

## **Altruistic Economic Character of High School Students in Daily Alms Practice: Conceptual Study of the Integration of Positive Psychology and Maqasid Syariah**

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**Abstract.** This study aims to develop a conceptual model of Islamic economic character education based on the integration of positive psychology and *maqasid al-shariah* theories. The main problem addressed concerns how PERMA, PROSPER, PRIMED, and *maqasid al-shariah* can be integrated into a comprehensive character education system to cultivate a morally conscious economic character through daily charity activities in secondary schools. A conceptual literature study was conducted using thematic analysis guided by Creswell and qualitative data analysis techniques from Miles, Huberman, and Saldaña. The analysis resulted in the integrative P3M model (PERMA–PROSPER–PRIMED–*Maqasid*) that explains the mechanism for developing spiritual-social economic character, referred to as the Altruistic Flourishing Economic Character. This model represents a theoretical novelty by bridging Western perspectives on psychological well-being with Islamic ethics of public good. The study contributes to strengthening economic character education in schools and supports the achievement of SDG 4 (quality education) and SDG 12 (responsible consumption and production).

**Keywords :** altruistic flourishing, character education, economic character, *maqasid al-shariah*, PERMA, PRIMED, PROSPER

### **INTRODUCTION**

21st-century education demands not only cognitive competence and technological skills but also emphasizes the importance of developing strong and civilized character (Komara et al., 2021). In the Indonesian context, character education is a national agenda, as stipulated in Presidential Regulation Number 87 of 2017 concerning Strengthening Character Education (Effendi & Sahertian, 2022). The goal of education goes beyond mastering knowledge, aiming also to develop individuals with integrity, responsibility, and concern for the social and economic environment (Nikolova, 2021). However, amidst advances in technology and the digital economy, a new paradox has emerged in the behavior of the younger generation, who tend to be consumptive, individualistic, and lack a sense of sharing (Yap et al., 2021). This phenomenon indicates that the moral and spiritual dimensions of the economy have not been optimally internalized in the education system (Husaeni, 2023).

The results of the National Survey on Financial Literacy and Inclusion (OJK, 2022) show that the financial literacy rate of the Indonesian public has only reached 49.68 percent, while the inclusion rate has reached 85.10 percent. This means that the majority of the public has access to financial services but does not yet fully understand the principles of responsibility, ethics, and sustainability in managing finances (Tuyon et al., 2022). This disparity illustrates that economic literacy in Indonesia remains instrumental and does not address moral and character aspects (Nugraha et al., 2023). If left unchecked, this situation has the potential to produce a generation that is financially competent but ethically and spiritually impoverished. Therefore, an educational approach that integrates psychological, social, pedagogical, and spiritual dimensions is needed to shape students' economic character (Faghih Abdollahi et al.,

2025).

In the context of secondary schools, daily charity is a simple yet meaningful practice that can serve as a laboratory for economic character education (Walker et al., 2015). Through the habit of giving regularly, students learn to internalize the values of empathy, social responsibility, and self-control (Irmayanti & Chusniyah, 2024). This activity has great potential to instill moral awareness in managing wealth and understanding the balance between personal ownership and social interests (Rajapaksha et al., 2024). However, this activity is often conducted ceremonially without a strong theoretical foundation. As a result, the habit of charity has not fully become a reflective learning process that shapes sustainable economic character. A conceptual model is needed to explain how this type of activity functions psychologically, socially, pedagogically, and spiritually to produce authentic behavioral change (Karloh et al., 2023).

The integration of positive psychology theory with Islamic ethics offers a new approach to understanding the formation of a holistic economic character. The PERMA model Sharma (2016) explains psychological well-being through five dimensions of happiness: positive emotion, engagement, relationships, meaning, and accomplishment. The PROSPER model (Noble & McGrath, 2015) adds a social dimension of positivity, relationships, outcomes, strengths, purpose, engagement, and resilience as a framework for positive education in schools. Meanwhile, the PRIMED model (Berkowitz, 2019) emphasizes the principles of value priority, role modeling, intrinsic motivation, empowerment, and character development pedagogy. These three theories can be integrated with the *Maqasid al-Shariah* principle (Abdelrahman, 2018), which emphasizes the primary purpose of sharia in safeguarding religion, life, intellect, posterity, and property for the benefit of humanity.

The integration of these four theoretical frameworks creates a new model explaining that the formation of economic character must involve psychological well-being, social resilience, a pedagogical system based on role models, and Islamic ethical spirituality (Irpan & Sain, 2024). Through this model, daily charity giving in schools is no longer viewed as merely a philanthropic activity, but as a systematic and reflective character-building process (Tentiasih et al., 2025). The result of this process is the emergence of a new economic character.

At the global level, the relevance of this model can also be linked to the Sustainable Development Goals. SDG 4 on Quality Education emphasizes the importance of holistic and equitable education, while SDG 12 on Responsible Consumption and Production highlights the need for sustainable consumption and production patterns.

Based on this background, the main focus of this research is to formulate how the integration of positive psychology theory and *Maqasid al-Shariah* can form an effective economic character education model in secondary schools. The problem formulation that directs this study is how the model formed can explain the mechanism for forming students' economic character through daily alms activities, and how this character supports the achievement of SDG 4 and SDG 12.

This study aims to develop a conceptual model of Islamic economic character education that integrates the theories of PERMA, PROSPER, PRIMED, and *Maqasid al-Shariah*. The specific objectives are to explain the conceptual relationships between theories in forming a framework for economic character education, illustrate the relationship between daily almsgiving activities and the formation of civilized economic character, and describe the model's contribution to achieving quality education and sustainable consumption.

The main novelty of this research lies in the development of a cross-paradigm integrative model between positive psychology and Islamic ethics. Previously, PERMA, PROSPER, and PRIMED theories were widely used separately in Western character education contexts, while *Maqasid al-Shariah* was only used in Islamic jurisprudence and economic studies. This research combines these two approaches into a holistic educational framework. The resulting

new model is interdisciplinary and contextual, thus addressing the need for economic character education in secondary schools based on spirituality and sustainability.

Its scientific contribution is the formation of a new paradigm in the study of character education, where psychological well-being, social morality, and economic spirituality are integrated in a single educational system oriented towards welfare. Meanwhile, its practical contribution is to provide guidance for schools and educators to implement daily charity activities as a medium for forming a civilized economic character that is balanced between reason, emotion, and spirituality. Theoretically, this research enriches the literature on Islamic character education by presenting an integrative model that can be used as a reference for further research. Practically, this research provides guidelines for educators and school institutions in designing an economic character curriculum based on welfare and spirituality. Socially, this research contributes to forming a school culture that is caring, empathetic, and oriented towards social responsibility. Thus, this research is expected to become a conceptual foundation for efforts to strengthen sustainable economic character education that is relevant to global dynamics and local values.

## **MATERIALS AND METHOD**

This research used a descriptive-analytical conceptual literature study approach, focusing on theory integration and model development. The approach aimed to construct a conceptual framework explaining the relationship between positive psychology theory, character education, and Islamic economic ethics in secondary education. The research concentrated on interpreting meaning and exploring concepts through an in-depth review of relevant literature, without testing empirical hypotheses. Instead, it sought to develop new theoretical understanding to support further applied research.

This study can also be categorized as educational philosophy research, oriented toward integrating values, theory, and practice. It critically examined four main theories: PERMA Sharma (2016), PROSPER (Noble & McGrath, 2015), PRIMED (Berkowitz, 2019), and *Maqasid al-Shariah* (Abdelrahman, 2018), analyzing their synergy within an Islamic economic character education model called P3M (PERMA–PROSPER–PRIMED–*Maqasid* Integrative Character Economy). The research combined conceptual analysis, theoretical reflection, and argumentative synthesis to produce a comprehensive and contextual model.

The primary data sources were secondary scientific literature, including articles from accredited national journals (SINTA 1–3) and reputable international journals indexed in Scopus Q1–Q3, published between 2020 and 2025. This period was chosen based on the relevance and currency of research on character education, positive psychology, and Islamic economic ethics.

Literature searches were conducted via databases such as ScienceDirect, SpringerLink, Taylor & Francis Online, Emerald Insight, and SINTA-Garuda, using keywords including "character education," "positive education," "PERMA model," "PROSPER framework," "PRIMED," "*Maqasid al-Shariah*," and "Islamic moral economy." Articles meeting credibility and relevance criteria were systematically reviewed to identify theoretical relationships for integration into the P3M model.

The selection process resulted in twenty articles that met academic and thematic criteria, forming the basis for developing a conceptual synthesis explaining how daily charity activities in secondary schools could be understood psychologically, pedagogically, socially, and spiritually. Data collection relied on critical review and in-depth reading of valid scientific sources rather than field observation or interviews.

Strict inclusion criteria ensured literature was from 2020–2025, focused on character education, positive psychology, Islamic moral economics, or *maqasid al-shariah*, and published in reputable journals. Exclusion criteria filtered out articles irrelevant to educational

contexts, purely quantitative studies lacking conceptual discussion, or those without significant Islamic spiritual content.

To synthesize the conceptual relationships among the four theories, thematic analysis was employed, adapted from qualitative data analysis stages outlined by Miles, Huberman, and Saldaña: data reduction, data presentation, and conclusion drawing. Key concepts and themes from each article were identified and grouped into the four P3M model dimensions: psychological, social, pedagogical, and spiritual.

Data were then presented in a conceptual matrix illustrating interrelationships between theories and literature findings, comparing and contrasting ideas to identify mutually reinforcing patterns. The final step constructed a conceptual integration of Western theories and Islamic values.

This thematic-conceptual analysis combined deductive and inductive logic, deriving a framework from major theories of character and happiness while constructing a new synthesis from literature interpretation. This approach created a comprehensive and coherent scientific argument.

Validity was maintained through theoretical triangulation, literature confirmation, and consistent interpretation. Theoretical triangulation connected positive psychology theories (PERMA and PROSPER), character education theory (PRIMED), and Islamic ethical theory (*Maqasid al-Shariah*). Literature confirmation compared synthesis results with prior research to minimize bias, and all concepts were cross-verified. Consistency in terminology and logic allowed replication and verification. The coherence and logical accuracy across data, interpretations, and conclusions ensured academic reliability.

The main limitation is the study's conceptual nature without empirical testing. However, its strength lies in deep theoretical analysis and cross-disciplinary integration. The resulting P3M model represents a conceptual synthesis that can be empirically tested through future action research, surveys, or educational experiments in secondary schools. As Creswell (2018) notes, conceptual research forms a crucial epistemological foundation preceding empirical validation, making this study a solid initial step in advancing Islamic spirituality-based economic character education theory and practice.

## **RESULTS AND DISCUSSION**

### **Integration of PRIMED, PROSPER, PERMA, and *Maqasid al-Shariah***

Three global theories—PERMA, PROSPER, and PRIMED—represent the psychological, social, and pedagogical dimensions of modern character education, while *Maqasid al-Shariah* complements the spiritual, moral, and normative dimensions of Islam. When these four are integrated into high school students' daily charity activities, a comprehensive and transformative model of economic character education is formed. This model touches all aspects of human consciousness, encompassing reason, soul, morality, social, and spirituality.

PERMA provides a foundation for students' psychological well-being, fostering happiness, meaningfulness, and achievement in giving. PROSPER strengthens a positive social climate in schools by fostering empathy and moral resilience. PRIMED creates a learning structure and role model that encourages intrinsic motivation to share. *Maqasid al-Shariah* serves as a spiritual and ethical economic direction, ensuring that almsgiving becomes a means of achieving social welfare and justice. With the integration of these four principles, daily almsgiving is no longer viewed solely as a philanthropic activity, but rather as a holistic learning process that fosters a civilized and moral economic character (Berkowitz, 2019; Noble & McGrath, 2015).

### **Strengthening Economic Character**

The integration of these four theories strengthens various economic characteristics that reflect a balance between spiritual, social, and rational aspects. In the spiritual dimension, students understand that money management is not merely a financial matter, but also an act of worship. The values of blessing, trustworthiness, and sincerity serve as moral guidelines that shift the perception of money from a tool for consumption to a means of goodness. In the social dimension, charitable giving strengthens empathy and cooperation. Students learn that giving is not only an act of generosity but also a way to build a sustainable network of social care. This fosters a sense of social responsibility and a just and inclusive economic awareness.

In the reflective dimension, students learn to weigh every economic decision with moral awareness. Through the habituation and role model process emphasized in PRIMED, they practice self-control, understand the difference between needs and wants, and make financial behavior a reflection of moral values. In the productive aspect, the spirit of empowerment and resilience of PROSPER and PRIMED fosters the habit of saving, managing money wisely, and creating social innovation. The resulting economic character becomes more resilient, creative, and benefit-oriented.

Furthermore, daily charity activities also teach the concept of economic sustainability based on the *maqasid* (objectives of virtue). Students understand that prosperity lies not in the accumulation of wealth, but in the flow of benefits created through sharing. This reinforces a sustainable and ethical economic character while fostering awareness that every economic action has broad social and spiritual implications (Mutmainah et al., 2025).

### **A New Economic Model is Forming: The P3M Model**

The conceptual integration between PERMA, PROSPER, PRIMED, and *Maqasid al Shariah* gives birth to a new character education economic model called the P3M Model or PERMA–PRIMED–PROSPER–Maqasid Integrative Character Economy. This model aims to build economic well-being characterized by psychological well-being from PERMA, social resilience from PROSPER, moral principles and pedagogy from PRIMED, and welfare orientation from *Maqasid al Shariah*.

The psychological dimension of this model serves to foster the joy of giving, engagement, and meaning in life. The social dimension strengthens networks of kindness and collective empathy. The pedagogical dimension ensures the internalization of values through role models, intrinsic motivation, and habituation. The spiritual dimension affirms the moral direction and values of well-being in all economic activities. The result is the formation of a school ecosystem that practices a spiritual-social character economy. Activities such as the morning alms fund serve as a real-life laboratory for students to apply character economic theory. Teachers act not only as supervisors but also as living moral role models among students. The school as a whole becomes a learning space for economic character that integrates knowledge, morality, and action (Berkowitz, 2019; Noble & McGrath, 2015).

### **The New Economic Character that is Being Created**

The integration of these four theories yields a new economic character, known as Altruistic Flourishing Economic Character. This character describes an economic personality that finds happiness through giving, grows through empathy, and achieves spiritual and social well-being through moral economic behavior. Students with this character demonstrate happiness in giving, think productively yet ethically, are critical of consumer behavior, and exhibit a strong sense of social responsibility. They view economic activity as a form of worship that contributes to social balance and environmental sustainability (Noble & McGrath, 2015).

Model P3M berfungsi sebagai “mesin pembentuk,” sedangkan *Altruistic Flourishing Economic Character* adalah “produk yang dihasilkan.”

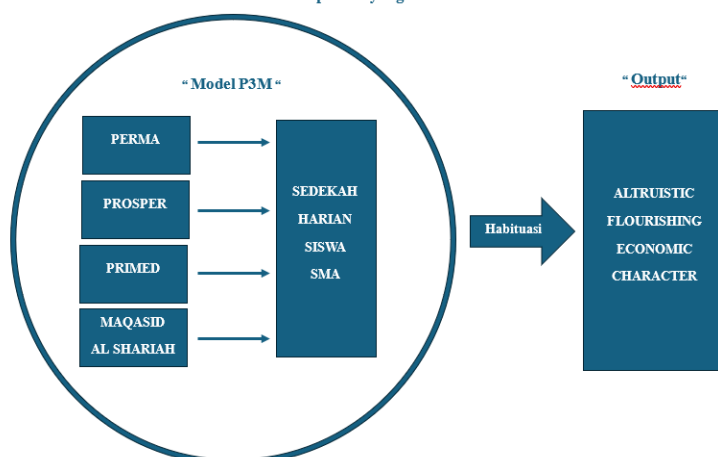


Figure 1. PEM Model

The integration of PERMA, PROSPER, PRIMED, and *Maqasid al Shariah* in high school students' daily charity activities with habituation transforms simple philanthropic practices into systematic and sustainable economic character education. This synergy produces a P3M model that fosters a new economic character, namely Altruistic Flourishing Economic Character. Students not only become generous individuals, but also reflective, resilient, productive, and spiritual in managing their assets and social relationships. Daily charity activities ultimately become a bridge to the formation of a civilized economy that is in line with the vision of national character education and sustainable development goals (SDGs 4 and 12) (Berkowitz, 2019; Noble & McGrath, 2015; Mutmainah et al., 2025).

The relationship between the twenty articles analyzed in this conceptual literature study demonstrates a strong and consistent integration with the P3M model (PERMA–PROSPER–PRIMED–Maqasid al-Shariah) and the formation of a new economic character called Altruistic Flourishing Economic Character. Conceptually, the 20 articles do not merely stand as separate research, but complement each other in explaining the connection between psychological well-being, social solidarity, character learning, and welfare-oriented Islamic economic ethics.

Scopus-indexed articles (Q1–Q3) such as those by Dabdoub et al. (2024), Osman (2024), Aprillianto et al. (2023), and Sukardi & Rahman (2021) reinforce the psychological, social, and pedagogical dimensions of the P3M model. Through the PERMA (Positive Emotion, Engagement, Relationship, Meaning, and Accomplishment) framework, these articles emphasize that inner well-being and spiritual happiness are prerequisites for positive economic behavior. Meanwhile, the PROSPER (Positivity, Relationships, Outcomes, Strengths, Purpose, Engagement, and Resilience) elements are reflected in works highlighting social empathy, resilience, and collaboration, such as those by Fitriani et al. (2022), Patria & Bhina (2023), and Zaenurrosyid et al. (2024), which illustrate how social relationships in schools and communities form the foundation for cooperative economic practices.

The PRIMED dimension (Prioritization, Relationships, Intrinsic Motivation, Modeling, Empowerment, and Developmental Pedagogy) is reflected in articles that emphasize the process of habituation, role modeling, and empowerment in economic character education. Studies such as Nasih et al. (2020) and Lailatussaadah et al. (2020) emphasize the importance of participatory pedagogy and experiential learning in instilling the values of financial responsibility and intrinsic motivation to share. Meanwhile, articles from the local Indonesian context such as Yafiz et al. (2025), Siregar & Rahayu (2023), and Hasan Ali (2024) reinforce the Maqasid al-Shariah dimension, namely the balance between spirituality and social justice

in economic practices through the principles of *hifz ad-din*, *hifz al-nafs*, and *hifz al-mal*.

Synthetically, the entire article forms an argumentative network that supports the transformation of economic character education into an integrative, holistic, and contextual system. The P3M model serves as a conceptual framework that combines the dimensions of happiness (PERMA), social welfare (PROSPER), educational exemplarity (PRIMED), and the spiritual-ethical direction of Islam (Maqasid al-Shariah). This integration gives birth to a new economic character, Altruistic Flourishing Economic Character, namely a person who is happy because of giving, empathetic in the social economy, productive yet ethical, and places the welfare of the community as the ultimate goal.

This character is concretely evident in studies reviewing the practice of daily almsgiving, Islamic financial literacy, educational philanthropy, and mosque economics, where students and communities learn not only to manage wealth, but also to internalize the values of blessing, honesty, and social solidarity. Thus, the twenty articles reviewed not only support the theoretical validity of the P3M Model but also demonstrate a new evolutionary direction in economic character education grounded in Islamic spirituality and the principles of sustainable development (SDG 4 and SDG 12), making Altruistic Flourishing Economic Character a concrete manifestation of 21st-century economic character education.

### **Integration Pattern of Positive Psychology Theory and Islamic Ethics**

An analysis of 20 articles reveals a consistent pattern between positive psychology theory and Islamic ethical principles. Articles based on the PERMA model Sharma (2016) demonstrate that true happiness arises when individuals actively engage in meaningful actions, build positive relationships, and achieve accomplishments that contribute to others. This view aligns with the *maqasid al-shariah* theory (Chapra), which emphasizes holistic well-being (*falah*) as a balance between spiritual, social, and material needs.

In an educational context, the PERMA approach can be implemented through daily charity activities that foster positive emotions and a sense of meaning. This activity is not only a social symbol but also a psychological habit that cultivates empathy and gratitude. This aligns with findings in an article on Islamic character education, which emphasized that school philanthropic activities foster inner happiness, consistent with the principles of positive emotion and meaning in the PERMA model.

### **Contribution of the PROSPER Model to Building Social Resilience**

The PROSPER model (Noble & McGrath, 2015) strengthens the social dimension of economic character with seven key principles: Positivity, Relationships, Outcomes, Strengths, Purpose, Engagement, and Resilience. Based on the synthesis results, most articles highlight that sharing and collaboration behavior in schools increases students' moral resilience. Articles by Hasan Ali (2024) and Zaenurrosyid et al. (2024) show that professional management of zakat and waqf funds creates a productive social ecosystem and strengthens cohesion among campus community members.

From PROSPER's perspective, zakat and infaq activities are not only forms of social charity but also instruments for character development that build psychological and social strength. The value of purpose in PROSPER is realized when students understand the spiritual meaning behind their economic actions. When giving is recognized as part of a larger life purpose, their motivation shifts from external to intrinsic drives to spread good.

### **Pedagogical Dimensions of the PRIMED Model in Economic Character Learning**

The PRIMED model (Berkowitz, 2019) provides a pedagogical framework for systematically implementing character education. Prioritization principle places character at the center of school policy, while Modeling and Empowerment emphasize the importance of

role models and moral empowerment of students.

Literature analysis shows that participatory observation -based learning practices (Nasih et al., 2020) and developmental pedagogy are effective in increasing students' religious awareness and social attitudes. These findings align with the PRIMED principle, which emphasize character building through hands-on learning experiences, moral reflection, and social empowerment.

In the context of daily charity activities in secondary schools, PRIMED can be a practical approach by modeling sincere sharing behavior among teachers and students as active participants in the planning, implementation, and reflection of activities. Thus, learning about economic character is no longer normative but rather applicable and transformative, shifting students' mindsets from consumptive to productive and altruistic.

### **The Relevance of Maqasid al-Shariah to Character Economics**

A review of contemporary literature (Mutmainah et al., 2025; Samarah, 2024) shows that *maqasid al-shariah* plays a crucial role in guiding economic behavior to maintain its foundation in the public interest. The *hifz al-mal dimension* emphasizes responsibility in wealth management, while *hifz al-nafs* and *hifz al-aql* emphasize that economic activity should not sacrifice social and intellectual well-being.

In Hasan Ali's (2024) research, the zakat and waqf management strategy on campus successfully achieved community-based prosperity, demonstrating the synergy between maqasid (obligatory charity) and sustainable economic development. This perspective reinforces the notion that spirituality in economics is not at odds with productivity but rather serves as a moral foundation for social sustainability.

Thus, maqasid al-shariah becomes an ethical dimension that directs the values of PERMA, PROSPER, and PRIMED so that they are not trapped in psychological and social aspects alone, but also contain a spiritual orientation and social responsibility towards the common good.

### **Integrative Synthesis: The P3M Model and the Concept of Altruistic Flourishing Economic Character**

The conceptual integration of the four main theories resulted in the P3M (PERMA–PROSPER–PRIMED–*Maqasid*) model, a holistic approach to Islamic economic character education. This model explains that the well-being and success of character education depend on a balance between psychological well-being, social resilience, pedagogical role models, and Islamic ethical spirituality.

The economic character formed from this synthesis is called Altruistic Flourishing Economic Character, a character that grows through the joy of giving, wisdom in using resources, and spiritual awareness in managing the economy. This model asserts that true prosperity (flourishing) cannot be achieved without an altruistic aspect, namely the ability to share and improve the well-being of others.

The analyzed articles provide conceptual evidence that the combination of positive psychology values and maqasid al-shariah (the principles of Islamic law) can shape an ethical, productive, and socially oriented generation. Implementing the P3M model in secondary education can be a strategic approach to supporting the Sustainable Development Goals (SDG 4 – Quality Education) and SDG 12 – Responsible Consumption and Production through character-based economic learning.

### **Theoretical and Practical Implications**

From a theoretical perspective, this study expands the discourse on character education by integrating Western (PERMA, PROSPER, PRIMED) and Islamic (*Maqasid al-Shariah*)



approaches into a single, complementary value system. This integration demonstrates that theories of happiness and psychological well-being do not conflict with Islamic spirituality but can instead reinforce each other within the context of moral economics.

From a practical perspective, implementing the P3M model encourages educational institutions to design structured philanthropy programs, such as daily school almsgiving, as a laboratory for economic character. Such programs allow students to practice managing social funds, empathize with others, and foster a sense of responsibility for the economic sustainability of their communities. Thus, the resulting economic character is not only financially savvy but also morally noble.

### **Impact and Implementation of the P3M Model on SDG 4 and SDG 12**

The integration of PERMA, PROSPER, PRIMED, and *Maqasid al-Shariah* theories into the P3M model directly relates to two key objectives of the Sustainable Development Goals (SDGs): SDG 4: Quality Education and SDG 12: Responsible Consumption and Production. Both represent the mutually supportive dimensions of education and economics in the effort to create a sustainable civilization.

In the context of SDG 4 (Quality Education), the P3M model reinforces the character education paradigm, emphasizing a balance between academic competence, psychological well-being, and moral integrity. Through the PERMA and PROSPER frameworks, education is oriented not only toward cognitive knowledge but also toward the development of intrinsic happiness, healthy social relationships, and moral resilience. This model transforms schools into learning ecosystems that foster student *well-being* and strengthens the role of teachers as character facilitators, not simply instructors.

Its practical application can be seen in the school's daily charity program, where students are encouraged to practice the values of empathy, social responsibility, and self-control through simple yet meaningful economic actions. This activity not only instills concern for others but also trains basic managerial and financial skills, such as recording donations, distributing benefits, and reflecting on the meaning of giving. Thus, charity-based economic character education becomes a concrete instrument in realizing SDG 4 by improving the quality of the holistic and contextual learning process.

The link to SDG 12 (Responsible Consumption and Production) is reflected in PRIMED's empowerment and developmental pedagogy, as well as the *hifz al-mal* (obligatory charity) and *hifz al-nafs* (obligatory charity) principles of the *maqasid al-shariah* (Islamic principles). Both guide students in managing resources wisely and avoiding excessive consumerism. Through the practice of daily almsgiving, students learn to differentiate between needs and wants, develop ecological awareness, and understand that economic sustainability is inseparable from social and spiritual sustainability.

A concrete example of the application of SDG 12 principles through the P3M model can be found in the "School Green Economy" activity, where the proceeds from the alms fund are used for environmental projects such as tree planting, organic waste management, and wise consumption campaigns. This project strengthens the Altruistic Flourishing Economic Character, as it teaches students to achieve happiness through contributing to social and ecological balance.

Furthermore, schools that implement this model can build a reflective and responsible economic culture. For example, students contribute not only money but also time and energy to social activities, strengthening the meaning and relationships dimensions of PERMA theory. These activities create an integration between economic ethics and character education, internalizing the values of sustainability.

Thus, the implementation of the P3M model significantly contributes to the simultaneous achievement of SDGs 4 and 12. Quality education not only produces

academically intelligent graduates but also graduates who are wise in their consumption, productive in their giving, and aware of social and environmental responsibilities. This demonstrates that an Islamic spiritually-based economic character can serve as a bridge between individual well-being and global sustainability.

## CONCLUSION

A conceptual literature review of twenty articles from 2020 to 2025 revealed that daily alms-based economic character education is best understood through integrating four frameworks: PERMA, PROSPER, PRIMED, and *Maqasid al-Shariah*. These form the foundation of the P3M Model, which links students' economic well-being with their psychological, social, and spiritual health. PERMA supports psychological well-being and happiness in giving; PROSPER enhances social empathy and resilience; PRIMED guides pedagogical internalization through role models and empowerment; and *Maqasid al-Shariah* grounds the process in welfare, justice, and moral sustainability. Daily charity cultivates an Altruistic Flourishing Economic Character—a balanced personality finding joy in generosity while upholding financial independence and social responsibility. The P3M Model aligns with SDG 4 (Quality Education) and SDG 12 (Responsible Consumption and Production), supporting its theoretical and practical relevance in nurturing well-rounded, ethically conscious students. Future research should empirically test the model's impact on students' behavior and well-being through longitudinal studies and educational interventions.

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