



Internalization of Religious Values through the Friday Infaq Program as a Character Education Strategy in Islamic Primary Schools

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Article Info

Article history:

Received May 13, 2025

Revised Jan 13, 2026

Accepted Feb 4, 2026

Published Feb 7, 2026

Keywords:

Character education;

Friday Infaq;

Islamic philanthropy;

Islamic primary school;

Religious values.

Abstract

Purpose: This study aims to analyse the mechanism of internalizing religious values through the Friday Infaq program and its contribution to students' character formation in Islamic primary schools (Madrasah Ibtidaiyah). **Methodology:** The research employed a descriptive qualitative approach, involving the principal, teachers, and students of MI Ma'arif 18 Trimurjo as research participants selected through purposive sampling. Data were collected through participatory observation, in-depth interviews, and document analysis, and subsequently analysed using the interactive model of Miles and Huberman, which includes data reduction, data display, and conclusion drawing. Data credibility was ensured through source and technique triangulation. **Findings:** The findings indicate that the Friday Infaq program functions as an effective strategy of religious habituation in instilling values of sincerity, responsibility, empathy, and social awareness among students from an early age. The internalization of these values occurs through teachers' role modelling, institutionalized routines, and active parental involvement. Theoretically, this study reinforces the perspective of character education grounded in experiential learning within the context of Islamic philanthropy, while also extending previous studies that have predominantly focused on secondary education levels. This research highlights that simple philanthropic practices, when implemented consistently, can serve as sustainable instruments for character education at the primary education level.

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A. Introduction

Education plays a strategic role in shaping the character of the younger generation. One effective approach to character education is the implementation of religious-based programs, such as the Friday Infaq program, which has been widely adopted in Islamic educational institutions. Education functions not merely as a means of transferring knowledge, but also as a process of developing individual potential, skills, and interests. In this regard, education holds a crucial role in fostering students' character through the integration of spiritual, social, and emotional dimensions (Mita Suryanti & Nastiti Mufidah, 2024). Its function extends beyond academic achievement to encompass the formation of personal qualities among future generations.

National education is not solely oriented toward the mastery of academic knowledge, but also toward the development of character and national civilization. Law Number 20 of 2003 on the National Education System emphasizes that education aims to develop learners' potential so that they become individuals who are faithful, pious, and possess noble character. Within this framework, character education constitutes a fundamental element that must be systematically internalized through learning processes and school culture.

Educational institutions, particularly madrasahs, play a strategic role in shaping students' character. Madrasahs are not only responsible for enhancing cognitive competencies, but also serve as institutions for ethical and moral development (Iswatiningsih, 2019). One essential dimension of character formation is the cultivation of religious values that guide students' behaviour in accordance with religious teachings.

Religious values represent a core aspect of Islamic education, encompassing faith, honesty, sincerity, social concern, and a sense of responsibility (Sani, 2016). These values need to be instilled from an early age, particularly at the Madrasah Ibtidaiyah level, which serves as the foundational stage for students' personality development. Madrasah Ibtidaiyah occupies a strategic position in building the foundation of students' religious character. At this level, learners are in an early stage of moral development and are highly receptive to habituation and role modelling. Therefore, the internalization of religious values cannot rely solely on normative knowledge transmission, but requires practical strategies that enable students to experience and practice these values in their daily lives.

The Madrasah Ibtidaiyah curriculum explicitly incorporates Islamic character formation, particularly through religious education and civic education subjects. These disciplines not only convey values, but also foster an environment that supports the development of students' moral ethos and principles (Ary et al., 2023). More broadly, the character education process is also reinforced by the role of the family through socialization, role modelling, motivation, and support that shape students' behaviour (Mushfi et al., 2019).

One strategy commonly implemented in Islamic educational institutions is the Friday Infaq program. This program represents a form of Islamic philanthropy aimed at nurturing sincerity, social awareness, and responsibility through the habitual practice of allocating a portion of one's wealth. Although the program is relatively popular, not all philanthropic practices in educational settings automatically succeed in deeply internalizing religious values. Several studies indicate that philanthropic activities in schools may become merely formalistic routines if they are not accompanied by pedagogical meaning and consistent role modelling.

The Friday Infaq program constitutes an effective form of habituation in internalizing religious values. This activity encourages students to set aside a portion of

their pocket money every Friday as an exercise in sincerity and social concern. Despite its apparent simplicity, the program carries strong educational value and contributes to character formation from an early age. Etymologically, infaq is derived from the Arabic term *anfaqa-yunfiqu*, meaning to spend or allocate wealth in the path of Allah, either for individual or communal purposes. Terminologically, infaq refers to the expenditure of wealth in the path of Allah in the form of donations, assistance, or other forms of spending, without limitations on amount or specific conditions (Dyarini et al., 2023).

At MI Ma'arif 18 Trimurjo, the Friday Infaq program has become one of the flagship activities in fostering students' religious values. The program is implemented on a regular basis with the support of teachers, the madrasah principal, and students' parents. Its objective extends beyond fundraising to the cultivation of positive attitudes such as sincerity, honesty, responsibility, and social concern through direct practice.

Previous studies, such as that conducted by Hanif, have demonstrated the effectiveness of the Friday Infaq program in shaping students' religious character at the junior secondary school level (Hanif et al., 2025). However, studies that specifically examine the mechanisms of religious value internalization through similar programs at the Madrasah Ibtidaiyah level remain limited. In fact, value internalization during early education has long-term implications for individual character development. Based on this research gap, the present study addresses the following questions: how is the Friday Infaq program implemented at MI Ma'arif 18 Trimurjo, and how does it contribute to the formation of students' religious character?

The Friday Infaq program at MI Ma'arif 18 Trimurjo represents a systematic effort to build students' religious character through tangible habituation. The activity not only encourages students to engage in regular charitable giving, but also serves as a medium for cultivating values such as sincerity, responsibility, and social awareness. Through the active involvement of teachers, the madrasah principal, and parents, the program has evolved into a character education practice with substantial educational value.

Although several studies have examined the internalization of Islamic values within educational contexts, most have focused on secondary education levels. Empirical studies at the Madrasah Ibtidaiyah level, particularly those that specifically analyze the contribution of programs such as Friday Infaq to the formation of students' religious character from an early age, remain scarce. Therefore, this study focuses on examining the implementation of the Friday Infaq program and its influence on the development of students' religious character at MI Ma'arif 18 Trimurjo.

B. Methods

This study employed a qualitative approach with a descriptive research design to gain an in-depth understanding of the process of internalizing religious values through the Friday Infaq program. The research was conducted at MI Ma'arif 18 Trimurjo. The research participants consisted of the madrasah principal, four teachers, and twelve students from grades I to VI, who were selected through purposive sampling based on their direct involvement in the program (Haryono, 2023).

Data were collected through participatory observation of the implementation of the Friday Infaq program, in-depth interviews with key informants, and document analysis of activity records and infaq management reports. The data were analysed using the interactive model proposed by Miles and Huberman, which comprises data reduction, data display, and conclusion verification (Denieffe, 2020).

Data credibility was ensured through source and method triangulation, as well as peer debriefing with madrasah teachers. This study also adhered to research ethics, particularly due to the involvement of children as participants, by obtaining formal

permission from the school authorities and ensuring the anonymity of all informants (Hasan et al., 2025).

C. Results and Discussion

1. Results

In this study, the researchers conducted in-depth interviews with the school principal, twelve students from various grade levels (Grades 1 to 6), and four teachers, including homeroom teachers and the principal. This approach was intended to obtain diverse perspectives regarding the impact of the *Infaq Friday* program on character formation among students at MI Ma'arif 18 Trimurjo.

Implementation Procedures of the *Infaq Friday* Program at MI Ma'arif 18 Trimurjo

The *Infaq Friday* program at MI Ma'arif 18 Trimurjo is a routine activity that has been continuously implemented since 2003. Based on interviews with the principal, Mrs. Sri Utami, S.Pd., the program originated from an internal school initiative and received strong support from both the teaching staff and students' parents. In practice, the program is conducted every Friday following routine activities such as *Friday Clean-Up*, *istighosah* (collective supplication), group exercise, or morning walks. These activities are carried out alternately on a weekly basis.

Upon completion of the scheduled activity, students submit their *infaq* contributions to the class treasurer, who circulates to collect donations from classmates. The collected funds are then handed over to the homeroom teacher and subsequently submitted to the school treasurer. For students in Grades 1, 2, and 3, the collection process is conducted directly by the homeroom teacher to ensure proper guidance and supervision.

In terms of financial management, the *infaq* funds are allocated for urgent and tangible needs within the school environment. These include classroom renovations, facility repairs, the construction of additional learning spaces, and the procurement of desks and chairs for students. The entire management process is carried out transparently through detailed financial records and periodic reporting to the school committee and parents. This indicates that the *Infaq Friday* program not only holds educational value but also makes a concrete contribution to the physical development of the madrasah.

The Role of the *Infaq Friday* Program in Shaping Student Character at MI Ma'arif 18 Trimurjo

Interviews with several students revealed that the *Infaq Friday* program plays a significant role in fostering positive character traits from an early age. Students are accustomed to setting aside a portion of their pocket money for *infaq* every Friday, even in small amounts, as an exercise in sincerity and social responsibility. They also demonstrate cooperative behaviors, such as helping peers who experience difficulties, whether related to academic challenges or health conditions.

Most of the twelve interviewed students reported varying levels of *infaq* participation, with female students generally demonstrating higher levels of consistency. Prominent character traits observed among students include responsibility, social concern, cooperation, and empathy. Although typical childhood behaviors—such as excessive joking—are still present, students generally exhibit positive attitudes aligned with the objectives of the *Infaq Friday* program, namely the development of religious and social character.

Teachers' Perspectives on the Impact of the *Infaq Friday* Program

Teachers at MI Ma'arif 18 Trimurjo also observed significant changes in students' character following regular participation in the *Infaq Friday* program. The Grade 1 homeroom teacher, Mrs. Siti Muntamah, S.Pd., stated that students have become more caring, less selfish, and more accustomed to helping others. She noted that although challenges occasionally arise—such as students forgetting to bring money or feeling embarrassed about contributing small amounts—teachers consistently emphasize that the value of *infaq* lies in sincerity rather than the amount donated.

Similarly, the *Aqidah Akhlak* subject teacher, Mrs. Ibnaty Lailatul Arafah, S.Pd., highlighted noticeable improvements in students' social attitudes, including sharing, helping others, and demonstrating greater responsibility. She emphasized that the program not only cultivates the habit of giving but also instills values of honesty, empathy, and collective solidarity from an early age. Overall, teachers agreed that the *Infaq Friday* program has a tangible and positive impact on the formation of students' religious and social character.

The findings indicate that the *Infaq Friday* program at MI Ma'arif 18 Trimurjo has been sustainably implemented since 2003 and has become an integral part of the school culture. The program is routinely conducted every Friday following religious or communal activities. The collected *infaq* funds are managed transparently and utilized for social purposes as well as the development of madrasah facilities.

Thematically, the internalization of religious values is reflected in four main categories: (1) sincerity, demonstrated through students' willingness to donate voluntarily; (2) responsibility, reflected in students' roles as class treasurers; (3) empathy and social concern, manifested through mutual assistance among students; and (4) honesty, evident in the processes of fund collection and reporting.

2. Discussion

The results of this study demonstrate that the *Infaq Friday* program at MI Ma'arif 18 Trimurjo exerts a significant influence on the formation of students' religious and social character from an early age. These findings confirm that character education is not limited to formal instructional content but can be effectively cultivated through consistent and meaningful habituation practices. Lickona (1991) emphasizes that successful character education requires not only moral knowledge but also moral feeling and moral action, which are developed through sustained practice within a supportive environment (Lickona, 1992).

The religious values internalized by students include sincerity, responsibility, social concern, empathy, and honesty. These values are concretely embedded through the routine practice of setting aside a portion of pocket money every Friday to assist others and support school needs. This activity represents a tangible expression of Islamic values such as sincerity (*ikhlas*), honesty, and compassion toward others.

Furthermore, the program functions as a form of contextual, experience-based learning (*experiential learning*), in which students not only understand religious values theoretically but also apply them directly in their daily lives. This process fosters social awareness and empathy from an early age, as evidenced by students' willingness to help peers who forget to bring *infaq* or to remind one another to participate.

Teachers' perspectives further reinforce these findings. They reported observable positive behavioral changes, including reduced selfishness, increased social concern, and greater responsibility in collecting *infaq* contributions. This underscores that effective character formation depends not only on curricular content but also on teacher role

modeling and active involvement in habituation activities, as emphasized in the Madrasah Ibtidaiyah curriculum framework (Ary et al., 2023).

Moreover, the implementation of the program through the simultaneous involvement of parents, teachers, and students indicates that the internalization of religious values requires a collaborative approach. Both family and school environments play crucial roles in the socialization of moral and spiritual values. When the influence of *infaq* practices in Madrasah Ibtidaiyah becomes deeply embedded among students, teachers, and parents—strengthening their religious commitment and benefiting the entire school community—the outcomes reflect collective moral enrichment. Emulating advanced educational institutions, where individuals enthusiastically contribute *infaq* to support school development—such as purchasing textbooks, constructing classrooms, and procuring learning facilities—represents a concrete strategy for improving educational quality and institutional dignity. Transparent and purpose-oriented *infaq* management aimed at the welfare of the madrasah is therefore a key factor in fostering a high-quality learning environment (Arsyadi et al., 2025).

This study extends the findings of Hanif, who examined the internalization of Islamic values through the *Infaq Friday* program at the junior high school level (Hanif et al., 2025). Hanif concluded that the program effectively fostered religious attitudes such as trustworthiness (*amanah*), exemplary behavior, and worship awareness. However, the junior high school context differs substantially from Madrasah Ibtidaiyah in terms of developmental psychology and pedagogical approaches. At MI Ma'arif 18 Trimurjo, the program places greater emphasis on early habituation, which proves to be more enduring in shaping long-term character. This is attributable to the fact that elementary-level students are at a critical stage of moral and spiritual development, making them more receptive to foundational value formation. Consistently implemented *infaq* practices from the early grades are thus more likely to shape lasting mindsets and behaviors than similar interventions introduced at later educational stages.

The findings of this study indicate that similar programs can be highly effective for elementary-aged students, provided they are implemented gradually and aligned with students' developmental levels. Accordingly, this research not only reaffirms the effectiveness of the *Infaq Friday* program but also positions it as a model of Islamic value-based character education that can be broadly adapted across other primary educational institutions.

Overall, the findings affirm that the *Infaq Friday* program serves as an effective experiential learning medium in character education. Consistent habituation, supported by teacher role modeling, enables religious values to transcend the cognitive domain and become internalized within students' affective and behavioral dimensions. This aligns with Lickona's character education framework, which emphasizes the integration of moral knowing, moral feeling, and moral action.

Nevertheless, the study also identifies potential challenges, such as the risk of formalistic routines and excessive dependence on teacher supervision. Therefore, strengthening reflective practices and value-based dialogue is essential to ensure that students do not perceive *infaq* merely as an administrative obligation but as a meaningful moral and spiritual practice.

D. Conclusion

Based on the findings of this study, it can be concluded that the *Infaq Friday* program at MI Ma'arif 18 Trimurjo makes a significant contribution to the formation of students' religious character from an early age. This program is not merely a routine activity but

rather serves as a contextual and practical medium for character education. Through the habitual practice of setting aside a portion of their pocket money for *infaq*, students internalize core values such as sincerity, responsibility, empathy, social concern, and honesty. The active involvement of teachers, the school principal, and parents constitutes a key supporting factor in the successful implementation of the program. Accordingly, the internalization of religious values through *infaq*-based activities can be regarded as an effective strategy for Islamic value-based character education, particularly at the Madrasah Ibtidaiyah level. This study also demonstrates that character formation is not solely effective when delivered through formal instructional content but can be more meaningfully achieved through consistent and collaborative habituation practices between the school and family environments.

Furthermore, the *Infaq Friday* program at MI Ma'arif 18 Trimurjo has been empirically shown to contribute substantially to the development of students' religious character through mechanisms of habituation, role modeling, and school-parent collaboration. This study offers a theoretical contribution to the advancement of Islamic philanthropy-based character education at the primary education level and recommends strengthening reflective components to ensure that the internalization of values occurs more deeply and sustainably.

E. Acknowledgements

The authors would like to express their sincere gratitude to the principal, teachers, students, and parents of MI Ma'arif 18 Trimurjo for their cooperation and support throughout the research process. Special appreciation is extended to all participants who generously shared their time, experiences, and insights, which were invaluable to this study. The authors also acknowledge the constructive academic environment that facilitated the completion of this research. Any remaining limitations of this study are the sole responsibility of the authors.

F. Author Contributions Statement

Salamah conceptualized the study, designed the research methodology, conducted data collection, and led the data analysis and interpretation. Salamah also drafted the initial manuscript and coordinated the overall writing process. Luqman contributed to data validation, supported the analysis and interpretation of findings, and critically reviewed and revised the manuscript for intellectual content and academic rigor. Both authors read and approved the final version of the manuscript and agreed to be accountable for all aspects of the work.

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