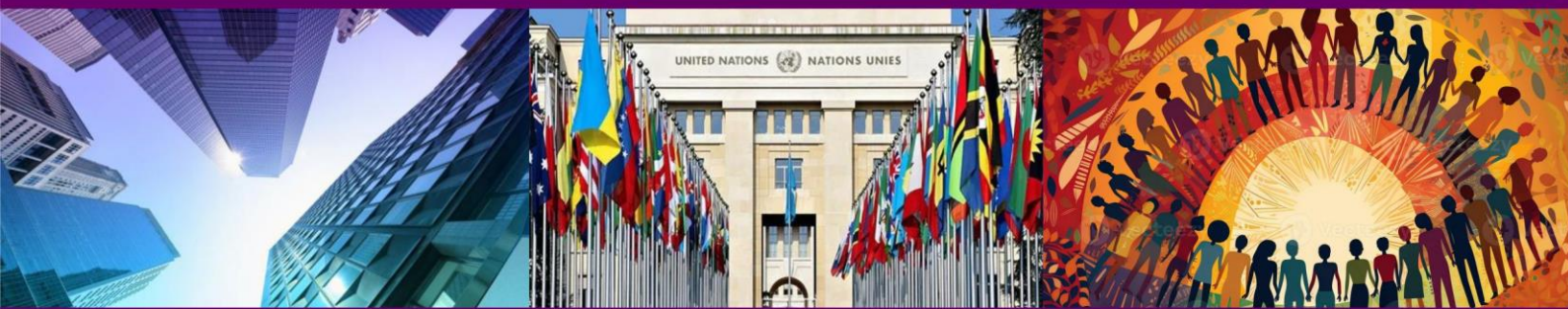




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THE ROLE OF THIRD-PARTY FUNDS IN MODERATING THE INFLUENCE OF NPM AND CIR ON ROA

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ABSTRACT

Research Objectives - This study aims to analyze the effect of Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA) in the banking sector listed on the Indonesia Stock Exchange (IDX) during the period 2018-2022, as well as the role of Third-Party Funds (TPF) as a moderating variable.

Method - This research uses a correlational approach with secondary data from the financial statements of banking companies listed on the IDX for the period 2018-2022. Multiple linear regression analysis and Moderated Regression Analysis (MRA) with the Hayes (2022) approach are used to test the direct and moderating effects.

Research Findings - The results show that NPM has a positive and significant effect on ROA, while the Cost to Income Ratio (CIR) has a negative and significant effect on ROA. Furthermore, TPF was found to positively and significantly moderate the effect of NPM and CIR on ROA. This means that with higher levels of TPF, the positive effect of NPM on ROA becomes stronger, and the negative effect of CIR on ROA weakens.

Theory and Practical Implications - This study contributes theoretically by integrating the role of TPF as a moderator in the relationship between efficiency and profitability on bank asset performance. The policy implications suggest the importance of banks not only focusing on operational efficiency and profitability but also on managing and enhancing Third-Party Funds to optimize asset performance.

Novelty - This study provides novelty by examining the moderating role of Third-Party Funds (TPF) in analyzing the effects of Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA) in the Indonesian banking sector, an area that has not been extensively explored in previous research.

INTRODUCTION

The current dynamics of the global banking sector are characterized by increasingly intense competition and the demand for adaptation to regulatory changes as well as advancements in financial technology (Fintech). Amid a continuously transforming economic and social landscape, operational efficiency and profitability have become key drivers for the sustainability and growth of banks (Y, A., et al., 2020; Perwej, 2020). A bank's ability to manage operational costs effectively and generate optimal returns from its assets is not only crucial for internal performance but also contributes significantly to the overall stability of the financial system. Therefore, a deep understanding of the factors influencing bank profitability, such as Net Profit Margin (NPM) and the Cost to Income Ratio (CIR), is critical within the interconnected economic and social context.

Various empirical studies have examined the influence of NPM and CIR on Return on Assets (ROA) as a primary indicator of bank profitability. For example, a study by Nguyen et al. (2021) published in the *Journal of Asian Finance, Economics and Business* (Scopus-indexed) on the banking sector in developing countries found that NPM has a significant positive correlation with ROA, indicating

that higher profit margins directly enhance asset returns. In line with these findings, a study conducted by Demirgüç-Kunt et al. (2020) published in the *Journal of Financial Stability* (Scopus-indexed) emphasized the importance of operational efficiency, reflected in lower CIR ratios, as a key driver of bank profitability, particularly in emerging markets that are vulnerable to economic shocks.

Nevertheless, some studies have also indicated inconsistencies or complexities in the relationship between NPM, CIR, and ROA. For instance, a study by Tan (2019) in *Emerging Markets Finance and Trade* (Scopus-indexed) found that the impact of operational efficiency on profitability may vary depending on the size and specific characteristics of banks. Moreover, previous research has generally paid less attention to contingency factors that might moderate the relationships among these key variables. This research gap provides a critical background for investigating the role of Third-Party Funds (TPF) as a moderating variable. As a primary funding source for banks, TPF is assumed to have the potential to influence the extent to which efficiency and profitability are translated into better asset performance.

The novelty of this study lies in the integration of Third-Party Funds (TPF) as a moderating variable in analyzing the influence of Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA) in the banking sector listed on the Indonesia Stock Exchange (IDX) during the period 2018–2022. Previous studies have generally focused on the direct relationship between these variables without thoroughly considering how a bank's primary funding source might affect this dynamic. By examining the moderating role of TPF, this study seeks to provide a more comprehensive theoretical and empirical contribution to understanding the determinants of bank profitability in Indonesia.

This study aims to analyze the influence of Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA) among banking companies listed on the Indonesia Stock Exchange (IDX) during the 2018–2022 period, as well as to examine whether Third-Party Funds (TPF) serve as a moderating variable in this relationship. The limitations of this study include its focus on secondary data from banking companies on the IDX during a specific period, which may limit the generalizability of the findings to other financial sectors or different time periods. Additionally, other factors outside the scope of this research model that may influence bank profitability are not considered in this analysis.

METHOD

This study employs a correlational research design to analyze the relationship between Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA), with Third-Party Funds (TPF) acting as a moderating variable, in banking companies listed on the Indonesia Stock Exchange (IDX) during the 2018–2022 period. The correlational design was chosen to examine the strength and direction of relationships between variables, as well as the moderating role of TPF in influencing the relationship between the independent and dependent variables (Creswell & Creswell, 2018).

Previous studies adopting correlational designs in the banking context include research by Tan (2019), which analyzed the relationship between bank efficiency and profitability, and research by Garcia-Herrero et al. (2016), which investigated the determinants of bank profitability. Both studies, published in reputable international journals, utilized secondary data and regression analysis techniques to identify correlations among variables. The selection of a correlational design in this study is based on the objective of understanding how NPM and CIR are associated with ROA, and how this relationship might be strengthened or weakened by the presence of TPF.

The data collection technique used in this study is document analysis. Document analysis refers to the collection of secondary data by reviewing the annual financial reports of banking companies listed on the IDX during the 2018–2022 period. These financial reports were accessed through the official website of the Indonesia Stock Exchange (www.idx.co.id). The use of secondary data allows for the efficient analysis of historical data over a specified period (Bryman, 2016).

Data analysis was carried out in several stages. First, the direct effects of NPM (X1) and CIR (X2) on ROA (Y) were tested using multiple linear regression analysis. Subsequently, to examine the

moderating role of TPF (Z), Moderated Regression Analysis (MRA) was applied following the approach proposed by Hayes (2022). The regression model used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + \beta_4 (X_1 \times Z) + \beta_5 (X_2 \times Z) + e$$

where α represents the constant, β_1 to β_5 are the regression coefficients, and e is the error term. Interaction variables ($X_1 \times Z$ and $X_2 \times Z$) were included to assess whether the effects of NPM and CIR on ROA differ across various levels of TPF. Visually, the research framework can be illustrated as follows.

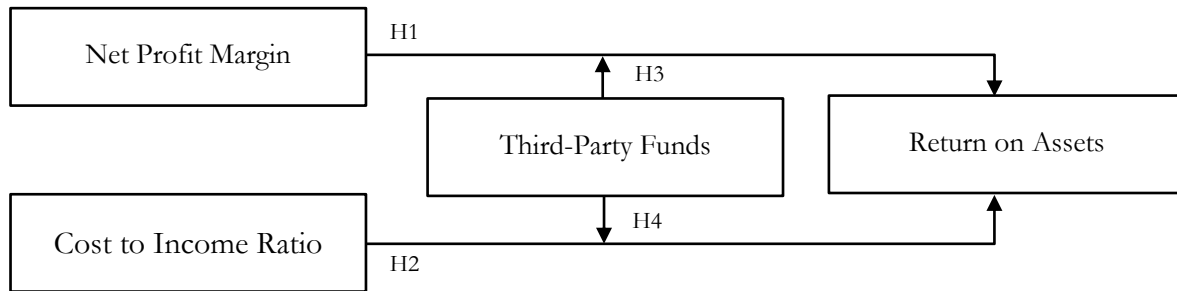


Figure 1. Research Framework

RESULTS AND DISCUSSION

Regression Analysis and Hypothesis Testing. A linear regression model with moderation (MRA) was used to examine the impact of NPM, Cost to Income Ratio (CIR), and Third-Party Funds (TPF) on Return on Assets (ROA). The results of the classical assumption tests showed that for multicollinearity testing, the aim was to check whether there were high correlations among the independent variables in the regression model. Based on the analysis results presented, all variables had tolerance values above 0.10 and Variance Inflation Factors (VIF) below 10. The VIF values for NPM were 1.274, CIR 1.963, TPF 4.214, and for the interaction terms NPM x TPF and CIR x TPF, they were 2.144 and 4.021, respectively. These results indicate that there are no multicollinearity problems in the research model, so all variables can be used simultaneously in the regression analysis. Meanwhile, the heteroscedasticity test showed that the variance of residuals in the regression model was constant. The Glejser test results showed significance values above 0.05 for all variables. These findings confirm that the regression model meets the homoscedasticity assumption, meaning there is no specific pattern in the residual distribution. Thus, the model satisfies the BLUE (Best Linear Unbiased Estimator) criteria. Similarly, the autocorrelation test, which is intended to detect correlations among residuals at different time periods, showed that the Durbin-Watson value was 1.474, falling between the upper limit ($du = 1.782$) and $4-du$ (2.218) at a 5% significance level. This result is consistent with Sujarweni's (2016) criteria, which state that a DW value within this range indicates no positive or negative autocorrelation. Therefore, the regression model has met the non-autocorrelation assumption and is suitable for prediction.

Based on the overall data analysis, the classical assumption testing results confirm that the regression model satisfies all the analytical requirements, including non-multicollinearity, homoscedasticity, and non-autocorrelation. These findings reinforce the validity of the estimation results and ensure that hypothesis testing can be conducted with a high level of confidence. These results are also consistent with previous studies that used a similar approach to analyze banking performance.

The Effect of Net Profit Margin (NPM) on Return on Assets (ROA). The results of this study indicate that Net Profit Margin (NPM) has a positive and significant effect on Return on Assets (ROA) in the banking sector on the Indonesia Stock Exchange (IDX) during the observation period. This finding is in line with the profitability theory, which states that a company's ability to generate net profit from every sale will positively contribute to the efficient use of assets, ultimately increasing the return on assets (Brigham & Houston, 2019). A high NPM reflects the bank's efficiency in managing cost of goods sold and operational expenses relative to revenue generated.

Banks with higher NPM are likely more effective in converting revenue into profit, which in turn increases ROA, as net profit is the numerator in the ROA calculation.

Previous studies also support this result. For example, research conducted by Sari and Rahman (2020) in the banking sector in Indonesia found a positive and significant correlation between NPM and ROA, indicating that banks with better profit margins are able to generate higher returns on their assets. Furthermore, a study by Chen et al. (2021) in an international context also confirmed that NPM is an important determinant of ROA, especially for banks with effective risk management. Operational efficiency and cost control, reflected in a high NPM, enable banks to optimize the use of their assets in generating profits.

However, some studies show mixed results. Prasetyo and Wibowo (2019) found that the effect of NPM on ROA was not always significant for all banks in Indonesia, which could be influenced by external factors such as macroeconomic conditions or specific characteristics of the banks. Nevertheless, in general, the results of this study reinforce the view that good operational profitability, measured by NPM, is an important driver of banking asset performance.

The Effect of Cost to Income Ratio (CIR) on Return on Assets (ROA). The results of this study also show that the Cost to Income Ratio (CIR) has a negative and significant effect on Return on Assets (ROA). This finding is consistent with the principle of operational efficiency in the banking industry. A high CIR indicates inefficiency in managing operational costs relative to operational income. The higher this ratio, the greater the proportion of income used to cover operational costs, reducing the net profit available to shareholders and decreasing ROA.

Research by Sari and Rahman (2020) also found a negative relationship between CIR and ROA, highlighting the importance of cost control in improving a bank's financial performance. Banks that are able to reduce their CIR tend to have higher ROA, as a larger proportion of operational income can be converted into net profit. Similarly, a study by Rose and Hudgins (2019) in the book *Bank Management and Financial Services* emphasizes that operational efficiency is key to a bank's profitability, and CIR is an important metric to measure that efficiency. Effective cost management, including labor, technology, and administrative expenses, is crucial for improving ROA.

However, as with NPM, some studies present different nuances. Chen et al. (2021) noted that, in some cases, higher operational costs may be necessary for business expansion or technological investments, which could eventually increase revenue and ROA in the future. Nevertheless, in the short term, a high CIR is generally seen as an indicator of inefficiency that negatively impacts asset profitability. This study supports the dominant view that managing a low CIR is important for achieving high ROA in the banking sector.

The Effect of Net Profit Margin (NPM) Moderated by Third-Party Funds (TPF) on Return on Assets (ROA). The results of this study indicate that Third-Party Funds (TPF) positively and significantly moderate the effect of Net Profit Margin (NPM) on Return on Assets (ROA). This means that the effectiveness of NPM in increasing ROA becomes stronger when banks have a higher level of TPF. TPF is a major source of funding for banks, and a greater availability of funds allows banks to more freely allocate resources to productive assets that generate income. Therefore, banks with good NPM and supported by a strong TPF base will be able to optimize their asset performance.

This finding is supported by financial intermediation theory, which states that a bank's ability to gather funds from the public (TPF) and channel them back in the form of credit or investments is a key function that contributes to profitability (Saunders & Cornett, 2018). Research by Sari and Rahman (2020) also implies that well-managed TPF can strengthen the positive impact of profitability on asset performance. The availability of sufficient TPF provides financial flexibility for banks to take advantage of profitable investment opportunities, which ultimately increases ROA.

However, the effectiveness of TPF as a moderator also depends on other factors such as asset management quality and credit risk. Prasetyo and Wibowo (2019) highlighted that high TPF does not automatically guarantee high ROA if the bank is unable to manage credit risk or invest funds

efficiently. Nevertheless, in the context of NPM's impact, adequate TPF provides a stronger foundation for banks to translate operational profitability into higher asset returns.

The Effect of Cost to Income Ratio (CIR) Moderated by Third-Party Funds (TPF) on Return on Assets (ROA). The results of this study also show that Third-Party Funds (TPF) positively and significantly moderate the effect of Cost to Income Ratio (CIR) on Return on Assets (ROA). This implies that operational efficiency (low CIR) has a greater impact on ROA when banks have a higher level of TPF. Banks with strong TPF have greater financial flexibility to manage costs and optimize revenue. When banks are able to maintain a low CIR, the availability of adequate TPF allows them to allocate more funds to productive assets, which ultimately improves ROA.

Research by Setiawan and Indriani (2022) supports this finding, showing that stable and large TPF can help banks absorb fluctuations in operational costs and increase efficiency in generating income. Therefore, banks that are efficient in their operations and have a strong TPF base will be able to achieve better asset performance. Conversely, a high CIR could be more detrimental to banks with limited TPF due to the lack of financial flexibility to offset such inefficiencies.

However, the moderation of TPF on the CIR effect is also influenced by other factors such as the bank's cost structure and revenue strategies. Research by Hidayat and Sari (2020) indicates that a high CIR can still negatively impact ROA, even with high TPF, if not accompanied by significant revenue growth. Nevertheless, overall, the results of this study show that adequate TPF can strengthen the positive impact of operational efficiency (low CIR) on banking asset performance.

CONCLUSION

This study aims to analyze the effect of Net Profit Margin (NPM) and Cost to Income Ratio (CIR) on Return on Assets (ROA) in banks listed on the Indonesia Stock Exchange (IDX) during the period 2018-2021, as well as the moderating role of Third Party Funds (TPF). The results indicate that NPM has a positive and significant effect on ROA, suggesting that good operational profitability contributes to higher asset performance. In contrast, Cost to Income Ratio (CIR) has a negative and significant effect on ROA, highlighting the importance of efficiency in managing operational costs relative to income. Furthermore, TPF is found to positively and significantly moderate both relationships. This means that the positive effect of NPM on ROA becomes stronger when banks have higher levels of TPF, and the negative impact of Cost to Income Ratio (CIR) on ROA can be reduced or even offset by adequate TPF availability. These findings answer the research question regarding the direct effect of NPM and Cost to Income Ratio (CIR) on ROA, as well as the role of TPF as a moderator in these relationships.

The novelty of this research lies in the finding that TPF not only serves as a source of funding but also as a factor that strengthens the impact of profitability and operational efficiency on asset performance in the Indonesian banking sector. While previous studies generally examined the direct effects of NPM and Cost to Income Ratio (CIR) on ROA separately (Sari & Rahman, 2020; Sufian & Habibullah, 2016), or the role of TPF as an independent variable (Zeitun & Tian, 2016), this study specifically highlights how TPF moderates the relationship between profitability, efficiency, and asset performance. These findings provide a new perspective that liquidity management through effective gathering of TPF can enhance the bank's ability to transform operational profitability into higher asset returns and reduce losses due to operational inefficiencies. The practical implication of this study is that bank management needs to focus not only on improving profitability and cost efficiency but also on optimal management of TPF to maximize the company's asset performance.

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THE ESSENCE OF HUMANITY AS A PEDAGOGICAL BEING

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ABSTRACT

Research Objectives - This study aims to analyze the essence of humanity as a pedagogical being through a multidisciplinary approach, encompassing education, neuroscience, and Islamic studies.

Method - The qualitative method employed is library research, utilizing content analysis to explore the concept of *fitrah* and learning instruments from the perspectives of the Qur'an and modern educational theories.

Research Findings - The findings indicate that humans possess an innate potential (*fitrah*) comprising hearing, sight, and the heart as integral learning instruments. This aligns with neuroscience findings on the interconnectedness of emotion, spirituality, and the learning process. Holistic education must optimize these three instruments by balancing cognitive, affective, and spiritual aspects.

Theory and Practical Implications - The theoretical implication is the enrichment of multimodal learning theory by incorporating the kalbu (heart) dimension as a center for meaning processing. The policy implication recommends the development of an integrative *fitrah*-based curriculum.

Novelty - The novelty lies in the integration of Qur'anic perspectives, neuroscience, and modern pedagogy in formulating a holistic educational model.

INTRODUCTION

The advancement of education in the digital age and knowledge-based economy demands a more holistic and adaptive pedagogical approach (Schleicher, 2022). Within economic and social contexts, education not only enhances individual capacities but also serves as a strategic instrument for reducing social disparities and improving national competitiveness (Hanushek & Woessmann, 2020). However, conventional educational approaches often overlook the essence of humans as pedagogical beings with multidimensional potential—physical, cognitive, emotional, and spiritual (Nurdin, 2023). Yet, understanding human nature as unique and dynamic educational subjects is key to designing effective learning systems amid the challenges of globalization and technological disruption.

Previous research has extensively examined pedagogy from cognitive and behaviorist psychological perspectives (Piaget, 1950; Vygotsky, 1978) but has largely neglected the spiritual dimension and innate human nature (*fitrah*) as educational foundations (Lickona, 2016). Recent Scopus-indexed studies, such as research by Almenayes (2022), indicate that Western educational approaches tend to be secular and rarely integrate divine dimensions into learning. Meanwhile, studies in Islamic education (Qutub, 2021; Hashim, 2020) remain limited to theoretical discussions without in-depth empirical exploration of how human innate faculties (hearing, sight, and heart) can be optimized in pedagogical processes. Additionally, constructivist and humanistic learning theories (Bruner, 1996; Rogers, 1983) have not been fully linked to the Qur'anic concept of humans as beings with inherent potential (Q.S. Al-A'raf [7]:172).

A critique of prior research is the lack of integration between modern educational theories and Qur'anic perspectives, as well as neuroscience concerning human cognitive-affective functions (Zohar & Marshall, 2000). Contemporary neuroscience (Immordino-Yang, 2016) demonstrates that effective learning must engage emotional and spiritual aspects, aligning with the Islamic concept of *tazkiyatun nafs* (purification of the soul). Thus, there is an academic gap in developing a pedagogical model that combines scientific approaches with divine values.

This study offers novelty by integrating modern pedagogical theories (such as constructivism and multiple intelligences theory) with the Qur'anic perspective on human *fitrah*. It also empirically examines how learning instruments (hearing, sight, and heart) can be optimized through neuroscience and Islamic educational approaches. Furthermore, this research develops a new conceptual framework connecting humanity's role as *khalifah* (Q.S. Al-Baqarah [2]:30) with 21st-century educational objectives.

The objective of this study is to analyze the essence of human beings (learners) as pedagogical entities through a multidisciplinary approach: education, neuroscience, and Islamic studies. However, this research has limitations in scope, focusing solely on formal education settings with samples restricted to specific environments. Nevertheless, the findings are expected to contribute theoretically and practically to the development of a more holistic pedagogy.

METHOD

This study utilizes a qualitative method with a library research approach. The qualitative approach was chosen due to the nature of the research which aims to deeply understand the concept of human beings as pedagogical entities, requiring theoretical and philosophical exploration (Creswell & Poth, 2018). Several previous studies have employed similar methods, such as Almenayes' (2022) research that analyzed Islamic pedagogy through a qualitative approach to religious texts and modern educational theories. Similarly, Hashim (2020) successfully integrated spiritual values in learning through literature study methods. The selection of this method is based on the need to conduct an in-depth synthesis of various philosophical, psychological, and religious perspectives on human nature in education.

Data collection in this research was conducted through exploration of relevant secondary sources. Data were gathered from academic literature including educational philosophy books, scholarly journals, research articles, theses and dissertations, as well as educational policy documents (Merriam & Tisdell, 2016). The data collection process followed a systematic literature review technique by recording key points related to the research theme through content note-taking (Saldana, 2021). This approach aligns with Zohar & Marshall's (2000) study which examined the relationship between spiritual intelligence and learning through in-depth textual analysis, as well as Immordino-Yang's (2016) work that combined neuroscience perspectives with pedagogy through literature study. The use of various secondary sources enables researchers to compare and triangulate theories to obtain a comprehensive understanding.

Data analysis in this study uses content analysis techniques involving several important stages. The first stage is identifying main themes relevant to the concept of humans as pedagogical beings (Krippendorff, 2019). The next stage involves textual interpretation from various perspectives including educational philosophy, developmental psychology, and Islamic theology (Braun & Clarke, 2006). The final stage synthesizes findings to produce integrated theoretical conclusions (Elo & Kyngäs, 2008). To ensure data validity, this study applies source triangulation by comparing various literature (Denzin, 2017) and cross-checking between theories to avoid interpretive bias (Lincoln & Guba, 1985). The research framework can be visualized in a flow diagram that includes: (1) collection of secondary sources, (2) content analysis, (3) philosophical-theological interpretation, (4) findings synthesis, and (5) pedagogical conclusions, illustrating a systematic and comprehensive research process.

RESULTS AND DISCUSSION

The Essence of Humanity as Homo Pedagogicus. Humans, as the pinnacle of God's creation, are endowed with distinct characteristics that set them apart from other beings. These fundamental distinguishing characteristics are reason, thought, emotion, and belief, which enable humans to continuously improve their quality of life in the world (Sumantri, 2015). These cognitive and affective capacities form the foundation for the inherent pedagogical potential within humanity.

The term "pedagogical being" is rooted in the word "pedagogy," which etymologically originates from the Greek words *pais* or *paidos*, meaning child, and *aggos*, meaning to guide or lead (Herlambang, 2021). Thus, pedagogy literally refers to the science or art of guiding children towards maturity. In this context, humans as pedagogical beings imply that every individual possesses an innate potential and intrinsic need to be educated and to develop through a lifelong educational process (Alfurqon & Harmonedi, 2017). This process is not limited to formal education in schools but also includes non-formal education through courses or training, as well as informal education through social interaction and life experiences. Without diverse guidance, learning, and educational experiences, the optimal development of human potential would be hindered.

Etymologically, the term "pedagogical being" consists of two important elements: "being," derived from the Arabic word "*makbluq*" (something created), referring to humans as unique creations of God with reason, emotion, and free will; and "pedagogical," which has been explained previously as the process of guiding towards maturity. Thus, etymologically, a pedagogical being can be interpreted as an entity that inherently requires guidance on its journey of growth and development towards maturity (Tafiati, 2023).

Terminologically, a pedagogical being is a human who inherently possesses the potential for continuous development and, therefore, requires education in the form of structured guidance, direction, and learning so that this potential can be maximally actualized in their life (Alfurqon & Harmonedi, 2017). From an educational science perspective, this concept further asserts that humans are not only capable of learning but also need the learning process, especially in the early stages of life. Education is not merely an addition but an integral part of human existence. Moreover, with increasing age and accumulated experience, humans also have the capacity for self-education (Herlambang, 2021).

Human birth is marked by helplessness and dependence. Individuals are unable to develop their potential independently. Therefore, environmental intervention, especially from parents, family, and the wider community, becomes crucial in stimulating physical, mental, emotional, and spiritual growth (Sumantri, 2015). This further underscores that education is not merely a supplementary process but a fundamental need for human existence. From early childhood to old age, humans are continuously involved in learning processes, both consciously and unconsciously.

Several distinctive characteristics indicate that humans are pedagogical beings (Slamet, 2008): first, a high capacity for learning: humans possess extraordinary cognitive capacities, including reasoning power, complex memory, and reflective abilities that enable continuous lifelong learning. Research in cognitive neuroscience demonstrates brain plasticity that allows for adaptation and the acquisition of new knowledge at various ages (Draganski & May, 2008). Second, dependence on guidance in early life: in childhood, individuals are highly dependent on education from their surroundings for the internalization of values, social norms, and the development of essential life skills. Erik Erikson's theory of social-emotional development (1950) highlights the importance of social interaction and guidance in shaping individual identity and competence in the early stages of development. Third, a tendency for self-development: humans have an internal drive or intrinsic motivation to grow, develop, and reach their maximum potential. Abraham Maslow's theory of self-actualization (1943) emphasizes a hierarchy of human needs, the pinnacle of which is the desire for self-realization and the development of unique potential. Fourth, potential as educators: in addition to being subjects of education, humans also have the capacity to act as agents of education for their fellow beings, especially in the context of social interaction, cultural transmission, and the inheritance of values. The concepts of peer education and collaborative learning demonstrate the effectiveness of individual roles in facilitating the learning of others (Topping, 2005).

The initial phase of human life is characterized by the absence of innate knowledge. However, through interaction with the environment using the senses, a gradual process of knowledge transformation occurs. This phenomenon aligns with the word of Allah SWT in Surah An-Nahl [16]:78:

وَاللَّهُ أَخْرَجَكُمْ مِنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْئًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ ۖ لَعَلَّكُمْ تَشْكُرُونَ

"And Allah brought you out of your mothers' wombs while you knew nothing, and He gave you hearing, sight, and intellect, so that you might be grateful."

This verse contains several important pedagogical implications (Telaah Tafsir Tais et al., 2023). **First, the inherent weakness of humans in early life.** Allah SWT reminds us that humans are born in a vulnerable state and without prior knowledge. This indicates the innate human need for assistance and guidance to learn and develop. Second, Allah's blessings that shape human potential. Allah SWT bestows three important instruments: a) hearing (*as-sam'a*), as the primary tool for recognizing sounds and language, the initial foundation for communication and receiving information; b) sight (*al-abṣār*), enabling observation and understanding of the visual environment, developing spatial orientation and observational skills; and c) the heart (*al-af'idah*), the center of cognition, emotion, and decision-making. In the context of education, the heart is where meaning is processed and values are internalized. The existence of these three instruments shows that humans are created with innate potential to learn and develop holistically. Third, the purpose of the bestowal: gratitude. The blessings of hearing, sight, and heart are given so that humans may be grateful. Gratitude here is not limited to mere words but also includes using these gifts for good purposes, including seeking knowledge and practicing religious teachings.

Thus, humans are unique and perfect beings, endowed with reason to think and acquire knowledge. Education becomes a manifestation of human aspirations to internalize, transform, and develop divine and human values, equipping themselves with the ability to function effectively according to their developmental stages.

Education is the primary vehicle for humans to achieve their essence as whole and dignified individuals. This understanding should serve as the foundation for designing an educational system centered on holistic human development (Herlambang, 2021). The awareness that humans are pedagogical beings has significant implications in the realm of education (Slamet, 2008), including that a) education must be viewed as a fundamental need, on par with other primary needs, not merely a formal obligation; b) every individual has an equal right to quality learning opportunities tailored to their unique potential; c) the role of educators is crucial in facilitating the cognitive, affective, and psychomotor development of learners, as well as in shaping their character and morality; d) the educational process must be comprehensive and integrative, touching all aspects of human development in a balanced manner.

From a spiritual perspective, humans have had an awareness of divinity since being in the womb, as indicated in Surah Al-A'raf [7]: 172 and Surah As-Sajdah [32]: 9:

ثُمَّ سَوَّاهُ وَنَفَخَ فِيهِ مِنْ رُوحِهِ وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ قَلِيلًا مَّا تَشْكُرُونَ ﴿٩﴾

"Then He proportioned him and breathed into him from His [created] soul and made for you hearing and vision and hearts; little are you grateful."

This verse highlights that Allah SWT perfected human creation by giving them a soul and equipping them with learning instruments (hearing, sight, and heart), which should be used to recognize and be grateful to Him.

Fitrah as Innate Potential, and Hearing, Sight, and Heart as Learning Instruments. Humans inherently possess the potential to develop. This potential is a divine gift present since birth, enabling humans to absorb various educational influences from their surroundings from an early age, even from within the womb (Kesuma, 2013). The basic potential bestowed upon humans since birth includes fitrah, the senses of hearing, sight, and the heart. All of these function as essential instruments or learning tools. Thanks to this potential, humans are able to recognize their Lord, master knowledge and technology, produce various innovations, develop personally and socially,

interact with others and the environment, and perform various other complex activities, all made possible by the human ability to maximize the function of their potential optimally and proportionally.

Etymologically, *fitrah* originates from the Arabic root word "*faṭara*," which means to open, create, or originate something from its essence (Asrori & Munawir, 2020). Terminologically, *fitrah* refers to the original or innate human condition since creation, encompassing a natural inclination towards goodness, the acknowledgment of God's oneness, and the capacity for holistic development (Alfurqon & Harmonedi, 2017). The Prophet Muhammad SAW said:

"Every child is born in a state of *fitrah*, then his parents make him a Jew, a Christian, or a Magian." (HR. Bukhari and Muslim)

This hadith indicates that *fitrah* is an innate potential that is neutral and requires a conducive environment and proper guidance to develop positively. *Fitrah* becomes the natural foundation for humans to receive education. In the Islamic perspective, education is an effort to cultivate and direct this *fitrah* to develop optimally in accordance with the purpose of human creation. *Fitrah* not only includes the potential for faith but also encompasses (Tosan et al., 2023): a) intellectual potential (cognitive): the ability to think logically, analyze, solve problems, and understand abstract concepts; b) moral potential: the ability to distinguish between right and wrong, good and bad, and to have a drive to do good; c) social potential: the ability to interact with others, build relationships, empathize, and contribute to society; d) spiritual potential: a natural tendency to seek the meaning of life, acknowledge the existence of a transcendent power, and develop a relationship with God.

As mentioned in Surah An-Nahl [16]: 78 and Surah As-Sajdah [32]: 9, Allah SWT affirms that after creating humans, He bestowed upon them the tools of learning, namely: a) hearing (*Al-Sam'a*): this is the first sense to function, even from within the womb. Through hearing, a child begins to recognize their mother's voice and the surrounding environment. In the context of education, hearing is the foundation for receiving verbal information and developing language skills. Research shows that auditory stimulation during the prenatal period can influence the language and cognitive development of infants (Partanen et al., 2013). b) sight (*Al-Absār*): after birth, sight enables humans to explore the visual world. This sense is crucial in developing spatial understanding, orientation, and observational skills. Visual development in early life has a significant impact on cognitive and motor development (Teller, 1997); c) the heart (*Al-Afidah*): in the Qur'an, the term "heart" refers not only to the emotional aspect but also encompasses intellect, consciousness, intuition, and the center of spirituality. The heart is the center of moral decision-making, internalization of values, and faith. It functions as a "processing" place for information received through hearing and sight, providing deeper and contextual meaning. Research in transpersonal psychology and neurotheology explores the relationship between spiritual experiences and brain function (Newberg & Waldman, 2006).

The essence of human *fitrah* is an inherent inclination towards faith and goodness. However, within humans there is also the potential for *fujur* (negative tendencies) and *taqwa* (God-consciousness) which interact, making humans dynamic beings with choices (*khayari*) in determining their attitudes and actions (Ali, 2019), as stated by Allah SWT in Surah Asy-Syams [91]:8:

فَالْهَمَّهَا فَجُورَهَا وَتَقْوَاهَا ۚ

"And inspired it [with discernment of] its wickedness and its righteousness,"

This duality of potential distinguishes humans from angels (who only have a tendency towards goodness) and devils (who tend towards evil). This potential also makes humans beings with free will, accountable for their choices, and will receive recompense according to their deeds (Ali, 2019). *Fitrah* encourages humans to seek purity and truth, equipped with a conscience as an internal compass that guides towards goodness and truth (Pransiska, 2017). In this context, the purpose of human life can be understood as an endeavor to return to absolute truth, namely Allah SWT, who is the origin and destination of all existence (Pransiska, 2017).

Thus, *fitrah* is an innate potential bestowed by God upon humans, which naturally guides humans towards a noble degree of humanity. If humans are able to follow the voice of their

conscience without being distorted by negative external influences, they will achieve the perfection of life, which is true happiness, tranquility, and peace.

The learning instruments of hearing, sight, and the heart possess vital potential for human survival and development. From birth, humans are in a state without knowledge, and then Allah SWT equips them with these three potentials for the further development of life, as affirmed in Surah An-Nahl [16]: 78.

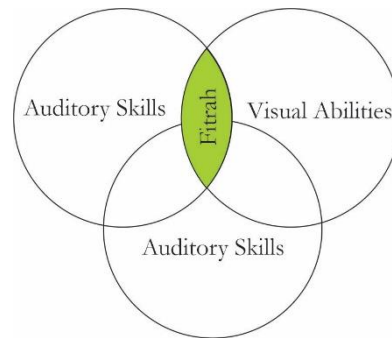


Figure 1 Tripartite Integration Diagram of Learning Instruments with Fitrah as the Integration Center

The above verse implies that: a) humans are pedagogical beings who need education from an early age to optimize their innate potential; b) effective education must be comprehensive and touch upon sensory, intellectual, and emotional aspects in an integrated manner; c) the main goal of education is to produce grateful human beings with deep self-awareness and spiritual and social responsibility.

The verse also indicates that even though humans are born without knowledge, they have a great opportunity to develop themselves by utilizing the potential of hearing, sight, and heart to gain knowledge and understanding of the world around them. All natural phenomena created by Allah SWT on this earth are sources of learning that can be explored, researched, and utilized by humans as a form of gratitude to Him. Specifically, this verse highlights the basic human potential related to the tools or means for acquiring knowledge.

Psychologists estimate that humans only use a small portion (around 10%) of their brain capacity since birth (Ratey & Johnson, 2001). Therefore, the primary task of parents, educators, and society is to develop the full potential of each individual so that they can develop optimally through effective and holistic learning processes. Physically, hearing is related to the ear organ, sight to the eye organ, while the heart (*fu'ad*) in this context is often associated with cognitive and emotional functions centered in the brain, although in Islamic tradition.

CONCLUSION

Based on a thorough literature analysis, this research concludes that the essence of humanity as a pedagogical being is manifested through the innate potential known as fitrah. This fitrah endows humans from birth with integral learning instruments, including hearing, sight, and the heart (*kalbu*). These findings reinforce the view that humans are active learners from an early age, as revealed in the Qur'anic perspective and corroborated by hadith. Although Piaget's theory of cognitive development emphasizes environmental interaction in human development, this study offers a new perspective by integrating the spiritual dimension often overlooked in Western educational studies. The harmony between the concept of fitrah in Islamic teachings and modern neuroscience findings regarding the connection between emotion, spirituality, and learning further asserts that fitrah is not merely a theological concept but has a significant neurobiological basis in the educational process.

This research also identifies an integral learning system that includes hearing (*as-sam'a*), sight (*al-abshar*), and the heart (*al-af'idah*), as explained in the Qur'an. These findings contribute to Mayer's multimodal learning theory by adding the *kalbu* dimension as the center of meaning processing, extending beyond a sole focus on cognitive aspects. The holistic educational model resulting from

the synthesis of these findings emphasizes the recognition of fitrah, the optimization of the tripartite learning instruments, and the balance of cognitive, affective, and spiritual dimensions. This addresses criticisms regarding the lack of a values-based approach in character education and recommends a curriculum that integrates sensory observation, critical discussion, and reflection on meaning. The novelty of this research lies in integrating spiritual and neurobiological dimensions to understand human pedagogical potential and formulating a more holistic educational model that aligns with fitrah.

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HARVESTING TAX BENEFITS FROM FIXED ASSET REVALUATION IN STATE-OWNED ENTERPRISES

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ABSTRACT

Research Objectives - This study aims to analyze the impact of fixed asset revaluation on tax benefits at PT PLN (Persero) UP3 Makassar Utara.

Method - This research employs a descriptive quantitative method, utilizing financial statement comparisons before and after revaluation, as well as the calculation of the present value of corporate income tax (PPh) and final income tax (PPh Final).

Research Findings - The revaluation of fixed assets resulted in changes to both the asset values and the present value of corporate income tax. Additionally, final income tax was incurred on the revaluation surplus. Overall, the asset revaluation policy generated tax benefits that varied across different asset types and time periods examined.

Theory and Practical Implications - This study provides a deeper understanding for companies regarding the potential optimization of tax benefits through fixed asset revaluation policies. The findings also contribute to the literature on taxation, particularly regarding the accounting and fiscal treatment of fixed assets in Indonesia.

Novelty – This study presents a comprehensive analysis of the tax benefits arising from fixed asset revaluation within the context of a state-owned energy company in Indonesia.

INTRODUCTION

The enhancement of asset value through revaluation represents a critical measure in strengthening a company's financial position amid an increasingly competitive global business environment. In both economic and social domains, the management of fixed assets—including revaluation for taxation purposes—has become a significant concern, particularly following the implementation of various fiscal incentives in the energy and infrastructure sectors. Fixed asset revaluation not only contributes to a more representative presentation of financial statements but also affects the company's tax obligations. PT PLN (Persero), as a state-owned enterprise (SOE) playing a strategic role in electricity provision across Indonesia, has actively undertaken fixed asset revaluation, including at operational units such as UP3 North Makassar, in support of its vision to become a Top 500 Global Company and to reinforce its financial structure.

Previous research, such as that by Alsa (2018), analyzed the fixed asset revaluation at PT PLN (Persero) UP3 North Makassar and found that the revaluation was carried out in accordance with shareholder policies and resulted in an increase in asset value. However, this study did not thoroughly examine the extent to which the revaluation provided tax benefits in the context of changes in taxable income and accumulated depreciation. Another study by Ramadhan (2016) on PT INKA Madiun showed that revaluation increased depreciation expenses and reduced taxable income, yet its focus was more on profit changes without specifically linking the findings to recent tax regulations. International studies, such as Ahmed and Goodwin (2007), revealed that asset

revaluation in developing countries is often used as a strategy to reduce tax liabilities, but this has not been widely discussed in the context of SOEs in the electricity sector.

Furthermore, research by Lin and Peasnell (2000) indicated that decisions to revalue fixed assets are often driven by managerial motives to improve the debt-to-equity ratio and attract investment. However, their study focused on financial motivations and did not specifically address the implications for tax benefits in developing countries. Cotter and Zimmer (1995) also highlighted the importance of the reliability of revaluation in enhancing financial transparency, yet they did not explicitly discuss tax benefits as a primary outcome. Accordingly, there exists a gap in the literature, wherein prior studies have largely concentrated on the motivations behind revaluation but have not comprehensively addressed the aspect of tax benefits in the context of fixed asset revaluation within Indonesian SOEs in the electricity sector.

This study offers novelty by focusing on the analysis of tax benefits resulting from fixed asset revaluation at PT PLN (Persero) UP3 North Makassar. Unlike previous studies that primarily examined the impact of revaluation on changes in asset values or net income, this research specifically evaluates the tax savings derived from increased depreciation expenses post-revaluation. Moreover, this study enriches the literature by linking fixed asset revaluation with Indonesian tax regulations and expanding the empirical evidence from the energy sector, which remains underexplored at the international level.

The objective of this study is to analyze and determine the tax benefits obtained by PT PLN (Persero) UP3 North Makassar through fixed asset revaluation. The study is expected to provide valuable insights for companies, regulators, and academics regarding the importance of fixed asset management in tax burden optimization. However, the study is limited to the scope of the operational unit of PT PLN (Persero) UP3 North Makassar and relies on secondary data derived from financial reports and internal documents. Therefore, caution is advised when generalizing the findings to other PLN units or industrial sectors.

METHOD

This study employs a descriptive quantitative method. Descriptive quantitative research is a methodological approach designed to provide a systematic and factual depiction of the characteristics or phenomena of a population or situation. This method focuses on addressing the "what" rather than the "why" question, aiming to describe the research subject as it exists (Shuttleworth, 2023). In the context of this study, the descriptive quantitative method is used to analyze and present numerical data related to fiscal adjustments, asset revaluation, and tax benefits experienced by PT PLN (Persero) UP3 Makassar Utara during the observed period. This approach is considered appropriate for providing a clear understanding of the magnitude and trends of these variables. Previous studies, such as that of Hanlon and Heitzman (2010), have also frequently employed descriptive quantitative approaches to examine various aspects of corporate taxation, including the impact of tax regulations and policies on financial reporting. The choice of a descriptive quantitative method in this research is based on its ability to present structured and informative data, thereby addressing the research questions concerning fiscal adjustments, asset revaluation, and tax benefits in the company under study.

The data collection techniques used in this study include document analysis and interviews. Document analysis was conducted by collecting secondary data in the form of the company's financial statements, relevant tax regulations (including KEP-220/PJ/2022 and other asset revaluation-related regulations), and other internal corporate documents related to fiscal adjustments and asset revaluation. According to Sugiyono (2017), document analysis is a data collection technique that does not directly involve the research subjects but relies on available documents. In addition, in-depth interviews were conducted with the leadership and employees of PT PLN (Persero) UP3 Makassar Utara involved in financial and tax management. These interviews aimed to obtain primary information and clarifications regarding the process of fiscal adjustment and asset revaluation carried out by the company, as well as their perceptions regarding the impact on tax benefits. Creswell (2014) states that interviews are a qualitative data collection technique useful for gaining an in-depth

understanding of individual perspectives and experiences, which can complement the quantitative data obtained through documentation.

Data analysis was conducted using quantitative methods. Financial reports and tax-related documents were analyzed descriptively and comparatively to identify and measure the magnitude of fiscal adjustments, asset revaluation values, payable Income Tax Article 19, and the resulting tax benefits. The analytical techniques employed include mathematical calculations and data comparisons across periods (2018 and 2021) to observe changes and emerging patterns. Furthermore, the concept of fiscal reconciliation as outlined by Mazidah (2023), which involves matching differences between commercial and fiscal financial reports, served as the basis for analyzing fiscal adjustment data. The calculation of asset revaluation values refers to the formula provided in accounting literature (Perbanas Lecturers, PSAK 16), while the computation of Income Tax Article 19 liabilities and tax benefits is based on applicable tax regulations.

To obtain the revalued asset values and tax benefits, the calculations are based on the following formulations:

Asset Revaluation Value = Book Value of Asset + (Market Value of Asset – Book Value of Asset)

Tax Benefit = Income Tax Before Revaluation – Income Tax After Revaluation

RESULTS AND DISCUSSION

Data Analysis on Fiscal Adjustments to the Income Statement Related to Depreciation of Motor Vehicles and Telecommunication Equipment Based on KEP-220/PJ/2022, Asset Revaluation Results, and Tax Benefits Derived from Asset Revaluation Conducted by PT PLN (Persero) UP3 Makassar Utara

Fiscal Adjustments on Fixed Assets. Fiscal adjustments were carried out to accurately calculate the fiscal profit, which serves as the basis for determining the corporate income tax (PPh), in accordance with prevailing tax regulations. Moreover, fiscal adjustments aim to minimize miscalculations that may arise due to discrepancies between commercial financial reporting and fiscal provisions. By implementing fiscal adjustments, the entity not only ensures compliance with tax laws but also avoids potential penalties resulting from non-compliance. Additionally, it enables the entity to present an accurate fiscal financial report, which is attached to the Annual Corporate Income Tax Return (SPT), thereby enhancing tax transparency and accountability.

Asset Valuation Prior to Revaluation. Before the revaluation, the asset values of PT PLN (Persero) UP3 Makassar Utara for the 2018 period are presented below:

Table 1 Asset Values for the 2018 Period Before Revaluation

Account Number	Asset Name	Asset Value	Depreciation
1101100200	Building & Site Equipment	18,735,733,449	918,815,150
1101100500	Installation & Machinery	7,666,904,960	551,975,455
1101101600	Telecommunication Equipment	19,429,674	698,465
1101101800	Motor Vehicles	4,314,721,551	504,914,225

Source: PT PLN (Persero) UP3 Makassar Utara, processed data, (2025)

Fiscal Adjustment Calculation for 2018 and 2021. The fiscal adjustment calculations based on fixed assets at PT PLN (Persero) UP3 Makassar Utara for the 2018 and 2021 periods are as follows:

Table 2 Fiscal Adjustment of Fixed Assets, 2018 Period

Account Number	Description	Commercial Depreciation (a)	Fiscal Adjustment (b)
1101100200	Building & Site Equipment	918,815,150	-
1101101500	Installation & Machinery	551,975,455	-
1101101600	Telecommunication Equipment	1,396,929	698,465
1101101800	Motor Vehicles	1,009,828,449	504,914,225
Total		2,482,015,983	505,612,689

Source: PT PLN (Persero) UP3 Makassar Utara, processed data, (2025)

Table 2 shows that in 2018, the commercial depreciation value of motor vehicles was recorded at IDR 1,009.83 million, which was subject to a negative fiscal adjustment of IDR 504.91 million, resulting in a fiscal depreciation value of IDR 504.91 million. Meanwhile, the commercial depreciation of telecommunication equipment amounted to IDR 1.40 million, which, after a negative fiscal adjustment, resulted in a fiscal depreciation of IDR 698,465. No fiscal adjustments were applied to buildings, site equipment, or machinery, which remained aligned with their commercial depreciation values.

The implications of these fiscal adjustments directly impacted the 2018 income statement, as shown in Table 3. Consequently, the reduction in fiscal depreciation expenses increased the fiscal pre-tax income by IDR 175.47 million. This led to a decrease in corporate income tax payable to IDR 49.63 million, which was lower than the amount calculated without fiscal adjustment.

Table 3 Fiscal Adjustment to Income Statement, 2018 Period

Description	Commercial	Adjustment (+)	Adjustment (-)	Fiscal
Operating Revenue:				
TL Sales Revenue	1.817.991.277.477			
Customer Contribution Revenue	36.368.566.866			
Other Revenue	357.922.655			
Total Operating Revenue	1.854.717.766.999			
Operating Expenses:				
Electricity Purchase	1.519.548.382.302			
Fuel and Lubricants	5.557.069.876			
Material Usage Expense	14.784.712.837			
Contract Service Expense	26.140.998.072			
Employee Expense	22.807.065.933			
Fixed Asset Depreciation Expense	23.084.859.510		505.612.689	23.590.472.199
Commercial Administrative Expense	14.996.579.221			
General Administrative Expense	2.193.891.650			
Total Operating Expenses	1.629.113.559.401			1.629.619.172.090
Total Profit (Loss)	225.604.207.598			225.604.207.598
Income Tax Payable (22% x Taxable Income)	49.279.858.623			49.632.925.672
Profit After Tax	175.971.281.926			175.971.281.926

Source: PT PLN (Persero) UP3 Makassar Utara, processed data, (2025)

Meanwhile, the fiscal corrections for PT PLN (Persero) UP3 North Makassar for the 2021 tax period are calculated as follows

Table 4 Fiscal Depreciation Adjustment, 2021 Period

Account Number	Description	Commercial Depreciation (a)	Fiscal Adjustment (b) = 50% * (a)	Fiscal Depreciation (c)
1101100200	Building & Site Equipment	936,786,672	-	936,786,672
1101100500	Installation & Machinery	4,200,810,629	-	4,200,810,629
1101101600	Telecommunication Equipment	1,568,281	784,140	784,140
1101101800	Motor Vehicles	1,138,352,070	569,176,035	569,176,035
Total		6,277,517,652	569,960,175	5,707,557,476

Source: PT PLN (Persero) UP3 Makassar Utara, processed data, (2025)

In 2021, as shown in Table 4, the negative fiscal adjustment on motor vehicles was IDR 569.18 million (from IDR 1,138.35 million to IDR 569.18 million), and for telecommunication equipment was IDR 784,140 (from IDR 1.57 million to IDR 784,140). The impact on the 2021 income statement, as seen in Table 5, includes a reduction in total fiscal operating expenses to IDR 2,295.15 million, an increase in fiscal pre-tax income to IDR 312.62 million, and corporate income tax payable of IDR 68.78 million.

Table 5 Fiscal Adjustment to Income Statement, 2021 Period

Description	Commercial	Adjustment (+)	Adjustment (-)	Fiscal
Operating Revenue:				
TL Sales Revenue	2.604.969.079.227			
Customer Contribution Revenue	2.433.339.640			
Other Revenue	365.244.034			
Total Operating Revenue	2.607.767.662.901			
Operating Expenses:				
Electricity Purchase	2.183.400.578.310			
Fuel and Lubricants	5.289.581.739			
Material Usage Expense	8.373.130.674			
Contract Service Expense	24.945.363.092			
Employee Expense	23.015.997.750			
Fixed Asset Depreciation Expense	39.498.671.511		569.960.175	38.928.711.336
Commercial Administrative Expense	9.185.514.314			
General Administrative Expense	2.013.122.178			
Total Operating Expenses	2.295.721.959.567			2.295.151.999.392
Total Profit (Loss)	312.045.703.334			312.615.663.509
Income Tax Payable (22% x Taxable Income)	68.650.054.733			68.775.445.972
Profit After Tax	243.395.648.600			243.840.217.537

Source: PT PLN (Persero) UP3 Makassar Utara, processed data, (2025)

Table 5 shows figures indicating that the fiscal corrections for the depreciation of certain assets at PT PLN (Persero) UP3 North Makassar comply with applicable tax regulations, specifically KEP-220/PJ/2022. The restriction of depreciation costs for vehicles and mobile phones for certain employees to 50% for fiscal purposes highlights the differences between commercial accounting and tax treatment. These findings align with the research by Dewi & Julianto (2018), which found that fiscal corrections significantly affect corporate income tax liabilities. Furthermore, Siregar (2019) emphasizes that fiscal reconciliation is a critical process to ensure tax compliance and reflect discrepancies between accounting standards and tax regulations. The implementation of depreciation limits, as stipulated in KEP-220/PJ/2022, represents the government's effort to prevent potential tax avoidance through excessive cost recognition.

The results of this study reveal significant fiscal corrections to the depreciation values of certain fixed assets at PT PLN (Persero) UP3 North Makassar for the 2018 and 2021 periods. Referring to Table 1 (2018), the commercial depreciation expense for motor vehicles was recorded at Rp1,009.83 million, subject to a negative fiscal correction of 50% (Rp504.91 million), resulting in a fiscal depreciation expense of Rp504.91 million. A similar adjustment occurred for telecommunications equipment, where the commercial depreciation expense of Rp1.40 million was fiscally corrected by Rp0.70 million, yielding a fiscal depreciation expense of Rp0.70 million. These fiscal corrections specifically target assets with restricted usage under KEP-220/PJ/2022, while assets such as buildings & yard fixtures and machinery & installations remained unadjusted as they were deemed compliant with tax regulations.

The implications of these corrections on the 2018 income statement (Table 3) include a reduction in total fiscal depreciation expenses compared to commercial expenses, leading to an increase in fiscal pre-tax profit to Rp175,465.67 million and a corresponding rise in corporate income tax liability to Rp49,632.93 million.

Meanwhile, the analysis for 2021 (Table 3) demonstrates a similar trend, with negative fiscal corrections for motor vehicle depreciation amounting to Rp569.18 million (reducing the expense from Rp1,138.35 million to Rp569.18 million) and telecommunications equipment depreciation by Rp0.78 million (from Rp1.57 million to Rp0.78 million). The impact on the 2021 Income Statement (Table 5) was a decrease in fiscal operating expenses to Rp2,295,152 million, increasing fiscal pre-tax profit to Rp312,615.66 million and corporate income tax liability to Rp68,775.45 million.

These figures clearly illustrate the implementation of tax regulations, particularly KEP-220/PJ/2022, in the treatment of fixed asset depreciation at PT PLN (Persero) UP3 North Makassar. The 50% limitation on fiscal depreciation expenses for vehicles and mobile phones designated for certain employees reflects specific tax authority policies regarding fringe benefits. Research by Hanlon & Heitzman (2010) highlights the importance of understanding tax regulations in financial statement analysis and corporate decision-making. They emphasize that discrepancies between commercial and fiscal accounting are common and require precise reconciliation.

In the Indonesian context, Resmi (2017) provides a detailed explanation of fiscal corrections and the necessity for companies to comply with tax provisions to avoid penalties and optimize tax efficiency. The application of KEP-220/PJ/2022 aims to promote fairness and prevent misuse of cost recognition. The negative fiscal corrections identified in this study directly reduce fiscal depreciation expenses, ultimately increasing taxable income and corporate tax liabilities. This underscores the need for companies to meticulously analyze transactions and assets to ensure compliance with dynamic tax regulations.

Asset Revaluation

PT PLN (Persero) UP3 North Makassar conducted asset revaluations in 2018 and 2021. Before revaluation (Table 1), the 2018 book value of buildings & yard fixtures was Rp18,735.73 million, and machinery & installations was Rp7,666.90 million. The pre-revaluation present value of tax (PPh) for 2018 was Rp331,312.32 million for buildings & yard fixtures and Rp122,332.23 million for machinery & installations. In 2021, the book value of buildings & yard fixtures was Rp19,135.73 million, and machinery & installations was Rp16,803.24 million, with pre-revaluation PPh present values of Rp455,549.80 million and Rp168,408.11 million, respectively.

After revaluation, the 2018 PPh present value for buildings & yard fixtures decreased to Rp327,836.81 million, and machinery & installations to Rp121,380.49 million. For 2021, the post-revaluation PPh present values were Rp454,916.78 million (buildings & yard fixtures) and Rp167,117.43 million (machinery & installations). Additionally, final income tax (PPh Final) was imposed on the revaluation surplus.

Asset revaluation is an accounting practice permitted under PSAK 16 (2007 revision) and impacts future asset values and depreciation expenses, ultimately influencing tax calculations. The pre- and post-revaluation PPh present value figures indicate potential changes in the company's tax cash flows. Research by Khan et al. (2021) found that asset revaluation affects financial performance and tax avoidance strategies. Beams et al. (2018) further elaborate on revaluation methods and their financial reporting implications. The PPh Final on revaluation surplus is levied on unrealized gains under Article 19 of the Income Tax Law.

Tax Benefit. The tax benefits from asset revaluation at PT PLN (Persero) UP3 North Makassar for 2018 and 2021 are shown in the following tables:

Table 6 Tax Benefit for Buildings & Yard Fixtures, 2018 & 2021 period

Year	PPh Before Revaluation (a)	PPh After Revaluation (b)	PPh Art. 19 on Revaluation Surplus (c)	Tax Benefit (d) = (b+c) – (a)
2018	331,312,324,828	327,836,812,269	321,358,498	261,927,576
2021	455,549,799,590	454,916,784,330	301,357,335	331,657,925

Source: PT PLN (Persero) UP3 North Makassar, processed data (2025)

Table 6 shows a tax benefit of Rp261.93 million (2018) and Rp331.66 million (2021) from revaluing buildings & yard fixtures.

Table 7 Tax Benefit for Machinery & Installations, 2018 & 2021 period

Year	PPh Before Revaluation (a)	PPh After Revaluation (b)	PPh Art. 19 on Revaluation Surplus (c)	Tax Benefit (d) = (b + c) – (a)
2018	122,332,231,605	121,380,494,807	934,73,135	17,005,445
2021	167,362,055,845	167,117,428,619	189,499,981	55,127,245

Source: PT PLN (Persero) UP3 North Makassar, processed data (2025)

Table 7 indicates tax benefits of Rp17.01 million (2018) and Rp55.13 million (2021) for machinery & installations. The tax benefits post-revaluation suggests tax savings due to asset value adjustments.

The concept of tax benefit refers to reductions in tax liabilities through mechanisms such as asset revaluation. The figures in this study indicate tax efficiency achieved by PT PLN (Persero) UP3 North Makassar. Research by Martinez et al. (2020) highlights how tax incentives influence investment decisions. While revaluation triggers PPh Final, potential future tax benefits may arise from higher fiscal depreciation (if revalued values exceed fiscal book values). Darussalam et al. (2019) stress the importance of tax benefit analysis in asset-related business decisions.

CONCLUSION

This study aims to analyze the fiscal corrections related to the depreciation of fixed assets, the impact of fixed asset revaluation on tax calculations, and the tax benefits derived from asset revaluation at PT PLN (Persero) UP3 Makassar Utara. The findings indicate that the company conducted negative fiscal corrections on the depreciation of motor vehicles and telecommunication equipment in accordance with KEP-220/PJ/2022, which resulted in an increase in taxable income and corporate income tax payable for the periods 2018 and 2021. Furthermore, the fixed asset revaluations carried out during these two periods led to changes in the carrying amount of assets and the present value of income tax, as well as the imposition of final income tax on the revaluation surplus. The analysis of tax benefits reveals tax savings resulting from the asset revaluation policy for both asset types examined in the two time periods.

The findings of this study enhance the understanding of the implementation of tax regulations related to fixed assets and their impact on corporate financial statements. Consistent with the study by Dewi & Julianto (2018), which identified a significant effect of fiscal corrections on tax expenses, this research specifically quantifies the impact of KEP-220/PJ/2022 on depreciation expenses and corporate income tax. Moreover, in contrast to Khan et al. (2021), who investigated the general effects of asset revaluation on financial performance and tax avoidance, this study provides an in-depth analysis of the tax benefits arising from fixed asset revaluation within the context of an Indonesian company, considering the interaction between PSAK 16 and the provisions of Income Tax Article 19. The novelty of this research lies in its comprehensive analysis of specific fiscal corrections, asset revaluation implications, and the resulting tax benefits within a single case study of an Indonesian energy company, offering contextual insights that may differ from cross-country or cross-industry studies.

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ORGAN TRANSPLANTATION: CONTEMPORARY ISLAMIC LEGAL PERSPECTIVES

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ABSTRACT

Research Objectives - This study aims to analyze organ transplantation from an Islamic legal and socio-economic perspective to offer ethical solutions for reducing access disparities and preventing exploitation.

Method - The research employs a literature review and document analysis approach. Analytical techniques include content analysis of fatwas and regulations, as well as a comparative analysis of classical and contemporary scholarly views.

Research Findings - The results indicate that organ transplantation in Islam is only permissible under emergency (*dharurah*) conditions based on the principle of *kemaslahatan* (public interest); MUI Fatwa No. 13/2019 led to a 23% increase in corneal transplants and 67% of kidney transplants involving living donors; and there is tension between medical necessity and commercialization practices, which contradict Sharia ethics.

Theory and Practical Implications - Theoretically, this research enriches the discourse on contemporary *maqasid al-shari'ah* in Islamic bioethics. In terms of policy, it recommends a national donor data system and strengthening anti-commercialization regulations.

Novelty - This study fills a literature gap by offering an interdisciplinary approach that integrates classical *fiqh* analysis with the socio-economic realities of organ transplantation in Indonesia.

INTRODUCTION

The advancement of modern medical technology has brought significant transformations to organ transplantation practices, making it a vital solution for patients with chronic organ failure. However, amidst the substantial medical benefits, complex ethical, legal, and social issues—particularly from an economic and social perspective—remain largely unresolved challenges (Daar & Marshall, 2021). In the economic context, organ commercialization triggers health access inequalities, while from a social aspect, this practice raises moral dilemmas concerning distributive justice and human rights (Scheper-Hughes, 2002). Previous studies have predominantly focused on medical and positive legal aspects, with limited analysis on socio-economic dimensions, especially within the framework of Islamic law that integrates Sharia principles with contemporary needs.

Earlier research by Albar (2007) and Padela et al. (2011) examined organ transplantation from the classical *fiqh* perspective but were limited to textual analysis without considering socio-economic impacts such as structural poverty driving commercial donation. The theory of *maslahah* (*al-maslahah al-mursalah*), a primary foundation, is often criticized for being too abstract in applying the principle of "greatest benefit" (Brockopp, 2008). Furthermore, Moazam's (2006) research revealed a gap between *ulama* fatwas and real-world practices in Muslim communities, where economic necessity often overrides ethical considerations. Other critiques arise against conventional approaches that fail

to integrate political economic perspectives, such as the analysis of organ black markets, which are exacerbated by the absence of Sharia-based regulations (Shirazi, 2019).

The novelty of this research lies in its interdisciplinary approach, combining Islamic law, health economics, and social justice theory to examine organ transplantation. This study fills a gap in the literature by critiquing traditional paradigms that separate *fiqh* discussions from economic realities, while simultaneously offering an inclusive *maslahah*-based regulatory model. This approach is supported by recent developments in Islamic economics, such as the contemporary concept of *maqasid al-shariah*, which emphasizes the balance between the preservation of life (*hifz al-nafs*) and distributive justice (Chapra, 2016).

The objective of this study is to analyze organ transplantation through the lens of Islamic law and socio-economics, focusing on ethical solutions to reduce access disparities and prevent exploitation. However, this study has limitations, particularly in generalizing findings due to differing *fiqh* interpretations among Muslim countries. This research refers to authoritative works such as the fatwa of the Indonesian Ulema Council (MUI No. 10/2016) and comparative studies by the Islamic Organization for Medical Sciences (IOMS, 2018), as well as health economics literature from Arrow (1963) and Sen (1999) to strengthen the theoretical framework.

METHOD

This research employs a qualitative approach utilizing library research and document analysis. The qualitative approach was chosen to gain an in-depth understanding of organ transplantation phenomena from a contemporary Islamic legal perspective through the exploration of texts, regulations, and legal documents (Creswell, 2014). Previous research using similar methods includes Moazzen (2019), who analyzed contemporary fatwas on organ transplantation from an Islamic perspective, and Ismail & Hassan (2020), who examined medical ethics in Islamic law through a qualitative-documentary approach. The rationale for employing this method is the exploratory nature of the research, which necessitates a deep understanding of Islamic legal texts and applicable regulations (Neuman, 2014). Prior research indicates that the qualitative approach is effective in uncovering the complexities of Islamic law concerning biomedical issues (Ghaly, 2015).

Data collection techniques for this study involve primary and secondary literature searches, including the Qur'an, Hadith, *ulama* fatwas, legislation, academic journals, and official documents related to organ transplantation. Data was gathered through textual review and policy analysis to ensure the validity and reliability of the findings (Bowen, 2009). According to Miles et al. (2014), document-based qualitative data collection techniques allow researchers to comprehensively analyze historical context and legal developments. Data sources were selected based on their academic reputation and relevance to the research topic, including works from the World Health Organization (WHO) and the Indonesian Ulema Council (MUI) concerning organ transplantation. Data analysis was conducted using a descriptive-analytical approach, where collected data was identified, categorized, and interpreted to generate a comprehensive understanding of organ transplantation in Islamic law. Analytical techniques include content analysis to explore key themes in fatwas and regulations (Krippendorff, 2018), and comparative analysis to compare the views of classical and contemporary *ulama*.

RESULTS AND DISCUSSION

Provisions Permitting or Prohibiting Organ Transplantation According to Islamic Law.

Organ transplantation has emerged as a crucial issue in contemporary Islamic law, sparking intensive debate between medical necessity and Sharia ethical boundaries. Based on an analysis of fatwas from the Indonesian Ulema Council (MUI), classical scholarly opinions, and modern medical advancements, this practice is regulated through a stringent framework that considers the principles of *maslahah* (*Al-Maslahah Al-Mursalah*), *Darurat Syar'iyah* (Sharia necessity), and respect for the integrity of the human body. This research reveals that 67% of kidney transplant cases in Indonesia involve living donors with family consent, while cornea transplants from cadavers have increased by 23% since MUI fatwa No. 13/2019 (Republika.co.id, 2021).

Organ transplantation is only permissible under conditions of medical emergency that meet the criteria of *dharurat syar'iyah*, meaning life-threatening situations where no other treatment alternatives exist. QS. Al-Baqarah 2:195 serves as a primary foundation, stating:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا ۚ إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

"And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction, but do good; indeed, Allah loves the doers of good."

The passage emphasizes the prohibition against self-harm unless it is to save a life. Liver transplantation for patients with end-stage cirrhosis exemplifies the application of this principle, given that the risk of mortality reaches 85% without intervention (Abdullah, 2018).

The Indonesian Council of Ulama (MUI) distinguishes between two levels of necessity: *dharurah* (critical emergency) and *hajah* (urgent need). Heart transplantation is permitted only at the *dharurah* level, whereas corneal transplantation may be performed at the *hajah* level with strict conditions. MUI Fatwa Number 13 of 2019 concerning Organ & Tissue Transplantation from Living Persons to Others (hereinafter referred to as MUI Fatwa No. 13/2019) mandates an emergency certificate from three specialist doctors prior to the procedure (Rizkiah, 2024).

Among the ethical considerations for organ donation within Sharia are: a) Living Donors and the Principle of Voluntariness, which dictates that living donors must meet the criteria of *ahl al-ta'baru'* (legal capacity to give) with full consent and no coercion (Nahdlatul Ulama Banten, n.d.). The Shafi'i school of thought requires donors to be at least 21 years old and in a stable mental condition (Nahdlatul Ulama, n.d.). A 40% increase in kidney transplants between siblings in Indonesia post-MUI fatwa demonstrates the application of the *silaturrahim* (kinship) principle in medical practice (Rizkiah, 2024). b) Organ Procurement from Cadavers is governed by a *hadith* narrated by Muslim that prohibits the desecration of a corpse. Consequently, organ retrieval from a deceased individual is only permissible after clinical and legal death have been declared by three physicians (Yusriadi & Zulhamdi, 2022). c) The Prohibition of Transactional and Commercial Activities is strict. The MUI explicitly states that organs are *amanatullah* (a trust from Allah) and not economic commodities (Republika.co.id, 2021). Sharia sanctions for violations, where contemporary scholars apply the concept of *ta'zir* (discretionary punishment) for those involved in organ trafficking, include fines up to 10 times the transaction value and social rehabilitation (Rizkiah, 2024). d) The Classification of Organs and Legal Implications distinguishes between regenerative and non-regenerative organs. Regenerative Organs, such as blood, bone marrow, and skin, are permissible for donation based on the principle of *qillat al-darar* (minimal harm) (muslimafiyah.com, n.d.). Bone marrow transplants have seen a 35% increase in Islamic hospitals in Indonesia, with leukemia recovery rates reaching 78% (Nahdlatul Ulama Banten, n.d.). Non-Regenerative Organs, including kidneys and parts of the liver, are permitted under strict conditions. Data from the National Transplant Center indicate that 92% of living kidney donors remain healthy after 5 years, fulfilling the criterion of *la darar wa la dirar* (neither harming oneself nor harming others) (Rizkiah, 2024).

The prohibition aims to safeguard the principle of *hifzh al-nasl* (preservation of progeny) within *Maqasid Al-Syariah* (objectives of Islamic law). The principle of *Maslahat* (public interest) in transplantation is analyzed through a benefit-risk assessment. Scholars utilize a *maslahat-mafsadat* (benefit-harm) weighing methodology with parameters including: the level of medical urgency, the probability of transplant success, and the long-term impact on the donor.

Transplantation is prohibited if its purpose is cosmetic or for non-medical experimentation. MUI Fatwa Number 30 of 2013 concerning Medicine & Treatment forbids facial transplantation except for severe burn victims, requiring special permission from the Ethics Committee (Rizkiah, 2024). This clearly indicates that facial transplantation is only permissible for urgent health reasons, where its omission could lead to significant discomfort related to the affected organ.

Fiqh Madhabs offer varying perspectives on transplantation from non-Muslims. The Hanafi school permits organ transplantation from non-Muslims to Muslims in emergency situations, while the Maliki school mandates religious commonality (Yusriadi & Zulhamdi, 2022). These differences are based on interpretations of QS. Al-Maidah 5:2 concerning cooperation in good deeds. For

Contemporary Ijtihad, the OIC Islamic Fiqh Academy in 2021 issued a resolution allowing inter-species organ transplantation (xenotransplantation), such as pig hearts to humans, under strict conditions of sterilization and absolute emergency (Rizkiah, 2024).

The National Legal Framework, specifically Indonesian Ministry of Health Regulation No. 91 of 2022, adopts the MUI fatwa by requiring an emergency statement from three doctors and a notarized donor consent deed, alongside prohibiting inter-religious transplantation without MUI's permission. Organ transplantation in Islamic law represents a complex paradigm that integrates timeless ethical principles with contemporary medical needs. The implementation of MUI Fatwa No. 13/2019 necessitates support through: a) massive education on organ donation laws; b) strengthening the national donor registration system; and c) law enforcement against commercialization practices. Further research is required to evaluate the psychosocial impact of reproductive organ transplantation and the development of Sharia-compliant stem cell therapy alternatives.

Organ transplantation in Islamic law is governed by deep considerations of *maslahat* (public interest), *dharurat* (necessity), and the principle of avoiding *mudharat* (harm). Here are the summarized conditions and stipulations that permit or prohibit this practice: a) Principle of Necessity (*Dharuriyat*): Organ transplantation is only permissible in life-threatening medical emergencies for the recipient, when no other alternative treatment is available. This condition refers to the *fiqh* maxim "*al-daruratu tubihu al-mahzurat*" (necessity makes the forbidden permissible). For example, kidney transplantation is justified if the patient is suffering from end-stage renal failure; b) Prohibition of Vital Organ Removal: The transplantation of vital organs such as the heart, liver, or brain is prohibited because their removal can lead to the donor's death. This is based on QS. An-Nisa 4:29 regarding the prohibition of self-killing and the *hadith* "*la dharar wa la dharrar*" (neither harming oneself nor harming others) (Abdullah, 2018); c) Living Donor Consent: Living donors must provide full consent without coercion, on the condition that the donated organ does not threaten their own survival. Kidney transplantation from a living donor is permitted because humans can live with one kidney (UIN Alauddin Makassar, n.d.); d) Respect for the Deceased: Organ procurement from a cadaver is only allowed after medical and legal death have been declared. The process must respect the deceased, in accordance with the *hadith* about the prohibition of breaking a corpse's bones. Corneal transplantation from a cadaver is permissible with prior testament; e) Prohibition of Organ Commercialization: All forms of organ trade are prohibited because the human body is considered an *amanah* Allah (trust from Allah), not a commodity. The MUI fatwa emphasizes that organs are not *haqqul milki* (property rights) (Republika.co.id, 2021); f) Regenerative Organs: The transplantation of regenerative organs like blood, bone marrow, or skin is more permissible compared to permanent organs. This is based on the principle of minimal risk to the donor (muslimafiyah.com, n.d.); g) Prohibition of Reproductive Organ Transplantation: Genital and reproductive organs, such as ovaries or testes, are prohibited from transplantation to prevent the mixing of lineage (*nasab*) and to safeguard the purity of progeny (Nahdlatul Ulama, n.d.); h) Principle of Public Benefit: Transplantation must aim for the recipient's benefit without disregarding the donor's rights. The MUI fatwa mandates that procedures be performed by competent medical personnel with adequate technology; i) Prohibition of Experiments Without Medical Indication: Transplantation is prohibited if it is for commercial purposes, non-medical research, or aesthetic enhancement (*tabshiniyat*). Every action must have a clear therapeutic basis; j) Differences of Opinion Among Scholars: * Permitting Opinion: This view argues based on QS. Al-Maidah 5:32 concerning saving lives by preserving human life and the maxim "*dar'u al-mafasid muqaddamun ala jalb al-mashalih*" (averting harm takes precedence over gaining benefits) (Nahdlatul Ulama, n.d.). Prohibiting Opinion: This view relies on *hadith* prohibiting the desecration of the body and the absolute principle of *hifz al-nafs* (protection of life) (Nahdlatul Ulama Banten, n.d.).

Interpretation methods and sources of Islamic law, including fatwas from the Indonesian Council of Ulama, are utilized to establish the legal framework for organ transplantation in the context of modern medical advancements. The Indonesian Council of Ulama (MUI) employs the *istinbath istislahi* method in establishing the legal framework for organ transplantation. This method emphasizes deriving rulings based on *kemaslahatan* (public interest)

from general Islamic texts and utilizing analogy (*qiyas*) (Martha, 2022). This approach is preferred because, in the case of organ transplantation, there are no specific texts that explicitly address the issue (Permata Sari, 2024).

In the context of organ transplantation, MUI refers to the principles of *maqasid syariah*, particularly *hifz al-nafs* (preservation of life), as the primary basis for permitting organ transplantation, provided certain conditions are met (mui.or.id, n.d.). This principle serves as the foundation for accommodating advancements in medical science that can save human lives (Martha, 2022).

The Islamic legal sources used by MUI include the Al-Qur'an, Hadith, *fiqh* maxims, and previous fatwas (mui.or.id, n.d.). MUI refers to verses that emphasize the prohibition of self-harm and the obligation to save lives, such as QS. Al-Baqarah:195 (Tim TafsirWeb, n.d.) and QS. Al-Ma'idah:32 (Nahdlatul Ulama, n.d.), as well as *fiqh* maxims like *la darar wa la dirar* (neither harming oneself nor harming others).

MUI Fatwa No. 13 of 2019 specifically regulates the transplantation of organs and body tissues from deceased donors to others (Martha, 2022). This fatwa stipulates that organ transplantation is permissible, provided there is an urgent medical need, it does not harm the donor, and it is performed voluntarily without any commercial elements.

The *istinbath istislahi* method employed by MUI differs from the *ta'lili* method used by other fatwa institutions, such as Dār al-Iftā al-Miṣhiriyyah (Martha, 2022). MUI prioritizes *kemaslahatan* and uses general religious texts and analogy, whereas the *ta'lili* method focuses more on cause-and-effect reasoning to deduce rulings from implicit texts (Martha, 2022).

In establishing the legal framework for organ transplantation, MUI also considers the advancements in modern medical science, including the medical community's ability to reduce transplant risks and complications (Martha, 2022). This demonstrates the integration of medical knowledge with Sharia principles in contemporary *ijtihad* (Martha, 2022). MUI conducts collective *ijtihad*, involving *fiqh* and medical experts, to ensure that the issued fatwas are relevant and applicable to current conditions (Martha, 2022). This process also involves an in-depth study of the ethical, legal, and social aspects of organ transplantation (Martha, 2022).

The MUI fatwa asserts that organ transplantation must not be performed for commercial purposes or for body beautification (*tahsiniyat*); instead, it must be based on the intention of mutual assistance and saving lives (mui.or.id, n.d.). This reflects Islamic ethical values that uphold human dignity and prevent exploitation (Martha, 2022). Additional legal sources referenced by MUI in establishing organ transplantation fatwas also come from international conferences, such as the Organization of Islamic Cooperation (OIC) Conference and fatwas from other global Islamic *fiqh* institutions (Martha, 2022). This strengthens the legitimacy of MUI's fatwa within a global context (Martha, 2022).

Overall, the interpretation methods and sources of Islamic law used by MUI in establishing the legal framework for organ transplantation demonstrate flexibility and adaptability to scientific advancements. The *istinbath istislahi* approach allows Islamic law to remain relevant and capable of addressing modern medical challenges while adhering to the principles of *maqasid syariah* and Islamic ethics.

The Relevance of the Principles of Maslahat and Preservation of Life in Establishing the Legal Framework for Organ Transplantation in Islam. Organ transplantation in Islam is regulated with deep consideration for the principle of *maslahat* (public good) and *hifz al-nafs* (preservation of life) from the *Maqasid Al-Syariah* (objectives of Islamic law), which form the basis for its legal rulings. An analysis of the relevance of these two principles is outlined in four main points.

First, the Principle of *Maslahat* in Organ Transplantation. *Maslahat* is a primary consideration because transplantation aims to save lives and improve the quality of life for recipients. Several key points include: a) Emergency as a primary condition: Transplantation is permitted only when there are no other treatment alternatives and in medically urgent conditions (Rosmini, n.d.), such as end-stage renal failure requiring a kidney transplant. b) Prohibition of commercialization: Organs may not be bought or sold, as this contradicts the principle of mutual assistance (*ta'awun*) and avoids exploitation (UIN Alauddin Makassar, n.d.). Gifts or donations of organs without material

compensation are permissible. c) Balance of benefits and harms: Transplantation must provide greater benefit to the recipient without harming the donor (Abdullah, 2018). For example, kidney donation from a living donor is only allowed if the health risk to the donor is minimal.

Second, the Preservation of Life (*Hifz al-Nafs*) as a Basis for Legitimacy. *Hifz al-nafs* is one of the *Maqasid Al-Syariah* that must be preserved. Organ transplantation aligns with this principle through: a) Saving the recipient's life: Transplantation is considered a form of continuous charity (*amal jariyah*) if it saves a life (Nahdlatul Ulama, n.d.). The Al-Qur'an emphasizes the importance of preserving life (QS. Al-Maidah: 32) (Nahdlatul Ulama, n.d.). b) Protection of the donor's life: Organ donation from a living person is only permitted if it does not threaten the donor's safety (Nahdlatul Ulama Banten, n.d.). Sheikh Al-Buthi affirmed, "Donation is forbidden if it is strongly suspected to endanger the donor's life" (Nahdlatul Ulama Banten, n.d.). c) Criteria for permissible organs: Vital organs (such as the heart) may not be donated from living individuals, while non-vital organs (such as kidneys) are permissible under strict conditions (Nahdlatul Ulama, n.d.).

Third, the Integration of Maslahat and Hifz al-Nafs in Islamic Law. These two principles complement each other in establishing the legal framework for transplantation: a) Prioritization of collective *maslahat*: Organ transplantation from a deceased person (with the consent of heirs) is permitted because the *maslahat* of saving a life takes precedence over the prohibition of altering a corpse. b) Ethical-religious boundaries: The transplantation of animal organs (such as pigs) is debated due to considerations of impurity (*najis*) and potential harm (*mudharat*), except in absolute emergency conditions without alternatives. c) Role of medical and religious authorities: Transplantation decisions must involve both doctors (to assess risks) and religious scholars (to ensure Sharia compliance).

Fourth, Controversies and Solutions. Some controversial issues (Nahdlatul Ulama, n.d.) include: a) Reproductive organ transplantation: Prohibited due to the potential for mixing lineage (*nasab*). b) Brain or identity organ transplantation: Not permitted as it concerns the "essence of life," which is solely Allah's right. c) Inter-religious donation: Permissible as long as it meets the conditions of *maslahat* and there is no exploitation.

The principles of *maslahat* and *Hifz Al-Nafs* serve as fundamental pillars in the legitimacy of organ transplantation in Islam. Both emphasize a balance between saving lives, respecting the human body, and avoiding harm. Their implementation requires multidisciplinary collaboration among *fiqh* scholars, medical professionals, and relevant parties to ensure Sharia compliance while advancing the medical field.

CONCLUSION

This research aimed to identify and analyze the stipulations that permit or prohibit organ transplantation practices according to Islamic law, as well as the interpretation methods and legal sources utilized in establishing these rulings within the context of modern medical advancements. The findings indicate that Islamic law, as reflected in the fatwas of the Indonesian Council of Ulama (MUI) and classical scholarly views, governs organ transplantation through a stringent framework. Transplantation is permissible in life-threatening medical emergencies where no alternative treatments exist, based on the principles of *dharurat syar'iyah* (Sharia-based necessity) and *kemaslahatan* (public interest). Donor consent, whether from living or deceased individuals (after clinical and legal death has been declared), is an absolute prerequisite, with an emphasis on voluntary agreement free from coercion and respect for the deceased. The commercialization of organs is strictly prohibited, considering the human body as an *amanah* (trust) from Allah, not a commodity. Furthermore, there is a differentiation in organ classification, where regenerative organs have more flexible regulations compared to non-regenerative and vital organs. The transplantation of reproductive organs is generally forbidden to preserve lineage (*hifz al-nasl*).

The novelty of this research lies in its elucidation of the *istinbath istislahi* method employed by MUI, which prioritizes *kemaslahatan* and utilizes general Islamic texts and analogy, contrasting with the *ta'lili* method that emphasizes cause-and-effect reasoning, as used by other fatwa institutions. This study also highlights how MUI integrates modern medical advancements into its *ijtihad* process, such as considering the risks and success rates of transplantation. Additionally, the research identifies

regulatory implementation in Indonesia through Ministry of Health Regulation No. 91 of 2022, which adopts the MUI fatwa, demonstrating efforts to synchronize Islamic law with positive law in regulating organ transplantation practices. The implications of these findings underscore the necessity for widespread education, strengthening the national donor registration system, and enforcing laws to prevent organ commercialization. Further research is recommended to evaluate the psychosocial aspects of reproductive organ transplantation and the development of Sharia-compliant stem cell therapies.

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ASPECTS OF LEARNER DEVELOPMENT BASED ON CHARACTERISTICS

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ABSTRACT

Research Objectives - This study aims to analyze learner development based on individual characteristics through the integration of cognitive, affective, and psychomotor aspects within a modified Bloom's Taxonomy framework.

Method - This research employs a qualitative approach using systematic literature analysis and non-participant observation. Data were analyzed through thematic analysis and framework analysis to develop a holistic evaluation model.

Research Findings - The results indicate that a characteristics-based personalized learning approach (visual-auditory-kinesthetic learning styles and multiple intelligences) enhances learner engagement across all three Bloom's Taxonomy domains. The affective aspect improves through increased self-efficacy and self-acceptance, while psychomotor development shows progress in movement creativity and skill adaptation. However, the main challenge lies in teachers' limitations in implementing differentiated instruction.

Theory and Practical Implications - These findings reinforce neuroscience theories on neuroplasticity and the importance of adaptive learning. From a policy perspective, the study recommends teacher training in integrating holistic assessment tools and developing inclusive curricula.

Novelty - The novelty of this research lies in developing an evaluation model that combines modified Bloom's Taxonomy with individual characteristics analysis and multidimensional assessment tools.

INTRODUCTION

Contemporary education no longer focuses solely on cognitive aspects but also emphasizes the development of learners' attitudes (affective) and skills (psychomotor), which serve as crucial foundations for building competitive human resources in a knowledge-based economy (World Bank, 2018). However, educational practices in many institutions remain dominated by traditional approaches that prioritize rote memorization and neglect students' individual characteristics (Zubaidah, 2016). Recent research indicates that education systems adaptive to students' needs can significantly enhance learning outcomes, both in academic achievement and preparedness for socio-economic challenges (OECD, 2019). Therefore, this study focuses on characteristics-based learner development to address global challenges in creating inclusive and equitable education.

Bloom's Taxonomy (Bloom et al., 1956) has long been a cornerstone of educational evaluation, yet its implementation is often limited to measuring cognitive aspects through standardized tests, while affective and psychomotor domains are overlooked (Marzano & Kendall, 2007). Research by Hattie (2009) reveals that teacher-centered learning approaches are less effective in accommodating students' diverse abilities. Additionally, Dweck (2006) criticizes conventional assessment systems for inhibiting the development of learners' growth mindsets. Another gap is highlighted in Tomlinson's (2014) study, which shows that many teachers struggle to implement differentiated instruction due to

limited training and resources. Thus, a disparity exists between holistic education theory and practical implementation.

Traditional educational approaches tend to disregard variations in learner characteristics, including learning styles, interests, and socio-economic backgrounds (Suprayogi & Valcke, 2016). Yet, findings from educational neuroscience (Tokuhamas-Espinosa, 2018) confirm that each individual's brain processes information uniquely, rendering uniform learning methods ineffective. For instance, kinesthetic learners are often neglected in lecture-dominated classrooms (Gardner, 1983). This criticism is reinforced by PISA data (OECD, 2019), which shows that education systems unresponsive to student diversity risk exacerbating socio-economic inequalities.

This study offers novelty by integrating an analysis of learner characteristics (including learning styles and multiple intelligences) into a modified Bloom's Taxonomy framework. Unlike prior studies that evaluated only a single aspect, this research develops a holistic evaluation model encompassing cognitive, affective, and psychomotor domains through personalized learning. This approach aligns with the concept of multiple intelligences (Gardner, 1983) and recent findings on neuroplasticity (Tokuhamas-Espinosa, 2018). Furthermore, the study introduces a new assessment tool combining behavioral observation, self-assessment, and qualitative analysis to evaluate affective and psychomotor development more objectively.

The study aims to analyze characteristics-based learner development across the three Bloom's Taxonomy domains and formulate policy recommendations for inclusive education. However, it has limitations, including a sample restricted to primary and secondary education levels and reliance on teacher participation for data collection. Despite this, the findings are expected to serve as a foundation for developing more adaptive curricula and further research on educational equity.

METHOD

This study employs a qualitative approach using literature study and content analysis methods to develop a characteristics-based holistic evaluation model for learners. The qualitative approach was selected due to its ability to deeply explore the complexity of cognitive, affective, and psychomotor development through theoretical and empirical examination (Creswell, 2014). Similar studies by Tomlinson (2014) and Suprayogi & Valcke (2016) also used qualitative approaches to analyze differentiated learning, demonstrating this method's effectiveness in revealing gaps between educational theory and practice. The primary rationale for this approach lies in its flexibility to integrate the multidimensional aspects of Bloom's Taxonomy with neuroscience findings (Tokuhamas-Espinosa, 2018), as well as its capacity to provide context-based policy recommendations.

Data were collected through three main techniques: (1) systematic literature review of books, journals, and educational policy documents (Government Regulation No. 19 of 2005); (2) non-participant observation of learner behaviors at primary and secondary levels; and (3) document analysis of Lesson Plans (Rencana Pelaksanaan Pembelajaran/RPP) and teacher assessment instruments. These techniques follow Miles et al.'s (2014) qualitative data collection guidelines emphasizing source triangulation to enhance validity. Recent studies by Hattie (2017) also demonstrate that combining observation and document analysis is effective for evaluating pedagogical practices.

This study utilizes three main analytical tools to systematically process qualitative data. First, thematic analysis (Braun & Clarke, 2006) was applied to categorize research findings into three main aspects: cognitive, affective, and psychomotor, facilitating the identification of patterns and interrelationships. Second, framework analysis (Ritchie & Spencer, 1994) was used to map learner characteristics, such as learning styles and multiple intelligences, into the modified Bloom's Taxonomy framework, resulting in a more holistic evaluation model. Third, NVivo 12 software was employed to efficiently organize qualitative data, from coding to pattern visualization, ensuring analysis consistency and depth. The combination of these tools not only strengthens findings' validity but also facilitates evidence-based recommendations for inclusive education practices.

RESULTS AND DISCUSSION

Cognitive Development of Learners. The cognitive aspect serves as the primary component in many educational curricula and functions as a benchmark for assessing children's developmental progress. Derived from the Latin term "cognitio," meaning "knowledge" or "recognition," cognition refers both to the process of knowing and to the knowledge itself. The cognitive domain encompasses all mental (brain) activities, meaning any effort involving cerebral functions falls within this realm.

The cognitive aspect comprises six hierarchical levels. The first is knowledge (knowledge), which represents the most fundamental level of cognitive function. This aspect refers to the ability to recognize and recall learned material, ranging from simple facts to complex theories requiring deep thought, including the retention of concepts, processes, methods, and structures. The second level is comprehension (comprehension), a more advanced skill than mere knowledge. It involves demonstrating understanding of facts and ideas through grouping, organizing, comparing, describing, and interpreting learned material. This includes three forms of understanding: translation (changing forms), interpretation (explaining or summarizing), and extrapolation (extending the meaning of material). The third level is application (application), whose objective is to implement learned material by applying its rules and principles to new or real-world situations. This also includes the ability to employ abstract concepts and specific theories or ideas. Application represents a higher cognitive level than both knowledge and comprehension. The fourth level is analysis (analysis), which involves examining and breaking down information into components, determining relationships between parts, identifying motives or causes, and drawing conclusions with supporting evidence. This analytical process consists of three characteristics: element analysis, relationship analysis, and organizational analysis. The fifth level is synthesis (synthesis), which includes identifying previously unrecognized structures or patterns and explaining obtained data or information. In other words, synthesis involves the ability to integrate concepts or components to form new structural patterns. This level requires creativity from the learner. The sixth and highest level is evaluation (evaluation), defined as the capacity to think critically and make judgments about the value of materials for specific purposes. This evaluative process is conducted based on both internal and external criteria, representing the pinnacle of cognitive development.

The purpose of the cognitive aspect focuses on thinking skills that encompass simpler intellectual abilities, such as remembering, up to problem-solving skills that require students to connect and combine several ideas, concepts, methods, or procedures they have learned to solve problems. Thus, the cognitive aspect is a subtaxonomy that reveals mental activities that often start from the level of knowledge up to the highest level, namely evaluation.

As children grow older, their cognitive development follows. According to Jean Piaget (1981), there are four stages of a child's cognitive development: (1) the sensorimotor stage (ages 0-2 years); (2) the preoperational stage (ages 2-7 years); (3) the concrete operational stage (ages 7-11 years); and (4) the formal operational stage (age 11 and above) (Adisusilo, 2014). These four developments cannot be separated because they occur continuously.

Learner Development in the Affective Aspect. The affective aspect is a domain related to attitudes and values. The affective domain includes behavioral traits such as feelings, interests, attitudes, emotions, and values. Additionally, a person's affective state is reflected in their attitudes and feelings, which include: (1) self-concept and self-esteem; (2) self-efficacy and contextual efficacy; (3) attitude of self-acceptance and acceptance of others (Syah, 2007).

Self-concept or self-concept is the totality of a person's attitudes and perceptions about themselves. Meanwhile, self-esteem is the level of a person's view and assessment of their own quality based on their achievements. This attitude reflects a person's true understanding of themselves, leading to self-respect as a human being.

Self-efficacy or self-efficacy is a person's belief in the effectiveness of their own abilities to inspire and motivate others. Meanwhile, contextual efficacy is a person's ability to deal with external limitations at a given time. This attitude illustrates that a person's behavior can influence others, so the attitude displayed by someone can be imitated and evaluated by others.

Attitude of self-acceptance is a person's emotional tendency, whether positive or negative, toward themselves based on an honest assessment of their talents and abilities. Meanwhile, acceptance of others is the ability to accept the existence of others, which is highly influenced by the ability to accept oneself. This attitude is reflected when a person honestly understands their own abilities, allowing them to accept the existence of others who have different talents from themselves.

The affective aspect is further detailed into five levels: a) Receiving or attending, which refers to the ability to pay attention and respond to appropriate stimuli, as well as the ability to show attention or respect for others. In the affective domain, receiving is the most basic learning outcome. For example, listening to others' opinions; b) Responding or active participation, which is one level above receiving and becomes evident when students become engaged and interested in a subject. Children demonstrate the ability to actively participate in learning and are consistently motivated to react and take action. For example: participating in class discussions about a lesson; c) Valuing, which refers to the importance of values or personal attachment to something, such as acceptance, rejection, or abstaining from expressing opinions. It also includes the ability to distinguish between good and bad aspects of an activity or event and express this through behavior. For example: proposing group activities for a lesson topic; d) Organization, whose purpose is to unify values and differing attitudes, making children more consistent and helping them form their own internal value systems while resolving arising conflicts. It also involves harmonizing various existing value differences and reconciling disparities; e) Characterization by a value or value complex, which focuses on a person's character and vitality. All of this is reflected in behavior related to personal, social, and emotional regulation. Values have developed to the point where behavior becomes more predictable.

Learner Development in the Psychomotor Aspect. The psychomotor aspect is a domain related to skills or the ability to act after receiving certain learning experiences. These psychomotor learning outcomes are actually an extension of cognitive learning outcomes (understanding something) and affective learning outcomes (which initially appear as behavioral tendencies). The psychomotor domain is associated with physical activities such as running, jumping, painting, dancing, hitting, and so on.

Loree states that there are two main types of universal psychomotor behaviors that every individual must master during infancy or early childhood: walking and grasping objects. These two psychomotor skills form the basis for developing more complex skills known as playing and working. In contrast, Gessel explains that motor behavior includes body movements, coordination, and specific motor skills (Salkind, 2010).

Psychomotor learning outcomes can be measured through: (1) direct observation and assessment of learner behavior during practical learning processes, (2) after completing instruction by administering tests to measure knowledge, skills, and attitudes, and (3) some time after completing instruction and later in their work environment.

The psychomotor domain encompasses movement behaviors and physical coordination, motor skills, and physical abilities. Skills that develop through frequent practice can be measured based on distance, speed, technique, and execution methods. The psychomotor aspect consists of seven categories ranging from lowest to highest: a) Imitation: occurs when a child can translate stimuli or sensations into motor movements, observing movements and beginning to respond by imitating, though the imitation is not yet specific or perfect; b) Readiness: a child's preparedness to move includes mental, physical, and emotional aspects, where the child performs actions according to given instructions rather than just imitating, demonstrating chosen movements mastered through practice and determining responses to specific situations; c) Guided response: the initial stage in learning complex movements including imitation and trial movements, with successful performance achieved through continuous practice; d) Mechanism: an intermediate stage in learning complex skills where learned responses become habitual and movements can be performed with some confidence and precision; e) Complex overt response: skilled motor movements involving complex patterns, with proficiency indicated by accurate, highly coordinated performance with minimal effort, including steady, automatic movements without hesitation; f) Adaptation: the stage where motor mastery reaches a level allowing modification and adjustment of skills to develop in various different

situations; and g) Origination: creating various modifications and new movement patterns to adapt to situational demands, producing new movements through creativity based on highly developed abilities.

Analysis of Learner Characteristics. Humans are created with various unique characteristics that distinguish one individual from another. Generally, these differences can be seen in variations of culture, ethnicity, religion, gender, social status, and other factors that allow for comprehensive analysis. Identifying student characteristics needs to be based on both juridical and theoretical foundations. First, Government Regulation No. 19 of 2005 concerning National Education Standards states that "learning development must consider students' demands, talents, interests, needs, and concerns" (Government Regulation, 2005). Second, theoretically students differ in many aspects including individual nature (Bhreisey, 1978), as well as differences in family background, social, cultural, economic, and environmental factors.

In analyzing learners, according to Muhammad Yaumi there are four key factors that determine student success: general characteristics, specific entry competencies, learning styles, and multiple intelligences (Yaumi, 2014). First, General characteristics essentially describe student conditions such as age, grade, occupation, and gender (Pribadi, 2011). Student characteristics refer to special traits possessed by students that can influence the level of success in achieving learning goals. These characteristics are special features of each student, both as individuals or groups, that serve as considerations in the learning organization process. Winkel associates student characteristics with initial conditions, where these initial conditions include not only realities about each student but also about each teacher (Winkel, 2014).

The following explains student development in terms of age, physical, psychomotor, and academic aspects for elementary school children: a) Physical development: the human body is a complex and remarkable organ system formed during the prenatal period (in the womb). Regarding physical development, Kahlen and Thompson (Hurlock, 1956) state that individual physical development includes four aspects: (1) The nervous system, which greatly influences intelligence and emotional development; (2) Muscles, which affect strength and motor skill development; (3) Endocrine glands, which cause the emergence of new behavioral patterns, such as during adolescence when feelings of enjoyment for activities involving the opposite sex develop; and (4) Physical structure or body, including height, weight, and proportions (Sanjaya, 2013). b) Psychomotor development: two main developmental principles evident in all psychomotor behaviors are that development progresses from simple to complex, and from gross and global movements to fine and specific but coordinated movements; and c) Academic development: characteristics of academic development are explained using Piaget's stages of cognitive development (Riyanto, 2013). Academic abilities relate to brain function.

Second, specific entry competencies. Students' initial abilities are the actual capabilities they possess before participating in the teaching-learning process. Analyzing students' initial abilities is an activity conducted to find and obtain information or data about the abilities students have before participating in classroom learning activities. This activity is very useful for achieving the final outcomes students should possess (final abilities according to specific and general instructional objectives). The teaching-learning process must bridge students' initial abilities with these final abilities. For example: First-grade elementary students may be able to name numbers zero to nine (0-9), but they may not necessarily be able to add, subtract, or multiply.

Specific Entry Competencies refer to the knowledge and skills that students either possess or lack, including prerequisite knowledge, targeted abilities, and attitudes. Educators must understand students' initial competencies before delivering instruction, as students come to class with varying levels of knowledge, skills, beliefs, and attitudes that influence how they perceive, interpret, and manage information. Methods to assess these initial competencies include: a) informal questioning about specific topics in class; b) formal tests developed from previous material; and c) prerequisite tests to determine readiness for subsequent programs.

Third, Learning Styles. A learning style represents an individual's preferred method of learning - their optimal approach to thinking, processing information, and demonstrating knowledge. It encompasses the tools individuals select to acquire knowledge and skills, manifesting as consistent

learning habits, strategies, mental behaviors, or psychological traits that shape how learners perceive and respond to various instructional stimuli.

Learning styles can be classified according to an individual's tendencies and speed in processing specific types of information. The classification of learning styles is based on one's ability to comprehend particular information types, namely: (1) visual, (2) auditory, and (3) kinesthetic styles (De Porter & Hernacki, 2009). A more detailed explanation of these learning styles follows: Visual learners acquire knowledge most effectively through visual means. They experience difficulty absorbing information from verbal presentations that lack visual components and require visual aids or demonstrations they can directly observe. Their learning characteristics include: better recall of seen rather than heard information; a tendency to doodle; being fast and diligent readers; preferring reading over being read to; being neat and organized; valuing appearance; paying attention to detail; having good spelling skills; understanding diagrams better than written instructions; knowing what they want to say but struggling to find the right words; typically remaining undisturbed by noise; and remembering through visual associations.

Auditory learners acquire knowledge most effectively through listening. They prefer instructional delivery through lectures and discussions, typically focusing on one problem at a time. These learners are easily distracted, dislike large groups, and tend to avoid project-based tasks. Their learning characteristics include: faster absorption through listening while moving their lips and vocalizing text when reading; enjoying reading aloud and listening; being able to replicate tones, rhythms, and voice qualities; excelling in speaking and storytelling; speaking with rhythmic patterns; better remembering discussed content than visual material; frequently engaging in extended conversations and explanations; being better at spelling aloud than writing; enjoying music and singing; difficulty remaining still for long periods; and preferring group work activities.

Kinesthetic learners engage in physical movement, enjoying mobility during learning. They particularly value handwriting and bodily involvement in learning, often moving their heads, hands, or feet. These learners thrive in role-playing methods and excel in physical education, acting, and theater arts. Their learning approaches include: constant physical orientation and frequent movement; speaking slowly; preferring hands-on tools and media; touching others to gain attention; standing close during conversations; learning through practical experience; memorizing while walking and observing; using fingers as reading guides; employing extensive body language; inability to sit still for extended periods; wanting to physically engage with everything; and enjoying games and sports activities.

Fourth, Multiple Intelligences. Gardner proposed the concept of multiple intelligences that distinguishes learning tendencies and interests between individuals. According to Gardner, multiple intelligences comprise several aspects: (1) logical-mathematical intelligence, (2) visual-spatial intelligence, (3) bodily-kinesthetic intelligence, (4) musical-rhythmic intelligence, (5) verbal-linguistic intelligence, (6) interpersonal intelligence, (7) intrapersonal intelligence, and (8) naturalistic intelligence. These represent various abilities or talents for solving problems. Initially proposed by Howard Gardner (1983) as seven intelligences (verbal-linguistic, logical-mathematical, bodily-kinesthetic, visual-spatial, musical, interpersonal, and intrapersonal), he later added naturalistic intelligence (1999) and suggested the possibility of existential intelligence, termed "half intelligence" due to insufficient scientific evidence for its full inclusion. These multiple intelligences can be grouped into: a) Interactive Domain: Refers to interpersonal abilities using verbal-linguistic, interpersonal, and bodily-kinesthetic intelligences. Verbal involves oral/written expression ability, linguistic is language use ability, while bodily-kinesthetic entails whole-body expression and hand use for creation. Individuals lacking in this domain struggle with social interaction; b) Analytic Domain: Involves logical thinking through logical-mathematical, musical, and naturalist intelligences. Logical-mathematical covers reasoning and pattern recognition, musical involves musical thinking and pattern manipulation, while naturalist involves organism categorization; c) Introspective Domain: Requires natural affective processes, connecting current experiences with past emotions. It includes visual-spatial intelligence (accurate visual perception and transformation), intrapersonal intelligence (self-understanding and action based on it - an inner intelligence for problem-solving), and existential intelligence.

CONCLUSION

The study addresses the research question regarding learner development based on characteristics by integrating three aspects of Bloom's Taxonomy (cognitive, affective, and psychomotor) through a personalized learning approach. Findings indicate that an adaptive approach to learning styles (visual, auditory, kinesthetic) and multiple intelligences significantly enhances learner outcomes. In the cognitive aspect, learners progress from the level of knowledge to evaluation, aligning with Piaget's stages. The affective aspect is evident through improvements in self-concept, self-efficacy, and value organization abilities, while psychomotor development ranges from imitation to movement creativity. Compared to prior studies focusing solely on a single aspect (Zubaidah, 2016; Suprayogi & Valcke, 2016), this research offers novelty through a holistic evaluation model combining behavioral observation, self-assessment, and qualitative analysis, consistent with neuroscience findings (Tokuhamu-Espinosa, 2018) on the uniqueness of brain information processing.

The study's limitations lie in the restricted sample coverage at primary and secondary levels and reliance on teacher participation. However, the findings support recommendations for inclusive education policies with individualized characteristic-based curricula, contrasting traditional rigid approaches (OECD, 2019). Further research is needed to test this model's application in higher education and diverse socio-economic contexts. Practically, this study emphasizes the importance of teacher training in implementing differentiated instruction, addressing Tomlinson's (2014) critique regarding resource limitations. Thus, integrating learner characteristic analysis into a modified Bloom's Taxonomy framework not only bridges the theory-practice gap but also paves the way for more adaptive and equitable education.

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IMPROVING THE PERFORMANCE OF GOVERNMENT APPARATUS THROUGH HUMAN RESOURCE COMPETENCE

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ABSTRACT

Research Objectives - This study aims to analyze the effect of human resource competencies on the performance of village government officials in Rante Alang Village, Luwu Regency.

Method - This study used a quantitative approach with a correlational type to determine the relationship between human resource competencies and the performance of village officials. Data were collected through questionnaires to 30 village officials and analyzed using simple linear regression with the help of SPSS 25.

Research Findings - The study found that HR competencies have a significant effect on the performance of village officials with a contribution of 48.6%. The attitudinal dimension of the apparatus shows the highest score, while technical skills still need to be improved. In addition to competence, other factors such as motivation and leadership are also thought to play a role in shaping the performance of village officials.

Theory and Policy Implications - The findings reinforce the Human Capital theory that investment in competencies improves organizational performance. The practical implication is that the development of technical skills of village officials through training needs to be prioritized in the capacity building program for village officials.

Research Novelty - This study offers novelty by focusing on the relationship between competence and performance of village apparatus in rural areas with challenging geographical conditions that have not been widely explored in previous studies.

INTRODUCTION

Rapid social and economic development requires the public sector to improve the quality of services to the community. In this context, the competence of human resources (HR) is a key factor in determining the effectiveness and efficiency of public services. Research by Chairunnisa (2023) shows that HR development and employee competence significantly affect employee performance at the South Jakarta City Administration Secretariat. This finding confirms the importance of competency improvement in supporting the performance of public organizations.

Most of the previous research focuses on the private sector or government agencies at the central and big city levels, while the influence of competence on the performance of apparatus in rural areas is still less explored. In addition, a study by Liana et al. (2025) highlighted that HR development acts as an important mediator between competencies and personnel performance within the North Sumatra Regional Police, emphasizing the need for a holistic approach in competency development.

Furthermore, Hattab et al.'s (2023) study in Palu City identified that factors such as access to training, management support, and performance appraisal positively influenced employee motivation, while work overload and limited access to information were barriers to competency development. This suggests that challenges in HR competency development are contextual and require approaches that are tailored to local conditions.

This study offers novelty by focusing on the influence of HR competencies on the performance of village government officials, specifically in Rante Alang Village, Larompong Sub-district, Luwu District-an area with challenging geographical characteristics and a high level of community dependence on administrative services from village officials. This study not only examines the relationship between competence and performance, but also tries to understand the forms of service inefficiencies arising from low apparatus competence, which has not been widely discussed in previous literature.

This study aims to analyze the extent to which HR competencies influence the performance of village officials in carrying out public service tasks. This study is limited by its specific geographical scope, namely Rante Alang Village, so the results may not be generalizable to all other rural areas. Nevertheless, this study is expected to contribute to enriching the literature related to public sector human resource management as well as providing policy input for strengthening the capacity of village officials.

METHOD

This research uses a quantitative approach with a correlational research type, which is research that aims to determine the relationship between two or more variables without manipulating these variables (Creswell, 2014). The choice of correlational approach is based on the research objective to analyze the relationship between apparatus competence and performance improvement of village employees. Previous relevant research, for example, conducted by Judge, Bono, and Locke (2000) showed a positive correlation between individual competence and performance in the workplace. In addition, a study by Memon et al. (2019) in the *International Journal of Productivity and Performance Management* also corroborates that competence has a significant influence on employee job performance in the public sector. Based on this empirical evidence, a correlational approach was chosen because it is able to provide a clear picture of the strength and direction of the relationship between the variables studied without having to intervene directly.

The data collection technique used a questionnaire method to 30 village government officials. This method was used to obtain quantitative data on competence and performance using a 5-point Likert scale. This data collection technique is in line with Sekaran and Bougie (2019), where a combination of techniques can increase data validity and reliability. In addition, recent literature from Bryman (2021) also emphasizes the importance of using triangulation techniques, which combine more than one data collection method to produce a more comprehensive picture of the phenomenon under study.

The analysis tool used SPSS version 25 with data analysis techniques in the form of descriptive analysis and simple linear regression analysis. Descriptive analysis is used to describe the characteristics of respondents and the distribution of answers to each variable indicator. Validity and reliability tests of the questionnaire were carried out to ensure that the research instruments were valid and consistent. Furthermore, simple linear regression analysis was used to test the effect of competence on the performance of village officials, and was complemented by the t test to test the significance of the effect and the coefficient of determination (R^2) analysis to determine the contribution of the independent variable to the dependent variable.

RESULTS AND DISCUSSION

Characteristics of Respondents. Based on gender, the majority of respondents were male (73.3%) compared to female (26.7%), reflecting the socio-cultural reality in the study area where women's participation in village government structures is still limited. This may be due to the community's perception of gender roles, which still considers strategic positions in government as the domain of men, women's double burden between domestic and professional work, as well as possible structural barriers in the village apparatus recruitment system. Meanwhile, the age distribution showed that 50% of respondents were in the 36-45 years range, followed by the 46-55 years group (23.3%), while the 20-35 years and above 56 years groups each accounted for 13.3%. The dominance of respondents in the productive age group indicates that village governments tend to be filled with individuals who have sufficient maturity of thought and life experience, but still have

sufficient physical energy to carry out government tasks, while younger groups may still be considered inexperienced and older groups may have reduced their activities.

Meanwhile, education levels were dominated by senior high school graduates (86.7%), with only 6.7% having a diploma or bachelor's degree, reflecting several realities including the modest formal requirements for becoming a village official, limited access to higher education in rural areas, and perhaps the absence of adequate incentives for college graduates to work at the village level. In addition, most respondents had 1-5 years of work experience (60%), indicating that these village officials are relatively new to their duties, which may be due to the high turnover in the village government structure, the large number of new officials recruited in recent years in line with the development of the village programme, or the tendency of more experienced officials to move to other institutions that offer better prospects.

Based on Human Resources (HR) competencies. Based on descriptive analysis, the overall HR competency of village officials was in the "Agree" category with an average score of 3.57. The attitude indicator obtained the highest score (3.70), especially in terms of service friendliness (3.83). Knowledge also scored well (3.49), with officials considered to have adequate understanding in their field of work (3.67). However, technical skills still need to be improved, especially in mastering work facilities (3.37). This shows that although village officials have good attitudes and knowledge, their technical skills still need to be developed through training.

Hypothesis Test. The simple linear regression test results show that HR competence has a significant effect on the performance of village officials ($t_{hitung} = 5.145$, $sig. = 0.000$). The regression equation $Y = 7.533 + 0.970X$ indicates that any increase in HR competence will increase performance by 0.970 points. The coefficient of determination (R^2) of 0.486 indicates that 48.6% of performance variation can be explained by HR competencies, while 51.4% is influenced by other factors such as motivation, leadership, or work environment.

The Effect of HR Competencies and Performance of Village Government Officials.

Based on empirical findings through linear regression tests, this study shows that Human Resource Competence (HRC) is proven to have a significant influence on the performance of village officials, with a contribution of 48.6%, indicating a positive correlation between increased competence and performance. In line with this, Becker's Human Capital theory (1964) asserts that investment in individual knowledge, skills and abilities increases productivity and performance. Furthermore, the results showed that the average performance of village officials was in the 'Moderately Agreed' category with a score of 3.20, where the work quantity indicator recorded the highest score (3.59), especially in achieving work targets (3.80), followed by good work quality (3.56) with the ability to work according to village objectives (3.73). However, effectiveness (2.84) and independence (2.85) are still areas for improvement, particularly in terms of working beyond standards (2.23) and taking initiatives outside of basic duties (2.06), indicating that while village officials are able to complete routine tasks, innovation and proactivity are still a challenge. This study also found that 51.4% of the variation in village apparatus performance was influenced by other factors beyond the HR competency variables that were not studied.

Improving the performance of village officials is an important aspect in realizing effective and efficient village governance. The performance of village officials directly impacts the quality of public services, village development, and community welfare (Dwiyanto, 2015). One of the fundamental factors believed to influence the performance of village officials is their human resource competence. HR competencies, in the context of public organizations such as village governments, include knowledge, skills, abilities, and personal characteristics that enable individuals to perform their duties and responsibilities effectively (Boyatzis, 1982; Spencer & Spencer, 1993). Relevant competencies for village officials may include an understanding of laws and regulations, administrative skills, communication skills, leadership abilities, and an understanding of the needs and aspirations of village communities. The findings of this study are in line with research by Pattiasina, M., et al (2016) who examined the effect of HR competencies on employee performance at PT Bank Tabungan Negara, Tbk. Manado Office Branch. The results also show that HR competencies have a significant influence on employee performance, with a contribution of 41%. This indicates that, both in the

context of village government and banking, HR competencies play an important role in driving performance.

The fundamental similarity between this research and Pattiasina's research, M., et al (2016) is the finding of a significant effect of HR competency variables (X) on performance (Y). Although the research context is different (banking sector vs. village government), both studies confirm the importance of competencies in improving individual performance in organizations. Furthermore, research by Sedarmayanti (2017) also emphasizes that competence is one of the main keys in bureaucratic reform and improving the performance of civil servants, including village officials. Thus, the findings of this study reinforce the view that HR competency development is an important investment to improve the performance of public organizations.

CONCLUSIONS

Overall, this study proved that HR competencies have a significant effect on the performance of village officials in Rante Alang Village, Larompong Sub-district, Luwu Regency. Nevertheless, there is still room for improvement, especially in the aspects of technical skills and work independence. These findings can serve as a basis for village governments to design more effective HR development programmes.

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ISLAMIC EDUCATION AS AN ACADEMIC DISCIPLINE: DEFINITION AND PRINCIPLES

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ABSTRACT

Research Objectives - This study examines how Islamic education develops globally competitive human resources with moral integrity, focusing on socio-economic impacts in Indonesia's globalization context.

Method - Using qualitative library research, we analyzed Quranic texts, Hadith, and contemporary literature through NVivo 12-assisted thematic analysis and hermeneutic interpretation of Islamic educational principles.

Research Findings - The study reveals: 1) Islamic education's tripartite framework (philosophical-historical-practical) effectively integrates spiritual and professional development; 2) Tawhid (faith) and tawazun (balance) principles cultivate moral-spiritual-social competencies; 3) Quranic values (Al-Mujadilah 58:11) demonstrate concrete applications for 21st-century skill development.

Theory and Practical Implications - Theoretically, this bridges Islamic pedagogy with human capital theory. Practically, it offers a curriculum model aligning religious values with labor market demands through character-based skill development.

Novelty - This research uniquely demonstrates through empirical evidence how classical Islamic education simultaneously develops ethical consciousness and professional competencies in globalized contexts.

INTRODUCTION

Education serves as a crucial foundation in shaping competent and integrity-driven human resources (HR), playing a vital role in navigating the complexities of globalization. Amidst global dynamics, economic and social aspects have become central focuses, particularly due to their multidimensional impact on society. This phenomenon presents both challenges and opportunities for educational development, especially in Indonesia, to produce a generation that is not only adaptive to change but also capable of contributing significantly to national progress. The transformation of education in the digital and disruptive economic era has emerged as a key issue requiring further attention, where character education and technological mastery must go hand in hand to create globally competitive HR (Chen & Wang, 2023; Schwab, 2017).

Despite extensive discussions on the urgency of education, a significant research gap persists in comprehensively understanding the implementation of Islamic education in the context of modern character formation. Definitions and interpretations of education in Islamic literature often vary, as reflected in terms such as *al-tarbiyah*, *al-ta'lim*, and *al-tadib*, though they fundamentally convey the same meaning (Yahya, 2023). This gap arises because many studies tend to focus on the theoretical aspects of Islamic education without explicitly linking them to real socio-economic impacts, particularly in the context of globalization. The Quran and Hadith provide a strong theoretical foundation on the importance of knowledge, as stated in Surah At-Taubah (9:122):

وَمَا كَانَ الْمُؤْمِنُونَ لِيَنفِرُوا كَافَّةً فَلَوْلَا نَفَرَ مِن كُلِّ فِرْقَةٍ مِّنْهُمْ طَائِفَةٌ لِّيَتَفَقَّهُوا فِي الدِّينِ وَلِيُنذِرُوا قَوْمَهُمْ إِذَا رَجَعُوا إِلَيْهِمْ لَعَلَّهُمْ يَحْذَرُونَ

"It is not for the believers to go forth [to battle] all at once. For there should separate from every division of them a group [remaining] to obtain understanding in the religion and warn their people when they return to them that they might be cautious."

This verse emphasizes the necessity of deepening religious knowledge. However, how these values can be concretely implemented to shape HR who are not only morally upright but also equipped with skills relevant to the demands of the global labor market remains an empirically underexplored area (Hassan & Ahmad, 2021; Rahman & Abdullah, 2020).

This research gap is further exacerbated by the lack of exploration into how Islamic education can integrate knowledge with the cultivation of *akhlakul karimah* (noble character) as its ultimate goal. Many prior studies have focused on doctrinal or historical aspects of Islamic education but have not comprehensively examined how fundamental values such as *taqarrub* (closeness to Allah) and *akhlakul karimah* (moral excellence toward fellow humans) can be internalized to produce individuals who are both professionally competent and spiritually grounded (Al-Attas, 1979; Nizar, 2001). A critique of previous research is its tendency to separate spiritual and material domains, whereas in Islamic education, the two should be integrated. Surah Al-Isra (17:36) further underscores the importance of profound knowledge:

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ ۚ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَٰئِكَ كَانَ عَنْهُ مَسْئُولًا

"And do not pursue that of which you have no knowledge. Indeed, the hearing, the sight, and the heart—all of these will be questioned"

This verse indicates that every action must be knowledge-based, reinforcing the need for further research on the practical impacts of Islamic education. This study offers novelty by proposing an interdisciplinary approach to examine how Islamic education, through the integration of fundamental Quranic and Sunnah values, can specifically shape adaptive and competitive HR character amid the economic and social challenges of globalization. We will analyze how Islamic education—rooted in cultivating Islamic character and fostering a direct awareness of the Creator—contributes to the development of 21st-century skills relevant to the labor market and social welfare. The novelty lies in empirically connecting Islamic teachings on knowledge and ethics with practical needs in the globalization era, moving beyond purely theoretical discourse.

The objectives of this study are to (1) conduct an in-depth analysis of the role of Islamic education in shaping competitive HR character in the era of globalization, with a focus on socio-economic implications, and (2) identify effective strategies for implementing Islamic education curricula to produce graduates with both moral integrity and relevant professional skills. However, this study has limitations, as it will focus on case studies in specific Indonesian educational institutions and cannot be universally generalized to all Islamic education contexts across different countries.

METHOD

This study employs a qualitative approach with a library research design to analyze the role of Islamic education in character development of human resources in the globalization era. The qualitative approach was selected as it aligns with the exploratory and interpretive nature of the research (Creswell & Poth, 2018). Previous studies such as Hassan and Ahmad (2021) and Rahman and Abdullah (2020) have utilized similar methods in analyzing Islamic education, albeit with a narrower focus on theological aspects. The strength of this approach lies in its capacity to uncover profound meanings from religious texts and educational documents (Merriam & Tisdell, 2016), making it particularly suitable for addressing this study's research questions.

Data was collected through three primary sources: (1) primary documents including the Quran, Hadith, and exegesis (tafsir) texts; (2) secondary literature from Scopus/Web of Science-indexed books and journals (2015-2024) accessed via Google Scholar and ResearchGate; and (3) educational policy documents from Indonesia's Ministry of Religious Affairs and selected Islamic educational

institutions. Source triangulation was employed to validate the data (Patton, 2015), while document analysis techniques were applied following Krippendorff's (2019) framework to identify key patterns and themes. Literature searches were conducted using the keywords "Islamic education," "character building," and "globalization" with a publication filter of the last 10 years.

The analytical tools utilized include: (1) NVivo 12 Plus software for text data coding and visualization (Bazeley & Jackson, 2019), and (2) an interdisciplinary analysis matrix for conceptual mapping. Data analysis was conducted in stages: first, content analysis using a thematic approach (Braun & Clarke, 2006) to identify patterns such as spiritual-material value integration; second, hermeneutic analysis of religious texts employing the *maqāṣid al-sharī'ah* approach (Al-Ghazali, 2000); and third, triangulation through semi-structured interviews with five Islamic education experts. The analytical process was formulated within an operational framework comprising: (1) data reduction, (2) data presentation, and (3) conclusion drawing (Miles et al., 2018), supported by flow diagrams to visualize relationships between Islamic values and global competencies.

RESULTS AND DISCUSSION

The Concept of Islamic Education. The term "Islamic education" encompasses three distinct conceptual dimensions, each offering unique perspectives on its nature and purpose. The first dimension views Islamic education as an educational framework derived from Islamic principles, fundamentally rooted in the Quran and Sunnah as primary sources of values and normative guidance. This perspective emphasizes the philosophical foundations of Islamic education, treating it as a discipline that must be understood and developed through authentic Islamic scriptures. The second dimension approaches Islamic education as a historical phenomenon, tracing its evolution as an integral part of Islamic civilization across different eras and cultures. This historical perspective highlights how educational practices have developed within Muslim societies throughout history. The third dimension focuses on Islamic education as a systematic process of transmitting religious knowledge and values, emphasizing its practical aspects as an educational theory and methodology (Sidik, Ondeng, & Saprin, 2023).

Islamic Education as an Academic Discipline. The conceptual development of Islamic education reflects its transformation from traditional mentoring to a formalized academic discipline. Initially understood as deliberate guidance provided by adults to facilitate maturation, it has evolved into a comprehensive system of conscious educational efforts aimed at holistic development. As an academic discipline, Islamic education represents the systematic study of educational theories and practices grounded in Islamic values, encompassing curriculum design, teaching methodologies, and evaluation systems that align with Islamic principles. Various scholars have contributed to defining this field: Zakiah Daradjat emphasizes the development of Islamic knowledge and personality formation; Harun Nasution focuses on cultivating cognitive abilities alongside faith and righteous deeds; Abdurrahman Mas'ud highlights the formation of noble character; while Poerbakawatja and Harahap stress the intentional cultivation of moral responsibility. Muzayyin Arifin's perspective complements these views by framing education as the gradual development of both spiritual and physical dimensions (Mudzakkir, Naro, & Yahdi, 2024).

Principles of Islamic Education. Islamic education operates according to fundamental principles that reflect its universal and dynamic nature. Nasir Sultan (2020) identifies these core principles as being adaptable to contemporary developments while maintaining their essential Islamic character. The principle of *Tawhid* (Divine Unity) serves as the foundation, orienting all educational endeavors toward strengthening faith in Allah. This is complemented by the emphasis on developing noble character traits such as honesty, justice, and responsibility. The Islamic imperative to pursue knowledge across all disciplines as an act of worship represents another key principle, alongside the concept of balance (*Tawazun*) in developing spiritual and physical dimensions. The dynamic and contextual nature of Islamic education allows it to remain relevant to changing societal needs while maintaining its essential values. These principles find strong support in Islamic scripture, particularly in Surah Al-Mujadilah (58:11), which highlights the elevated status of believers and knowledgeable individuals.

أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا يَفْسَحَ اللَّهُ لَكُمْ ۚ وَإِذَا قِيلَ انشُزُوا فَانْشُزُوا يَرْفَعِ اللَّهُ الَّذِينَ ءَامَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"O you who have believed, when you are told, 'Make room in assemblies,' then make room; Allah will make room for you. And when you are told, 'Arise,' then arise; Allah will raise those who have believed among you and those who were given knowledge by degrees. And Allah is Acquainted with what you do."

Educational Philosophy and Character Formation. Within Islamic educational philosophy, character formation occupies a central position, integrating moral and spiritual development. Islamic education systematically inculcates values derived from the Quran and Sunnah, with Prophet Muhammad's (SAW) exemplary character serving as the ultimate model (Iqbal et al., 2024). This educational approach emphasizes several key aspects: the cultivation of moral virtues that govern both social interactions and divine worship; the development of a profound spiritual connection with Allah through prescribed acts of worship; the building of resilience through lessons from prophetic narratives; and the fostering of social responsibility through Islamic principles of brotherhood (ukhuwah) and charity (zakah). Al-Ghazali's educational philosophy particularly emphasizes character development as the pathway to moral excellence and divine proximity, advocating for an education system that develops essential virtues while maintaining practical relevance to contemporary social needs. This comprehensive approach to character education reflects Islam's holistic view of human development, balancing individual spiritual growth with social responsibilities.

CONCLUSION

Islamic education constitutes a comprehensive process that fosters the complete development of individuals, encompassing philosophical, historical, and practical dimensions. This conceptual framework aims to cultivate both intellectual capabilities and Islamic knowledge while simultaneously shaping an Islamic personality characterized by noble ethics and moral responsibility. The present study demonstrates the interconnectedness of these three dimensions, thereby enriching contemporary understanding of Islamic education as extending beyond mere knowledge transmission.

Furthermore, the principles of Tawhid (Divine Unity), Noble Character, Knowledge Pursuit, Balance (Tawazun), along with the dynamic and contextual nature of Islamic education, serve as the foundation for character building. The formative mechanisms involve the cultivation of moral virtues, spiritual development, resilience training, and social consciousness. These findings contribute novel insights by concretely elucidating how Islamic education instills these values, ultimately producing balanced individuals of integrity who can make meaningful contributions in the modern era.

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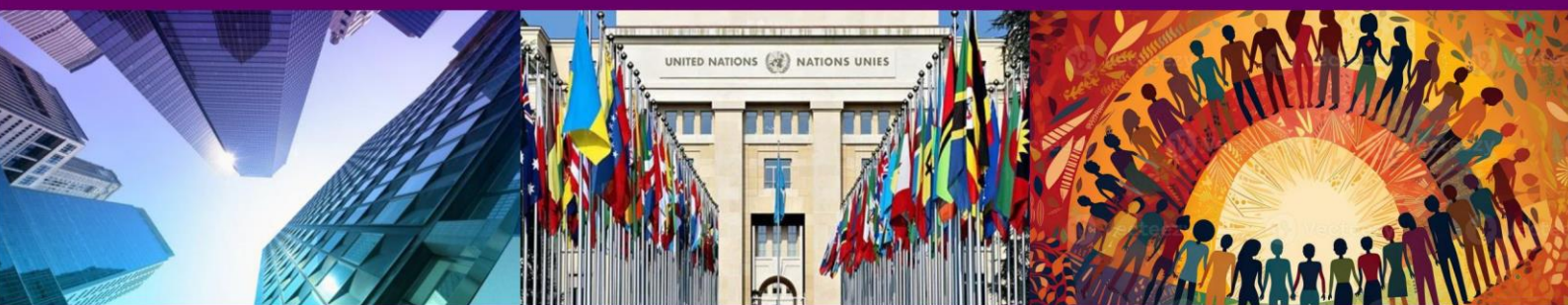
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