

A PSYCHOLOGICAL REVIEW OF SHARIA ECONOMIC IMAGOLGY IN THE NARRATIVES OF ULAMA FIGURES IN CHILDREN’S STORIES

Tristan Rokhmawan^{1*}, Lailatul Fitriyah²

¹ Universitas PGRI Wiranegara, Indonesia

² Universitas Nurul Jadid, indonesia

¹ tristanrokhmawan19890821@gmail.com, ² lailatulfitriyah15.lf@gmail.com

* Corresponding Author

Received: 25-11- 2025

Revised: 12-2-2025

Approved: 24-12-2025

ABSTRACT

This article presents a psychological review of Sharia economic imagology in the narratives of ulama figures in children’s stories. This study aims to analyze how ulama-centered children’s stories are constructed as educational media for Sharia economic values that align with early childhood psychological development. Using a qualitative descriptive approach, this study employs content analysis of three illustrated children’s storybooks containing Sharia economic narratives. The analysis focuses on character representation, narrative structure, symbolic elements, and psychological mechanisms embedded in the stories. The findings reveal that Sharia economic values are presented in concrete, contextual, and narrative forms through emotionally safe ulama figures. Children’s economic understanding is constructed through psychological mechanisms such as observational learning, positive emotional reinforcement, simple narrative cause–effect patterns, and behavioral habituation through repeated routines. In addition, the stories demonstrate variations in psychological approaches, including reflective emotional experiences, social and relational awareness, and consistent role modeling. These findings indicate that ulama-centered narratives function as psychologically grounded media for Sharia economic education in children’s literature.

Keywords: *child psychology; sharia economic imagology; children’s stories; ulama figures*

INTRODUCTION

Sharia economic education for early childhood faces fundamental challenges of a psychological and pedagogical nature [1], [2], [3], [4]. At early developmental stages, children have not yet developed sufficient abstract thinking abilities to comprehend economic concepts such as *halal–haram*, *zakat*, *şadaqah*, or *barakah* in a conceptual and normative manner. Instead, children make sense of the world primarily through concrete experiences, visual symbols, emotional relationships, and figures perceived as familiar and trustworthy. Consequently, approaches that rely on direct explanations, formal definitions, or rule-based instruction often fail to align with children’s ways of constructing understanding and meaning.

Developmental psychology consistently demonstrates that young children acquire values not through complex logical reasoning, but through narratives, role models, and emotionally safe experiences [5], [6], [7], [8], [9]. Stories function as a primary medium because they present imaginable events, identifiable characters, and simple cause–effect structures that are accessible to children’s cognitive and emotional capacities. Within this framework, children’s literature—particularly illustrated storybooks—plays a strategic role as a medium for value education [10], [11], [12], including economic values grounded in Sharia principles.

In recent years, scholarly attention to Sharia economic education for children has increased, particularly in the fields of Islamic education and early childhood studies. However, much of the existing literature continues to emphasize normative, curricular, or theological dimensions, such as the formulation of learning objectives, curriculum integration, and doctrinal explanations of economic principles [1], [2], [3], [4], [13], [14].

While these studies provide important foundations, they often pay limited attention to how Sharia economic values are psychologically mediated through learning materials, particularly narrative texts designed for young children.

Recent studies have increasingly emphasized the importance of integrating economic education into early childhood learning contexts through developmentally appropriate approaches. Research in early childhood education highlights that economic concepts introduced at an early age are more effectively internalized when embedded in meaningful narratives and social contexts rather than presented as abstract instruction [2], [13]. Similarly, studies in moral and character education underscore the role of stories and role models in shaping children's value orientation and behavioral tendencies [14], [15].

In the field of Islamic and Sharia economic education, recent scholarship has primarily focused on curriculum design, learning outcomes, and normative frameworks for introducing economic values to children [1], [3], [4]. While these studies contribute to conceptual clarity, they often overlook the psychological processes through which children engage with educational content, particularly narrative texts. Moreover, empirical and conceptual analyses that examine children's storybooks as pedagogical artifacts from a developmental psychology perspective remain relatively scarce.

At the intersection of children's literature and educational psychology, recent journal articles have begun to explore how character representation, emotional tone, and narrative structure influence children's meaning-making processes [7], [15]. However, such approaches have rarely been applied to the context of Sharia economic education or to ulama-centered narratives specifically. This indicates a gap in the literature concerning how Sharia economic values are psychologically mediated through narrative forms designed for early childhood audiences.

At the same time, a growing body of research in children's literature and educational psychology highlights the importance of character representation and narrative structure in shaping children's understanding of values. Narratives featuring ulama figures—such as *kiai* or elderly religious leaders—possess distinctive psychological characteristics that are culturally and symbolically significant [15], [16], [17], [18], [19], [20], [21]. These figures are commonly perceived as wise, calm, and nurturing, and thus function as emotionally safe role models for children. In child psychology, consistent, gentle, and trustworthy adult figures facilitate identification processes, allowing values to be internalized more effectively without explicit or instructional delivery.

This narrative strategy aligns with the concept of Sharia economic imagology, understood as a mode of conveying Islamic economic values through the construction of character images and life narratives that represent everyday economic practices. Values such as honesty, responsibility, social care, balance between personal interests and the surrounding environment, and orientation toward collective benefit are presented not as abstract principles, but as concrete actions embodied by characters within stories. Through this process, children do not merely acquire declarative knowledge of Sharia economics, but begin to construct understanding through observation, emotional engagement, and narrative experience.

Despite the growing use of children's stories as educational media, there is limited scholarly understanding of how Sharia economic values are constructed and communicated psychologically within narrative texts for young children. Existing studies have not sufficiently addressed how narrative elements—such as character

portrayal, symbolic representation, and emotional framing—function to support children’s construction of economic understanding. As a result, it remains unclear whether ulama-centered children’s stories merely transmit religious messages or operate as psychologically grounded educational media capable of fostering meaningful and developmentally appropriate economic understanding.

Based on this gap, the present study focuses on analyzing the educational content of Sharia economic values in three illustrated children’s storybooks centered on ulama figures, as illustrated in Figure 1. Using a child developmental psychology approach, this study aims to: (1) analyze the psychological characteristics of Sharia economic educational content embedded in ulama-centered children’s stories; (2) identify the psychological mechanisms through which children’s understanding of Sharia economics is constructed within narrative texts; and (3) examine variations in child psychology approaches across different ulama-centered story products.. Through this analysis, the study seeks to illuminate not only what Sharia economic values are conveyed, but how those values operate psychologically within narrative texts designed for early childhood audiences.



Figure 1. Ulama-centered children’s storybooks containing Sharia economic imagology content.

The primary objective of this article is to demonstrate that ulama-centered narratives in children’s stories function not merely as media of religious preaching or literacy, but as psychologically grounded forms of economic education. Theoretically, this study integrates perspectives from developmental psychology, children’s literature, and Sharia economic education into a unified analytical framework. Practically, the findings are expected to inform educators, children’s book authors, and instructional material developers in designing child-friendly, narrative-based Sharia economic content that aligns with children’s psychological developmental stages.

RESEARCH METHODS

This study employs a qualitative–descriptive approach using content analysis to examine three illustrated children’s storybooks based on Sharia economic imagology. Content analysis was selected because the study does not aim to observe children’s responses or classroom learning practices directly, but rather to analyze story texts as educational products deliberately designed to construct knowledge and provide behavioral exemplars for early childhood learners. The overall analytical procedure used in this study is illustrated in Figure 2, which outlines the stages of content selection, categorization, and psychological interpretation.



Figure 2. Content analysis method of Sharia economic imagology using a child educational psychology approach.

The research objects consist of three children's storybooks that present ulama figures as the central narrative focus. The three illustrated children's storybooks analyzed in this paper are *Kisah Bijak Mbah Dacin* [22], *Kiai Sepuh & Juragan Nangka* [23], and *Romo Kiai Hamid & Penjudi* [24]. Each book is analyzed as a pedagogical text containing Sharia economic values conveyed through narrative events, dialogues, visual illustrations, and story structures. The selection of these texts was conducted purposively, based on the consideration that they represent diverse narrative strategies for communicating economic values to children.

The analysis focuses on story content that demonstrates efforts to construct Sharia economic knowledge and to present behavioral examples that may be emulated by children. The units of analysis include character representations, depicted economic situations, cause-effect relationships within the narrative, and portrayals of character actions that embody educational values. Relevant data in the form of narrative excerpts, dialogues, and visual descriptions were collected as the basis for interpretation.

The analytical process involved intensive reading of the texts, identification of data supporting knowledge construction and behavioral exemplification, and interpretation of the data through a child developmental psychology perspective. This analysis was directed toward understanding how story content is designed to align with the ways children construct understanding through narrative experiences and role modeling.

RESULTS AND DISCUSSION

This section presents and discusses the findings of the content analysis by integrating systematic textual observations from the analyzed storybooks with perspectives from developmental psychology. Rather than separating results from interpretation, the discussion is structured to show how specific narrative features function psychologically in constructing children's understanding of Sharia economic values. The analysis treats children's stories not merely as literary texts, but as educational artifacts intentionally designed to shape knowledge, meaning, and

behavioral orientation through narrative forms that align with early childhood cognitive, emotional, and social development.

The discussion is organized around three analytical foci that correspond to the research questions. The first focuses on the psychological characteristics of Sharia economic educational content embedded in ulama-centered narratives. The second examines the psychological mechanisms through which children’s understanding of Sharia economics is constructed within the stories. The third explores variations in child psychology approaches across the three story products.

Together, these analyses illustrate how imagological representations of ulama figures are constructed as psychologically grounded media for Sharia economic education. Specifically, the narratives are designed to support children’s meaning-making through concrete experiences, emotional engagement, social awareness, and repeated behavioral modeling in ways that are developmentally appropriate.

Psychological Characteristics of Sharia Economic Educational Content in Ulama-Centered Children’s Stories

To address the first research question concerning the psychological characteristics of Sharia economic educational content in ulama-centered children’s stories, the analysis focuses on how story texts are constructed to align with the ways early childhood learners understand the world. The content analysis is not directed toward measuring the empirical impact on child readers, but rather toward examining representations of economic values embedded in narratives, characters, and events that potentially support processes of knowledge construction and behavioral modeling. From a developmental psychology perspective, story content is interpreted as a symbolic medium designed to provide learning experiences that are concrete, emotionally safe, and narratively meaningful.

The findings indicate that the three storybooks consistently present Sharia economic values through recurring patterns, including the depiction of characters’ everyday activities, representations of ulama figures as role models, and the use of visual symbols and storylines that are easy to follow. These patterns suggest a pedagogical awareness in story construction, in which economic values are not conveyed as abstract concepts, but are embedded in the lived experiences of characters that can be observed and gradually interpreted by children. A summary of the content analysis results is presented in Table 1.

Table 1. Content Analysis Results: Psychological Characteristics of Sharia Economic Education in Ulama-Centered Children’s Stories

No	Psychological Characteristics	Indicators in the Story	Analyzed Content Forms	Psychological Interpretation
1	Concrete and contextual	Economic activities appear in characters’ daily lives	Scenes of working, trading, sharing, and managing resources	Is designed to support children’s understanding of economic values through representations of real-life experiences.
2	Based on emotionally safe adult figures	Ulama figures are depicted as calm, patient, and guiding	Gentle dialogue, wise attitudes, and consistent actions	Characters function as role models that children can easily identify with and trust
3	Use of child-comprehensible	Economic values are visualized	Visual illustrations,	Concrete symbols help children connect actions

	symbols	through actions and situational changes	changes in characters' conditions, and environmental responses	with meaning without abstract explanations
4	Implicit and narrative delivery	Value messages are not conveyed directly	Cause-effect storylines and narrative developments	Children construct understanding gradually through narrative rather than explicit instruction

The concrete and contextual presentation of economic values is particularly evident in the story *Mbah Dacin* [22]. Economic values are not introduced through terminology or definitions, but through characters' everyday activities that are familiar to children. The depiction of daily routines, such as "Every morning, Mbah Dacin walks along the streets carrying a small bag and a traditional gold scale," aligns with cognitive developmental perspectives emphasizing that young children understand concepts through concrete and situational experiences. Within this framework, economic experience is presented as part of the character's real life, enabling children to construct understanding schemas without confronting abstract concepts that exceed their developmental stage.



Figure 3. Character orientation segment in the story of Mbah Dacin

The representation of emotionally safe adult figures is also consistently observed across the three stories and can be explained through social learning theory. In *Mbah Dacin* [22], gentle dialogue such as "So that it is fair and not dishonest," delivered with a smile and calm demeanor, illustrates how the character functions as a positive behavioral model. According to observational learning theory, children tend to imitate behaviors demonstrated by figures perceived as significant, consistent, and trustworthy. The portrayal of ulama figures as calm and guiding supports children's identification with the characters, allowing economic values to be more easily internalized.



Figure 4. Image of Mbah Dacin as an honest trader

The use of symbols that are easily understood by children is also prominent in the story *Kiai Sepuh and Juragan Nangka* [23]. Changes in the condition of the orchard—such as when Juragan Nangka states, “All my jackfruits suddenly rotted”—function as concrete symbols representing shifts in economic circumstances. From a developmental psychology perspective, such symbols help children intuitively grasp cause-effect relationships. Children are not required to analyze situations logically, but are invited to observe visible changes and associate them with the character’s prior behavior. This approach aligns with how children develop moral and social understanding through observing tangible consequences.



Figure 5. Image depicting changes in the antagonist’s economic situation in the story of Kiai Sepuh

The implicit and narrative delivery of economic messages across the stories can also be explained through theories of moral development. At early stages, children evaluate actions not based on abstract principles, but through emotional and relational experiences. In the story *Romo Kiai Hamid* [24], the transformation of money into “worms and a foul smell” serves as a narratively powerful emotional experience.

Children are not given commands or normative explanations, but are guided to derive meaning through the storyline and the characters' emotional responses. This pattern supports the gradual development of moral understanding in ways appropriate to children's developmental stages.



Figure 6. Emotional imagery in the resolution of the story symbolizing wealth derived from negative sources in the story of Kiai Hamid

This narrative approach is also evident in the closing of the *Mbah Dacin* story, when the character reflects, "Sustenance is not only for keeping, but also for sharing." This statement appears as a personal reflection following a sequence of sharing actions, rather than as a standalone pedagogical instruction. In educational psychology, value learning that emerges from experiential reflection is considered more meaningful than direct message delivery, as children build understanding through connections among actions, emotions, and meaning.

Pesan dari Mbah Dacin
Sebelum tidur, Mbah Dacin tersenyum bahagia. Ia merasa hatinya hangat. "Rezeki itu bukan hanya untuk disimpan, tapi juga untuk dibagikan," katanya pelan. Dan sejak itu, anak-anak di Pasuruan tahu, bahwa berdagang dengan jujur, halal, dan suka berbagi akan membawa kebahagiaan.

✦ Tamat ✦



Figure 7. Value education delivered in the coda section of the story

In sum, the integration of textual excerpts and psychological theory demonstrates that the three books consciously employ child-appropriate psychological mechanisms to construct economic understanding. Sharia economic values are conveyed through concrete experiences, character-based role modeling, visual symbolism, and reflective narratives that align with children's cognitive, social, and emotional development. These findings reinforce the position of ulama-centered children's stories as educational texts that are not only culturally and religiously relevant, but also possess strong legitimacy from a developmental psychology perspective. These findings indicate that the psychological characteristics identified in

the stories are constructed at the narrative level, reflecting deliberate alignment with early childhood developmental principles rather than demonstrating empirical learning effects.

Psychological Mechanisms in Building Children’s Understanding of Sharia Economics

To address the second research question, the content analysis focuses on the psychological mechanisms employed by the story texts in constructing children’s understanding of Sharia economics. In this context, psychological mechanisms are understood as the ways in which stories organize characters, events, and narrative structures so that children can grasp economic meanings through observation, emotional experiences, and repeated behaviors, without requiring direct conceptual explanations. Through this approach, children’s stories are interpreted as educational texts that implicitly guide children’s learning processes through their narrative structures.

The analysis reveals that the three stories employ relatively consistent psychological mechanisms, albeit with varying emphases. These mechanisms include learning through observation of characters (modeling), reinforcement of positive emotions, presentation of simple narrative cause–effect patterns, and value habituation through repeated character routines. A summary of the content analysis results is presented in Table 2.

Table 2. Content Analysis Results: Psychological Mechanisms in Building Children’s Understanding of Sharia Economics

No	Psychological Mechanism	Indicators in the Story	Analyzed Content Forms	Psychological Interpretation
1	Modeling and observational learning	Characters consistently demonstrate economic practices	Characters’ actions of working, trading, and sharing	Children learn economic values by observing characters’ behaviors
2	Positive emotional reinforcement	Economic values are associated with feelings of safety and calm	Gentle dialogue, expressions of happiness, and emotional stability of characters	Positive emotions strengthen children’s attachment to the displayed values
3	Simple narrative cause–effect patterns	Changes in characters’ conditions follow behavioral choices	Storylines showing gradual situational changes	Children intuitively understand the relationship between actions and their consequences
4	Habituation through narrative repetition	Positive behaviors are presented as routines	Repeated scenes and habitual actions of characters	Economic values are understood as consistent life habits

The mechanism of modeling and observational learning is clearly evident in the story *Mbah Dacin* [22]. The main character does not explain concepts such as honesty or justice in theoretical terms, but instead demonstrates them through repeated actions, such as “Mbah Dacin never reduces the weight on the scale, not even slightly.” This depiction constructs a narrative condition in which children may learn through observation of the character’s behavior. Psychologically, this pattern supports observational learning, whereby children derive economic meaning from what characters do rather than from abstract verbal explanations.

Positive emotional reinforcement also emerges as an important mechanism across the three stories. In *Mbah Dacin*, a warm emotional atmosphere is created through simple dialogue and expressions of happiness, for example when the character says, “Sustenance is not only for keeping, but also for sharing,” while feeling a sense of warmth before going to sleep. The calm and joyful emotions accompanying these economic behaviors help children associate economic values with positive feelings, making the values easier to accept and remember.



Figure 8. Image of Mbah Dacin demonstrating repeated positive actions

Simple narrative cause-effect patterns are particularly prominent in the story *Kiai Sepuh and Juragan Nangka* [23]. Changes in the condition of the orchard—when “all my jackfruits suddenly rotted”—are presented as part of a storyline that unfolds sequentially. Children are not confronted with complex explanations, but are invited to observe changes in the character’s situation as a continuation of earlier behavioral choices. This pattern allows children to understand that economic actions have social and emotional consequences without creating excessive tension.

A similar mechanism is also evident in *Romo Kiai Hamid* [24], where changes in the meaning of money are conveyed through a narrative symbol—money transforming into “worms and a foul smell.” This symbol functions as a powerful narrative experience while remaining embedded within the story context. Children are not required to draw abstract conclusions, but are guided to understand meaning through the sequence of events and the emotional responses of the characters.



Figure 9. Image of an antagonist facing adverse conditions after engaging in negative actions

Habituation through narrative repetition is especially apparent in the story *Mbah Dacin*, where positive economic behaviors are depicted as daily routines. Repeated scenes of honest trading, reminders to share, and acts of helping others construct the understanding that economic values are not momentary actions, but integral parts of

everyday life. From a child psychology perspective, such repetition supports the formation of stable and long-term understanding.

Overall, the psychological mechanisms identified through content analysis indicate that the three stories construct children’s understanding of Sharia economics in ways that align with their cognitive and emotional development. Understanding is not shaped through direct instruction, but through observation of characters, positive emotional experiences, simple cause–effect narratives, and behavioral habituation embedded in storytelling. These findings affirm that ulama-centered children’s stories function as psychologically effective media for economic education. These findings suggest that the psychological mechanisms observed emerge from narrative design and character representation, illustrating how Sharia economic meanings are constructed within the texts rather than measured through children’s behavioral responses.

Variations in Child Psychology Approaches across Three Story Products

Although the three stories are analyzed within the same framework of Sharia economic imagology, the content analysis reveals variations in the psychological approaches used to convey economic values to children. These variations are evident in how the stories construct emotional experiences, social relationships, and behavioral habituation through narrative structures and character representations. Rather than indicating contradiction, these differences are complementary, collectively addressing the diverse psychological developmental needs of children.

This analysis views variations in psychological approaches as narrative strategies that enable Sharia economic values to be understood through different pathways, such as emotional reflection, social awareness, and behavioral habituation. Accordingly, the three stories can be understood as representing a spectrum of child psychology approaches that enrich narrative-based economic education. A summary of the analysis of these psychological variations is presented in Table 3.

Table 3. Variations in Child Psychology Approaches across Three Sharia Economic Story Products

No	Psychological Approach	Core Characteristics	Dominant Story	Psychological Implications
1	Reflective emotional experience	Emphasis on symbolic elements and emotional responses of characters	<i>Romo Hamid Penjudi</i> & <i>Kiai</i>	Encourages children’s self-awareness through meaningful emotional experiences
2	Social and relational awareness	Focus on characters’ relationships with the community and environment	<i>Kiai Sepuh & Juragan Nangka</i>	Helps children understand economic meaning within a context of social togetherness
3	Habituation and consistent role modeling	Repeated routines of positive behavior	<i>Mbah Dacin</i>	Supports internalization of economic values as everyday life habits

The reflective emotional experience approach is most strongly manifested in the story *Romo Kiai Hamid & Penjudi* [24]. The narrative is structured to present emotional experiences that encourage reflection in both the character and child readers. The scene in which the gambler’s money transforms into “worms and a foul smell” constructs a symbol with strong emotional impact. Rather than being accompanied by lengthy explanations, this symbol is followed by Kiai Hamid’s reflective question, “Would you be willing to feed your children and wife money that is rotten and full of worms like this?”

Through this narrative experience, children are invited to understand economic meaning through empathy and self-awareness rather than direct instruction.



Figure 10. Image of an ulama advising the antagonist character

The social and relational awareness approach is particularly prominent in the story *Kiai Sepuh & Juragan Nangka* [23]. Economic values are positioned not merely as individual concerns, but as part of social relationships between characters and their surrounding environment. The depiction of villagers who “gaze at the jackfruit while swallowing their saliva,” along with Kiai Sepuh’s question about sharing with neighbors, illustrates how economic meaning is constructed within a communal context. When Juragan Nangka eventually shares his harvest and experiences inner calm, the story reinforces that children’s economic understanding is oriented toward social awareness rather than personal gain alone.



Figure 11. Image of an ulama resolving the antagonist’s problem through a religious approach

Meanwhile, the habituation and consistent role modeling approach is most dominant in the story *Mbah Dacin* [22]. Economic values are presented through repeated daily routines, such as carefully weighing gold, reminding customers to share, and providing food to those in need. The statement “Mbah Dacin never reduces the scale, not even slightly” serves as a depiction of stable habit formation. Such repetition constructs the understanding that economic values are not momentary actions, but integral to everyday life practiced consistently.

The variation in psychological approaches across the three stories demonstrates that Sharia economic education for children is not delivered through a single pathway.

Instead, the stories offer a combination of psychological strategies that simultaneously engage children's emotional, social, and habitual dimensions. By presenting reflective experiences, social relationships, and routine role modeling, the three story products complement one another in building children's understanding of Sharia economics in ways that align with their developmental stages. These findings demonstrate that the variations in psychological approaches function as narrative strategies embedded in the stories, offering multiple pathways for meaning construction without implying differential empirical outcomes among child readers.

Synthesis of Analysis: Ulama-Centered Narratives as Psychological Media for Children's Economic Education

Taken together, these findings underscore that the results reflect analytically derived interpretations of textual content, emphasizing narrative construction and psychological plausibility rather than direct evidence of learning effectiveness. The synthesis of content analysis across the three stories indicates that Sharia economic education for children through ulama-centered narratives operates through an integrated psychological construction encompassing content characteristics, learning mechanisms, and variations in child psychology approaches. These three dimensions do not function independently, but rather reinforce one another in shaping economic understanding that aligns with how young children perceive and interpret the world.

In terms of content characteristics, the analyzed stories consistently present economic values in concrete, contextual, and narrative forms. Economic values are not positioned as abstract concepts, but are embedded in characters' everyday experiences, observable visual symbols, and emotionally safe adult figures. These characteristics ensure that story content corresponds to children's cognitive and affective developmental stages, allowing meaning-making processes to unfold naturally and progressively.

From the perspective of psychological mechanisms, children's understanding of Sharia economics is constructed through observational learning from characters, positive emotional reinforcement, simple narrative cause-effect patterns, and behavioral habituation through repeated routines. These mechanisms demonstrate that children's stories function as implicit learning spaces, where children are guided not through direct instruction but through narrative experiences that connect actions, emotions, and meaning.

Meanwhile, the variation in child psychology approaches across the three stories highlights that Sharia economic education is not monolithic. Each story emphasizes a distinct psychological pathway—reflective emotional experience, social and relational awareness, and habituation through consistent role modeling—each targeting different aspects of children's development. This variation enriches narrative strategies and allows stories to be flexibly utilized according to children's developmental needs and contextual learning environments.

This synthesis confirms that Sharia economic pedagogy in ulama-centered narratives is not merely a strategy for conveying religious values, but constitutes a psychologically grounded medium for children's economic education with internal coherence and theoretical legitimacy. By integrating concrete experiences, role modeling, positive emotions, and meaningful narrative structures, ulama-centered children's stories are able to construct Sharia economic understanding in ways that resonate with the psychological world of early childhood. These findings provide a

strong foundation for drawing conclusions regarding the relevance and contribution of narrative-based approaches in Sharia economic education for children.

CONCLUSION

In line with the objectives of this study, the content analysis demonstrates that ulama-centered children's stories are narratively constructed to embody specific psychological characteristics that align with early childhood development. Sharia economic values are consistently presented in concrete, contextual, and narrative forms through everyday activities, child-comprehensible symbols, and emotionally safe adult figures. These characteristics indicate that the educational content is designed to support children's meaning-making processes at the textual level, rather than to introduce abstract economic concepts through direct explanation.

With regard to the second objective, the analysis identifies psychological mechanisms embedded in the narrative structures of the stories. These mechanisms include observational learning through character modeling, positive emotional framing, simple narrative cause-effect patterns, and habituation through repeated routines. The findings suggest that children's understanding of Sharia economics is constructed narratively, through exposure to patterned actions, emotional cues, and symbolic consequences, without reliance on explicit instruction or normative exposition.

Addressing the third objective, the study reveals variations in child psychology approaches across the three story products. These variations take the form of reflective emotional experiences, social and relational awareness, and consistent role modeling through habituated behavior. Rather than indicating inconsistency, this variation represents a complementary spectrum of narrative strategies that allows Sharia economic values to be framed through multiple psychological pathways corresponding to different dimensions of children's cognitive, emotional, and social development.

Theoretically, this study affirms the relevance of Sharia economic imagery as an analytically grounded framework within developmental psychology and children's literature studies. Practically, the findings provide a conceptual basis for the design and evaluation of narrative-based children's storybooks and educational materials that aim to convey Sharia economic values in developmentally appropriate ways. Overall, the study positions ulama-centered narratives not merely as vehicles of religious messaging, but as psychologically informed educational texts that construct economic meaning through narrative form, symbolism, and character representation.

DAFTAR PUSTAKA

- [1] M. Asyhad and W. A. Handono, 'Urgensi Literasi Keuangan Syariah pada Pendidikan Dasar', *MIYAH J. Studi Islam*, vol. 13, no. 01, pp. 126–143, 2017, doi: 10.33754/miyah.v13i01.124.
- [2] R. Gustiana, N. Akhyati, and A. Abdulloh, 'Sosialisai Literasi Ekonomi Syariah Sejak Dini Pada Siswa Tahfidzul Qur'an Arrahmani', *Empower. J. Pengabd. Masy.*, vol. 2, no. 1, pp. 28–35, Jan. 2023, doi: 10.55983/empjcs.v2i1.359.
- [3] A. Setyowati and D. Lailatullailia, 'Literasi Keuangan Syariah melalui Media Edukatif untuk Anak Usia Sekolah Dasar di SD Muhammadiyah Surabaya', *Humanism J. Pengabd. Masy.*, vol. 1, no. 1, Apr. 2020, doi: 10.30651/hm.v1i1.4542.
- [4] S. Sumadi, 'Peran Pendidikan Dan Pengenalan Sistem Ekonomi Syariah Kepada Generasi Muda Di Era Perkembangan Ekonomi Syariah', *J. Ilm. EDUNOMIKA*, vol. 2, no. 02, Aug. 2018, doi: 10.29040/jie.v2i02.313.

- [5] N. Haan, R. Weiss, and V. Johnson, 'The role of logic in moral reasoning and development.', *Dev. Psychol.*, vol. 18, no. 2, pp. 245–256, Mar. 1982, doi: 10.1037/0012-1649.18.2.245.
- [6] D. Kuhn, 'Conditional reasoning in children.', *Dev. Psychol.*, vol. 13, no. 4, pp. 342–353, Jul. 1977, doi: 10.1037/0012-1649.13.4.342.
- [7] H. Markovits, 'The development of logical reasoning', in *International Handbook of Thinking and Reasoning*, Routledge, 2017.
- [8] T. C. O'Brien and B. J. Shapiro, 'The Development of Logical Thinking in Children', *Am. Educ. Res. J.*, vol. 5, no. 4, pp. 531–542, Nov. 1968, doi: 10.3102/00028312005004531.
- [9] S. Papert, 'The Value of Logic and the Logic of Values', in *Piaget Today (Psychology Revivals)*, Psychology Press, 1987.
- [10] W. D. Edgington, 'To Promote Character Education, Use Literature for Children and Adolescents', *Soc. Stud.*, vol. 93, no. 3, pp. 113–116, May 2002, doi: 10.1080/00377990209599893.
- [11] L. J. Gibbs and E. J. Earley, 'Using Children's Literature To Develop Core Values. Fastabck 362', *Phi Delta Kappa*, 408 N, 1994. Accessed: Jan. 02, 2026. [Online]. Available: <https://eric.ed.gov/?id=ED366992>
- [12] S. O'Sullivan, 'Books to Live by: Using Children's Literature for Character Education', *Read. Teach.*, vol. 57, no. 7, pp. 640–645, 2004, Accessed: Jan. 02, 2026. [Online]. Available: <https://www.jstor.org/stable/20205410>
- [13] A. Nabila, A. Devi, and I. Indriya, 'Konseptualisasi Peran Strategis pada Pendidikan Literasi Keuangan Syariah Anak Melalui Pendekatan Systematic Review di TK RA Al-Mu'min Gunung Putri', *Al-Kharaj J. Ekon. Keuang. Bisnis Syariah*, vol. 4, no. 1, pp. 79–95, Aug. 2021, doi: 10.47467/alkharaj.v4i1.481.
- [14] A. Syahputra, M. S. Nasution, R. Razali, and T. Nadilla, 'Sosialisasi Ekonomi Syariah Bagi Generasi Milenial (Studi Kasus Pada Siswa Dayah Terpadu Al-Muslimun)', *Dimasejati J. Pengabd. Kpd. Masy.*, vol. 3, no. 1, pp. 19–28, May 2021, doi: 10.70095/dimasejati.v3i1.8093.
- [15] F. Y. Lestari, T. Rokhmawan, A. Aisyah, R. Makhrisa, and K. Amaliah, 'Revitalisasi Budaya Lisan Legenda Kiai Sepuh Desa Gentong Untuk Meningkatkan Kepekaan Siswa Sekolah Dasar', *J. Pengabd. Sos.*, vol. 1, no. 11, pp. 1869–1883, Sep. 2024, doi: 10.59837/ch4xwy73.
- [16] S. N. al-Bantani, *Nashaihul 'Ibad: Nasihat-nasihat dan Cerita-cerita dari Khazanah Nabi Saw, Sahabat, Tabi'in, Tabi'it Tabi'in, Sufi, dan Ulama*. DIVA PRESS, 2022.
- [17] J. M. Asmani, *Mereguk kearifan para kiai*. Elex Media Komputindo, 2018.
- [18] M. B. Firmansyah and T. Rokhmawan, 'Budaya Lisan sebagai "Pembawa Nilai Normatif" Masyarakat Santri: Analisis Konten Didaktik dan Penyusunan Cergam Legenda Para Ulama Oral Culture as a Santri's "carrier of norms": Analysis of Didactic Content and Arranging Pictorial Stories of The Legend of Ulama', *Hal. Cover Redaksional Daft. Isi Artik. Pemakalah Utama Sastra Lisan Berbas. Ind. Kreat. Ruang Penyimpanan*, 2018.
- [19] A. Lathifah, *Warisan Ulama Nusantara*. LAKSANA, 2022.
- [20] T. Rokhmawan, 'Pandangan Dunia Pengarang Terhadap Masyarakat Kota Pasuruan Dalam Novel Membeli Cahaya Bulan Karya Kaji Karno', Universitas Negeri Malang, 2011. Accessed: Jan. 02, 2026. [Online]. Available: https://osf.io/gcuaz_v1
- [21] T. Rokhmawan, M. Muqoffan, R. A. Ramdhani, B. Munawaroh, S. A. Khusyairi, and Z. Nafisa, 'Revivification of Legends and Religious Tourism Kiai Sepuh in Community

Life and Primary School Environment', *Bull. Community Engagem.*, vol. 4, no. 2, pp. 573–583, Sep. 2024, doi: 10.51278/bce.v4i2.1437.

- [22] T. Rokhmawan, *Kisah Bijak Mbah Dacin (seri kisah imagologi ekonomi syariah)*. Pasuruan: Tristan Rokhmawan, 2026. [Online]. Available: https://books.google.co.id/books/about?id=xV2lEQAAQBAJ&redir_esc=y
- [23] T. Rokhmawan, *Kiai Sepuh dan Juragan Nangka (seri kisah imagologi ekonomi syariah)*. Pasuruan: Tristan Rokhmawan, 2026. [Online]. Available: https://books.google.co.id/books/about?id=y12lEQAAQBAJ&redir_esc=y
- [24] T. Rokhmawan, *Romo Kiai Hamid & Penjudi (seri kisah imagologi ekonomi syariah)*. Pasuruan: Tristan Rokhmawan, 2026. [Online]. Available: https://books.google.co.id/books/about?id=312lEQAAQBAJ&redir_esc=y