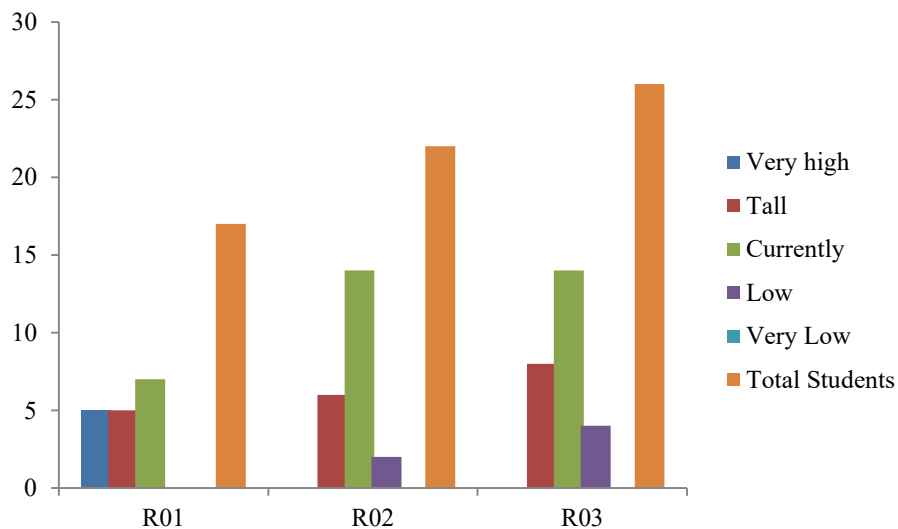
To complement the previous analysis of mean scores and standard deviations, the following visualization breaks down student learning outcomes by ability level. This frequency distribution is presented to provide a more

detailed picture of the concentration of individual performance within each group, as shown in Table 5 below:

**Table 5.** Distribution of student learning outcomes

Category	R01	R02	R03
Very high	5	0	0
Tall	5	6	8
Currently	7	14	14
Low	0	2	4
Very Low	0	0	0
Total	17	22	26

The frequency data in Table 5 shows the detailed classification of student learning outcomes in the three sample groups. To provide a more intuitive comparison and emphasize the differences in the distribution patterns of cognitive achievement between the experimental class using the Hybrid Contextual-Project-Based Learning model (R01) and the traditional classes (R02 and R03), the data are visualized in a bar chart in Figure 3.



**Figure 3.** Distribution of student learning outcomes

Figure 3 visually confirms the previous boxplot findings. Group R01 appears to be the only group represented in the 'Very High' category. It is completely devoid of 'Low' or 'Very Low' categories, which is the primary

reason for its superior average performance. In contrast, groups R02 and R03 exhibit similar distribution profiles; both have the highest number of students in the 'Currently' and 'Tall' categories, but also face challenges with the presence of

students in the 'Low' category. For R03 in particular, despite having the largest total number of students (26), the presence of the highest 'Low' category bar is consistent with the previously observed extreme minimum values .

### Prerequisite Analysis Test Results

Establishing the data's suitability for parametric evaluation is a critical first step. Therefore, before measuring the model's success via hypothesis testing, the validity of the post-test scores was rigorously verified through prerequisite analysis. Two basic assumptions must be met: the data must be normally distributed and have homogeneous variance.

### Data Normality Test

A normality test was conducted to assess the distribution of post-test scores in the experimental class (R01) and the control classes (R02, R03). Given that the sample size in each group was fewer than 50 respondents ( $n < 50$ ), the Shapiro-Wilk test was used as the reference. The significance level set was  $\alpha = 0.05$ , with the following test criteria: if the Sig. value  $> 0.05$ , then the data is declared normally distributed. The results of the normality test are presented in Table 6.

Based on the results presented in Table 6, the Shapiro-Wilk test confirmed that the learning outcome data for the three sample groups

**Table 6.** Normality test results (shapiro-wilk)

Class	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk			
	Statistic	df	Sig.	Statistic	df	Sig.	
Value	R01	0.113	17	.200*	0.950	17	0.462
	R02	0.143	22	.200*	0.946	22	0.268
	R03	0.119	26	.200*	0.943	26	0.158

successfully met the assumption of normality. This conclusion is supported by the significance values (Sig.) obtained, which consistently exceeded the threshold of 0.05. Specifically, the experimental group (Class R01) recorded a significance value of 0.462, while the first and second control groups (Class R02 and R03) produced values of 0.268 and 0.158, respectively. Consequently, since the significance level for each group was strictly greater than 0.05, it can be concluded with certainty that the post-test score data across the study were normally distributed.

### Data Homogeneity Test Results

After the normality assumption was met, a homogeneity test was performed to ensure that the variances of the compared groups were homogeneous. The test was conducted using Levene's Test for Equality of Variances. The decision-making criterion was that if the

significance value (Sig.)  $> 0.05$ , then the data variance was declared homogeneous. A summary of the homogeneity test results is presented in Table 7.

**Table 7.** Homogeneity test results (levene's test)

Levene Statistic	df1	df2	Sig.
2.140	2	62	0.126

Referring to Table 7, the results of Levene's Test show a Levene statistical value of 2.140 with degrees of freedom ( $df1=2$ ,  $df2=62$ ). The significance value obtained is 0.126. Considering that the significance value is greater than the significance level of 0.05 ( $0.126 > 0.05$ ), the null hypothesis ( $H_0$ ) is accepted. This indicates that there is no significant difference in variance between groups, or in other words, the learning outcome data in classes R01, R02, and R03 have homogeneous variance. Based on the results of

the normality and homogeneity tests above, the requirements for using parametric statistics have been fully met. Therefore, further hypothesis testing will be conducted using the One-Way ANOVA (Analysis of Variance) mean-difference test.

### Data Analysis Results

After the One-Way ANOVA test showed a significant difference in the means between the

groups, the analysis continued with a multiple comparison test to determine which pairs of groups differed significantly. The technique used was Tukey's HSD (Honestly Significant Difference), since the data variance among the groups was found to be homogeneous. The results of the multiple comparison test are presented in Table 8. Based on Table 8, the comparative analysis between pairs of groups shows the following findings:

**Table 8.** Tukey HSD (multiple comparisons) advanced test results

(I) Class		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
R01	R02	12.82527*	4.34054	0.012	2.4025	23.2480
	R03	10.86579*	4.19248	0.031	0.7986	20.9330
R02	R01	-12.82527*	4.34054	0.012	-23.2480	-2.4025
	R03	-1.95948	3.89377	0.870	-11.3094	7.3905
R03	R01	-10.86579*	4.19248	0.031	-20.9330	-0.7986
	R02	1.95948	3.89377	0.870	-7.3905	11.3094

#### *Experimental vs. Control Class 1 (R02)*

The comparison between the class implementing the Hybrid Learning model (R01) and the traditional class (R02) showed a mean difference of 12.82 points. Statistical analysis yielded a significance value (p-value) of 0.012, falling well below the standard alpha threshold of 0.05. This result confirms a statistically significant divergence in academic performance between the two cohorts. Furthermore, the asterisk (\*) accompanying the Mean Difference indicates that the Hybrid Learning model achieved substantially higher achievement levels than the conventional methods used in class R02.

#### *Experimental Class (R01) vs Control Class 2 (R03)*

Experimental vs. Control Class 2 (R03): A similar trend was observed in the comparison between the experimental group (R01) and the second control group (R03), with a mean score gap of 10.86 points. With a calculated significance value of 0.031 ( $p < 0.05$ ), the data establishes a clear statistical difference in learning outcomes.

This finding reinforces the consistent superiority of the Hybrid Learning approach across multiple control settings.

#### *Control Class 1 (R02) vs Control Class 2 (R03)*

Comparisons between control groups revealed a small mean difference of -1.96 points with a significance value of 0.870 ( $> 0.05$ ). This indicates that there was no significant difference between the two control groups. This finding indicates that without the new model's intervention, traditional methods tend to yield similarly low learning outcomes across groups.

To visualize the grouping based on mean similarity, the Homogeneous Subsets table is presented in Table 9.

**Table 9.** Homogeneous subsets (Tukey HSD)

Class	N	Subset for alpha = 0.05	
		1	2
R02	22	55.6059	
R03	26	57.5654	
R01	17		68.4312
Sig.		0.884	1.000

Table 9 further illustrates the superiority of the experimental class by categorizing the sample group into two distinct homogeneous subsets. The first subset consists of two control groups, Class R02 (M = 55.60) and Class R03 (M = 57.56), indicating no statistically significant difference in the final cognitive abilities of students taught using the traditional method. In contrast, the experimental group, Class R01 (M = 68.43), occupies the second subset exclusively. This clear separation indicates that the learning outcomes achieved through the Hybrid Learning class are significantly higher than those of the two control classes. Consequently, based on this comprehensive statistical evidence, the null hypothesis (H0) is definitively rejected in favor of the alternative hypothesis (Ha), confirming that the Hybrid Contextual Project-Based Learning model has a significant positive effect on student learning outcomes.

### **The Effectiveness of the Hybrid Learning Model in Bridging Competency Gaps**

The main findings of this study confirm that the implementation of the Hybrid Learning model: Contextual & Project-Based Approach is significantly more effective in improving the learning outcomes of Islamic Economics students compared to the conventional learning method. Based on the results of the Tukey HSD test, the experimental class (R01) showed academic superiority, with significant average differences of 12.82 points relative to the control class R02 and 10.86 points relative to the control class R03. Consistent with Kusuma et al. (2020) meta-analysis, the data suggest that fusing PBL with hybrid learning is a potent strategy for enhancing Higher Order Thinking Skills (HOTS). This outcome also aligns with the findings of Singh et al. (2021), who argue that hybrid models facilitate greater cognitive flexibility. Unlike strict face-to-face protocols, this model permits students to self-regulate their learning pace when tackling difficult material, thereby optimizing classroom interaction.

The superior performance of the experimental group stems primarily from two distinct instructional strategies: grounding abstract concepts in reality (contextualization) and requiring concrete deliverables. Take the zakat module as a prime example: rather than merely rote-memorizing nishab thresholds, students were tasked with a practical investigation, calculating the actual assets held by their own families. This application of Contextual Teaching and Learning (CTL) effectively bridges the gap between theoretical knowledge and actionable procedural skill (Hutauruk et al., 2020). The improvement of higher-order thinking skills (HOTS) in the experimental group is rooted in the synergy between the CTL and PjBL approaches. CTL plays a role in building initial engagement, both emotionally and intellectually, by linking difficult material to the context of students' real experiences for easier understanding. This foundation is then strengthened by the PjBL phase, which serves as the primary driver for students to reach the peak cognitive level (C6 - Creating) by developing a concrete business plan. The success of this integration is supported by a flexible hybrid framework that provides students with time flexibility and autonomy to engage in an in-depth synthesis process. Furthermore, as highlighted by Hwang et al. (2020), anchoring academic content in students' lived experiences significantly boosts both memory retention and intrinsic motivation. Consequently, once students grasped the direct relevance of zakat to their household economy, their level of engagement, both cognitive and affective, rose markedly.

Additionally, the creation of mudharabah business plans via the Project-Based Learning (PBL) phase catalyzed the experimental group's distinct advantage. This active engagement stands in stark contrast to the conventional dynamics observed in classes R02 and R03, where students were largely relegated to passive recipients of unidirectional instruction. In contrast, in class R01, students act as active creators who must solve

complex problems in designing sharia contracts. Indrawan et al. (2020) emphasize that the role transition from passive listener to active creator is key in developing critical thinking skills in vocational and academic higher education. In their study, Guo et al. (2020) also found that PjBL facilitates “deep learning” because students are forced to synthesize theory into a tangible product. This high-level cognitive process (C6-Creating) is not facilitated by traditional methods, resulting in low post-test scores in the control class on analysis-based questions.

### **The Phenomenon of “Illusion of Competence” in Traditional Learning Methods**

It is also worth noting that both control cohorts (R02 and R03) stagnated within a low, homogeneous subset, showing no statistically significant divergence in their performance (mean difference 1.96;  $p > 0.05$ ). This uniformity strongly suggests that the deficiencies of traditional instruction are systemic rather than incidental. Such persistent underperformance corroborates the extensive meta-analysis by Freeman et al. (2014), which found that failure rates under passive lecture models are 1.5 times higher than in active learning environments. Furthermore, these results expose the ‘illusion of competence’ characteristic of conventional settings. As demonstrated by Deslauriers et al. (2019) at Harvard, students often conflate a lecturer’s fluency with their own mastery, leading to a false sense of confidence that collapses when actual comprehension is tested.

This observation mirrors the specific empirical reality of the current study. A distinct discrepancy was evident: while the control group achieved elevated scores on their routine midterm assessments (secondary data), this apparent competence proved illusory, as their performance collapsed when evaluated against the study’s rigorous, standardized testing protocols. This

discrepancy can be explained by the concept of perceptual fluency, in which the ease of processing information while listening to a lecturer is often misinterpreted as mastery of the material, even though the information has not yet been stored in long-term memory (Bjork & Bjork, 2011). Conventional methods that focus on group paper presentations often fall into the trap of superficial information transfer (surface learning). Students tend to focus on completing assignments (reproducing facts) without processing the meaning behind those facts (Biggs, 2022). As a result, students may be able to memorize the definition of a contract, but fail when asked to analyze a case study of a contract violation. In line with criticisms expressed by Almulla (2020), teaching methods that do not involve active inquiry fail to equip students with the problem-solving skills needed in the complex world of work.

### **Implications for Islamic Economics Instructional Design**

This study provides empirical evidence that Islamic Economics courses cannot be taught effectively through the mere transfer of theological theory. By leveraging technology within a hybrid framework, students gain the autonomy to consume foundational content independently, thereby liberating in-person sessions for intensive collaborative work (Baziuke et al., 2025). Furthermore, fusing Contextual Learning, specifically for zakat topics, with Project-Based Learning for muamalah establishes a comprehensive pedagogical environment. This approach directly answers the critical issue raised by Analysis & Rahayu (2021), who identify the disconnect between theoretical fiqh and industrial application as the primary obstacle in Islamic economics education. By embedding authentic simulations into the curriculum, this study bridges that divide. Consequently, learners trained to technically architect mudharabah schemes possess superior professional readiness

compared to peers who merely memorize contract prerequisites. Ultimately, transitioning from teacher-centric models toward Student-Centered Hybrid Learning is a critical imperative for cultivating graduates who are both competent and adaptable.

## ■ CONCLUSION

This research demonstrates that the synergy among Hybrid Learning, Contextual Teaching and Learning (CTL), and Project-Based Learning (PBL) can boost students' academic achievement in Islamic Economics. The main advantage of this model lies in its ability to transform the learning process; abstract theories are now grounded in the exploration of reality and strengthened through the development of applicable business models. Unlike conventional group dynamics that often trigger passivity, this structured intervention demands active student involvement. Thus, this framework serves as a strategic pedagogical solution to bridge normative Islamic jurisprudence (fiqh muamalah) with practical market demands.

Several factors limit the broad applicability of these findings, and readers are advised to interpret the data with caution. This study relied on a small sample of 65 students at a single site, without random assignment. The short duration of the study, just one semester, also contributes to the limited generalizability of this study. While the initial results appear promising, additional empirical evidence is crucial to substantiate these claims. In the future, researchers are strongly encouraged to adopt a multi-site approach with a larger number of participants to test the robustness of this hybrid instructional model.

One important limitation of this study is the internal consistency of the measurement instrument, which had a Cronbach's Alpha of 0.625. Since this value is slightly below the widely accepted threshold of 0.70, there is an increased risk of measurement error, suggesting that the

results should be interpreted with caution as instrument precision may slightly influence the observed effect size. To build on this research, future studies should prioritize instrument development. We recommend conducting more extensive pre-testing, adding more test items, and refining the item-total correlation to systematically improve the reliability and robustness of the evaluation tool used in Islamic Economics teaching.

The results of this study urge a strategic reorientation in Islamic Economics pedagogy, moving away from traditional expository instruction toward a hybrid framework that blends contextual inquiry with project-based tasks. This transition demands a pivotal change in the faculty's role; lecturers must evolve beyond simple content delivery to become active mentors who provide critical scaffolding throughout the project-creation process. To sustain this model, academic institutions should provide systemic support by deploying adaptive Learning Management Systems (LMS) and recalibrating assessment protocols to favor performance-based portfolios over standard written tests. Finally, future scholarly inquiries should broaden the research scope to examine how this model influences non-cognitive growth, including collaborative aptitude, digital financial literacy, and professional ethics, and use more diverse and extensive participant demographics to validate these conclusions.

## ■ DECLARATION OF GENERATIVE AI USAGE IN THE WRITING PROCESS

During the writing of this manuscript, the author(s) employed Gemini Pro to assist with language refinement/proofreading. The author(s) have reviewed and edited the content generated by this tool and assume full responsibility for the content of the published article.

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