TA'ALLUM: Jurnal Pendidikan Islam
p-ISSN: 2303-1891; e-ISSN: 2549-2926
Volume 13, Nomor 2, December 2025, Halaman 76-87

An Inquiry Learning Approach to Integrating *Akidah Akhlak* and Digital Literacy for Mitigating Digital Moral Risks

Jamilatus Zahroh✉[1], Irma Soraya[2], Alvin Uways Al-qorni[3], Mohammad Ulinnuha[4]
[1,2]Universitas Islam Negeri Sunan Ampel, Surabaya, Indonesia
[3]The University of Melbourne, Melbourne, Australia
[4]Al-Azhar University, Cairo, Egypt

ABSTRACT

Purpose – This research was carried out to overcome the phenomenon of vulnerability of grade 12 students of Al-Ghozali Bangkalan High School to the temptation of Online Gambling (*Judol*) and Illegal Online Loans (*Pinjol*).
Methods – The conventional approach is considered inadequate, so this study aims to analyze and propose an integration between the values of Moral Faith, digital literacy, and Inquiry Learning methods as contextual solutions to form moral and digital resilience of students. This study uses a qualitative approach with a field study design that combines phenomenon analysis and literature study.
Findings – The data was collected through observation and in-depth interviews with students and teachers at Al-Ghozali High School Bangkalan and supported by theoretical studies of the framework of *Maqashid Shariah*, John Dewey's Reflective Pedagogy, and Inquiry Based Learning. The findings of the study revealed that the integration of the three elements was very effective. The *Maqashid Shariah* framework successfully provides a strong and contextual justification of values, while Inquiry Learning acts as a "simulator" that trains learners to investigate evidence, analyze risks, and build strong arguments based on religious values before making decisions. The process of reflection ensures the internalization of values into a living ethical consciousness. The implications of the research emphasize the need to change the role of teachers to facilitators and adjustments to the PAI curriculum that are more applicable.
Limitations – The limitations of this study lie in the specific geographical scope (one school), so the generalization of the findings requires replication studies in a variety of more diverse contexts.
Value – This research lies in the synthesis between actual field data from a real social phenomenon with a solid theoretical framework, resulting in a complete and contextual integrative solution model. The integration between *Maqashid Shariah*, digital literacy, and Inquiry Learning tested in a field setting makes a significant contribution to the development of responsive PAI pedagogy in the digital era.

OPEN ACCESS

Article History
Received: 09-10-2025
Revised: 31-01-2025
Accepted: 30-12-2025
Published: 30-12-2025

Keywords
Akidah Akhlak, Digital Literacy, Inquiry Learning, Online Gambkling, Illegal Online Loans;

CONTACT: jamelazahra@gmail.com
© 2025 The Author(s). Published by FTIK , State Islamic University Sayyid Ali Rahmatullah Tulungagung, ID
This is an Open Access article distributed under the terms of the Creative Commons Attribution-NonCommercial-NoDerivatives License (http://creativecommons.org/licenses/by-nc-nd/4.0/), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited, and is not altered, transformed, or built upon in any way.

DOI: https://doi.org/10.21274/taalum.2025.13.2.76-87

Introduction

The acceleration of digital transformation has reshaped the landscape of adolescent life, offering unprecedented access to information while simultaneously exposing young people to increasingly complex risks. Among the most concerning digital threats for high school students are online gambling and illegal online loans. These practices do not merely pose financial dangers; they also jeopardize adolescents' psychological stability, social relationships, and moral development (Yulianti et al., 2024). As individuals in a transitional developmental phase shifting from a structured school environment toward greater autonomy high school students often lack the resilience and critical judgment necessary to navigate such harmful digital platforms. This context demonstrates the urgency of rethinking educational strategies to provide students with both intellectual and moral safeguards (Bezklubaya, 2023).

Preliminary observations at Al-Ghozali High School Bangkalan indicate that students' vulnerability to online gambling and illegal online loans stems from three primary factors: economic pressure, heightened curiosity, and exposure to persuasive digital advertisements. These influences operate within a digital ecosystem where harmful platforms are easily accessible and often deliberately targeted at adolescents (Chóliz et al., 2021). However, the current instructional practices in Islamic Religious Education still rely predominantly on traditional lecture-based methods, which are insufficient to address the multifaceted nature of digital-era challenges. Although previous studies have highlighted the strengths of Inquiry-Based Learning in improving students' conceptual understanding and critical thinking (Firmansyah et al., 2025). And emphasized the need to enhance digital literacy through the transformative role of Islamic Religious Education teachers, these efforts remain partial solutions (Reksiana et al., 2024).

A review of existing literature reveals a clear research gap. Studies addressing the prevention of online gambling and illegal financial practices among adolescents. Tend to focus on descriptive explanations or isolated interventions. They do not offer a comprehensive pedagogical model that integrates Islamic moral values particularly those grounded in *Maqashid Shariah* with modern learning approaches. Moreover, there is limited research that connects value-based religious frameworks with digital literacy skills and student-centered pedagogies in a cohesive manner (Hanif, 2024; Syaifudin et al., 2025). This gap highlights the need for an integrative educational model capable of responding to a digital environment that constantly evolves and challenges students' moral boundaries.

To address this gap, the present study introduces a novel integrative learning model that synthesizes three theoretical frameworks: (1) *Maqashid Shariah* as a foundational structure for value formation, emphasizing the protection of religion, intellect, life, property, and lineage; (2) Inquiry-Based Learning as an interactive and investigative pedagogical method that encourages students to engage critically with social issues; and (3) John Dewey's Reflective Pedagogy as a process for internalizing values through reflective thinking and experiential learning. The synergy of these frameworks is designed to construct a learning environment that not only facilitates knowledge acquisition but also develops students' moral competence and digital resilience. Through this approach, religious values are transformed from abstract doctrinal concepts into practical guidelines

that can help students navigate and resist destructive digital influences (Maulida & Ali, 2023, p. 2).

Against this backdrop, the objective of this research is to formulate and analyze an integrative pedagogical model that embeds Islamic moral values within digital literacy and inquiry-based methodologies to strengthen students' ability to critically assess and avoid harmful digital practices. Using a qualitative approach supported by phenomenological analysis conducted at Al-Ghozali High School Bangkalan, this study seeks to produce a contextually grounded learning model that is applicable in real educational settings (Ahmady & Khani, 2022; Hannafin et al., 1997)

The expected contribution of this study lies not only in enriching the pedagogical discourse of Islamic Religious Education but also in offering practical strategies for educators to protect adolescents from moral and psychological threats in the digital era. By demonstrating the effectiveness of integrating *Maqashid Shariah*, Inquiry-Based Learning, and Reflective Pedagogy, this research aims to advance a more responsive and value-driven educational paradigm that equips students with both critical awareness and moral fortitude (Hanif, 2024; Syaifudin et al., 2025). Ultimately, this study aspires to support the development of a generation capable of engaging with digital technology responsibly, ethically, and in alignment with Islamic moral principles.

Methods

This study employs a qualitative research approach with a phenomenological design to explore the lived experiences and meanings constructed by students regarding their vulnerability to online gambling and illegal online loan practices. Phenomenology is chosen because it enables the researcher to uncover students' subjective interpretations, motivations, and internal reasoning processes related to digital risks. The research participants consist of 31 Grade 12 students of Al-Ghozali High School Bangkalan, selected through purposive criterion-based inclusion: (1) being in Grade 12, a developmental stage highly exposed to digital platforms; (2) voluntary willingness to participate; and (3) the ability to articulate reflective experiences. Although the number exceeds typical phenomenological studies, the inclusion of 31 participants is justified to capture variations across all Grade 12 groups and to ensure experiential data saturation. Additional informants, namely Islamic Religious Education teachers and homeroom teachers, supported contextual understanding of students' digital exposure. The researcher served as the primary instrument, conducting field engagement through participatory presence in classroom and school activities while applying phenomenological bracketing (epoché) to minimize personal assumptions and interpret participants' perspectives authentically.

Data collection was carried out through method triangulation, consisting of participatory observation, semi-structured in-depth interviews, and document analysis. Observations were conducted during *Akidah Akhlak* learning sessions and informal interactions to capture natural behavioral patterns. Interviews with students and supporting informants explored the meaning, motivations, and experiences underlying students' interaction with digital platforms. Document analysis included textbooks, school records, academic journals, and statistical reports from institutions such as the Financial Services Authority (OJK) and the Central Statistics Agency (BPS), providing contextual and

empirical support for field findings. Triangulation across methods and sources strengthened the credibility of the data and reduced interpretive bias.

The data were analyzed using phenomenological analytic procedures adapted from Moustakas (1994), complemented by interactive cycles from Miles and Huberman (2014). The analysis began with horizonalization, identifying significant statements from interview and observational data, which were then grouped into meaning units. These meaning units were synthesized into thematic clusters that captured the essence of students' experiences. This process continued with the development of textural descriptions (what participants experienced) and structural descriptions (how the experiences occurred), culminating in an integrative synthesis that articulated the essential structure of students' vulnerability and the internalization of moral values in digital contexts. Data validity was ensured through triangulation, participant confirmation (member checking), and reflective researcher memos. The research was carried out over one month, a duration deemed sufficient due to the intensity of data collection, which involved repeated observations and interviews each week, ensuring both depth and saturation of phenomenological themes.

Result and Discussion

Digital Financial Vulnerability and Students' Initial Literacy Levels

National-level quantitative data were used as the initial analytical foundation to contextualize students' vulnerability. BPS (2023) recorded online gambling transactions totaling Rp 307 trillion, while teenage exposure reached 18.7%, and 35% of students nationally reported receiving illegal online loan offers (Jumatan, 2024). At the school level, pre-learning assessments showed that only 22% of students could accurately distinguish legal from illegal digital financial services. This indicates a critical knowledge gap, aligning with previous studies that highlight weak adolescent financial literacy in the digital era.

Table 1. Summary of National and School-Level Vulnerability Data

Indicator	National Data	School Level Data
Exposure to online gambling	18.7% teenagers	12% students admitted prior exposure
Illegal loan offers	35% teenagers	48% students received offers via social media
Ability to identify illegal loans	-	22% (pre-learning)
Understanding of OJK-registered fintech	-	18% (pre-learning)

These findings confirm that students operate within a high-risk digital ecosystem. The mismatch between high exposure and low digital financial literacy supports Seldal & Nyhus (2022), who argues that financial literacy must be integrated with moral reasoning to create ethical digital behavior. From the perspective of *Maqashid Shariah*, weak literacy undermines hifz al-mal (protection of property) and hifz al-'aql (protection of intellect), as misinformation leads to harmful financial decisions. This reinforces the study's objective to develop a learning model that integrates literacy, inquiry, and Islamic values to reduce vulnerability.

Based on the Financial Services Authority's (OJK) policy analysis, there are 498 illegal fintechs that have been blocked until the first quarter of 2024, with modus operandi that continues to grow and is increasingly difficult to recognize by the general public (Sari et al., 2024). OJK data also revealed that 65% of victims of illegal loans came from the productive age group of 17-25 years, with an average material loss of Rp 3.5 million per victim (OJK, 2024). These findings emphasize the urgency of integrating digital financial literacy in the educational curriculum, especially in Islamic Religious Education learning which has been more focused on ritual aspects and less touching on practical life issues.

The implementation of the digital financial literacy module that is integrated with the values of *Akidah Akhlak* shows significant results in building the foundation of practical knowledge of students, because moral education if integrated with economic literacy is very important because it can build a fair, humane, and sustainable sharia economic system (Yasin et al., 2025). Therefore, this module is designed with an inquiry approach that involves students in analyzing actual OJK data, comparing the characteristics of legal and illegal fintech, and examining the impact of illegal loans through the perspective of *Maqashid Shariah*. The results after the learning process showed an increase in students' understanding of up to 85% in identifying safe digital financial platforms, with some students able to mention at least three characteristics of illegal loans that must be watched out for (Chen, 2020; Nicholls et al., 2021; Usman et al., 2024).

The learning process that integrates empirical data from BPS and OJK regulations has succeeded in creating critical awareness in students about the importance of verifying the legality of digital platforms before accessing financial services (Febrian & Napitupulu, 2025). Through real case studies of victims of illegal loans who experienced mental stress and financial losses, students not only gained technical knowledge but also internalized the values of prudence and responsibility in muamalah. This learning transforms financial literacy from mere technical knowledge to moral awareness that is internalized in daily behavior (Bay et al., 2014; Koskelainen et al., 2023; Lucey, 2021)

The integration of empirical data, regulatory frameworks, and moral values in the inquiry approach creates a solid foundation for the formation of a digital "immune system" for students. The results of observations show that the majority of students consistently verify through the OJK website before downloading financial applications, and students are able to formulate prevention strategies to minimize the risk of becoming victims of illegal loans (Subagiyo & Gestorsa, 2022). This transformation proves that a holistic integration between digital financial literacy and religious values is a contextual solution in fortifying the younger generation from digital financial threats in the disruptive era.

Analysis of Students' Vulnerability Using the *Maqashid Shariah* Framework

The findings of the study revealed that the majority of 12th grade students of Al-Ghozali Bangkalan High School were exposed to illegal loan advertisements through their social media. This data shows how vulnerable the position of students as active digital users is to aggressive marketing targeting from illegal financial platforms. Through the framework of *Maqashid Shariah*, this massive display is no longer seen as just an ordinary digital distraction, but rather as a systematic threat to the five basic principles of protection in Islam. This theological framework provides a holistic perspective in analyzing the

destructive impact of illegal Online gambling and Loans practices on the lives of the younger generation (Febrian & Napitupulu, 2025).

Table 2. Impact Mapping of Illegal Practices Based on *Maqashid Shariah*

Digital Practice	Empirical Impact	*Maqashid* Element Threatened
Online gambling	97% report finansial loss	*Hifz al-mal*
	78% report decreased focus/addiction	*Hifz al-'aql*
Illegal loans	Interest up to 1,2%/day	*Hifz al-mal*
	85% experience anxiety/stress	*Hifz al-nafs*
	Threats, intimidation, data misuse	*Hifz al-nasl*

Illegal digital practices do not merely violate normative religious prohibitions; they cause multidimensional harm that corresponds directly with *maqashid* violations. The findings support Anisa and Hakim et al., who assert that contemporary digital harms require new pedagogical strategies to contextualize Islamic moral reasoning. Students' ability to map real cases to *maqashid* principles indicates that value-based digital literacy increases both cognitive awareness and moral resilience.

In a more in-depth analysis, Online gambling is proven to directly threaten two fundamental aspects of *Maqashid Shariah*. Field data shows that 97% of Online gambling victims suffered significant financial losses that threatened the principle of hifzh al-mal (protection of property). Moreover, 78% of victims admitted to experiencing addiction that had an impact on the decline of cognitive function and rationality, which clearly violated the principle of *hifzh al-'aql* (*protection of reason*) (Anisa, 2024). These findings make it clear that Online gambling is not just a moral offense, but a multidimensional threat that systematically undermines the order of human life.

Meanwhile, illegal loans show a more complex impact through an interest mechanism of up to 1.2% per day which clearly violates the principle of *hifzh al-mal*. More than just material losses, field data revealed that 85% of illegal Loans victims experienced anxiety disorders and severe stress that threatened the principle of *hifzh al-nafs* (life protection) (Al-Turabi & Auda, 2025; Said et al., 2025). The practice of debt collectors who carry out intimidation, forcible confiscation of assets, and the dissemination of personal data has embarrassed the family and damaged the dignity of the descendants *hifzh al-nasl*. This psychological impact even in some cases leads to the breakdown of friendship in the family (Hakim et al., 2025).

Through the Inquiry Learning approach, students are invited to analyze real cases using the lens of *Maqashid Shariah*. This inquiry process succeeded in revealing that the majority of students were able to identify how illegal Online gambling and Loans systematically undermine the five basic principles in *Maqashid Shariah*. This learning transforms students' understanding from simply knowing the law of "haram" to being able to analyze the multidimensional impact of a digital financial practice based on a comprehensive theological framework (Hidayat et al., 2024).

Internalization of values through Reflective Pedagogy shows that the majority of students experience a significant change in perspective in viewing digital threats. They no longer see illegal Online gambling and Loans as minor offenses, but as a threat to *Maqashid*

Shariah that must be avoided. This transformation of consciousness is evidenced by the increase in the moral resilience of students, where grade 12 students stated that they were able to reject the offer of illegal Online gambling and Loans with mature theological arguments based on the analysis of *Maqashid Shariah*.

Effectiveness of Inquiry-Based Learning in Enhancing Digital Competence

The implementation of four Inquiry Learning learning sessions at Al-Ghozali High School Bangkalan for one month showed a significant impact on improving students' digital literacy. The data on learning outcomes before and after using inquiry learning revea led a significant increase in the ability of students to identify illegal loan fraud modes, as well as an increase in analyzing Online gambling's manipulative marketing strategies (Lin & Wang, 2024). This increase is not only cognitive, but also reflects the development of practical skills in responding to potentially harmful digital content. This learning process is systematically designed through the stages of observation, investigative questions, data collection, analysis, and reflection that integrate the values of the Moral Faith.

In its implementation, students are actively involved in investigating actual data from the Financial Services Authority (OJK) and the Central Statistics Agency (BPS) regarding the characteristics of illegal fintech and the pattern of Online gambling distribution among adolescents. Through structured discussion activities and group presentations, students learned to identify red flags in illegal loan advertisements, such as the promise of unconditional fast disbursement, unreasonably low interest rates, and the absence of official OJK permits (Kauffman, 2025; Williams, 2021). This learning succeeded in equipping students with the ability to formulate arguments based on facts and religious values to reject the offer of illegal Online gambling and Loans in a firm but elegant manner.

The inquiry process is facilitated through real case studies faced by today's adolescents. Students were invited to analyze victim testimonials, examine adverse transaction data, and examine the psychological impact of these illegal practices. This approach has proven to be effective in fostering a critical mindset, where learners are able to formulate sharp investigative questions against suspicious digital content (Dobber et al., 2017). They are not only able to recognize fraudulent modes, but also develop preventive strategies to protect themselves and the surrounding environment.

The results of observations during the learning process show consistent development in students' critical thinking skills. In the initial session, only a small percentage of students were able to respond critically to digital advertising, but progress was made in the final session of learning(Firmansyah et al., 2025; Said et al., 2025). This increase was followed by an increase in students' ability to create simple educational content containing warnings about the dangers of illegal Online gambling and Loans, which they disseminated through personal social media with the hashtags #GenerasiAntiJudol and #BijakBerdigital.

Four inquiry sessions were implemented over one month. Learning outcome comparisons show significant improvement:

Table 3. Pre Post Inquiry Learning Improvement

Competency Indicator	Pre (%)	Post (%)
Identify illegal loan red flags	28%	86%
Analyze online gambling marketing strategies	22%	81%
Verify fintech legality via OJK	18%	89%
Explain risk based on Islamic values	35%	90%

The successful implementation of Inquiry Learning proves that a constructivistic approach that integrates religious values with digital literacy is able to create sustainable behavioral transformation. Short-term evaluations show that the majority of students admit to being more confident in rejecting suspicious digital product offers, while some others are active in becoming educational agents in their circle of friends. These findings strengthen the thesis that Inquiry Learning is not only a learning method, but a strategy for character formation and digital resilience of the younger generation.

Synergy of Reflective Pedagogy and Internalization of Moral Values

The implementation of Reflective Pedagogy in inquiry learning shows a transformative impact on the internalization of the values of *Akidah Akhlak* in students. The research data revealed that the majority of students stated that the learning process became more meaningful when it was associated with the real threat of illegal Online gambling and Loans that they faced on a daily basis (Amoah-Nuamah et al., 2023; Jung et al., 2021). The process of reflection carried out after the inquiry does not only stop at the collection of facts, but succeeds in transforming religious knowledge from mere normative memorization to a living and applicable ethical awareness. This is in line with John Dewey's philosophy which emphasizes that true learning occurs when experience is connected with deep reflection to find meaning (Arifin, 2020).

In practice, structured reflection sessions are carried out through various methods such as reflective journals, guided discussions, and value presentations. The results of the analysis of 30 reflective journals of students showed significant developments in the ability to connect religious values with digital phenomena. At the initial reflection, only 40% of the students were able to associate the dangers of illegal Online gambling and Loans with the concept of *Maqashid Shariah*, but this figure increased to 85% in the final reflection (Hashim et al., 2025; Musa et al., 2024). This improvement shows that the process of reflection successfully builds a bridge between cognitive knowledge and the internalization of values emotionally and spiritually.

The findings of the study also revealed that the majority of students experienced an increase in their ability to formulate preventive solutions based on religious values. Learners are not only able to identify problems, but also develop persuasive strategies to influence peers. And the students succeeded in making illegal anti-Online gambling and Loans campaigns through social media with an approach to the values of *Akidah Akhlak* that are relevant to the current context (Musa et al., 2024; Solehudin et al., 2025). This ability shows the occurrence of a deep internalization of values, where students are not only passive subjects of value recipients, but actively become agents of change in their environment.

The reflection process also succeeded in changing students' perception of the relevance of Islamic religious learning. Qualitative data from in-depth interviews shows that 95% of students now view the subject of *Akidah Akhlak* as an applicable guideline for life, not just an academic obligation. This transformation is reflected in the improvement of students' ability to apply religious values in decision-making related to the use of digital platforms(Friska et al., 2024). They are able to explain with logical arguments why Online gambling and Loans are illegal against Islamic principles, while providing an alternative solution that is in accordance with sharia.

Table 4. Growth in Value Internalization Capability

Indicator	Early Stage	Final Stage
Relating digital threats to *Maqashid*	40%	85%
Providing theological arguments against illegal digital practices	38%	90%
Applying moral reasoning in digital decision-making	42%	88%

The successful integration between Reflective Pedagogy and the internalization of the values of Moral Faith proves that a holistic approach is able to create a sustainable impact. Long-term evaluations show that learners remain consistent in applying values that have been internalized in their daily digital behavior. These findings reinforce the thesis that the integration between reflective approaches and religious values is not only an effective learning strategy, but is an important foundation in shaping the character of the young generation who are resilient in facing the challenges of the digital age.

Conclusion

This study concludes that the integration of *Maqashid Shariah*, digital financial literacy, and Inquiry-Based Learning effectively enhances students' moral and digital resilience in responding to the risks of online gambling and illegal online loans. The learning model developed in this research enables students to understand digital threats not only from a technical perspective but also through a value-based framework that strengthens their capacity to make responsible digital decisions. The findings demonstrate that this integrative approach supports the objectives of Islamic Religious Education by transforming religious values into practical competencies relevant to contemporary challenges. The model provides a contextual and applicable pedagogical strategy that can be adopted to strengthen students' critical awareness and ethical judgment in the digital era.

References

Ahmady, S., & Khani, H. (2022). The situational analysis of teaching-learning in clinical education in Iran: A postmodern grounded theory study. *BMC Medical Education*, *22*(1), 520. https://doi.org/10.1186/s12909-022-03577-3

Al-Turabi, U. M., & Auda, J. (2025). Toward a Maqāṣid-Based Legal Reform: Systemic Thinking for Social Transformation in the Modern Muslim World. *Indonesian Journal of Islamic Law*, *8*(2), 209–228. https://doi.org/10.35719/fhw10v84

Amoah-Nuamah, J., Agyemang-Duah, W., Mensah, B., & Opoku, B. (2023). University Students' Reasons and Attitudes Towards Online Gambling and its Implication on Their Lives. *Journal of Gambling Studies*, *39*(1), 203–224. https://doi.org/10.1007/s10899-022-10143-5

Anisa, L. N. (2024). Judi Online Dalam Perspektif Maqashid Syariah. *Journal of Islamic Business Management Studies (JIBMS)*, *5*(1), 1–21. https://doi.org/10.51875/jibms.v5i1.284

Arifin, N. (2020). *Pemikiran Pendidikan John Dewey*. *2*, 204–219. https://doi.org/10.47476/as.v2i2.128

Bay, C., Catasús, B., & Johed, G. (2014). Situating Financial Literacy. *Critical Perspectives on Accounting*, *25*(1), 36–45. https://doi.org/10.1016/j.cpa.2012.11.011

Bezklubaya, S. A. (2023). Human and ethical risks of digitalization. *Nova Prisutnost*, *21*(3), 607–623.

Chen, V. (2020). Online payday lenders: Trusted friends or debt traps? *The University of New South Wales Law Journal*, *43*(2), 674–706. https://doi.org/10.3316/informit.238222556162539

Chóliz, M., Marcos, M., & Lázaro-Mateo, J. (2021). The Risk of Online Gambling: A Study of Gambling Disorder Prevalence Rates in Spain. *International Journal of Mental Health and Addiction*, *19*(2), 404–417. https://doi.org/10.1007/s11469-019-00067-4

Dobber, M., Zwart, R., Tanis, M., & van Oers, B. (2017). Literature review: The role of the teacher in inquiry-based education. *Educational Research Review*, *22*, 194–214. https://doi.org/10.1016/J.EDUREV.2017.09.002

Febrian, S. I. Y., & Napitupulu, D. R. (2025). Legal Frameworks and Dispute Resolution Mechanisms in Indonesia's Fintech Sector: A Normative Analysis. *Research Horizon*, *5*(2), 129–140. https://doi.org/10.54518/rh.5.2.2025.493

Firmansyah, Miftahul Husni, Ade Rosad, Muhammad Iqbal Al Ghozali, & Muhamad Basyrul Muvid. (2025). Efektivitas Inquiry Learning dalam Meningkatkan Pemahaman Konseptual dan Keterampilan Berpikir Kritis Siswa pada Pembelajaran PAI. *Action Research Journal Indonesia (ARJI)*, *7*(1). https://doi.org/10.61227/arji.v7i1.301

Friska, J., Barus, A. H. B., Purba, D. A., Padang, I. N., Ginting, J. R., Guru, S.-P., Dasar, S., Ilmu, F., William, J., Ps, I., Baru, K., Percut, K., Tuan, S., Serdang, K. D., & Utara, S. (2024). Pola Perilaku Pengguna Situs Judi Online dan Faktor-Faktor yang Mempengaruhi. *Jurnal Riset Sosial Humaniora Dan Pendidikan*, *2016*, 282–296.

Hakim, M. A. R., Fatmawati, N. M., Kahfi, N. S., & Lutfiyah, L. (2025). Keselamatan Nasabah Pinjaman Online dalam Perspektif Hukum Islam: Studi Kasus Berdasarkan Konsep Hifdz al-Mal dan Maqasid al- Shariah. *Journal of Sharia Economic Law*, *3*(1), 1–14. https://doi.org/10.37680/jshel.v3i1.6216

Hanif, M. A. (2024). *Effectiveness of Teaching-Learning Activities of Religious And Moral Education at Secondary Level* [Thesis, ©University of Dhaka]. http://reposit.library.du.ac.bd:8080/xmlui/xmlui/handle/123456789/3024

Hannafin, M. J., Hannafin, K. M., Land, S. M., & Oliver, K. (1997). Grounded practice and the design of constructivist learning environments. *Educational Technology Research and Development*, *45*(3), 101–117. https://doi.org/10.1007/BF02299733

Hashim, A. A. bin M., Aziz, M. R. A., & Seman, J. A. (2025). Unleashing the E-Wallet Enchantment: A Journey Through Maqasid al-Shariah. In *Digitalization of Islamic*

Finance (pp. 215–252). IGI Global Scientific Publishing. https://doi.org/10.4018/979-8-3693-5653-1.ch009

Hidayat, M., Mahendra, Y., & Hidjriana, R. P. (2024). Edukasi Pencegahan Judi Online , Napza , dan Tantangan Kesehatan Mental bagi Gen-Z. *Jurnal Pengabdian Masyarakat Bangsa*, *2*(7), 2492–2496.

Jumatan. (2024). *Gawat! Jumlah Fantastis Usia Anak Main Judi Online*. PPATK. https://www.ppatk.go.id/news/read/1373/gawat-jumlah-fantastis-usia-anak-main-judi-online.html

Jung, J., Horta, H., & Postiglione, G. A. (2021). Living in uncertainty: The COVID-19 pandemic and higher education in Hong Kong. *Studies in Higher Education*, *46*(1), 107–120. https://doi.org/10.1080/03075079.2020.1859685

Kauffman, K. (2025). *Navigating Choppy Waters: Key Legal Issues College Faculty Need to Know*. Bloomsbury Publishing USA.

Koskelainen, T., Kalmi, P., Scornavacca, E., & Vartiainen, T. (2023). Financial Literacy in the Digital Age—A Research Agenda. *Journal of Consumer Affairs*, *57*(1), 507–528. https://doi.org/10.1111/joca.12510

Lin, W., & Wang, P. (2024). The social order of illegal markets in cyberspace: Extralegal governance and online gambling in China. *Humanities and Social Sciences Communications*, *11*(1), 1643. https://doi.org/10.1057/s41599-024-04166-z

Lucey, T. A. (2021). *Financialization, Financial Literacy, and Social Education*. Routledge.

Maulida, S., & Ali, M. M. (2023). Maqasid Shariah Index: A Literature Review. *Maqasid Al-Shariah Review*, *2*(1). https://doi.org/10.58968/msr.v2i1.309

Musa, M., Taridi, M., Kholil, A., Wahyudi, F., & Kiswanto, H. (2024). The Role of Islamic Education in Raising Legal Awareness About Online Gambling in Jambi Province. *Jurnal Educative: Journal of Educational Studies*, *9*(1), 01–13. https://doi.org/10.30983/educative.v9i1.8462

Nicholls, J., Kuppa, A., & Le-Khac, N.-A. (2021). Financial Cybercrime: A Comprehensive Survey of Deep Learning Approaches to Tackle the Evolving Financial Crime Landscape. *IEEE Access*, *9*, 163965–163986. https://doi.org/10.1109/ACCESS.2021.3134076

OJK. (2024). *Satgas Pasti Blokir 498 Entitas Ilegal di September 2024*. OJK. https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Satgas-Pasti-Blokir-498-Entitas-Ilegal-di-September-2024.aspx

Reksiana, Nata, A., Rosyada, D., Rahiem, M. D. H., & Ugli, A. R. R. (2024). Digital Extension of Digital Literacy Competence for Islamic Religious Education Teachers in the Era of Digital Learning. *Jurnal Pendidikan Agama Islam*, *21*(2), 402–420. https://doi.org/10.14421/jpai.v21i2.9719

Said, M., Fadli, M., Widiarto, A. E., & Al-Uyun, D. (2025). Between Revelation and Constitution: The Sovereignty Fiqh of Muhammad Yamin's Sociopolitical Ijtihād. *Journal of Islamic Law*, *6*(2), 236–264. https://doi.org/10.24260/jil.v6i2.4220

Sari, D. P., Triana, L., Siregar, D. K., & Amalia, A. (2024). Sosialisasi Literasi Bahaya Pinjaman Online (Pinjol) Ilegal Dan Judi Online (Judol) Di Kelurahan Karang Asem Cilegon Banten. *Jurnal Pengabdian Sosial*, *1*(11), 2090–2096.

Seldal, M. M. N., & Nyhus, E. K. (2022). Financial Vulnerability, Financial Literacy, and the Use of Digital Payment Technologies. *Journal of Consumer Policy*, *45*(2), 281–306. https://doi.org/10.1007/s10603-022-09512-9

Solehudin, E., Mustopa, Mudzakkir, M., Saepudin, & Ahyani, H. (2025). Learning from Malaysia's Progressive Islamic Law Framework on Online Gambling: Insights for Indonesia. *AL-IHKAM: Jurnal Hukum & Pranata Sosial*, *20*(1), 1–27. https://doi.org/10.19105/al-lhkam.v20i1.14897

Subagiyo, D. T., & Gestorsa, L. R. (2022). Characteristic of illegal online loans in indonesia 1. *Indonesian Private Law Review*, *3*(1), 63–76. https://doi.org/10.25041/iplr.v3i1.2594

Syaifudin, M., Adam, M., & Affandi, A. (2025). Qur'anic Edu-Theology as a Framework for Holistic Education: A Critical Examination of Pedagogical Values in Surah al-Fātiḥah. *QOF*, *9*(2), 261–278. https://doi.org/10.30762/qof.v9i2.3282

Usman, N., Griffiths, M., & Alam, A. (2024). FinTech and money laundering: Moderating effect of financial regulations and financial literacy. *Digital Policy, Regulation and Governance*, *27*(3), 301–326. https://doi.org/10.1108/DPRG-04-2024-0068

Williams, H. (2021). *Gambling With American Futures: How Does The United States Student Loan Industry Hurt The People It Was Designed To Help?* https://hdl.handle.net/2152/123852

Yasin, H., Hadi, A., Mahfuz, M., Soraya, S., & Fahrany, S. (2025). Exploring the Principles of Food Sustainability from the Qur'an: The Role of Islamic Education in Shaping a Sustainable Generation. *Scaffolding: Jurnal Pendidikan Islam Dan Multikulturalisme*, *6*(3), 460–478. https://doi.org/10.37680/scaffolding.v6i3.7073

Yulianti, N., Ulfain, Masitoh, I., Suhartini, & Kencana, L. (2024). Edukasi Bahaya Pinjol Ilegal dan Judol serta Pencegahannya pada Remaja Desa Purbawinangun Kabupaten Cirebon. *ALMUJTAMAE: Jurnal Pengabdian Masyarakat*, *4*(2), 141–153. https://doi.org/10.30997/almujtamae.v4i2.15143