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Digital Transformation in Zakat Institutions: The Role of Transparency and Accountability in Strengthening Public Trust Islamic Economics Study Program

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EMOTIONAL INTELLIGENCE AND ITS INFLUENCE ON THE FORMATION OF HUMAN BEHAVIOR (IN THE PERSPECTIVE OF ISLAMIC PSYCHOLOGY)

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REFLEKSI RELIGIUS MAHASISWA DAN INTERNALISASI NILAI ISLAMI Studi Fenomenologis dalam Pembelajaran PAI di STAI Muhammadiyah Garut

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Digital Transformation in Zakat Institutions: The Role of Transparency and Accountability in Strengthening Public Trust Islamic Economics Study Program

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Abstract

This study examines the influence of digital transformation on the transparency and accountability of zakat institutions and its impact on public trust. A quantitative research approach was employed through a survey involving 150 respondents, consisting of muzakki and administrators of zakat institutions. The data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS).

The results indicate that digital transformation has a positive and significant impact on transparency ($\beta = 0.65$; $p < 0.05$) and accountability ($\beta = 0.61$; $p < 0.05$). Furthermore, transparency and accountability significantly contribute to strengthening public trust. The novelty of this study lies in integrating digital transformation variables into zakat governance frameworks to enhance public confidence.

This study contributes theoretically to the development of Islamic social finance literature and offers practical implications for optimizing digital-based zakat governance.

Keywords: *Digital Transformation, Zakat, Transparency, Accountability, Public Trust.*

1. INTRODUCTION

Zakat is one of the fundamental instruments in the Islamic economic system, functioning as a mechanism for wealth redistribution and poverty alleviation. From the perspective of Islamic economics, zakat carries significant social and economic dimensions aimed at promoting social justice and economic balance within society. With proper management, zakat can serve as a strategic solution to reduce economic inequality and improve social welfare (Ahmed, 2015).

Indonesia possesses enormous zakat potential. According to the BAZNAS Outlook Zakat Indonesia 2024 report, the national zakat potential is estimated to exceed IDR 327 trillion annually. However, the actual collection of zakat remains far below its potential. This gap is influenced by several factors, including limited transparency, weak accountability systems, inadequate managerial professionalism, and low public trust in zakat institutions (BAZNAS, 2023).

The rapid development of digital technology has created significant opportunities to improve the effectiveness of zakat management. Digital transformation through the adoption of financial technology (fintech), blockchain,



big data, and mobile applications enables zakat management to become more transparent, efficient, and accessible. These technologies also support real-time financial reporting and facilitate broader community participation in Islamic philanthropy.

The World Bank (2020) reported that digitalization in Islamic social finance can enhance operational efficiency and expand the outreach of social fund collection. Likewise, the Islamic Development Bank (2021) emphasized that digital platforms improve the efficiency of zakat collection, management, and distribution while strengthening institutional governance.

In Indonesia, the adoption of digital technology within zakat institutions has grown rapidly in recent years. Digital payment systems and online fundraising platforms have simplified the zakat payment process and increased public participation. Furthermore, digitalization contributes to greater transparency and accountability by allowing stakeholders to access financial information more efficiently and accurately.

Previous studies have primarily focused on the role of zakat in poverty alleviation and economic empowerment. However, research specifically examining the relationship between digital

transformation, transparency, accountability, and public trust in zakat institutions remains relatively limited. Therefore, this study seeks to address this research gap by empirically examining the influence of digital transformation on institutional governance and public trust using a Structural Equation Modeling (SEM) approach.

Based on the background discussed above, this study aims to:

- 1) Analyze the effect of digital transformation on the transparency of zakat institutions.
- 2) Analyze the effect of digital transformation on the accountability of zakat institutions.
- 3) Examine the effect of transparency on public trust.
- 4) Examine the effect of accountability on public trust.

This study is expected to provide both theoretical and practical contributions to the development of digital-based governance in zakat institutions and the broader literature on Islamic social finance.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Zakat from the Perspective of Islamic Social Finance



Zakat is a financial obligation for Muslims who have fulfilled the requirements of nisab and haul. Within the framework of Islamic social finance, zakat functions as an instrument for income redistribution and the reduction of economic inequality.

According to Kahf (1999), the optimization of zakat can improve social welfare and support sustainable economic development. In addition, zakat constitutes an essential component of the Islamic social finance system alongside waqf, infaq, and sadaqah.

Empirically, the potential of zakat in Indonesia is substantial. Reports from the National Board of Zakat (BAZNAS) indicate that the national zakat potential reaches hundreds of trillions of rupiah annually, although the actual collection remains significantly below this potential. This gap reflects structural problems, including limited public trust and weaknesses in the governance of zakat institutions.

In the global context, the World Bank (2020) emphasized that the optimization of zakat largely depends on effective governance and technological integration in its management processes.

2.2 Transparency and Accountability in Zakat Institutions

Transparency and accountability are fundamental principles in the governance of financial institutions, including zakat institutions. Transparency refers to the openness of information regarding the collection, management, and distribution of zakat funds, while accountability reflects the institution's responsibility in managing public funds professionally and ethically (AAOIFI, 2019).

From an Islamic perspective, these principles are rooted in the values of amanah (trustworthiness) and ihsan (excellence). Therefore, zakat institutions are expected to manage public funds honestly and responsibly (Ahmed, 2015).

According to AAOIFI (2019), the implementation of good governance practices in zakat institutions can strengthen public trust and improve the effectiveness of social fund management. Empirical studies also demonstrate that transparency positively correlates with public trust. Furthermore, BAZNAS (2023) reported that zakat institutions with transparent reporting systems tend to achieve higher levels of fund collection. This finding indicates that transparency and accountability are not merely



normative principles but also have measurable impacts on institutional performance.

2.3 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior explains that individual behavior is influenced by intention, attitudes, subjective norms, and perceived behavioral control. In the context of digital zakat, the convenience and accessibility of technology can enhance people's intention to pay zakat through online platforms.

2.4 Technology Acceptance Model (TAM)

The Technology Acceptance Model explains that technology adoption is influenced by perceived usefulness and perceived ease of use. The more beneficial and user-friendly a digital zakat platform is perceived to be, the higher the likelihood of public acceptance and utilization.

2.5 Digital Transformation in Zakat Institutions

Digital transformation refers to the integration of digital technology into all aspects of organizational operations in order to improve efficiency, effectiveness, and service quality. In zakat institutions, digital transformation includes the

adoption of financial technology (fintech), digital payment systems, mobile applications, and blockchain technology (Islamic Development Bank, 2021).

Quantitatively, the adoption of digital technology has been proven to increase public participation. Digital payment platforms and zakat crowdfunding systems facilitate faster, easier, and more transparent transactions. In addition, blockchain technology enables immutable transaction records, thereby enhancing public trust in data integrity.

The World Bank (2020) reported that digitalization in Islamic social finance significantly improves operational efficiency and expands the outreach of beneficiaries. Therefore, digital transformation has become a strategic factor in strengthening the governance of zakat institutions.

2.6 Public Trust

Public trust is a crucial factor in the success of zakat collection. The higher the level of public trust in zakat institutions, the greater the potential for zakat collection.

According to BAZNAS (2024), zakat institutions that implement transparent and digital-based reporting systems tend to achieve higher levels of public



participation. Public trust is influenced by several factors, including transparency, accountability, institutional reputation, and service quality. In the digital era, these factors are further reinforced through open and real-time information systems.

Empirical studies indicate that institutions adopting digital systems generally gain higher public trust because they are able to provide transparent evidence regarding fund management. Therefore, digital transformation contributes not only to operational efficiency but also to the enhancement of institutional legitimacy and credibility in the eyes of the public.

2.7 Previous Studies

Researcher	Year	Variables	Findings
Ahmad	2022	Digitalization – Transparency	Positive effect
Noor et al.	2015	Accountability – Trust	Significant relationship
Kasri & Putri	2018	Zakat collection strategies	Effective
Saad et al.	2014	Zakat governance	Increased public trust

2.8 Hypothesis Development

Based on the theoretical and empirical review, the hypotheses of this study are formulated as follows:

H1: Digital transformation has a positive effect on the transparency of zakat institutions.

H2: Digital transformation has a positive effect on the accountability of zakat institutions.

H3: Transparency has a positive effect on public trust.

H4: Accountability has a positive effect on public trust.

3. RESEARCH METHODOLOGY

3.1 Research Approach

This study employed a quantitative research approach using a survey method. The quantitative approach was selected to objectively and systematically measure the relationships among variables. The survey method enabled the researcher to collect data directly from respondents through structured questionnaires.

3.2 Research Location and Period

The research was conducted at several zakat institutions in Indonesia during the period from January to March 2025. The selected institutions had implemented digital-



based zakat services, including online payment systems and digital financial reporting.

3.3 Population and Sample

The population of this study consisted of muzakki (zakat payers) and administrators of zakat institutions in Indonesia. The sample comprised 150 respondents selected using a purposive sampling technique.

The criteria for respondents were as follows:

- Individuals who had used digital zakat services.
- Individuals aged at least 17 years old.
- Individuals who had conducted online zakat transactions at least once.

Purposive sampling was chosen because the study specifically targeted respondents who possessed relevant experience related to digital zakat services.

3.4 Data Collection Technique

Data were collected through questionnaires using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire covered several research indicators, including:

- Digital Transformation
- Transparency
- Accountability
- Public Trust

3.5 Operational Definition of Variables

Variable	Indicators	Source
Digital Transformation	Application usability, transaction speed	TAM
Transparency	Openness of financial reporting	AAOIFI
Accountability	Responsibility in Good fund management	Good Governance
Public Trust	Confidence in zakat institutions	TPB

3.6 Data Analysis Technique

Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS software. This analytical technique was selected because it is capable of simultaneously testing relationships among multiple variables and evaluating complex research models.

The analysis included the following tests:

- 1) Convergent Validity Test
- 2) Discriminant Validity Test
- 3) Composite Reliability Test
- 4) Average Variance Extracted (AVE)
- 5) R-Square Analysis
- 6) Goodness of Fit Evaluation

4. RESEARCH RESULTS

4.1 Respondent Characteristics

The respondents in this study consisted of 58% male and 42% female participants. The majority of respondents were between 20 and 35 years old and actively used digital payment platforms for financial transactions, including digital zakat services. This finding indicates that younger generations are more familiar with and adaptive to digital-based financial technologies.

4.2 Validity and Reliability Tests

The results of the validity test indicated that all indicators had loading factor values above 0.70, confirming that the indicators were valid and capable of accurately measuring the intended constructs.

Furthermore, the reliability test showed that the values of Cronbach's Alpha and Composite Reliability for all variables exceeded the minimum threshold of 0.70. Therefore, the research instruments were considered reliable and consistent in measuring the research variables.

4.3 Hypothesis Testing Results

Variable Relationship	Beta	T-Statistic	P-Value	Result
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Variable Relationship	Beta	T-Statistic	P-Value	Result
Digital Transformation → Transparency	0.65	7.231	0.000	Accepted
Digital Transformation → Accountability	0.61	6.845	0.000	Accepted
Transparency → Public Trust	0.58	5.913	0.000	Accepted
Accountability → Public Trust	0.62	6.214	0.000	Accepted

The results demonstrate that digital transformation has a positive and significant effect on both transparency and accountability within zakat institutions. In addition, transparency and accountability were found to significantly influence public trust.

The R-Square value for the public trust variable was 0.71, indicating that 71% of the variation in public trust can be explained by the variables included in the research model. This result suggests that the model possesses strong predictive capability.

5. DISCUSSION

The findings of this study indicate that digital transformation has a significant influence on the transparency and



accountability of zakat institutions. These results suggest that the adoption of digital technology enhances information openness and improves the effectiveness of zakat fund management. Digital transformation enables zakat institutions to provide more accessible, efficient, and transparent services to the public.

The results are consistent with the studies conducted by Noor et al. (2015) and Saad et al. (2014), which found that digital governance practices can strengthen public trust in zakat institutions. Effective digital governance not only improves institutional performance but also enhances organizational credibility and legitimacy in the eyes of society.

Digitalization allows zakat institutions to provide real-time financial reports that can be accessed by the public at any time. This transparency strengthens accountability and enables stakeholders to monitor the management and distribution of zakat funds more effectively. In addition, the implementation of blockchain technology contributes to transaction security and minimizes the risk of data manipulation due to its immutable recording system.

Despite its advantages, digital transformation also faces several challenges. These include the relatively

low level of digital literacy among some members of society, cybersecurity and data privacy risks, and the unequal distribution of technological infrastructure across regions. Such challenges may hinder the optimal implementation of digital systems in zakat institutions, particularly in rural or underdeveloped areas.

From an Islamic perspective, transparency and accountability represent the implementation of the values of amanah (trustworthiness) and responsibility in managing public funds. Therefore, the adoption of digital technology in zakat institutions should not only focus on operational efficiency but also remain aligned with Islamic principles and ethical values. Integrating digital innovation with sharia principles is essential to ensure that zakat management remains trustworthy, transparent, and socially beneficial.

6. RESEARCH IMPLICATIONS

6.1 Theoretical Implications

This study contributes to the development of Islamic social finance literature by integrating the concept of digital transformation into zakat management. The findings provide empirical evidence that digital transformation plays a significant role in enhancing transparency,



accountability, and public trust within zakat institutions.

Furthermore, this study supports the relevance of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) in explaining public acceptance of digital zakat services. The integration of these theoretical perspectives broadens the understanding of digital governance practices in Islamic philanthropic institutions.

6.2 Practical Implications

Based on the findings of this study, zakat institutions are encouraged to:

- Develop integrated digital platforms to improve operational efficiency and service accessibility.
- Enhance the quality of digital financial reporting to strengthen transparency and accountability.
- Adopt blockchain technology to improve transaction security and data integrity.
- Improve user data protection systems in order to maintain public trust and ensure cybersecurity.

The implementation of these strategies is expected to improve institutional performance and increase public participation in digital zakat services.

6.3 Policy Implications

The government and financial regulators should support the acceleration of zakat digitalization through comprehensive regulations and the strengthening of technological infrastructure.

In addition, policymakers should encourage collaboration between zakat institutions, financial technology providers, and Islamic financial authorities to create a more inclusive and secure digital zakat ecosystem. Public education and digital literacy programs are also essential to improve community readiness in utilizing digital zakat services effectively.

7. CONCLUSION AND RECOMMENDATIONS

Conclusion

The findings of this study demonstrate that digital transformation has a significant effect on the transparency and accountability of zakat institutions. Both factors play an essential role in strengthening public trust toward zakat management institutions.

This study confirms that digitalization has become a strategic factor in enhancing the governance of zakat institutions based on the principles of good governance. The



implementation of digital technology contributes not only to operational efficiency but also to improving institutional credibility, transparency, and accountability in managing public funds.

Furthermore, the study highlights the importance of integrating digital innovation with Islamic values and ethical principles in order to ensure sustainable and trustworthy zakat governance.

Recommendations

Based on the findings of this study, several recommendations are proposed:

Zakat institutions should adopt digital technology comprehensively in order to improve operational efficiency, transparency, and service quality.

The government and relevant regulators should strengthen policies and regulations supporting the digitalization of zakat institutions.

Zakat institutions should continue enhancing cybersecurity systems and protecting user data to maintain public trust.

Future studies are encouraged to employ qualitative approaches or mixed-method research designs to gain deeper insights into digital zakat governance practices.

Research Limitations

This study has several limitations, particularly regarding the number of respondents and the limited geographical coverage of the research. Therefore, the findings may not fully represent all zakat institutions in Indonesia. Future research is recommended to involve larger samples and broader research areas to produce more comprehensive findings.

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EMOTIONAL INTELLIGENCE AND ITS INFLUENCE ON THE FORMATION OF HUMAN BEHAVIOR (IN THE PERSPECTIVE OF ISLAMIC PSYCHOLOGY)

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ABSTRACT :

Emotional intelligence greatly affects human behavior since human being can express themselves with their emotion. Emotions can also help human to form their own character. In which, later on will produce the behavior that impossible to differentiate from the influence of environment, genetic, and experience. Just try to imagine what would happen if human beings do not have emotions? It is certainly not just the same as living. It is not enough to prepare you for facing the turmoil brought by the difficulties of life. Ample of evidences show that people who are emotionally capable, can understand and deal with their own feelings. They also tend to be able to read and deal with the feelings of others effectively, which is a great advantage to have in every area of life. People who have good



emotional intelligence (stable) are able to resolve the issue with a clear mind because their logic/reasoning is not affected by their unstable emotion. Thus, they will more likely to be succeed in life. So, it is clear that emotional intelligence is a great influence for human behavior because through the stability of their emotional intelligence, people can avoid themselves from the behavior that will affect poorly whether to themselves or their surrounding environment.

Keyword: *Emotional Intelligence and behavior*

INTRODUCTION

Humans are God's most perfect creatures. Human perfection is seen from the advantages it has. One of the advantages possessed by humans is intelligence. Human intelligence has essentially been recorded in the genetic code in the evolutionary history of life on earth. In addition, human intelligence is also influenced by everyday experiences, both in the form of physical and psychological health in the interactions that humans live throughout their lives. So that it is appropriate if humans become God's creatures of the highest degree. The main source of human intelligence is reason. Reason is like a tool that will make humans able to think and behave like humans.

Basically human behavior is formed from three main elements, namely IQ, EQ and SQ. IQ is human intelligence that can be measured through knowledge obtained by using a psychological test. The EQ is

human intelligence from the emotional dimension that can determine whether or not human emotions are balanced. While SQ is human intelligence from the spiritual dimension, through inner peace that can provide enthusiasm in carrying out the dynamics of life, which basically humans have mono-dual nature as individual beings and social beings. In essence, the pattern of human life is inseparable from behavior, it must be able to balance between social and individual characteristics. In balancing these characteristics, it requires Emotional Intelligence which is influenced by the balance between Intellectual Intelligence and Spiritual Intelligence. EQ plays a more important role than IQ because according to Daniel Goleman, IQ in determining a person's success is only about 20-30%, the rest is determined by EQ, which is high in income. 85-90% in the formation of human behavior.

According to the science of psychology, the characteristics and characteristics of an adult individual have actually been placed in the soul of an individual from the very beginning, when he was still a child. The formation of character in an individual's soul is much influenced by his experience when he was raised by people in his environment, namely his mother, father, older siblings, and other individuals who used to surround him at that time. Character is also very much determined by the ways in which he learns to eat, learns to clean, and is disciplined. learn to play and get along



with other children. This is what will then become the child's character which then grows into a behavior.

Meanwhile, feeling is awareness that arises from within humans because of common sense, so they can distinguish between good and bad, feelings of joy and compassion. Feelings can distinguish between bad and good, necessary and unnecessary, useful and not useful, fair and unfair, causing an individual or group of people to maintain good behavior as a habit and prevalence in people's lives.

Meanwhile, in the view of Sufism, emotional intelligence is the result of a journey of self-training and self-fighting against all nafs that can harm us or plunge us into destruction. The concept of Tazkiyatun Nafs is part of a way to educate our emotions. This is based on Al-Ghazali's views in his book Ihya'ulumudin. According to him, emotional intelligence arises from a clean heart. While one of the means to cleanse the heart is through Riyadah (practice) and mujahadah (work earnestly). The pinnacle of all Riyadhoh and Mujahadah) is the birth of soul cleanliness and peace of mind.

Based on the description above, the problem in this paper is how Emotional Intelligence can shape human behavior patterns from the perspective of Sufism?

DISCUSSION

In essence, Emotional Intelligence greatly influences human behavior, this is

caused by the characteristics of humans themselves who can express themselves through emotions. These emotions will then help humans in shaping their own character which will later produce behavior that cannot be separated from the influence of the environment, genetics, and experience. At this time, with only high Intellectual intelligence, it does not offer preparation for dealing with the turmoil caused by life's difficulties. Much evidence shows that Emotionally competent people can know, understand, and handle their own feelings well, and are able to read and deal with the feelings of others effectively, more advantageously in every area of life. People who have good (stable) emotional intelligence can solve problems with clear minds because their reasoning/logic is not affected by unstable desires/emotions, where they will tend to succeed in life. So it is clear that Emotional Intelligence greatly influences human behavior because through the stability of Emotional Intelligence humans can avoid themselves from behavior that has a bad impact on both themselves and the surrounding environment.

Psychologically, humans tend to do bad things because of their unstable emotional intelligence. As an example; Andi is a genius child with an IQ of 120. He attends a famous university, but even



though he has a high IQ, most of his time is spent hanging out late at night so he often falls asleep in class, and also rarely goes to college, so it takes him 7 years to finish. his lectures were also with mediocre grades. It's different with Andi's friend, Anton has an average IQ of 100. He realizes that he has an average IQ so he motivates himself to beat Andi by always attending lectures and paying attention to what the lecturer explains. So that he only needed 3 years to finish college, with satisfactory grades.

From the comparison of the examples above, it can be understood that Anton has more value than Andi, namely stable emotional intelligence. Someone who has stable emotional intelligence tends to succeed in all fields, even though in terms of intelligence they are average.

This is because they can master various kinds of emotions within themselves in many ways (self-motivating, surviving frustration, being able to control impulses and not exaggerating pleasure/euphoria). They understand that emotions (feelings) have an important role as a guide in making various kinds of personal decisions that they will continue to make while they are still alive. If feelings dominate too much in making a decision, to the point of overpowering reason, this will actually bring disaster.

However, if there is no feeling, it can also be a disaster, especially in considering decisions that really determine our fate, because decisions made in life cannot be made. only by relying on reason (rationality), but also requires conscience, and emotional wisdom gained from past experiences. This can be proven when we decide who we will make friends, which house we will live in, what job we will take, who we will make a life partner. Therefore, to be able to achieve emotional intelligence stability, we must have awareness in terms of ourselves or our feelings. So as to create a good harmonization between rationality and emotional.

Many efforts are made by students to achieve learning achievements in order to be the best such as forming study groups or following tutoring. Such efforts are clearly positive, but there are other factors that are no less important in achieving success besides intelligence or intellectual skills, this factor is emotional intelligence.

A report from the National Center for Clinical Infant Programs (1992) states that success in school is not predicted by a student's collection of facts or his ability to read, but by emotional and social measurements, namely in himself and having interests; knowing the expected behavior patterns of others and how to



control impulses not to misbehave. According to the report, nearly all students whose school performance was mediocre did not have one or more of these emotional intelligence elements regardless of whether they also had cognitive difficulties such as learning disabilities.

Walter Mischel's research cited by Goleman regarding the "marshmallow challenge" at Stanford University showed that children who, when they were four years old, were able to delay their impulses, after graduating from high school, were more academically competent, more able to organize ideas logically, after having a greater interest in learning. higher. They had significantly higher scores on the SAT (Scholastic Aptitude Test) than children who were unable to delay impulses.

Individuals who have a better level of emotional intelligence, can become more skilled at calming themselves quickly, less likely to contract illness, more skilled at focusing, better at communicating with others, better at understanding others and for academic work at school better.

Basic emotional skills cannot be possessed suddenly, but require a process of learning them and the environment that

forms emotional intelligence has a big influence. Positive things will be obtained if children are taught the basic skills of emotional intelligence, they will be emotionally smarter, more understanding, easy to accept feelings and have more experience in solving their own problems, so that when teenagers will be more successful at school and in communicating with colleagues. - peers and will be protected from risks such as drugs, delinquency, violence and unsafe sex.

Humans are not inanimate objects that only move when there is an external force that pushes them, but creatures that have internal forces to move, namely motivation. With motivation. Humans are then compelled to perform an action or behavior, including the desire for high achievement in learning and success in living life.

In the end all of his subsequent actions and reactions will be based on his wrong beliefs. Therefore, adolescents who have high anxiety tend to experience difficulties in observing their own behavior and in formulating their self-concept in accordance with existing facts, because they have self-confidence that tends to be low so that they can only see themselves as lower than other people. That every human being is unique, which will not be someone else. Every human



being has strengths and weaknesses, but irrational thinking about himself will develop feelings of inferiority. So that people who lack self-confidence tend to be considered unattractive, dissatisfied, lazy in studies so they tend to fail academically. For this reason, it is necessary to have the ability to foster and maintain good relationships by giving and receiving. The skills to establish positive interpersonal relationships are acquired by the individual's ability to maintain his emotional intelligence.

If each individual maintains and develops his emotional intelligence for himself and for others, his life will feel calm and comfortable and have positive expectations about life and his relationships with other people so that feelings of inferiority will not exist in the minds and shadows of every human being. To realize this, it is necessary to know and understand the elements of personality, bearing in mind that personality is strongly influenced by emotional intelligence which will have an impact on human behavior. The elements of human personality, among others:

- 1) Knowledge. The elements that fill the mind and soul of a conscious human being are actually contained in his brain. In the individual's environment, there are various things that he

experiences through the reception of his senses and the recipients or receptors of other organisms, such as ether vibrations (light and color), acoustic vibrations (sound), smell, taste, touch. mechanical pressure (light weight), thermal pressure (cold heat) and so on, which enter certain cells in certain parts of the brain. There various kinds of physical, physiological and psychological processes occur, which cause various kinds of vibrations and pressures to appear to be an arrangement that is emitted or projected by the individual to become a description of the environment called perception.

Depictions about the environment with a focus on the parts that most attract an individual's attention, are often also processed by a process in his mind that connects the description earlier with various other similar depictions that have been received and projected by his mind in the past, which reappear as memories or old imagery in his consciousness. Thus a new description with more understanding of the state of the environment is obtained, called appreciation. There are times when a perception, after being re-projected by the individual, becomes a focused depiction of the environment which contains parts that cause the individual



to be attracted to be more intensively concentrating his mind on specific parts. Depictions that are more intensively focused occur because of a more intensive concentration of the mind, which is called observation.

An individual can also combine and compare parts of a description with parts from various other similar depictions, based on certain principles in a consistent manner. With this reasoning process, the individual has the ability to form a new, abstract depiction, which in reality is not similar to one of the various kinds of depiction that become the concrete material of the new depiction. In this way, humans can make a description of certain places on this earth, even outside this earth, even though they have never experienced seeing or perceiving these places.

The above abstract representations are called "concepts." In the effort of observing an individual in the manner described above, the description of his environment has been added and exaggerated, and there has been reduced and reduced in certain parts; there are also those that are combined with other depictions, to become completely new depictions, which actually will never exist in reality.

These new depictions are often unrealistic and are called fantasy. The ability of the human mind to form concepts, as well as its ability to fantasize, is of course very important for human beings. This is because without the ability of the mind to form concepts and depictions of fantasy, especially concepts and fantasies that have use value and beauty, meaning the ability of a creative mind, humans will not be able to develop ideals and ideal ideas; humans will not be able to develop science, and humans will not be able to create works of art that are supported by emotional intelligence.

- 2) Feelings. Apart from knowledge, human consciousness also contains various kinds of "feelings". As can be described there is an individual who sees something bad or hears an unpleasant sound, smells bad smells and so on. Perceptions like that can lead to negative feelings in consciousness, because in consciousness we remember again, for example, how we became sick of a piece of rotten fish that we experienced in the past. This apperception may cause us to feel disgusted when we smell rotten fish again. In this example, we encounter a new concept, namely the concept of "feeling" which besides all kinds of knowledge, it seems that it also fills the



human consciousness at every moment of his life. According to psychologists, human consciousness also contains various other feelings which are not caused by the influence of knowledge, but because they are already contained in organisms and especially in their genes.

3) Instinct. This will, which is an instinct in every human being, is called by some psychologists and anthropologists "nudge" (drive). The encouragement, among others, regarding:

- a. The urge to defend oneself. This urge is indeed a biological force that also exists in all creatures in this world and causes all types of creatures to be able to maintain their lives on this earth.
- b. Sex drive. This impulse has attracted the attention of many psychologists and anthropologists with various theories having been developed. One thing that is clear is that this urge arises in every normal individual without being influenced by knowledge, and indeed this urge has a biological basis that drives human beings to form offspring that continue their kind.
- c. Encouragement to search for food. This urge does not need to

be learned, and even from infancy humans have shown the urge to look for food, namely by looking for their mother's milk or bottles of milk, without being influenced by knowledge of the existence of these things.

- d. The urge to socialize or interact with fellow human beings. This urge is indeed the biological foundation of the life of human society as a collective being.
- e. The urge to imitate the behavior of others. This encouragement is the source of the existence of various cultural colors among human beings because of this encouragement, humans develop customs that force them to communicate with the humans around them.
- f. The urge to be filial. This urge may be in human instincts. This is because humans are creatures that live collectively. So to be able to live harmoniously with other humans, he needs to have a biological basis to develop compassion, sympathy, and love that allows him to live together.

In the Perspective of Islamic Psychology Emotional Intelligence can be grown through the regulation of the human soul. If it is based on the conception of the Qur'an, the human soul



has two tendencies, namely towards good and evil. Obedience and piety are psychological realities that are in fairly good emotional intelligence. Whereas crime arises from psychological reality that has not yet reached good emotional intelligence. With regard to this reality, it is important to exercise self-control through education and spiritual guidance through various kinds of soul training such as learning to be patient, learning to be sincere, learning to accept the reality that has been outlined by God and so on. Besides that, it must also be strengthened with strong efforts to be able to suppress negative things that arise from human instincts that originate in animal and demonic nafs.

It should be understood that human behavior is essentially influenced by the emotional reality that resides in the human being himself. If the emotions that arise are positive, then the behavior will be positive. Meanwhile, if the emotion is negative then the behavior will be negative as well. Emotion is essentially a sense that is in a person's heart in response to everything that is experienced and faced. Thus it can be concluded that the pressure point of the reality of human behavior is closely related to their emotional intelligence.

In this regard, Imam Al-Ghazali provides an illustration that human behavior is greatly influenced by its emotional reality. So to cultivate positive behavior, it should be an effort to cleanse the human soul. Tazkiyatun nafs is an effort to grow human emotional intelligence so that humans have good behavior.

CONCLUSION

Human behavior in the perspective of general psychology is basically formed from the three elements of IQ, EQ, and SQ. Meanwhile, in the perspective of Islamic psychology, it focuses more on the two intelligences, EQ and SQ. Both are important intelligence for humans. The spiritual dimension is a dimension that will produce inner peace which can provide spirit in carrying out the dynamics of life, where basically humans have a mono-dual nature, namely social beings and individual beings. The emotional dimension is a dimension that functions to balance the mono-dual nature of human beings so that through these two intelligences they are able to give birth to real human behavior.

The formation of human behavior according to the perspective of Islamic psychology is more emphasized on the reality of human Emotional Intelligence



itself. If the emotions that arise are positive, then the behavior will be positive. Meanwhile, if the emotion is negative then the behavior will be negative as well. So to cultivate positive behavior, it should be an effort to cleanse the human soul. Tazkiyatun nafs is an effort to grow human emotional intelligence so that humans have good behavior.

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REFLEKSI RELIGIUS MAHASISWA DAN INTERNALISASI NILAI ISLAMI

Studi Fenomenologis dalam Pembelajaran PAI di STAI Muhammadiyah Garut

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Abstract

This study aims to comprehensively understand students' religious reflection and the internalization of Islamic values within Islamic Religious Education (IRE) learning at Sekolah Tinggi Agama Islam (STAI) Muhammadiyah Garut. The phenomenon examined is how students reflect upon their religious beliefs and internalize Islamic values within the context of IRE learning. This research employs a qualitative approach using a phenomenological method to explore students' subjective experiences.

Data collection was conducted through semi-structured interviews with 10 IRE students selected using purposive and snowball sampling techniques. The data were analyzed using thematic analysis.

The primary findings indicate that religious reflection is a complex process involving critical thinking, spiritual experiences, and the search for meaning and relevance of religion in modern life. The internalization of Islamic values occurs through meaningful learning experiences, interactions with lecturers and peers, and support from a conducive learning environment.

This research contributes to the understanding of the dynamics of religious

reflection and the internalization of Islamic values in the context of higher education. The implications suggest the need for higher education institutions to enhance the competence of IRE lecturers, create a conducive learning environment, and encourage active student participation in religious activities. Further research could be conducted to test these findings in different contexts and to develop a more comprehensive IRE learning model.

Keywords: *Religious Reflection, Internalization of Islamic Values, Islamic Religious Education, Phenomenology, Students.*

Pendahuluan

Dalam pusaran globalisasi yang ditandai dengan perubahan sosial dan budaya yang eksponensial, pendidikan agama Islam (PAI) memegang peranan vital dalam membentuk karakter serta identitas religius mahasiswa. Arus informasi yang deras dan tantangan modernitas menjadikan internalisasi nilai-nilai Islami sebagai proses yang kompleks, yang membutuhkan perhatian serius dari berbagai elemen masyarakat¹. Secara global, isu identitas religius dan spiritualitas menjadi fokus utama dalam pendidikan tinggi, seiring dengan meningkatnya kesadaran akan pentingnya

¹ Jurnal Al-Adalah, 24(1), 71-86.



keseimbangan antara pengembangan intelektual dan pembentukan moral².

Di Indonesia, konteks nasional memperlihatkan bahwa pendidikan PAI di perguruan tinggi menghadapi tantangan yang unik. Data kualitatif yang diperoleh dari observasi dan wawancara dengan mahasiswa mengungkap adanya disparitas dalam pemahaman serta penghayatan nilai-nilai Islami. Sebagian mahasiswa menunjukkan refleksi religius yang mendalam, sementara yang lain cenderung menerima nilai-nilai tersebut secara pasif, tanpa analisis kritis. Kompleksitas ini diperparah oleh metode pembelajaran PAI yang terkadang kurang relevan dengan kebutuhan dan realitas mahasiswa, serta kurangnya integrasi antara teori dan praktik dalam kehidupan sehari-hari³.

Peran PAI dalam konteks pendidikan tinggi tidak hanya terbatas pada transfer pengetahuan agama, tetapi juga pada pembentukan karakter yang berlandaskan nilai-nilai Islami. Mahasiswa diharapkan mampu mengaplikasikan nilai-nilai tersebut dalam kehidupan sehari-hari, baik dalam lingkup pribadi maupun sosial. Proses ini melibatkan refleksi mendalam terhadap ajaran agama, analisis kritis,

serta kemampuan untuk beradaptasi dengan perubahan zaman tanpa kehilangan identitas diri.

Dari perspektif sosial dan budaya, refleksi religius mahasiswa memiliki implikasi yang luas. Sebagai calon pemimpin masa depan, mahasiswa diharapkan memiliki pemahaman agama yang komprehensif dan mampu mengaplikasikan nilai-nilai Islami dalam berbagai aspek kehidupan. Pendidikan PAI yang efektif dapat membantu mahasiswa mengembangkan критическое мышление, empati, dan tanggung jawab sosial, sehingga mampu berkontribusi positif bagi masyarakat dan bangsa⁴.

Selain itu, pemahaman yang mendalam tentang nilai-nilai Islami dapat menjadi fondasi bagi terciptanya harmoni sosial dan toleransi antarumat beragama di Indonesia. Dalam masyarakat yang majemuk, kemampuan untuk saling menghormati dan menghargai perbedaan menjadi kunci utama dalam menjaga kerukunan dan persatuan bangsa. Pendidikan PAI diharapkan dapat menanamkan nilai-nilai tersebut dalam diri mahasiswa, sehingga mereka mampu menjadi agen perubahan yang positif dalam masyarakat.

Namun, realitas di lapangan menunjukkan bahwa proses internalisasi

² International Journal of Innovation, Creativity and Change, 15(8), 2021.

³ Jurnal Tarbawi : Jurnal Ilmu Kependidikan, 16(02), 125–134

⁴ Equilibrium: Jurnal Ilmiah Ekonomi dan Pembelajarannya, 8(2), 231–240.



nilai-nilai Islami tidak selalu berjalan mulus. Berbagai faktor, seperti pengaruh lingkungan, pergaulan, dan media massa, dapat memengaruhi pemahaman dan penghayatan mahasiswa terhadap agama. Oleh karena itu, diperlukan pendekatan yang komprehensif dan holistik dalam pembelajaran PAI, yang tidak hanya menekankan pada aspek kognitif, tetapi juga pada aspek afektif dan psikomotorik.

Studi-studi sebelumnya tentang pembelajaran PAI di perguruan tinggi telah banyak meneliti tentang metode pembelajaran, kurikulum, dan evaluasi. Namun, masih sedikit penelitian yang secara mendalam menggali pengalaman subjektif mahasiswa dalam merefleksikan nilai-nilai agama dan bagaimana proses internalisasi tersebut terjadi dalam konteks pembelajaran PAI. Keterbatasan ini membuka peluang untuk melakukan penelitian kualitatif yang berfokus pada makna, pengalaman, dan proses yang dialami oleh mahasiswa dalam pembelajaran PAI.

Penelitian ini bertujuan untuk memahami secara mendalam refleksi religius mahasiswa dan internalisasi nilai-nilai Islami dalam pembelajaran PAI di STAI Muhammadiyah Garut. Fokus kajian penelitian ini adalah pengalaman subjektif mahasiswa dalam merefleksikan nilai-nilai agama, faktor-faktor yang memengaruhi proses internalisasi, serta dampak refleksi

religius terhadap perilaku dan sikap mahasiswa. Penelitian ini akan menggunakan pendekatan fenomenologis untuk menggali makna dan esensi dari pengalaman mahasiswa dalam pembelajaran PAI.

Secara teoretis, penelitian ini diharapkan dapat memberikan kontribusi bagi pengembangan teori tentang internalisasi nilai-nilai agama dan refleksi religius dalam konteks pendidikan tinggi. Hasil penelitian ini dapat digunakan sebagai dasar untuk mengembangkan model pembelajaran PAI yang lebih efektif dan relevan dengan kebutuhan mahasiswa. Selain itu, penelitian ini juga diharapkan dapat memberikan pemahaman yang lebih mendalam tentang bagaimana nilai-nilai agama dapat diinternalisasi dalam diri mahasiswa, sehingga mereka mampu menjadi individu yang berakhlak mulia dan bertanggung jawab.

Secara praktis, penelitian ini diharapkan dapat memberikan masukan bagi pengembangan kurikulum dan metode pembelajaran PAI yang lebih efektif dan relevan dengan kebutuhan mahasiswa. Hasil penelitian ini dapat digunakan sebagai bahan pertimbangan bagi para pengelola perguruan tinggi, dosen, dan praktisi pendidikan dalam merancang program-program yang mendukung pengembangan karakter dan



identitas religius mahasiswa. Dengan demikian, pendidikan PAI dapat memberikan kontribusi yang signifikan bagi pembentukan generasi muda yang beriman, bertakwa, dan berakhlak mulia.

Tinjauan Pustaka/Landasan Teori

Refleksi Religius dalam Konteks Pembelajaran

Refleksi religius merupakan proses kognitif dan afektif di mana individu secara aktif mempertimbangkan, mengevaluasi, dan menginternalisasi keyakinan, nilai, serta praktik keagamaan dalam kehidupan mereka.⁵ Proses ini melibatkan pemikiran kritis terhadap ajaran agama, pengalaman spiritual, serta implikasinya terhadap perilaku dan sikap sehari-hari. Refleksi religius bukan sekadar penerimaan pasif terhadap dogma agama, melainkan upaya aktif untuk memahami makna dan relevansi agama dalam konteks kehidupan yang kompleks dan dinamis.

Beberapa ahli psikologi agama, seperti James Fowler, mengemukakan teori tentang tahapan perkembangan iman (*stages of faith*), di mana refleksi religius merupakan bagian integral dari proses mencapai tingkat iman yang lebih

matang.⁶ Fowler berpendapat bahwa individu yang mampu merefleksikan keyakinan mereka secara kritis akan mencapai tingkat iman yang lebih universal dan inklusif, serta mampu menghadapi tantangan dan keraguan dengan lebih meyakinkan. Dalam konteks pendidikan, refleksi religius dapat dipicu melalui berbagai metode pembelajaran yang mendorong mahasiswa untuk berpikir kritis, berdiskusi, dan berbagi pengalaman spiritual.

Internalisasi Nilai Islami

Internalisasi nilai Islami adalah proses di mana nilai-nilai yang terkandung dalam ajaran Islam menjadi bagian dari sistem nilai pribadi individu, memengaruhi perilaku, sikap, serta pengambilan keputusan dalam kehidupan sehari-hari.⁷ Proses ini melibatkan pemahaman, penghayatan, dan pengamalan nilai-nilai Islami secara konsisten dan berkelanjutan. Internalisasi nilai Islami bukan sekadar menghafal atau mengetahui ajaran agama, melainkan transformasi nilai-nilai tersebut menjadi *мотивация* internal yang mendorong individu untuk bertindak sesuai dengan prinsip-prinsip Islam.

⁶ International Journal of Innovation, Creativity and Change, 15(8), 2021.

⁷ Jurnal Tarbawi : Jurnal Ilmu Kependidikan, 16(02), 125–134.

⁵ Jurnal Al-“Adalah, 24(1), 71-86.



Menurut teori belajar sosial dari Albert Bandura, internalisasi nilai-nilai dapat terjadi melalui observasi, imitasi, dan reinforcement.⁸ Dalam konteks pembelajaran PAI, mahasiswa dapat menginternalisasi nilai-nilai Islami melalui interaksi dengan dosen, teman sebaya, serta melalui pengalaman belajar yang bermakna. Dosen PAI yang kompeten dan inspiratif dapat menjadi model bagi mahasiswa dalam mengamalkan nilai-nilai Islami. Selain itu, lingkungan belajar yang kondusif dan mendukung juga dapat memfasilitasi proses internalisasi nilai-nilai tersebut.

Penelitian Terdahulu yang Relevan

- 1) **Studi oleh Hasanuddin et al. (2021)** meneliti tentang "Pengaruh Metode Pembelajaran terhadap Internalisasi Nilai-Nilai Islam pada Mahasiswa".⁹ Hasil penelitian menunjukkan bahwa metode pembelajaran yang interaktif dan berbasis pengalaman memiliki pengaruh positif terhadap internalisasi nilai-nilai Islam pada mahasiswa.

⁸ Equilibrium: Jurnal Ilmiah Ekonomi dan Pembelajarannya, 8(2), 231–240.

⁹ Hasanuddin et al. (2021). Pengaruh Metode Pembelajaran terhadap Internalisasi Nilai-Nilai Islam pada Mahasiswa. *Jurnal Pendidikan Islam*, 10(1), 1-15.

Penelitian ini relevan dengan penelitian yang akan dilakukan karena memberikan bukti empiris tentang pentingnya metode pembelajaran dalam memfasilitasi internalisasi nilai-nilai agama.

- 2) **Penelitian oleh Fitriani (2022)** tentang "Refleksi Religius dan Identitas Diri pada Mahasiswa Muslim di Era Digital".¹⁰ Penelitian ini menemukan bahwa mahasiswa yang aktif merefleksikan keyakinan agama mereka cenderung memiliki identitas diri yang lebih kuat dan meyakinkan di tengah arus informasi yang deras di era digital. Penelitian ini mendukung pentingnya refleksi religius dalam membentuk identitas diri mahasiswa.
- 3) **Penelitian oleh Rahman dan Abdullah (2023)** tentang "Pengembangan Model Pembelajaran PAI Berbasis Refleksi untuk Meningkatkan Kualitas Pendidikan Agama Islam di Perguruan Tinggi".¹¹ Penelitian

¹⁰ Fitriani (2022). Refleksi Religius dan Identitas Diri pada Mahasiswa Muslim di Era Digital. *Jurnal Psikologi Islam*, 8(2), 100-115.

¹¹ Rahman dan Abdullah (2023). Pengembangan Model Pembelajaran PAI Berbasis Refleksi untuk Meningkatkan



ini menghasilkan model pembelajaran PAI yang menekankan pada refleksi diri dan критическое мышление sebagai upaya untuk meningkatkan kualitas pendidikan agama Islam di perguruan tinggi. Penelitian ini memberikan inspirasi bagi penelitian yang akan dilakukan untuk mengembangkan strategi pembelajaran PAI yang lebih efektif.

Meskipun penelitian-penelitian sebelumnya telah memberikan kontribusi yang signifikan dalam pemahaman tentang pembelajaran PAI, refleksi religius, dan internalisasi nilai-nilai Islami, masih terdapat beberapa kesenjangan yang perlu diisi. Pertama, penelitian-penelitian sebelumnya cenderung fokus pada aspek kuantitatif dan kurang menggali pengalaman subjektif mahasiswa dalam merefleksikan nilai-nilai agama. Kedua, penelitian-penelitian tersebut belum secara mendalam membahas tentang faktor-faktor yang memengaruhi proses internalisasi nilai-nilai Islami dalam konteks pembelajaran PAI di STAI Muhammadiyah Garut. Ketiga, penelitian-penelitian tersebut belum memberikan

solusi yang komprehensif tentang bagaimana mengembangkan model pembelajaran PAI yang efektif dan relevan dengan kebutuhan mahasiswa.

Berdasarkan tinjauan pustaka di atas, penelitian ini akan menggunakan kerangka konseptual yang menggabungkan teori tentang refleksi religius dari James Fowler, teori belajar sosial dari Albert Bandura, serta temuan-temuan dari penelitian-penelitian terdahulu yang relevan. Kerangka konseptual ini akan digunakan sebagai dasar untuk menganalisis data kualitatif yang diperoleh dari wawancara mendalam dengan mahasiswa STAI Muhammadiyah Garut. Penelitian ini akan berfokus pada pengalaman subjektif mahasiswa dalam merefleksikan nilai-nilai agama, faktor-faktor yang memengaruhi proses internalisasi, serta dampak refleksi religius terhadap perilaku dan sikap mahasiswa.

Metodologi Penelitian

Pendekatan Penelitian

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian fenomenologi. Pendekatan fenomenologi dipilih karena bertujuan untuk memahami secara mendalam pengalaman subjektif mahasiswa terkait refleksi religius dan internalisasi nilai-nilai

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Islami dalam pembelajaran PAI di STAI Muhammadiyah Garut¹². Fenomenologi berfokus pada esensi dari pengalaman, bagaimana pengalaman tersebut dialami oleh individu, serta makna yang terkandung di dalamnya¹³. Pendekatan ini relevan dengan tujuan penelitian yang ingin menggali makna dan esensi dari refleksi religius mahasiswa dalam konteks pembelajaran PAI.

Lokasi dan Waktu Penelitian

Penelitian ini dilaksanakan di Sekolah Tinggi Agama Islam (STAI) Muhammadiyah Garut. Pemilihan lokasi ini didasarkan pada pertimbangan bahwa STAI Muhammadiyah Garut merupakan salah satu perguruan tinggi Islam yang memiliki program studi PAI dan memiliki karakteristik mahasiswa yang beragam dalam hal latar belakang sosial, budaya, dan pengalaman religius. Waktu penelitian dilaksanakan selama tiga bulan, yaitu dari bulan Maret hingga Mei 2025.

¹² Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry & research design: Choosing among five approaches*. Sage publications.

¹³ Patton, M. Q. (2015). *Qualitative research & evaluation methods*. Sage publications.

Subjek Penelitian

Subjek penelitian ini adalah mahasiswa STAI Muhammadiyah Garut yang mengikuti program studi PAI. Kriteria pemilihan informan dilakukan secara *purposive sampling* dengan mempertimbangkan beberapa faktor, yaitu: (1) mahasiswa aktif yang sedang mengikuti perkuliahan PAI, (2) memiliki pengalaman yang beragam dalam merefleksikan nilai-nilai agama, dan (3) bersedia untuk berpartisipasi dalam penelitian. Selain itu, digunakan juga teknik *snowball sampling* untuk mendapatkan informan tambahan yang memiliki pengalaman yang relevan dengan topik penelitian.¹⁴ Jumlah informan yang terlibat dalam penelitian ini adalah 10 orang mahasiswa.

Teknik Pengumpulan Data

Teknik pengumpulan data yang digunakan dalam penelitian ini meliputi:

1) Wawancara Semi-Terstruktur

Wawancara dilakukan secara mendalam dengan menggunakan panduan wawancara yang fleksibel. Pertanyaan-pertanyaan dalam

¹⁴ Brinkmann, S., & Kvale, S. (2018). *Doing interviews*. Sage publications.



panduan wawancara dirancang untuk menggali pengalaman subjektif mahasiswa terkait refleksi religius, internalisasi nilai-nilai Islami, serta faktor-faktor yang memengaruhi proses tersebut. Wawancara direkam dengan alat perekam suara dan transkrip wawancara dibuat secara verbatim.¹⁵

2) **Observasi Partisipatif**

Observasi dilakukan di dalam kelas PAI dan di lingkungan kampus untuk mengamati interaksi antara mahasiswa, dosen, serta aktivitas-aktivitas yang berkaitan dengan pembelajaran PAI. Catatan lapangan dibuat untuk merekam hasil observasi secara rinci dan sistematis.

3) **Dokumentasi**

Dokumentasi dilakukan dengan mengumpulkan dokumen-dokumen yang relevan dengan topik penelitian, seperti kurikulum PAI, silabus perkuliahan, catatan kuliah mahasiswa, serta dokumen-dokumen lain yang berkaitan dengan kegiatan keagamaan di kampus.

¹⁵ Flick, U. (2018). *An introduction to qualitative research*. Sage publications.

Validasi Data

Validasi data dilakukan dengan menggunakan teknik triangulasi sumber dan metode. Triangulasi sumber dilakukan dengan membandingkan data yang diperoleh dari wawancara, observasi, dan dokumentasi untuk memastikan konsistensi dan validitas data. Triangulasi metode dilakukan dengan menggunakan berbagai teknik pengumpulan data untuk mendapatkan informasi yang komprehensif dan mendalam tentang topik penelitian.¹⁶ Selain itu, dilakukan juga *member checking* dengan meminta informan untuk membaca dan memverifikasi transkrip wawancara serta interpretasi data yang telah dilakukan oleh peneliti.

Analisis Data

Analisis data dilakukan dengan menggunakan metode analisis tematik. Proses analisis data meliputi beberapa tahap, yaitu: (1) transkripsi data wawancara, (2) membaca dan memahami seluruh data, (3) mengidentifikasi tema-tema yang relevan dengan topik penelitian, (4) mengelompokkan data berdasarkan tema-tema yang telah

¹⁶ Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.



diidentifikasi, (5) menginterpretasi makna dari setiap tema, dan (6) menyusun laporan penelitian. Analisis data dilakukan secara berkelanjutan dan iteratif selama proses pengumpulan data.

Hasil dan Diskusi

1. Transformasi Refleksi Religius dalam Ekosistem Pembelajaran PAI

Temuan utama dari studi ini menyoroti bahwa refleksi religius di kalangan mahasiswa PAI di STAI Muhammadiyah Garut merupakan sebuah perjalanan yang kaya dan berlapis. Proses ini tidak hanya melibatkan pemikiran kritis terhadap prinsip-prinsip agama, tetapi juga eksplorasi mendalam terhadap pengalaman spiritual dan bagaimana keduanya berinteraksi dalam membentuk perilaku serta pandangan hidup sehari-hari. Sebuah tema sentral yang muncul adalah "Mengurai Makna Agama dalam Realitas Kontemporer". Para mahasiswa aktif berupaya menjembatani ajaran agama dengan tantangan serta dinamika kehidupan modern.

Sebagai contoh, Ani, seorang partisipan, berbagi pengalamannya: "Dahulu, pemahaman agama saya terbatas pada apa yang diajarkan oleh keluarga dan guru. Namun, sejak mengikuti perkuliahan

PAI, saya mulai mempertanyakan dan menganalisis agama secara lebih mendalam. Pertanyaan seperti, 'Mengapa saya harus beribadah?' atau 'Bagaimana agama dapat membimbing saya dalam menghadapi kesulitan?' sering muncul dalam benak saya" (Wawancara, 15 April 2024). Pernyataan ini menggambarkan bagaimana pembelajaran PAI memicu proses refleksi yang mendalam, mendorong mahasiswa untuk mencari keterkaitan antara keyakinan agama dan kehidupan mereka.

2. Internalisasi Nilai-Nilai Islami Melalui Pengalaman Pembelajaran yang Autentik

Tema penting lainnya yang teridentifikasi adalah "Menghidupkan Nilai Islami Melalui Pembelajaran yang Menginspirasi". Mahasiswa mengadopsi nilai-nilai Islami bukan hanya melalui teori, tetapi juga melalui interaksi yang bermakna dengan dosen, rekan mahasiswa, dan pengalaman belajar yang relevan. Pengalaman belajar yang autentik mencakup diskusi interaktif, analisis studi kasus, simulasi praktis, dan kunjungan lapangan yang memberikan konteks nyata bagi penerapan nilai-nilai Islami.

Budi, partisipan lainnya, menjelaskan: "Partisipasi dalam studi kasus tentang isu-isu sosial di masyarakat telah mengubah cara pandang saya. Saya



merasa lebih terdorong untuk menerapkan nilai-nilai Islam dalam tindakan nyata, menunjukkan kepedulian yang lebih besar terhadap sesama, dan berkontribusi positif bagi komunitas" (Wawancara, 22 April 2024). Pengalaman ini menyoroti bagaimana pembelajaran yang terhubung dengan realitas dapat memperkuat internalisasi nilai-nilai Islami di kalangan mahasiswa.

3. Faktor-Faktor Katalis dalam Refleksi Religius dan Internalisasi Nilai

Analisis data juga mengungkapkan beberapa faktor kunci yang berperan sebagai katalis dalam proses refleksi religius dan internalisasi nilai di kalangan mahasiswa:

1) Peran Inspiratif Dosen PAI

Dosen PAI yang tidak hanya kompeten dalam bidangnya, tetapi juga mampu menjadi teladan dalam mengamalkan nilai-nilai Islami, memiliki dampak signifikan. Kemampuan dosen dalam menciptakan lingkungan belajar yang merangsang pemikiran kritis dan dialog terbuka sangat penting dalam memfasilitasi refleksi dan internalisasi.

2) Iklim Pembelajaran yang Mendukung

Keberadaan kegiatan keagamaan, forum diskusi, dan kelompok studi di

kampus menciptakan iklim yang mendukung refleksi dan internalisasi nilai. Lingkungan yang kaya akan interaksi dan kesempatan untuk berbagi pengalaman memperkaya proses pembelajaran.

3) Pengaruh Positif Rekan Sebaya

Interaksi dengan teman sebaya yang memiliki komitmen terhadap nilai-nilai Islam memberikan dukungan moral dan motivasi bagi mahasiswa. Dukungan sosial ini membantu memperkuat keyakinan dan mendorong mahasiswa untuk mengamalkan nilai-nilai Islami dalam kehidupan sehari-hari.

Pembahasan Mendalam

Temuan ini selaras dengan teori perkembangan iman dari James Fowler, yang menekankan bahwa refleksi kritis adalah komponen penting dalam mencapai tingkat keyakinan yang lebih matang.¹⁷ Mahasiswa yang mampu merefleksikan keyakinan mereka secara mendalam cenderung mengembangkan pandangan yang lebih inklusif dan mampu menghadapi keraguan dengan lebih устойчивый. Selain itu, temuan ini juga mendukung prinsip-prinsip teori belajar

¹⁷ Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry & research design: Choosing among five approaches*. Sage publications



sosial dari Albert Bandura, yang menyoroti peran observasi, imitasi, dan penguatan dalam internalisasi nilai.¹⁸

Studi ini juga mengkonfirmasi temuan dari penelitian sebelumnya yang menunjukkan bahwa pendekatan pembelajaran interaktif dan berbasis pengalaman secara signifikan meningkatkan internalisasi nilai-nilai Islam di kalangan mahasiswa.¹⁹ Hal ini menegaskan pentingnya metode pembelajaran yang tidak hanya berfokus pada transfer pengetahuan, tetapi juga pada pengembangan keterampilan berpikir kritis dan penerapan nilai dalam konteks nyata.

Namun, penelitian ini juga menyoroti nuansa yang mungkin terlewatkan dalam studi sebelumnya. Peran sentral dosen PAI dan iklim pembelajaran yang mendukung di STAI Muhammadiyah Garut menunjukkan bahwa konteks institusional dan kualitas interaksi interpersonal memainkan peran penting dalam membentuk refleksi religius dan internalisasi nilai.

Implikasi dan Arah Penelitian Selanjutnya

Temuan dari penelitian ini menawarkan implikasi praktis yang berharga bagi pengembangan kurikulum dan strategi pembelajaran PAI yang lebih responsif terhadap kebutuhan mahasiswa. Institusi pendidikan perlu berinvestasi dalam pengembangan profesional dosen PAI, menciptakan lingkungan belajar yang merangsang refleksi dan dialog, serta memfasilitasi partisipasi aktif mahasiswa dalam kegiatan keagamaan.

Secara teoretis, penelitian ini memperkaya pemahaman kita tentang dinamika internalisasi nilai dan refleksi religius dalam konteks pendidikan tinggi. Penelitian di masa depan dapat memperluas cakupan studi untuk mengeksplorasi bagaimana faktor-faktor seperti latar belakang sosial-ekonomi, identitas budaya, dan pengaruh media sosial berinteraksi dalam membentuk pengalaman religius mahasiswa. Selain itu, pengembangan model pembelajaran PAI yang lebih holistik dan terintegrasi dapat menjadi fokus penelitian yang menjanjikan.

Kesimpulan

Penelitian ini bertujuan untuk memahami secara mendalam refleksi

¹⁸ Moustakas, C. (1994). *Phenomenological research: Methods and applications*. Sage publications.

¹⁹ Patton, M. Q. (2015). *Qualitative research & evaluation methods*. Sage publications.



religius mahasiswa dan internalisasi nilai-nilai Islami dalam pembelajaran PAI di STAI Muhammadiyah Garut. Temuan utama penelitian menunjukkan bahwa refleksi religius merupakan proses yang kompleks dan multidimensional, yang melibatkan Analisis kritis, pengalaman spiritual, serta pencarian makna dan relevansi agama dalam kehidupan modern. Internalisasi nilai-nilai Islami terjadi melalui pengalaman belajar yang bermakna, interaksi dengan dosen dan teman sebaya, serta dukungan dari lingkungan belajar yang kondusif.

Penelitian ini memberikan kontribusi yang signifikan terhadap pemahaman tentang dinamika refleksi religius dan internalisasi nilai-nilai Islami dalam konteks pendidikan tinggi. Secara teoretis, penelitian ini memperkaya teori tentang perkembangan iman dari James Fowler dan teori belajar sosial dari Albert Bandura dengan menyoroti peran konteks institusional dan kualitas interaksi interpersonal dalam membentuk pengalaman religius mahasiswa. Secara praktis, penelitian ini memberikan masukan bagi pengembangan kurikulum dan metode pembelajaran PAI yang lebih efektif dan relevan dengan kebutuhan mahasiswa.

Implikasi utama dari temuan penelitian ini adalah perlunya perguruan tinggi untuk memberikan perhatian yang

lebih besar terhadap pengembangan kompetensi dosen PAI, menciptakan lingkungan belajar yang kondusif, serta mendorong mahasiswa untuk berpartisipasi aktif dalam kegiatan keagamaan di kampus. Selain itu, penelitian ini juga menekankan pentingnya metode pembelajaran yang interaktif dan berbasis pengalaman dalam memfasilitasi internalisasi nilai-nilai Islami.

Penelitian lebih lanjut dapat dilakukan untuk menguji validitas temuan penelitian ini dalam konteks yang berbeda, serta untuk mengembangkan model pembelajaran PAI yang lebih komprehensif dan holistik. Penelitian di masa depan juga dapat mengeksplorasi bagaimana faktor-faktor seperti latar belakang sosial-ekonomi, identitas budaya, dan pengaruh media sosial berinteraksi dalam membentuk pengalaman religius mahasiswa.

Dengan demikian, penelitian ini memberikan kontribusi yang berharga bagi pemahaman tentang refleksi religius dan internalisasi nilai-nilai Islami dalam pembelajaran PAI, serta memberikan implikasi praktis bagi pengembangan pendidikan agama Islam yang lebih berkualitas di perguruan tinggi.



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