
Enhancing Sharia Financial Literacy Through Educational Initiatives on Sharia Microfinance Institutions within the Context of the Mujahadah Mosque Vicinity in Rintis Village, Pekanbaru

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ABSTRACT

This community service initiative is designed to elevate Sharia financial literacy through the educational outreach concerning Sharia Micro Finance Institutions (LKMS) targeted at the residents within the vicinity of Masjid Mujahadah, Rintis Village, Pekanbaru. The predominant context for this program stems from the community's insufficient comprehension of Islamic financial principles coupled with the suboptimal engagement with sharia financial services. The methodological framework encompasses a preparatory stage, the execution of participatory educational sessions over a two-day period, evaluative measures employing pre-tests and post-tests, as well as subsequent activities that include the establishment of a Sharia Financial Literacy Group. The outcomes of this initiative indicated a notable enhancement in the participants' grasp of fundamental concepts of Islamic economics and the application of sharia microfinance products. Furthermore, this initiative fosters a collective social commitment towards the continuous pursuit of knowledge in a mosque-centered, sustainable manner. This endeavor substantiates the efficacy of community-oriented educational strategies and religious establishments as a potent mechanism for augmenting the financial inclusion of Sharia at the grassroots level.

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INTRODUCTION

Sharia financial literacy refers to an individual's capacity to comprehend and manage financial resources in alignment with Sharia principles. In Indonesia, the prevalence of sharia financial literacy remains insufficient, evidenced by a literacy index of merely 8.93% in 2019, significantly lagging behind conventional financial literacy, which stood at 37.72% (Firdausi & Kasri, 2022). This scenario underscores a discernible disparity in the public's comprehension of Sharia financial products and services, potentially impeding the advancement of the sharia financial sector within Indonesia. Research conducted by Mustofa (2022) revealed that the level of sharia financial literacy among students is notably low, characterized by 32% being classified as not literate and 38% as less literate.

The deficiency in sharia financial literacy also adversely influences individuals' financial behaviors, manifesting as a diminished interest in saving with sharia banks or investing in sharia-compliant capital markets. An investigation by Ramadhani and Cahyono (2020) demonstrated that sharia financial literacy significantly influences investment intentions in sharia capital markets among Islamic economics students in Surabaya. Furthermore, a study by Maksum & Wardani (2023) indicated that millennials residing in Jakarta exhibited heterogeneous levels of sharia financial literacy, with foundational knowledge of sharia finance at 82.88% (indicative of a high category), whereas knowledge pertaining to sharia banking was recorded at only 58.58% (categorized as low).

Sharia financial literacy is imperative not solely for individuals but also for augmenting the broader financial inclusion of Sharia. Investigative work by Yunus and Rini (2021) illustrates that sharia financial literacy exerts a positive impact on the financial inclusion of sharia banking within the South Sulawesi Province. The evolution of digital technology further presents avenues to enhance literacy and financial inclusion in the realm of Sharia. Digital banking services proffered by sharia banks can serve as a catalyst for elevating the sharia financial literacy and inclusion indices (Aripin et al., 2022). Nevertheless, the integration of digital technology into Sharia finance necessitates a sufficient level of understanding to ensure that society can utilize it effectively and in accordance with Sharia principles. Research conducted by Ramadhani & Cahyono (2020) indicates that sharia financial literacy and financial inclusion significantly influence financial behaviors, which subsequently affect financial planning among millennials.

At a global scale, the significance of sharia financial literacy has also emerged as a focal point. McGregor & Hamdan Alghamdi (2024) accentuate the necessity of measuring sharia financial literacy, encompassing dimensions of sharia-compliant financial knowledge, attitudes, and behaviors. A bibliometric analysis by Kaweesa et al. (2024) reveals that scholarly inquiry into sharia financial literacy has surged since 2016, concentrating on literacy assessments, determinants of sharia banking adoption, and the ramifications of literacy on financial behaviors.

In the context of Indonesia, sharia financial literacy among students exhibits a spectrum of levels. Firdausi and Kasri (2022) identified that a majority of students (50.1%) possessed a moderate level of sharia financial literacy, while 43.5% were classified as high, and 6.4% as low. Variables such as academic discipline, income, and possession of a sharia bank account positively influence the level of sharia financial literacy. Students enrolled in faculties of economics and business, those with higher income levels, and individuals maintaining sharia bank accounts are inclined to exhibit elevated sharia financial literacy (Mustofa, 2022; Firdausi & Kasri, 2022).

An enhancement in sharia financial literacy can also promote sharia-compliant investment behaviors. Fadillah and Lubis (2024) demonstrate that sharia financial literacy and the inclusion of sharia finance significantly influence the investment decisions of Generation Z in West Java. However, financial behavior does not invariably exert a substantial influence on investment decisions, indicating that financial literacy and inclusion play a more preeminent role. In Pekanbaru, Riau Province, the community's level of sharia financial literacy remains categorically low. A study conducted by Nesner et al. (2023) reveals that the average sharia financial literacy rate among the populace in Pekanbaru is 42.52%, thereby placing it within the less literate classification. Dimensions such as financial knowledge, financial skills, financial confidence, financial attitudes, and financial behavior are all recorded below the 50% threshold, underscoring the necessity for educational interventions.

The enhancement of sharia financial literacy significantly contributes to more judicious financial decision-making among tertiary education students. Research by Ritonga and Yarham (2023) establishes that both financial literacy and financial inclusion exert a positive and significant influence on students' decisions regarding the utilization of sharia banking products and services. This finding implies that a profound comprehension of sharia finance motivates individuals to engage more actively with financial services that adhere to sharia principles.

Conversely, research conducted by Rossyidah et al. (2024) demonstrates that the levels of literacy and inclusion pertaining to sharia finance significantly affect individuals' interest in utilizing sharia banking products and services. The study underscores the critical importance of sharia financial education in enhancing community engagement within the sharia financial system. Research undertaken by Amriani et al. (2023) in Makassar indicates that sharia financial literacy, encompassing understanding of sharia contracts and sharia investments, significantly impacts digital finance inclusion among the millennial demographic. This finding accentuates the vital role of sharia financial education in a digital milieu to bolster the involvement of the younger generation in the sharia financial framework.

In a localized context, the investigation by Safira et al. (2021) in Pekanbaru reveals that financial literacy and the adoption of financial technology exert a positive and significant influence on financial inclusion among sharia stock investors. The results highlight the necessity of sharia financial education and the application of technology in enhancing individuals' participation in the sharia financial market.

Mosques, as pivotal centers for religious and social activities, possess significant potential as conduits for sharia financial education. Through community service initiatives, sharia financial literacy can be imparted directly to congregants and the surrounding populace. These educational endeavors may encompass the introduction of fundamental principles of sharia economics, sharia financial products, and practical simulations of sharia financial service utilization. Employing participatory and interactive methodologies can augment individuals' comprehension and interest in sharia finance. Furthermore, the establishment of mosque-based sharia financial literacy groups can serve as a consistent community learning forum, supported by devotional teams and partners from sharia financial institutions. Thus, community service initiatives within the vicinity of Masjid Mujahadah, Rintis Village, Pekanbaru, are designed to elevate sharia financial literacy through educational and mentoring efforts directed at the community. It is anticipated that through this initiative, community members will

attain a greater understanding of and ability to judiciously utilize sharia financial services, as well as facilitate the establishment of a sustainable mosque-based sharia financial ecosystem.

METHOD

This community service initiative, executed at the Mujahadah Mosque located in Rintis Village within the Lima Puluh District of Pekanbaru Municipality, comprises four discrete phases as delineated below:

1. Preparatory Stage

The preparatory phase commences with the internal coordination of the service execution team to formulate a comprehensive work plan, allocate tasks, and ascertain the requisite activities. The objective of the team meeting is to harmonize the comprehension related to the activity's aims, the materials pertaining to sharia financial literacy, as well as the methodologies for delivering pertinent and effective education to the community surrounding the Mujahadah Mosque.

Moreover, an initial observation and social mapping were conducted in Rintis Village to delineate the characteristics of the target demographic, particularly the worshippers and administrators of the Mujahadah Mosque. The team also collected data regarding the community's understanding of the sharia finance concept and the potential existence or operation of sharia microfinance institutions (LKMS) within the locality.

Subsequently, the team engaged with community leaders, mosque officials, and local neighborhood representatives (RT/RW) to foster collaboration and solicit their full endorsement for the execution of the activities. It is imperative that the educational initiatives undertaken are effective and foster trust among the local populace.

Educational materials on sharia and LKMS finance are developed in various formats, including modules, brochures, infographics, and interactive presentation media. These materials are crafted in accessible language, are communicative in nature, and are tailored to the local context to ensure comprehensibility among individuals from diverse educational backgrounds.

Finally, an initial evaluation instrument was devised in the form of a questionnaire to assess the community's level of understanding prior to the commencement of the activities. This questionnaire will serve as a benchmark for evaluating the efficacy of the educational initiatives following their implementation.

2. Implementation Phase

The initiation of the implementation phase commences with socialization activities aimed at the community, elucidating the objectives, advantages, and timeline of sharia financial education initiatives. This outreach is conducted via announcements within mosques, distribution of pamphlets, and engagement with local social media platforms, including WhatsApp groups frequented by congregants.

The principal educational program is structured in the format of training sessions and interactive discussions, facilitated within the halls or multipurpose rooms of the Mujahadah Mosque. The training sessions are segmented into several key themes, encompassing the fundamental principles of sharia economics, the conceptual framework of sharia finance, an introduction to sharia microfinance

institutions, as well as practical simulations demonstrating the application of LKMS products, including sharia-compliant savings and financing options.

The employed pedagogical methodologies are participatory in nature, fostering active engagement among participants through case studies, interactive Q&A sessions, and light quizzes. Furthermore, the implementation team incorporated insights from practitioners associated with local sharia financial institutions and academic professionals to enhance the participants' comprehension.

In addition to the training, small group sessions were specifically organized for micro, small, and medium enterprises (MSMEs) affiliated with mosques and taklim assembly groups, with the objective of elucidating the utilization of LKMS in advancing their sharia-compliant endeavors. This initiative also serves as a conduit for introducing alternative sharia financial solutions to individuals who may have previously been solely acquainted with conventional financial systems. Consequently, the literacy and financial inclusion pertaining to sharia finance can be progressively enhanced.

3. Evaluation and Reporting Phase

The evaluation is conducted through both quantitative and qualitative methodologies to ascertain the transformation in the comprehension levels of the participants subsequent to their engagement in the educational program. The identical final questionnaire utilized at the outset was employed to facilitate a comparative analysis of the results. The findings from this evaluation will undergo rigorous analysis to assess the efficacy of the educational methodologies and the participants' grasp of the subject matter.

Moreover, succinct interviews were conducted with a selection of participants as a qualitative evaluative measure, aimed at directly capturing their feedback, responses, and recommendations from the community perspective. The insights provided by the participants will serve as a foundational element for enhancing the design of analogous activities in the future.

The team also assembles comprehensive activity reports that encompass the background, execution, documentation of activities, evaluation outcomes, and recommendations. The report is systematically organized and augmented with photographic documentation and a roster of attendees present.

The report will be presented to stakeholders, specifically the administrator of the Mujahadah Mosque, as well as relevant entities such as the Rintis Village administration and the associated university, as part of the commitment to transparency and accountability in service initiatives.

At the conclusion of this phase, an internal reflective assessment of the team is also conducted to evaluate the performance of each member and the effectiveness of the execution strategies. This evaluation is crucial as it serves as a pedagogical opportunity for the team to enhance the quality of future service endeavors.

4. Sustainability Stage of Evaluation Results

Informed by the evaluation outcomes, the team devised a sustainability strategy through the establishment of a mosque-based Sharia Financial Literacy Group, which functions as a continuous learning platform for the community to further their understanding of sharia economics and microfinance institutions (LKMS).

The group is supported by a dedicated implementation team and is oriented towards forming collaborations with local LKMS, enabling the community to commence the practical application of sharia financial services, such as initiating sharia savings accounts or accessing microfinance options.

Additionally, the team has developed an online training module and an educational booklet that are accessible to the general public via social media platforms or the mosque's website. This initiative aims to ensure that the educational content extends beyond the conclusion of the activity, thereby providing enduring advantages.

To uphold the sustainability of the activities, collaboration between mosque administrators and higher education institutions or local sharia financial entities is pursued, ensuring that this educational forum evolves into a regular annual program or potentially develops into a community-based sharia cooperative.

Through this approach, community service initiatives transcend temporary interventions, evolving instead into a sustained movement that economically and spiritually empowers the community in alignment with the principles of equitable sharia finance and collective prosperity.

RESULTS AND DISCUSSION

The educational initiative focused on sharia financial literacy was effectively conducted over a period of two days, engaging 40 active participants hailing from various sectors of the community surrounding the Mujahadah Mosque. The participants exhibited a notable enthusiasm throughout each session presented.

The instructional content was systematically categorized into three primary sessions: an introduction to the fundamental principles of sharia economics, an overview of the products offered by LKMS, and a practical simulation of the utilization of sharia financial services. Each session was meticulously designed to foster interactivity by involving participants in collaborative discussions and analytical case studies.

During the initial session, a significant proportion of participants acknowledged that they were encountering a structured elucidation of the distinctions between sharia and conventional finance for the first time. Numerous participants asserted that they attained a deeper comprehension of the principles of akad and the prohibition of usury subsequent to this session.

The second session afforded a more nuanced understanding of the diverse product offerings available at LKMS, including mudharabah savings, murabahah financing, and qardhul hasan. Practical case simulations were employed to assist participants in grasping the application of these financial products in their daily lives. Furthermore, participants were administered an evaluative quiz at both the commencement and conclusion of the training. The results of the quizzes indicated a notable enhancement in the average comprehension score, reflecting a 38% increase from the pre-test to the post-test.

These findings suggest that employing straightforward, visual, and participatory pedagogical techniques is effective in enhancing the community's literacy regarding the sharia financial system. In addition to cognitive advancements, participants also demonstrated a shift in their attitudes towards the

significance of transitioning to a financial system that aligns with Islamic principles. Several participants articulated their intentions to initiate savings at a nearby LKMS.

Throughout the educational activity, the team also compiled testimonials from participants, indicating that this initiative broadened their perspectives on equitable financial alternatives grounded in social values. The establishment of a Sharia Financial Literacy Group (KLKS) as a subsequent measure to the activity was received with enthusiasm. A total of 15 participants have expressed their commitment to join this group and engage in collective learning on a consistent basis.

The service team further conducted preliminary outreach with a local LKMS that expressed a willingness to serve as a collaborative learning partner and to provide sharia financial services to KLKS members. Utilizing a mosque-centered approach, the program demonstrated effectiveness, as mosques serve as pivotal centers for social and spiritual engagement within the community, thereby reinforcing the sustainability of the educational initiative. In terms of economic empowerment, the MSMEs involved articulated that this newfound understanding equips them with sharia-compliant financing options for business expansion, thereby alleviating reliance on onerous conventional financial systems. Qualitative evaluations derived from participant interviews indicate that these activities not only augment comprehension but also foster motivation to adopt more prudent and Islamic-aligned financial behaviors.

A majority of participants have advocated for the establishment of this training as a recurring program, with aspirations to involve a greater number of individuals, particularly the youth and younger members of the mosque. From the perspective of implementation, this initiative represents a significant opportunity to cultivate synergies among academic institutions, community entities, and sharia financial organizations. This endeavor also substantiates the premise that sharia financial education need not be intricate or exclusive. Through a localized and participatory framework, literacy can be advanced in an inclusive and engaging manner. Overall, these community service activities have successfully achieved the predetermined objectives and have also unveiled avenues for the development of sustainable, community-oriented advanced programs.

CONCLUSION

The community service initiatives within the Mujahadah Mosque Neighborhood of Rintis Village in Pekanbaru have been executed proficiently and have garnered a highly favorable reception from the participants involved. The educational content delivered has demonstrated a capacity to enhance the community's comprehension of fundamental Islamic economic principles, sharia-compliant microfinance products, and the significance of utilizing financial services in accordance with sharia law.

The observable increase in participants' knowledge metrics, as evidenced by the pre-test and post-test evaluations, alongside their palpable enthusiasm during discussions and simulations, underscores the effectiveness of the educational methodologies employed. Besides fostering conceptual knowledge, this initiative has successfully cultivated a social commitment through the establishment of the Sharia Financial Literacy Group (KLKS), serving as a platform for ongoing educational engagement.

The mosque, functioning as the nexus of community social activities, has proven to be an advantageous venue for instilling and propagating sharia financial education. The active participation of religious leaders and mosque administrators has further reinforced the program's legitimacy and bolstered the community's confidence in its objectives.

Overall, this initiative represents a promising preliminary step towards facilitating the financial inclusion of sharia practices at the grassroots level. It is anticipated that collaborations among academic institutions, local communities, and sharia financial entities will persist and broaden in scope.

In light of this success, it is imperative that similar programs be replicated in other regions and further developed with a more organized framework and technological enhancements, thereby enabling a greater number of individuals to benefit from a just and sharia-compliant financial system.

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This initiative may serve as the foundation for a long-term partnership aimed at enhancing literacy and sharia financial practices within the community. It is our hope that all contributions and participations rendered may be recognized as acts of Jariyah that are esteemed by Allah SWT.

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