Curriculum Reform for the Digital Economy: Bridging Islamic Studies, Social Studies, and English Language Education

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Abstract:
The rapid spread of fintech innovation, digital transformation, and platform-based economies is transforming global socioeconomic systems, necessitating a rethinking of educational curricula to prepare students for participation in a technologically advanced society. However, in many developing countries, curricular frameworks remain fragmented, with little integration of ethical underpinnings, civic knowledge, and global communication skills. This study suggests an interdisciplinary curriculum reform approach that combines Islamic Studies, Social Studies, and English Language Education to meet the rising demands of the digital economy. The study suggests that digital economic participation should prioritize sustainability and social cohesion, based on the ethical principles of Islamic moral economy, including justice (ʿadl), trust (amānah), and social responsibility in finance. Social Studies provides critical viewpoints on globalization, citizenship, digital governance, and sustainable development, whilst English Language Education teaches pupils the communicative and digital literacy skills required for global fintech involvement and cross-border collaboration. The paper uses a qualitative conceptual framework supported by curriculum analysis and interdisciplinary theory to outline solutions for incorporating financial literacy, ethical fintech awareness, sustainability education, and professional communication skills into secondary and postsecondary curricula. The suggested approach encourages value-driven digital competency, ethical innovation, and equitable engagement in global financial systems. By navigating the nexus of fintech innovation, sustainability, and society, this study advances a holistic educational paradigm that aligns moral economy principles with digital transformation goals, contributing to resilient and ethically grounded human capital development in a globalized world.

Keywords: *curriculum reform, digital economy, English language education, Islamic studies, social studies*

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1. Introduction

Rapid advancements in digital technologies, artificial intelligence, blockchain systems, platform economies, and financial technology (fintech) are causing an unparalleled restructuring of the modern global economy (Lu et al. 2025). In addition to changing ways of doing business, these advancements have also impacted global communication systems, labor markets, and patterns of economic participation. Banking, entrepreneurship, international trade, social contact, and knowledge creation are now all mediated by digital platforms (Muhammad et al. 2026; Afifi et al., 2024). As a result of these, global experts in economies and policies are increasing calls to technological proficiency, economic engagement for digital literacy, ethical consciousness, and the ability to communicate across cultural boundaries.

Fintech innovation has faster cross-border transactions, increased financial inclusion, and improved entrepreneurial chances in the context of globalization (Ubaidullah, Rokimin, & Suryono, 2025). But at the same time, it has brought about new moral conundrums, difficulties with regulations, and socioeconomic disparities. Data privacy, algorithmic prejudice, digital fraud, speculative financial practices, and worries about environmental sustainability all underscore the importance of value-based digital competence (Namungo et al. 2026). As a result, educational institutions face a twin burden of preparing students for technological involvement and also instilling in them ethical and civic responsibility.

Despite these changes, many educational institutions, particularly in poor countries, continue to be based on conventional disciplinary structures. Curricula frequently use strong topic boundaries to segregate moral education, civic instruction, and language acquisition from technology and economic information (Cavagnis et al. 2023). Islamic Studies is typically more oncern on theological and jurisprudential content that is disconnected or have wide gap from current economic concerns. Social studies frequently concentrates on historical civic frameworks without a significant interaction with digital economies (Kamalludeen, 2022). English Language Education emphasizes grammar, literary analysis, and general proficiency above professional internet communication and financial discourse (Laila & Anwar, 2024). Furthermore, current pedagogical approaches continue to prioritize rote memorization and exam-based instruction. Such approaches fall short of developing higher-order thinking abilities, multidisciplinary problem-solving, ethical reasoning, and applied digital competence all of which are required to navigate complex techno-economic systems. The digitalization of economies has led to a growing gap between educational outcomes and labor market expectations (Prabowo et al., 2026; Chenet al. 2010).

Despite the increased demand for graduates who can operate effectively in digitally mediated economic environments, present curricular frameworks are still not fully matched with the reality of the digital economy. The primary issue is structural fragmentation where ethical education, civic knowledge, and communication ability are viewed as distinct areas rather than integrated components of economic involvement in a globalized world as highlighted below.

Firstly, Islamic Studies curriculum rarely include organized interaction with modern digital finance, fintech governance, or sustainable economics. Although fundamental values like justice (ʿadl), trust (amānah), accountability (muḥāsabah), and social welfare (maṣlaḥah) are directly relevant to digital economic ethics, they are rarely contextualized within new technical frameworks. As a result, students may gain moral knowledge through abstraction but lack the analytical tools to apply it to fintech innovation, blockchain transactions, digital entrepreneurship, or global financial systems.

Secondly, Social Studies programs frequently emphasize conventional civic education, national governance frameworks, and fundamental economic theory. Although these components are still vital, little emphasis is paid to digital citizenship, global financial governance, fintech legislation, sustainability measures, and the sociopolitical consequences of algorithm-driven economies. This gap limits students' ability to critically evaluate the societal implications of modern finance systems.

Thirdly, English Language Education, while important for global economic involvement,it usually promotes linguistic accuracy over functional, professional, and digital communication ability. Students can improve reading and writing skills without learning the particular language, discourse conventions, digital collaboration skills, and intercultural communication tactics needed in fintech environments. In a globalized digital marketplace where English is the primary medium of financial and technological exchange, such constraints considerably diminish competitiveness. The cumulative result of this fragmentation is the

development of graduates with individual competencies but no comprehensive digital-economic readiness. Learners can show moral awareness without technical literacy, civic knowledge without fintech comprehension, or linguistic competency without professional digital fluency. This disjunction impairs their ability to participate ethically and competitively in international financial systems.

As a result, the central issue addressed in this study is the lack of an interdisciplinary curriculum model that combines ethical foundations from Islamic Studies, socioeconomic analysis from Social Studies, and communicative-digital competence from English Language Education to prepare students for long-term participation in the digital economy. Without such integrative transformation, education systems risk maintaining structural misalignment between pedagogical practice and current socioeconomic reality.

2. Literature review

2.1. Curriculum reforms and the digital economy

Curriculum reform discussions in the twenty-first century are inextricably linked to the rapid acceleration of digital transformation and the reorganization of global economic systems. Contemporary scholarship repeatedly suggests that education must shift from content transmission models to competency-based paradigms that emphasize digital literacy, critical thinking, cooperation, creativity, and ethical reasoning (Adebule, 2009). These competences are more than just supplemental skills; they are fundamental capacities for participating in knowledge-driven economy.

Digital literacy, in particular, has expanded beyond fundamental technological knowledge to include data interpretation, cybersecurity awareness, algorithmic comprehension, and responsible digital citizenship. UNESCO (2021) emphasizes that digital competence should be integrated into all subject fields rather than treated as a standalone technological discipline. Similarly, Ahmad et al. (2025) contends that educational institutions must foster adaptive expertise, preparing students to negotiate technological change rather than master static technologies.

However, much of the existing research approaches curricular reform through a techno-instrumental lens, focusing on employability measures and innovation outputs while paying little attention to the ethical and socio-cultural components of digital economic engagement. In underdeveloped countries, the reform agenda frequently focuses ICT infrastructure without adequately addressing interdisciplinary integration or value-based digital competency (Abubakari et al. 2024; Eliza et al., 2024). This demonstrates a structural gap between technological adaptation and comprehensive educational restructuring.

2.2. Fintech in the lens of ethics and education

The advent of fintech as a disruptive force in global finance has resulted in a parallel amount of research into its regulatory, economic, and ethical consequences. Fintech developments, ranging from blockchain systems and digital payments to AI-powered credit evaluation, have increased financial inclusion and entrepreneurial potential (Muhammad Adamu et al. 2026). Nonetheless, they raise complicated ethical issues like transparency, equity, financial speculation, digital surveillance, and socioeconomic discrimination.

Ethics are essential to Islamic financial studies. According to Muhammad et al. (2024), Islamic finance prioritizes risk-sharing, justice, and social welfare, connecting financial practices with moral responsibilities. Islamic economic thinking places a strong emphasis on responsibility (amānah) and distributive fairness.

Despite this strong ethical legacy, there has been little pedagogical research on how Islamic moral economy principles might be systematically included into digital economy education. The majority of Islamic finance literature focuses on institutional models, regulatory frameworks, or comparative banking systems, rather than curriculum development or interdisciplinary pedagogy. In contrast, mainstream fintech education frequently prioritizes technical skills and innovative management above ethical analysis based on moral philosophy or religious frameworks.

This discrepancy creates a conceptual divide of: fintech education is technologically deterministic, but Islamic ethical study is insufficiently linked to digital innovation discourse. To bridge this gap, curriculum must place fintech literacy within larger ethical and sustainability perspectives from multidisciplinary angle.

2.3. Interdisciplinary approaches

Interdisciplinary curriculum approaches have long been seen as effective tools for increasing relevance, engagement, and practical learning. Okam (2011) contends that curriculum integration represents the interrelated character of social reality, allowing students to synthesize information from

multiple areas. Ogo et al. (2014) agrees that multidisciplinary design promotes deeper cognitive processing by connecting conceptual frameworks across subjects.

Scholars in literacy education, including Jajere et al. (2024), Suryani et al. (2024) and Mokodompis, Pedju & Muhammad (2024), emphasize the need of contextualized language acquisition. Language competency becomes significance when entrenched in actual discipline content, such as economic discourse, civic debates, or technical communication. The English for Specific Purposes (ESP) frameworks show that language instruction matched with professional domains improves both communicative correctness and functional competence (Jajere et al. 2024). In digital economy environments, interdisciplinary integration is even more important while effective engagement in fintech ecosystems necessitates not only technological expertise, but also ethical reasoning, policy awareness, socioeconomic analysis, and intercultural communication. Fragmented topic structures fail to capture the intricate interdependencies found in global digital systems (Laila and Anwar, 2024).

Nonetheless, while interdisciplinary work is widespread, its application at the intersection of Islamic Studies, Social Studies, and English Language Education is still underdeveloped. Existing methods rarely incorporate religious ethical frameworks into digital literacy instruction, and they don't directly link civic education to fintech governance or sustainability discussions.

2.4. Gaps in the existing literature

Although there is extensive research on digital literacy, fintech innovation, Islamic finance ethics, and interdisciplinary curriculum design, these domains primarily function in parallel rather than in convergence. The research identifies four main gaps:

a. Ethical frameworks, especially those that are based on Islamic moral economy, are not fully integrated into digital and fintech curriculum models, creating a normative-technological disconnect.

b. Civic-Digital Fragmentation: While Social Studies research focuses on citizenship and governance, it often fails to consider digital banking systems, algorithmic governance, or fintech legislation.

c. Separation of Language and Economy: While English Language Education research focuses on communicative competency, it rarely considers the impact of language acquisition on digital finance or sustainability communication.

d. Few studies offer holistic curriculum frameworks that integrate ethical, civic, technological, and communication competences for digital economy education.

As a result, while the literature emphasizes the necessity of digital transformation and interdisciplinary pedagogy, it fails to fully address the specific integration of Islamic moral principles, socioeconomic analysis, and professional language competency into digital economy education.

This study contributes to the literature by presenting an integrative conceptual paradigm that bridges the gap between fintech innovation, sustainability, and society through curricular reform in Islamic Studies, Social Studies, and English Language Education.

3. Methodology

3.1. Research design

This study uses a qualitative exploratory research approach based on interpretative and constructivist perspectives. The exploratory approach is especially appropriate given the conceptual and multidisciplinary nature of the research challenge, which aims to create an integrative curriculum framework rather than test preconceived assumptions. Qualitative inquiry provides for a thorough analysis of curriculum structures, policy orientations, and theoretical discourses, allowing the researcher to discover structural deficiencies and suggest a synthesised model that is relevant to contemporary digital-economic realities. The study employs three interrelated methodological strategies:

a. Analyze Islamic Studies, Social Studies, and English Language curricula at secondary and tertiary levels, including their organization, content, and learning outcomes.

b. Systematic Content Synthesis involves reviewing and integrating academic material on digital transformation, fintech education, Islamic moral economy, and interdisciplinary pedagogy.

c. Theoretical Framing to create a model that integrates ethical underpinnings, civic understanding, and communication skills with digital economy competences.

This triangulated design increases analytical depth by combining factual data with theoretical ideas, ultimately enhancing the suggested framework.

3.2. Data sources.

The analysis is based on carefully selected documentary sources that reflect both academic discourse and institutional behavior. This includes:

a. Curriculum Documents.

Official curricular frameworks and syllabi from secondary and higher universities were analyzed to evaluate:

- Learning objectives.
- Organize content.
- Achieved competency outcomes.
- Pedagogical orientation.

Each topic domain was assessed for the existence (or absence) of digital literacy, fintech awareness, sustainability education, and ethical digital engagement.

b. Scholarly literature.

Peer-reviewed journal papers, academic monographs, and policy-relevant research publications on:

- Education and the digital economy.
- Fintech innovation and financial literacy.
- Islamic moral economics and ethical finance.
- Models for an interdisciplinary curriculum
- English for Specific Purposes (ESP) and Digital Communication

The literature serves as both an analytical standard and a conceptual resource for model building.

c. Policy frameworks.

Curriculum reform was placed in context with broader development and sustainability agendas by reviewing international and national policy documents from organizations such as UNESCO, the World Bank, and Ministries of Education. These policy texts offered insights into:

- Global digital competency standards.
- Sustainable Development Goals (SDGs).
- Strategies for educational revolution.
- Frameworks for promoting financial inclusion.

The combination of institutional, scholarly, and policy documents ensured multi-layered data representation.

3.3. Data analysis methodology

Data were examined using thematic content analysis, which is a technique for discovering patterns, reoccurring topics, and structural gaps in documentary sources.

The analytical process included four stages:

a. Stage 1: Familiarization.

All curriculum and policy materials were thoroughly analyzed to determine stated objectives, competencies, and pedagogical focuses.

b. Stage 2: Initial Coding.

Key motifs were coded both inductively and deductively. Deductive codes were included:

- Demonstrating digital literacy.
- Financial literacy.
- Ethical thinking.
- Sustainability.
- Encourage civic participation.
- Inductive codes in professional communication are based on repeating patterns in subject-specific content.

c. Stage 3: Gap Analysis.

A comparative matrix was created to map competencies across all three fields. This matrix revealed patterns of overlap, absence, and fragmentation. The investigation revealed systemic silos in which ethical knowledge, civic insight, and communicative abilities functioned autonomously without being integrated into digital economic frameworks.

d. Stage 4: Responsibility Matrix Development.

A responsibility matrix was created to distribute essential competences among the three disciplines and discover shared transdisciplinary domains. This matrix guided the development of an integrative curriculum model that ensured a balanced contribution from Islamic Studies, Social Studies, and English Language Education.

The application of structured coding and cross-disciplinary mapping improves analytical transparency and methodological rigor.

3.4. Conceptual framework: value-based digital competence

The proposed curricular approach is based on the concept of Value-Based Digital Competence (VBDC). This concept incorporates four interrelated dimensions:

a. Ethical Reasoning

Based on Islamic moral economy principles, this dimension prioritizes justice (ʿadl), trust (amānah), responsibility, social welfare (maṣlaḥah), and sustainability. Ethical reasoning ensures that technology engagement coincides with moral responsibility.

b. Civic Participation and Socioeconomic Awareness.

This component is based on social studies and includes:

- Digital citizenship
- Global Financial Governance
- Sustainability frameworks
- Ability to understand public policies.
- Evaluate fintech systems critically.

It prepares students to recognize and assess the societal ramifications of digital transformation.

c. Digital and Financial Literacy.

This dimension combines technology proficiency and financial understanding, including:

- Understanding basic fintech mechanisms.
- Digital payment systems.
- Raising blockchain awareness.
- Data security and privacy.
- Principles for promoting financial inclusion.

d. Professional and intercultural communication:

Based on English Language Education, this dimension develops the following:

- Competence in Fintech discourse.
- Demonstrates digital collaboration skills.
- Writing for academic and professional purposes.
- Strategies for intercultural negotiations.
- Demonstrates critical digital media literacy.

These four pillars work together to create a comprehensive paradigm in which ethical awareness informs digital competence, civic knowledge contextualizes financial engagement, and communication skills facilitate global interaction.

3.5. Methodological contribution

Unlike merely descriptive curricular studies, this research adds methodological value by:

- Combining curricular mapping and ethical-economic analysis.
- Integrating religious, civic, and language education frameworks.
- Developing an executable transdisciplinary model based on theme evidence.

The qualitative exploratory design is thus generative rather than descriptive, yielding a conceptual framework that can guide subsequent empirical testing and policy implementation.

4. Discussion of results and findings

4.1. Curriculum fragmentation

Thematic content analysis results show significant structural fragmentation across the three fields evaluated. Islamic Studies curriculum are primarily concerned with doctrinal instruction, jurisprudential analysis, and moral formation, with little emphasis on present economic realities affected by digital revolution. Ethical principles are portrayed as universal moral imperatives, but they are seldom contextualized within developing technology frameworks such as fintech ecosystems, digital entrepreneurship, blockchain governance, or algorithmic financial systems.

Similarly, Social Studies courses prioritize civic literacy, national governance frameworks, sociopolitical development, and fundamental economic theory. While these components are necessary for citizenship formation, there is no mention of digital financial infrastructures, global fintech regulation, digital citizenship in financial spaces, or sustainability measures for technological economies. Economic teaching in Social Studies is frequently limited to traditional models of production, distribution, and consumption, failing

to effectively address the platform-based and data-driven nature of modern marketplaces.

In contrast, English Language Education is primarily concerned with grammatical competency, literary analysis, and overall communication proficiency. Although some programs include functional writing and public speaking, there is little emphasis on professional digital discourse, fintech terminology, financial communication tactics, or cross-cultural negotiation in digital markets. As a result, students may gain linguistic precision without gaining domain-specific communicative competence, which is essential for involvement in global financial systems.

This academic compartmentalization results in what is known as competency asymmetry where learners build discrete strengths moral awareness, civic knowledge, or language proficiency without integrating digital and economic literacy. Lack of cross-curricular alignment hinders the development of comprehensive competencies for managing fintech innovation within ethical and responsible frameworks.

4.2. The need for ethical digital literacy.

The data also shows that, where it exists, digital economy education tends to prioritize technical proficiency above ethical discernment. However, the growth of fintech systems has raised ethical concerns about data privacy, algorithmic prejudice, speculative financial behaviors, digital fraud, and socioeconomic marginalization. Technical literacy is insufficient to meet these difficulties.

Islamic ethical concepts, such as justice, trust, accountability, and social welfare, can strengthen digital economy courses. Justice establishes a framework for assessing equitable access to financial technologies; trust prioritizes transparency and responsible data management; accountability emphasizes regulatory compliance and ethical innovation; and social welfare links fintech participation to sustainability and inclusive development objectives.

The incorporation of these ideas into digital literacy instruction elevates competence to value-based digital literacy. Such literacy not only prepares students to use financial technology, but also to critically evaluate its moral and societal ramifications (Afifi, 2025). In this regard, Islamic moral economy concepts serve not as abstract theological constructs, but as practical ethical resources applicable to modern technology. As a result, the findings indicate that ethical digital literacy should be included into curriculum structures rather than considered as an optional or peripheral component. The moral dimension of technology engagement must be embedded in organized courses, case studies, and reflective learning exercises.

4.3. Interdisciplinary potential

The study identifies substantial transdisciplinary potential when competencies from all three areas are skillfully combined. Each field adds a separate yet complimentary dimension:

- Islamic Studies promotes ethical values and sustainable economic concepts.
- Social Studies promotes sociopolitical analysis, policy literacy, global governance awareness, and civic duty.
- English Language Education provides learners with professional discourse competency, multicultural communication skills, and digital literacy for global involvement.

When these parts are joined, they form a comprehensive competency framework that meets the varied demands of the digital economy. For example, a learning module about blockchain-based financial systems could include:

- Ethical assessment of openness and risk-sharing norms (Islamic Studies).
- Analyzing regulatory and socioeconomic impacts (Social Studies).
- Proficient in drafting professional reports and delivering digital presentations in English (English Language).

Such integration promotes cognitive synthesis rather than segmented learning. It also matches educational achievements with real-world complexity, where technological innovation, ethical concerns, regulatory frameworks, and communication practices coexist.

Furthermore, multidisciplinary integration encourages higher-level thinking abilities such as critical analysis, ethical reasoning, collaborative problem-solving, and applicable communication. These skills are required for sustained involvement in fintech-driven global markets.

4.4. Proposed curriculum model

Based on the findings, the suggested curricular model operationalizes interdisciplinary integration via four structured components:

a. Ethical Digital Financial Literacy Modules

These modules combine core fintech concepts with Islamic moral economy principles. The topics can include:

- Risk sharing and digital finance.
- Ensuring ethical data management and privacy.
- Integrating sustainability and Islamic environmental ethics into digital commerce.
- Promoting financial inclusion and distributive fairness.

Case-based learning and scenario analysis help students apply ethical reasoning in technological environments.

b. Civic Understanding of Digital Economies.

This component contextualizes financial innovation within larger sociopolitical and economic contexts where students interact with:

- Digital citizenship and governance.
- Regulatory frameworks for Fintech.
- Globalization and cross-border financial systems.
- Sustainable development goals and digital inclusion.

c. Professional Communication Strategies for Fintech Engagement.

This is where english language instruction play a significant role by:

- Understanding financial and technology terminology.
- Writing in fintech contexts, including academic and professional.
- Digital cooperation platforms.
- Enhancing intercultural communication in global markets.
- Analyze financial narratives using critical discourse.

This dimension ensures that linguistic proficiency is relevant to domain-specific applications.

d. Contextualized Project-Based Learning

The model culminates in transdisciplinary initiatives involving students to:

- Develop ethical fintech solutions.
- Conduct socioeconomic impact assessments.
- Create excellent presentations and written proposals.
- Simulate policy debates or digital entrepreneurial settings.

Such experiential learning connects theory and practice, promoting integrated competency development.

Synthesis of Findings

Overall, the findings show that curriculum fragmentation reduces learners' readiness for digital economic realities. However, combining ethical reasoning, civic awareness, digital literacy, and professional communication can result in a comprehensive educational framework that responds to fintech innovation and sustainability concerns. The proposed methodology does not replace disciplinary integrity, but rather restructures it through intentional alignment and cross-curricular collaboration.

5. Recommendations

Given the data and conceptual analysis, the following recommendations are suggested to advise policymakers, curriculum developers, and educational institutions:

Policy Reform: National ministries of education and regulatory agencies should establish multidisciplinary curriculum guidelines that expressly integrate promoting digital ethics and appropriate technology use; financial and fintech literacy; sustainability education aligns with global development frameworks; demonstrates professional and multicultural communication skills.

Curriculum Development and Integration: Curriculum designers and subject specialists should collaborate to create integrated modules that apply Islamic ethical precepts to contemporary fintech scenarios; integrate digital economy case studies into Social Studies education; integrate fintech

discourse, financial reporting, and digital communication duties into English language curricula.

Capacity Building and Professional Development: Successful implementation of transdisciplinary change necessitates regular investment in educator capacity. Teachers from all three disciplines should get targeted professional development in emerging digital financial technology; ethical foundations for digital systems; interdisciplinary pedagogy and project-based learning; digital collaboration platforms and assessment methodologies.

Pilot Implementation and Phased Rollout: The proposed concept should be tested in selected secondary and tertiary institutions before being implemented nationally. Pilot programs may introduce integrated modules within elective courses; conduct project-based, interdisciplinary assessments; gather qualitative and quantitative input from students and educators.

6. Conclusion

The rapid rate of digital transformation and fintech innovation has profoundly changed the structure of global economic participation. Digital platforms, algorithmic governance, blockchain infrastructures, and cross-border technical networks are increasingly being used to moderate financial systems. These shifts necessitate not only technological expertise, but also ethical discernment, civic awareness, and professional communicative skills.

Education systems can no longer function in traditional disciplinary silos that separate moral education, civic instruction, and language proficiency from digital-economic reality.

This study found that current curriculum arrangements in Islamic Studies, Social Studies, and English Language Education frequently work in parallel rather than synthesis. While each subject adds important competencies like ethical grounding, sociopolitical awareness, and communicative competence, respectively, the lack of systematic integration inhibits learners' readiness for digitally mediated economies. The ensuing fragmentation weakens overall competence development and maintains a disconnect between educational outputs and current socioeconomic demands.

The suggested multidisciplinary framework of Value-Based Digital Competence tackles this structural weakness by integrating ethical reasoning, civic participation, digital-financial literacy, and professional communication into a cohesive educational paradigm. By incorporating Islamic moral economy concepts into digital literacy education, contextualizing fintech within civic and sustainability discourses, and aligning English language instruction with professional digital communication, the framework presents a comprehensive curriculum reform roadmap.

Importantly, this strategy does not intend to undermine disciplinary integrity; instead, it repositions each discipline as a collaborative contributor to long-term human capital development. This integrates educational reform with the larger goals of financial inclusion, social justice, and ethical technology innovation in a globalized world.

Impact Statement

This paper contributes to the discourse on curriculum reform by demonstrating how the interdisciplinary integration of Islamic Studies, Social Studies, and English Language Education can provide students in developing countries with the ethical, civic, and digital competencies required for participation in the rapidly evolving fintech and platform-based economies. The study promotes sustainability, social cohesion, and equitable engagement in global financial systems by integrating digital literacy and financial skills with Islamic moral economy principles such as justice (ʿadl), trust (amānah), and social responsibility. Its comprehensive approach provides policymakers, educators, and curriculum designers with practical tools for developing morally grounded, digitally competent, and socially responsible human capital capable of managing the difficulties of globalization and technological revolution.

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