

## Digital Natives and Sharia Economic Education: Millennial and Gen Z Learning Preferences in the Digital Era

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**Abstract.** Millennials and Gen Z, who are often referred to as digital natives because of their high skills in using technology, have unique expectations for digital experiences, including in the field of education, especially sharia economic education. This article aims to explore how a technology-based approach can increase the effectiveness of Islamic economics learning for these two generations, who tend to prioritize personalization, interactivity, and connection with relevant values. With a focus on learning strategies that integrate sharia values such as sustainability, justice and inclusivity, this research highlights the role of advanced technologies such as artificial intelligence (AI) and big data in designing learning experiences that suit the needs and characteristics of this generation. In addition, this article also identifies opportunities and challenges in implementing technology to support sharia economic education that is not only academically relevant, but also makes a real contribution to the formation of a more inclusive and sustainable society. The resulting insights are expected to provide practical guidance for educators, policy makers and technology developers in creating innovative learning ecosystems suited to the digital era.

**Keywords:** Digital Natives, Millennial Generation, Generation Z, Sharia Economics, Interactive Learning, Technology in Education, AI Based Platform.

### 1. INTRODUCTION

Technology has brought about major changes in the way Millennials and Gen Z learn and understand information. This generation, known as digital natives, relies heavily on technology to obtain information and build literacy in various fields, including sharia economics. However, traditional education often fails to attract their attention. This is caused by methods that are less relevant to the characteristics of this generation, such as dependence on digital media, preference for interactive learning, and values that support sustainability and inclusivity. (Anderiyansyah, 2024).

Sharia economic education in the digital era is becoming increasingly important, considering that the financial literacy level of the younger generation is still relatively low. Data shows that only around 44.04% of the Millennial and Gen Z generations have a basic understanding of finance, including sharia principles such as profit-sharing agreements, the prohibition of usury, and the concept of waqf. (Mukhlis , Widajatun, Yanida, Susanti, Sumantri, Padmanegara, Effendi, 2023). This literacy gap is a big challenge, especially in countries with significant sharia economic potential such as Indonesia, where more than 50% of the population consists of Millennials and Gen Z. (Rahmat, Fitri, Lubis, Fauzi, 2023)

This great potential can be maximized by utilizing digital media and innovation-based technology to provide sharia economic education that is personal, relevant and easily accessible. Digital media such as learning apps, interactive videos, and e-learning platforms

can be used to deliver complex material in a way that is more appealing to the younger generation. This technology-based approach not only increases sharia financial literacy but also helps create a generation that is more aware of ethical and sustainable economic principles. (Mukhlis , Widajatun, Yanida, Susanti, Sumantri, Padmanegara, Effendi, 2023)

Furthermore, the values held by Millennials and Gen Z, such as inclusivity, transparency and sustainability, are actually very much in line with sharia principles. Therefore, appropriate communication strategies and the development of a contextual sharia economic education curriculum can be strategic steps to encourage them to adopt the sharia financial system as a more ethical and sustainable alternative.

### **Digital Natives and Learning Preferences**

Millennials and Gen Z, known as digital natives, have learning preferences that are influenced by technological advances. They tend to like interactive, visual, and technology-based learning methods, such as simulations, videos, and gamification. Additionally, this generation has a shorter attention span, so concise and visual learning content is more effective in capturing their attention. (Hayati, 2024). The use of digital media in learning, such as animated videos and simulation applications, can help convey complex material in a way that is more interesting and easy for this generation to understand. Therefore, it is important for educators to understand the characteristics and learning preferences of the digital native generation so they can design effective learning strategies that suit their needs.

### **Sharia Economic Education**

Sharia economic education focuses on the application of sharia values such as justice, sustainability and ethics in economic practice. These principles are not only relevant to the Muslim community but also have universal appeal, especially among younger generations who care about sustainability and social responsibility. The study by Ahmed and Chapra emphasized that the sharia economic education curriculum must reflect modern social dynamics, by including elements such as ethical-based investment, banking without usury, and transparent zakat management. (Ahmed & Chapra, 2022). This approach can encourage higher sharia financial literacy among the Millennial and Gen Z generations.

## **The Role of Technology in Education**

Technology has a key role in supporting learning in the digital era. The use of social media, artificial intelligence (AI), and big data can increase student engagement and make learning more relevant. Social media, such as YouTube and Instagram, have been used to convey complex learning material in a way that is engaging and easy to understand. Meanwhile, AI can be used to personalize the learning process, for example by recommending material according to student needs. Research by Huang and Rust found that the use of big data allows educational institutions to analyze student needs and improve the quality of their curriculum (Huang & Rust, 2021)

## **Integration**

The integration of technology in sharia economic education offers an effective approach to meeting the learning preferences of the Millennial and Gen Z generations, known as digital natives. This generation tends to like interactive, visual and technology-based learning methods, such as simulations, videos and gamification. Additionally, they have shorter attention spans, so concise and visual learning content is more effective in capturing their attention. In the context of sharia economics education, the application of interactive digital media can increase students' understanding of complex economic concepts. Research shows that the use of digital-based learning media generally makes a positive contribution to students' understanding of economic material. Apart from that, a curriculum based on sharia values developed using technology can answer the needs of digital natives. This approach not only increases financial literacy but also instills ethical and sustainability values that are in line with sharia principles. Research by Ermawati shows that social media can be an effective means of building brand awareness and increasing brand visibility in the context of the sharia economy. (Ermawati, 2020). Thus, the integration of technology in sharia economics education not only increases the effectiveness of learning but also ensures that sharia values can be conveyed in a way that is relevant and attractive to the younger generation. (Sadri, 2023)

## **2. METHOD**

This research uses a qualitative descriptive approach to understand the learning preferences of the Millennial and Gen Z generations in the context of sharia economics education, with a focus on exploring the learning characteristics of digital natives. The research subjects consisted of Millennial and Gen Z students who were studying sharia economics, both at undergraduate and postgraduate levels, using a purposive sampling technique based on age

criteria (18–30 years), actively using digital platforms for learning, and participating in formal sharia economic education or informal. The instruments used were in-depth interviews to explore perceptions, experiences and learning preferences, as well as surveys to identify digital natives' learning patterns, which include preferences for learning tools and methods as well as understanding of sharia economic principles. Additional data was collected through analysis of subject interactions with sharia economics-based learning platforms, such as online modules and learning videos. Data analysis techniques include thematic analysis for interviews and surveys, as well as descriptive analysis for quantitative data from surveys, with data triangulation for validity and reliability of findings. Research procedures include preparation of an interview guide, data collection through online interviews, online surveys, and digital data collection, as well as analysis and reporting of findings to prepare a research report. (Vivianti, 2018).

### **3. RESULTS AND DISCUSSION**

The results of this research show that the Millennial and Gen Z generations need learning experiences that are adaptive and responsive to technological advances. To increase their understanding of sharia economics, an approach is needed that combines theoretical knowledge with relevant technology, while still prioritizing the sharia values that they uphold. This approach helps foster a deeper understanding and practical application of sharia economic principles in everyday life. This research highlights that technology-based methods, such as gamification, influencers, and artificial intelligence (AI), can significantly increase the engagement of the Millennial and Gen Z generations in sharia economic education. By utilizing technology that is familiar to this generation, sharia economics learning can become more interesting, relevant and in line with the characteristics of digital natives. Additionally, AI-based apps and short videos simplify complex material, making it more accessible and engaging. This is important to increase Islamic financial literacy among this generation, who are looking for innovative and relevant learning methods that complement their digital lifestyle. In addition, integrating sharia economic concepts with values such as sustainability and ethics is in line with the interests and concerns of the younger generation, thus making the subject matter more interesting.

## **Needs of the Digital Generation in Sharia Economic Education**

The results of this research show that the Millennial and Gen Z generations have specific learning needs and preferences in studying sharia economics. First, in terms of learning that is relevant, interactive and easy to access, these two generations prefer learning methods that are flexible and can be accessed through various digital devices, such as learning applications and short video platforms (TikTok, Instagram, YouTube). This technology-based learning is considered more interesting and dynamic compared to conventional approaches that rely on face-to-face methods or printed materials. This is in line with previous findings which state that digital natives want a learning experience that is more enjoyable and less boring, with the use of technology that can make it easier to access material and provide a learning experience that is more connected to their daily lives (Harsyaf, 2021 ).

Second, regarding sharia values as the main attraction, the Millennial generation and Gen Z show a strong interest in the principles of sustainability, inclusiveness and ethics reflected in sharia economics. Social issues such as diversity, justice and sustainability are increasingly becoming values that they adhere to in choosing products or services, including in the sharia economic sector. They see sharia economics as an ethical and sustainable financial solution, which is in line with the social and environmental principles they support. According to a study conducted by Idris (2020), awareness of the importance of sustainability and social responsibility is increasingly influencing their consumption patterns and investment choices, which include sharia-based products.

In the context of effective learning strategies, the research results identify several methods that can be used to increase the involvement of the Millennial and Gen Z generations in sharia economics education. Among these is gamification, which allows students to learn through sharia transaction simulations in a format that is fun and easy to understand. Apart from that, the use of influencers is also an effective strategy in attracting the attention of the younger generation, by involving ustaz or sharia economic practitioners who have a large influence on social media as a bridge to introduce sharia economic principles to a wider audience (Hendri, 2020).

The role of technology also cannot be underestimated. Interactive learning platforms that utilize artificial intelligence (AI) and big data can help personalize learning materials, so that each student can learn in a way that suits their individual preferences and pace. This technology also allows for short video content that is more appealing to young audiences, who prefer short, concise and visual content over text learning or long lectures. A number of studies show that technology plays a major role in increasing student engagement and motivation in

learning, which in turn contributes to a better understanding of the material being taught (Ali, 2021).

The conclusion of this research is that the Millennial and Gen Z generations need a learning experience that is more adaptive and responsive to technological developments. To increase their understanding of sharia economics, an approach is needed that is not only based on theory, but also involves relevant technology and prioritizes the sharia values they adhere to. This will create a deeper understanding and real application of sharia economic principles in their daily lives.

### **Effective Learning Strategies**

The results of this research reveal that effective learning methods to increase the digital generation's understanding of sharia economics involve various approaches that combine technology with sharia economic principles. The methods found to be effective include gamification, the use of influencers, and the use of AI and big data technology.

- a. Gamification: The use of gamification in learning sharia economics has proven to be effective in helping students understand sharia economic concepts through transaction simulations. Gamification-based applications provide a more interesting and practical learning experience, especially in understanding sharia contracts such as murabahah and mudharabah. Through interactive games, students can directly experience real sharia transactions in an easy-to-understand context. This is in line with research showing that a gamification approach can improve students' understanding and retention of material (Anderson, 2020).
- b. Use of Influencers: The use of influencers, such as ustaz or sharia economic practitioners who are active on social media, has also proven to be an effective link between sharia concepts and digital native audiences. Millennials and Gen Z tend to connect more easily with material presented by figures they consider authoritative and relatable, such as influencers on social media. This contributes to increasing their understanding and acceptance of sharia economic principles. A study by Sari (2021) revealed that influencers who have a large influence can accelerate the adoption of products or ideas among the younger generation, especially in the context of the sharia economy.
- c. AI and Big Data: Artificial intelligence (AI) and big data technologies make it possible to tailor learning content to students' individual preferences, which increases their engagement in the learning process. AI can help in personalizing material, providing real-time feedback, and offering learning recommendations that suit each student's

needs. Big data can also be used to analyze learning patterns and provide deeper insight into how students interact with material. This improves the quality of the learning experience, as evidenced by studies showing that the use of AI in education can increase learning effectiveness (Chung et al., 2020; Zhao & Liu, 2021).

Overall, the results of this research show that technology-based approaches such as gamification, influencers, and AI can help increase the involvement of the Millennial and Gen Z generations in sharia economics learning. By utilizing technology that is already familiar to them, sharia economic education can be delivered in a way that is more interesting, relevant, and in line with the characteristics of the digital native generation.

### **The Role of Technology in Sharia Economic Education**

This research found that the use of technology-based interactive learning platforms and short video content can increase the Millennial and Gen Z generation's understanding of sharia economics. These two methods are very suitable for the characteristics of digital natives who tend to prioritize comfort, speed and visualization in learning.

- a. **Interactive Learning Platform:** Applications based on artificial intelligence (AI) allow students to get material tailored to their abilities and needs in real-time. One example of an application that uses this technology is Islamic Finance Guru, which provides AI-based sharia economics learning modules. The app allows personalization of material which helps students learn more efficiently by setting the difficulty level according to their abilities. Previous research shows that AI can improve learning effectiveness by providing immediate and personalized feedback that encourages student engagement (Chung et al., 2020; Zhao & Liu, 2021).
- b. **Short Video Content:** Social media platforms such as TikTok and Instagram are used to convey basic sharia economic concepts through short videos. Content packaged in this format is very effective for generations with shorter attention spans. Based on a study conducted by Jiang et al. (2022), the use of short videos as a learning method can increase interest and understanding of the material, especially among younger students. Short videos make it easy for students to access information quickly, while still maintaining focus on important concepts in sharia economics, such as the basic principles of contracts and sustainability in sharia transactions.

This technology-based learning method reflects a significant change in the way the younger generation learns, especially in relation to more complex topics such as sharia economics. By utilizing AI-based applications and short videos, material that was once

considered difficult to understand becomes more affordable and accessible. This is important to increase sharia financial literacy among Millennials and Gen Z, who need an innovative and relevant approach to their digital lifestyle. The use of this technology also opens up opportunities to bring sharia economic concepts closer to the values they care about, such as sustainability and ethics, which are often the main attraction for the younger generation.

#### **4. CONCLUSION**

This research shows that the Millennial and Gen Z generations, as digital natives, have very different learning needs from previous generations, especially in studying sharia economics. Both generations prefer an interactive, flexible and technology-based learning approach, which allows them to access information independently and fits their digital lifestyle. Learning that is relevant to the values they adhere to, such as sustainability, inclusiveness and ethics in sharia economics, is a key factor in increasing their involvement and understanding of the material being taught. These values are in line with sharia principles, so their application in sharia economics education can make the material more interesting and meaningful for them. Technology integration, such as the use of platforms based on artificial intelligence (AI), gamification, and short video content, has proven effective in attracting attention and making it easier to understand complex sharia economic topics. The use of social media as a means to convey material also plays an important role, because this generation is used to digital interactions through various platforms. Therefore, it is important for educators and educational institutions to adapt learning methods to better suit the characteristics of this generation. Learning that utilizes technology and social media not only makes material more interesting, but also easier to access and understand, enabling the Millennial and Gen Z generations to internalize sharia economic principles in a relevant and contextual way.

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