

The Form of Muamalah Value Integration in the Independent Curriculum at Muhammadiyah 05 Muara Aman Junior High School

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Abstract

This study aims to describe the forms of integration of muamalah values in the implementation of the Merdeka Curriculum at SMP Muhammadiyah 05 Muara Aman. This research uses a qualitative method with a descriptive approach. Data were collected through observation, in-depth interviews with school principals, Islamic Religious Education teachers, and students, as well as documentation of curriculum documents and learning plans. The data analysis technique used the Miles, Huberman, and Saldana model which includes data reduction, data display, and conclusion drawing/verification. The results showed that the integration of muamalah values in the Merdeka Curriculum is carried out through four main dimensions: (1) integration in the curriculum through the formulation of core competencies and learning objectives that contain values of justice, honesty, responsibility, and cooperation; (2) integration in the learning process through contextual methods that link material with muamalah principles in real life; (3) integration in extracurricular activities such as school bazaars, student organizations, and social programs; and (4) integration in school culture through exemplary behavior of teachers, honest canteens, worship habituation, and a culture of mutual cooperation. This study confirms that the Merdeka Curriculum provides strategic opportunities for Islamic schools to integrate muamalah values more flexibly and contextually, thereby forming students who are not only academically intelligent but also have strong Islamic character.

Keywords:
Muamalah Values;
Merdeka;
Curriculum.

Abstrak

Penelitian ini bertujuan untuk mendeskripsikan bentuk integrasi nilai muamalah dalam pelaksanaan Kurikulum Merdeka di SMP Muhammadiyah 05 Muara Aman. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data dikumpulkan melalui observasi, wawancara mendalam dengan kepala sekolah, guru Pendidikan Agama Islam, dan peserta didik, serta dokumentasi dokumen kurikulum dan rencana pembelajaran.

Kata Kunci:
Nilai Muamalah;
Kurikulum;
Merdeka.

Teknik analisis data menggunakan model Miles, Huberman, dan Saldana yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan/verifikasi. Hasil penelitian menunjukkan bahwa integrasi nilai muamalah dalam Kurikulum Merdeka dilakukan melalui empat dimensi utama: (1) integrasi dalam kurikulum melalui perumusan kompetensi inti dan tujuan pembelajaran yang memuat nilai keadilan, kejujuran, tanggung jawab, dan kerja sama; (2) integrasi dalam proses pembelajaran melalui metode kontekstual yang mengaitkan materi dengan prinsip muamalah dalam kehidupan nyata; (3) integrasi dalam kegiatan ekstrakurikuler seperti bazar sekolah, organisasi siswa, dan program sosial; dan (4) integrasi dalam kultur sekolah melalui keteladanan guru, kantin kejujuran, pembiasaan ibadah, dan budaya gotong royong. Penelitian ini menegaskan bahwa Kurikulum Merdeka memberikan peluang strategis bagi sekolah Islam untuk mengintegrasikan nilai muamalah secara lebih fleksibel dan kontekstual, sehingga membentuk peserta didik yang tidak hanya cerdas secara akademik tetapi juga memiliki karakter Islami yang kuat.

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1. Introduction

The integration of Islamic values into the national education system is an urgent necessity in this era of globalization, which demands that the younger generation not only be intellectually intelligent, but also have a strong spiritual and moral foundation. In this context, muamalah values, as Islamic teachings that regulate social, economic, and community relations based on the principles of justice, honesty, trust, responsibility, and benefit, are very strategic to be integrated into the educational process. (Idris Siregar et al., 2024). The introduction of the Merdeka Curriculum, with its flexibility and emphasis on character building, opens up new opportunities for Islamic educational institutions to integrate Islamic values in a more contextual and holistic manner (Zainuddin et al., 2025).

The Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) noted that the Merdeka Curriculum has been gradually implemented at various levels of education since 2021 (Azmi et al., 2023). This curriculum emphasizes strengthening basic competencies, the Pancasila student profile, and flexibility in learning planning. However, this flexibility requires teachers to have a deep understanding so that learning outcomes not only touch on cognitive aspects, but also affective and psychomotor dimensions. (Ben Gurion & Nasir, 2024). The Merdeka Curriculum is presented as a response to global demands and a strategic effort to produce a generation that is creative, independent, and has noble character (Nurmala et al., 2024).

Theoretically, muamalah values contribute to the formation of students' social character because they are in line with the national education vision that emphasizes the formation of a generation that is faithful, pious, and noble in

character (Handayani & Muhammada, 2025). Thus, the integration of muamalah values into the Merdeka Curriculum is an important strategy in realizing contextual and character-oriented Islamic education.

However, in practice, the implementation of muamalah values integration still faces various challenges, such as limited understanding among teachers, a lack of relevant teaching materials, and difficulties in adapting learning materials to the local context of the school. Based on initial observations at SMP Muhammadiyah 05 Muara Aman, it was found that some teachers still experience obstacles in understanding and implementing the Merdeka Curriculum optimally. This condition is influenced by the lack of continuous training and guidance from the school.

Several previous studies have discussed the integration of Islamic values in education with various focuses and contexts. Nurul Mubin, Basri, Muhammad Amin Nur, and Rachmad Arif Ma'ruf (2025) showed that the implementation of the Merdeka Curriculum in Islamic Education subjects can be done through the preparation of teaching tools such as syllabi and lesson plans that are tailored to the characteristics of Islamic educational institutions. The results of this study explain that collaboration between formal schools and Islamic boarding schools can strengthen the formation of spirituality, morality, and social attitudes of students. However, this study focuses more on teaching tools and has not explored in depth how the integration of muamalah values is specifically implemented in various dimensions of education (Mubin et al., 2025).

Effendi's study (2023) shows that understanding fiqh on buying and selling plays a strategic role in shaping the Islamic economic character of madrasah students, particularly in instilling the values of honesty, justice, and responsibility in daily economic activities. Through a qualitative approach at MAN 2 Kutai Kartanegara, this study shows that students generally understand the basic concepts of buying and selling, but their application is still limited due to a lack of internalization of fiqh values in real practice. Teachers play an important role in instilling the principles of muamalah fiqh through contextual methods, simulations, and case discussions so that students can consistently apply sharia principles in economic transactions. These findings confirm that the study of fiqh on buying and selling is not only oriented towards cognitive aspects, but also towards the formation of ethical economic behavior in accordance with Islamic law (M. Ikhsan Nur Effendi, 2023). However, this research is limited to the aspect of muamalah in the context of fiqh learning and has not examined how muamalah values are integrated comprehensively into all subjects and school culture within the framework of the Merdeka Curriculum.

On the other hand, Suriyati et al. (2024) examined the implementation of Islamic educational values in scouting activities in junior high schools. The study, conducted at SMP Negeri 1 Sinjai, showed that Islamic values such as honesty, discipline, cooperation, responsibility, and tolerance can be taught through scouting activities linked to Islamic teachings. The results of this study confirm that extracurricular activities are a strategic platform for the internalization of Islamic educational values. (Suriyati et al., 2024). However, this study only focuses on one type of extracurricular activity and has not comprehensively

examined the integration of Islamic values, particularly muamalah, in various dimensions of education.

Based on a review of previous studies, several significant research gaps have been identified. First, there has been no study that specifically examines the integration of muamalah values in the context of implementing the Merdeka Curriculum in Muhammadiyah-based schools. Previous studies tend to discuss the integration of Islamic values in general or are limited to certain aspects (Islamic education, muamalah fiqh, or extracurricular activities) without exploring how muamalah values are integrated holistically and systematically. Second, previous studies have not comprehensively identified the forms of muamalah value integration that cover four main dimensions: curriculum, learning process, extracurricular activities, and school culture. Third, there has been no study exploring how the flexibility of the Merdeka Curriculum is utilized by Islamic educational institutions to integrate muamalah values in a more contextual and adaptive manner in accordance with the Islamic vision of the institution.

Responding to this research gap, this study makes three important contributions. First, this study specifically and deeply examines the integration of muamalah values, not just Islamic values in general, in the context of the Merdeka Curriculum in Muhammadiyah schools, which have unique characteristics in the implementation of Islamic education. Second, this study identifies and describes four forms of holistic and systematic integration of muamalah values, namely integration in the curriculum, learning process, extracurricular activities, and school culture, which form an integrated educational ecosystem. Third, this study provides empirical understanding of how the flexibility of the Merdeka Curriculum can be optimized by Islamic schools to integrate Islamic values in a more contextual, adaptive, and meaningful way.

Therefore, this study aims to describe the forms of muamalah value integration in the implementation of the Merdeka Curriculum at SMP Muhammadiyah 05 Muara Aman. Academically, this study is expected to contribute to the development of Islamic education studies based on contextual curricula, bridge existing research gaps, and serve as a practical reference for teachers and schools in implementing holistic and sustainable learning based on Islamic values.

2. Method

This study uses a qualitative method with a descriptive approach. Descriptive qualitative research aims to describe the phenomena found in the field in a systematic, factual, and accurate manner (Furidha, 2024). The researcher sought to gain a comprehensive understanding of the practice of integrating muamalah values carried out by educators, school institutions, and other related parties.

The research was conducted at SMP Muhammadiyah 05 Muara Aman, located at Jalan Kampung Jawa No. 123, Pasar Muara Aman, Lebong Utara District, Lebong Regency, Bengkulu Province. This school is an Islamic educational institution under the auspices of the Muhammadiyah Association, which has a strong commitment to developing education based on Islamic values.

This location was chosen based on its characteristics relevant to the focus of the study, namely the implementation of the Merdeka Curriculum combined with Islamic values, particularly muamalah values. The research was conducted from August to November 2025, taking into account the school's academic calendar and the availability of informants.

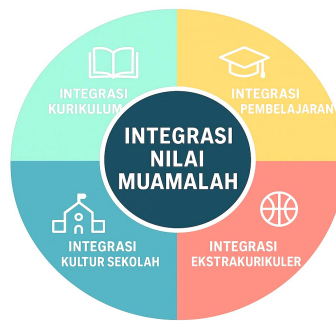
Primary data sources were obtained directly from parties involved in the educational process at SMP Muhammadiyah 05 Muara Aman, including the principal, who provided information related to policy and curriculum development direction; Islamic Education teachers, who played a role in integrating muamalah values into learning; and students, as subjects who directly experienced the process of integrating muamalah values (Febriana et al., 2022). Secondary data sources were obtained from school curriculum documents, Lesson Plans (RPP), school activity archives, books, scientific articles, and previous studies relevant to the theme of integrating Islamic values in education (Ramadhan et al., 2023).

Data collection techniques were carried out in three ways. First, observation to obtain data on the learning process and teacher-student interactions. Researchers directly observed the process of integrating muamalah values into teaching and learning activities, both in the classroom and other school activities, using a moderate participatory approach. Second, in-depth interviews were conducted with the principal, Islamic Education teachers, and several students to explore information related to their strategies, experiences, and perceptions regarding the application of muamalah values in the Merdeka Curriculum (Suyatno et al., 2023). Third, documentation to supplement the data from observations and interviews in the form of school curricula, lesson plans, school activity records, photos of activities, and other relevant archives.

Data analysis used the Miles, Huberman, and Saldana (2014) model, which was conducted interactively and continuously until the research was completed. The analysis process consisted of three main components. First, data reduction, which is the process of selecting, focusing, simplifying, and transforming raw data obtained from observations, interviews, and documentation to filter data relevant to the research focus. Second, data display in the form of descriptive narratives, tables, or charts to facilitate understanding so that patterns and relationships between data can be seen more clearly. Third, conclusion drawing/verification, which is drawing preliminary conclusions that are then repeatedly verified through rechecking data, discussions with informants, or triangulation to produce final conclusions that can answer the research questions.

3. Results and Discussion

This study found that the integration of muamalah values in the implementation of the curriculum includes integration in the curriculum, integration in the learning process, integration in extracurricular activities, and integration in school culture. These four forms of integration are interrelated and form a holistic system in shaping the Islamic character of students.



Source: Research Data (2025)

Figure. Forms of Muamalah Value Integration in the Merdeka Curriculum

3.1 Integration of Muamalah Values in the Curriculum

The first form of integration is through the school curriculum. SMP Muhammadiyah 05 Muara Aman has developed a curriculum that combines the structure of the Merdeka Curriculum with Islamic values, particularly muamalah values. This integration process began with the formulation of the school's vision and mission, which emphasizes the development of students who are not only academically intelligent but also have noble character in accordance with Islamic teachings (Juliana & Yasin, 2025).

Interviews with the principal revealed that the school systematically formulated core competencies and basic competencies that included muamalah values. The principal stated, "We did not simply adopt the Merdeka Curriculum as is, but adapted it to the Muhammadiyah vision. We incorporated Islamic values into every subject, especially those related to morals and muamalah (Insani & Mubarak, 2025).

The school's curriculum documentation shows that muamalah values are integrated into various subjects. The Islamic Religious Education subject explicitly includes material on muamalah principles such as buying and selling, honesty in transactions, the prohibition of usury, and Islamic economic ethics (Mahyudin et al., 2025). Social studies lessons relate economic material to the concept of distributive justice in Islam. Indonesian language lessons use texts that contain the values of honesty, responsibility, and mutual assistance as teaching materials.

These findings are in line with research (Musdalifah, 2023) which states that the integration of Islamic values can be done through the preparation of teaching tools such as syllabi and lesson plans that are tailored to the characteristics of Islamic educational institutions. The flexibility of the Merdeka Curriculum provides space for schools to develop a contextual curriculum in line with the school's Islamic vision.

Table 1. Integration of Muamalah Values in Subjects

Subject	Integrated Muamalah Values	Form of Integration
Islamic Religious Education	Justice, honesty, trustworthiness, mutual assistance	Explicit material on muamalah, social worship practices

IPS	Economic justice, social benefits	Analysis of the Islamic economic system, case study of zakat
Indonesian	Honesty, responsibility	Selection of texts with Islamic moral values
Mathematics	Honesty, fairness	Questions about halal transactions, inheritance distribution
Civics	Responsibility, mutual assistance, justice	Learning democracy from an Islamic perspective

Source: Curriculum Document of Muhammadiyah 05 Muara Aman Junior High School (2025)

3.2 Integration of Muamalah Values in the Learning Process

The second form of integration is through the learning process in the classroom. Teachers, as the main actors in education, have a strategic role in implementing muamalah values through the methods, strategies, and approaches used in learning (Rafifah Qanita et al., 2024). Observations show that teachers not only deliver material theoretically, but also relate it to real-life contexts and the practice of muamalah values.

Islamic Education teachers apply contextual learning by using real examples of muamalah practices in everyday life. One teacher stated, "When teaching about buying and selling, I don't just explain the principles and requirements, but also invite students to discuss the buying and selling practices they see in the market (M. Ikhsan Nur Effendi, 2023). We discuss which ones are in accordance with sharia and which ones are not." This approach helps students understand that the value of muamalah is not just theory, but is applicable in life.

General subject teachers also integrate muamalah values into their teaching. Mathematics teachers give story problems related to zakat calculations, inheritance distribution, and trade transactions, emphasizing the principles of honesty and fairness. Social studies teachers encourage students to analyze conventional economic systems and compare them with Islamic economic systems that emphasize fairness and mutual prosperity.

The teaching methods used are diverse, including group discussions, case studies, role playing, and project-based learning. Observations of PAI lessons show that teachers use role-playing methods where students play the roles of sellers and buyers in sales transactions. Through this simulation, students learn to apply the principles of honesty, transparency, and fairness in transactions.

These findings reinforce the research by Fatma et al. (2023), which shows that integrating Islamic values into learning not only improves cognitive learning outcomes but also shapes students' character. Learning that links material to muamalah values makes students have moral and spiritual awareness in all their academic activities (Fatma et al., 2023).

3.3 Integration of Muamalah Values in Extracurricular Activities

The third form of integration is through extracurricular activities. SMP Muhammadiyah 05 Muara Aman organizes various extracurricular activities

designed to internalize muamalah values in a practical way. These activities provide space for students to apply the values they have learned in class in a more realistic context.

One of the flagship programs is the school bazaar held every semester. This program involves all students as entrepreneurs selling various products. The principal explained, "Through this bazaar, students learn entrepreneurship with Islamic ethics. They must be honest in their measurements, not deceive buyers, and provide good service. This is a very concrete lesson in muamalah (Bozhilova, 2023).

Observations of bazaar activities show that teachers guide students to apply the principles of muamalah in every aspect of transactions. Students are trained not to lie about product quality, to give fair prices, and to serve buyers kindly. Teachers also teach about the importance of avoiding practices that are prohibited in Islam, such as cheating, hoarding goods, and taking excessive profits.

Other extracurricular activities that integrate muamalah values are student organizations (IPM) and leadership programs. Through these activities, students learn about responsibility, trustworthiness, and fair leadership. The IPM chairperson stated, "We are taught to be trustworthy and fair leaders. Every decision must consider the common interest, not the interests of individuals or certain groups (Pewangi et al., 2024).

Social programs such as community service, fundraising for disaster victims, and visits to orphanages also serve as a means of internalizing the values of mutual assistance and social awareness. These activities train students to have empathy and social responsibility as part of the Muslim community.

These findings are in line with research (Tazkirah et al., 2024) which confirms that extracurricular activities are a strategic forum for internalizing Islamic educational values. Extracurricular activities provide direct experiences that make muamalah values not only understood conceptually but also practiced in real life.

3.4 Integration of Muamalah Values into School Culture

The fourth form of integration is through school culture. School culture reflects the values that live and develop in the educational environment and influence the behavior of the entire school community. SMP Muhammadiyah 05 Muara Aman builds a culture that supports the internalization of muamalah values through various policies and habits.

Observations show that the school implements a culture of greetings and smiles, where every member of the school community greets each other warmly. This policy reflects the values of mutual assistance and caring for one another. Teachers set an example by demonstrating honesty, fairness, and responsibility in their actions. The principal states, "Exemplary behavior is the key (Siahaan et al., 2023). If teachers and school leaders do not demonstrate behavior in line with muamalah values, then classroom learning will be futile.

The school has clear disciplinary rules that are applied fairly to all students without discrimination. The enforcement process is carried out with an

educational approach, not just a punitive one. When students commit violations, teachers provide guidance and explanations about why such behavior is not in accordance with Islamic values, then give students the opportunity to improve themselves. The culture of mutual cooperation is also very strong in this school (Mubarok & Widiyono, 2024). Students are taught to help each other in various activities, both academic and non-academic. The peer tutoring program, in which more knowledgeable students help their friends who have difficulty learning, is a concrete implementation of the Islamic value of mutual assistance.

The habit of praying in congregation, especially the Zuhr prayer, is also part of the school culture. Through this activity, students not only learn about mahdhah worship but also about the values of togetherness, discipline, and responsibility (Sopwandin, 2025). Teachers link worship practices with muamalah values by explaining that Islam does not separate vertical relationships with Allah from horizontal relationships with fellow human beings.

This Islamic school culture creates an environment conducive to the internalization of muamalah values. Students not only learn about these values through formal learning, but also experience and practice them in their daily lives at school. Such an environment shapes students' character holistically and sustainably.

3.5 Implications of Integrating Muamalah Values into the Merdeka Curriculum

The integration of muamalah values into the Merdeka Curriculum at SMP Muhammadiyah 05 Muara Aman has had various positive implications. First, there are implications for the character building of students. Interviews with teachers show that there have been positive changes in student behavior, such as increased honesty, responsibility, and social awareness. The guidance counselor stated, "Cases of dishonesty, such as cheating or lying, have decreased. Students are also more concerned about their friends who are struggling.

Second, the implications for the quality of learning. The integration of muamalah values makes learning more meaningful because it links academic material with moral and spiritual values. Students not only master the material cognitively but also understand its relevance to real life. One student said, "Learning here is different. All lessons are always related to Islam. So we know what we are learning for and how to practice it."

Third, the implications for the school's image in the community. Schools that successfully integrate muamalah values into their education gain the trust of parents and the community. Parents feel confident that their children are not only receiving an academic education but also a strong character education. Interviews with several parents showed their satisfaction with the changes in their children's behavior at home, who have become more responsible and well-behaved.

Fourth, the implications for the development of teacher professionalism. The process of integrating muamalah values requires teachers to continue learning and improving their competence, both in pedagogical aspects and in

understanding Islam. Teachers become more creative in designing lessons that not only convey material but also instill Islamic values.

This study confirms that the Merdeka Curriculum, with its flexibility, provides strategic opportunities for Islamic schools to integrate muamalah values more comprehensively and contextually. The flexibility of the curriculum allows schools to not only adopt the national curriculum but also adapt it in accordance with the Islamic vision and mission of the school. The systematic integration of muamalah values through the curriculum, learning, extracurricular activities, and school culture forms a holistic educational ecosystem in shaping the Islamic character of students.

The findings of this study are in line with the concept of character education which emphasizes three dimensions: moral knowing, moral feeling, and moral action. The integration of muamalah values at SMP Muhammadiyah 05 Muara Aman successfully touched on these three dimensions. Students not only understood the concept of muamalah values (knowing), but also developed awareness and concern for these values (feeling), and were able to apply them in their daily behavior (action).

This study also reinforces the view that Islamic education must be integrated and holistic, not fragmented into religious subjects only. The integration of muamalah values in all aspects of education reflects the principle of Islam as a way of life that regulates all dimensions of human life, both in relation to Allah (*hablum minallah*) and in relation to fellow human beings (*hablum minannas*).

4. Conclusion

This study successfully identified four forms of muamalah value integration in the implementation of the Merdeka Curriculum at SMP Muhammadiyah 05 Muara Aman, namely: (1) integration in the curriculum through the formulation of core competencies and learning objectives that include the values of justice, honesty, responsibility, and cooperation; (2) integration in the learning process through contextual methods that relate the material to muamalah principles in real life; (3) integration in extracurricular activities such as school bazaars, student organizations, and social programs; and (4) integration in school culture through teacher role models, honesty canteens, worship habits, and a culture of mutual cooperation. These four forms of integration are interrelated, forming a holistic educational ecosystem that touches on the dimensions of moral knowing, moral feeling, and moral action.

The uniqueness of this study lies in its specific examination of the integration of muamalah values in the context of the Merdeka Curriculum in Muhammadiyah-based schools, unlike previous studies that only discussed the integration of Islamic values in general. The theoretical contribution of this research reinforces the concept that the flexibility of the Merdeka Curriculum provides strategic opportunities for Islamic schools to integrate Islamic values more comprehensively and contextually. Practically, this research provides a concrete model for teachers

and Islamic schools in implementing muamalah-based learning that is not fragmented only in religious subjects but integrated into all aspects of education.

The recommendations from this study are the need for ongoing training for teachers in understanding and implementing the integration of muamalah values, the development of contextual teaching materials, and the strengthening of collaboration between schools, parents, and the community in creating an educational environment that supports the internalization of Islamic values in the lives of students.

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