

YOUTH EMPOWERMENT IN THE APPLICATION OF SHARIA ECONOMIC PRINCIPLES IN DAILY LIFE: EVIDENCE FROM LIMBUNGAN SUBDISTRICT, PEKANBARU

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Abstract

This community engagement program aimed to optimize the role of adolescents in Limbungan Subdistrict, Pekanbaru, in understanding and applying Islamic economic principles in their daily lives. The program was conducted over a one-week period and involved 60 adolescents aged 15–21 years as primary participants. The methods employed included educational outreach, training sessions, workshops, mentoring activities, and the establishment of a youth-based Islamic economics community. The learning materials covered fundamental concepts of Islamic economics, Sharia-compliant financial management, Islamic trading practices, the avoidance of riba and gharar, zakat, infaq, and sadaqah, as well as Sharia-based entrepreneurship. The results indicated a significant improvement in participants' understanding of Islamic economics, with the average pre-test score increasing from 45.3 to 82.7 in the post-test. Furthermore, 75% of participants reported applying Islamic economic principles in their daily economic activities, including pocket money management, online buying and selling transactions, and avoiding interest-based loans. Overall, the program generated a positive impact on adolescents' economic behavior, encouraging a transition toward practices aligned with Islamic values and contributing to the development of a community-level Islamic economic ecosystem.

Keywords: adolescents; Islamic economics; financial literacy; community empowerment; Limbungan Subdistrict

INTRODUCTION

The development of the Islamic economic system in Indonesia has experienced substantial growth over the past two decades, as reflected in the increasing assets of Islamic banking institutions and other Sharia-based

financial organizations. Nevertheless, this institutional expansion has not been accompanied by an adequate level of public understanding regarding the fundamental principles of Islamic economics. Limbungan Subdistrictin Pekanbaru City, as an area with a predominantly Muslim population, possesses considerable potential for the development of Islamic economics at the community level. This condition presents both an opportunity and a challenge in enhancing Islamic economic literacy, particularly among the younger generation. According to Antonio (2001), Islamic economics is a system grounded in Islamic values that emphasizes justice, honesty, and collective welfare in all economic transactions.

Adolescents, as the future generation of the nation, hold a strategic position in achieving sustainable economic development that is oriented toward moral and ethical values. In Kelurahan Limbungan, adolescents account for approximately 35% of the total population, indicating that this age group represents a dominant demographic segment. Unfortunately, many adolescents in this area have not yet developed a comprehensive understanding of how Islamic economic principles can be applied in their daily lives. Consumptive behavior characterized by hedonistic tendencies, coupled with limited awareness of Sharia-compliant financial management, has emerged as a major concern. Chapra (2000) asserts that early education in Islamic economics plays a crucial role in shaping young individuals with strong integrity in managing economic resources.

The ongoing processes of globalization and digitalization have significantly transformed consumption patterns and financial transactions within society, particularly among adolescents. Social media and digital platforms have become primary channels through which young people engage in economic activities, ranging from online shopping to digital investment. However, the ease of access offered by these platforms is not balanced by sufficient understanding of Sharia boundaries in economic transactions. Consequently, many adolescents become involved in practices containing elements of *riba*, *gharar*, and *maysir* without realizing that such practices contradict Islamic principles. Karim (2004) emphasizes that strong Islamic economic literacy enables individuals to make economic decisions that are not only materially beneficial but also spiritually meaningful.

The diverse socio-economic conditions of the Limbungan community necessitate specific strategies for introducing and implementing Islamic economic values. Most household heads are employed in the informal sector, with income levels ranging from low to middle. These economic constraints often encourage families to seek short-term solutions to meet daily needs, including reliance on conventional financial services that involve *riba*. Adolescents who grow up in such environments tend to replicate their parents'

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economic behaviors without awareness of Sharia-compliant alternatives. Soemitra (2009) highlights that Islamic economic education must begin at the smallest community level to foster sustainable behavioral change.

The role of adolescents in strengthening family and community economic empowerment cannot be overlooked, particularly within the rapidly expanding digital economy. Many young people have initiated productive economic activities through online micro-enterprises, such as product reselling, graphic design services, and content creation. These potentials can be further optimized when adolescents possess adequate understanding of Islamic economic principles in conducting their businesses. Values such as honesty in promotion, price transparency, and avoidance of prohibited products can enhance both ethical standards and sustainability. Nasution (2006) notes that young entrepreneurs who apply Islamic business ethics tend to achieve stronger business continuity due to increased consumer trust.

However, the formal education system in schools within Limbungan Subdistrict has not yet optimally integrated Islamic economic concepts into the learning curriculum. Economic subjects remain predominantly oriented toward conventional economic theories, with limited or no discussion of Islamic perspectives. As a result, students do not receive sufficient knowledge regarding how Islam regulates economic activities. This situation is exacerbated by the lack of extracurricular programs or community-based initiatives that specifically focus on Islamic economic literacy. Rivai and Buchari (2009) argue that integrating Islamic economic values into education is essential for producing generations with strong religious and social economic responsibility.

At the community level, Islamic economic institutions such as Sharia cooperatives or Islamic microfinance institutions are still very limited in Kelurahan Limbungan. The absence of these institutions restricts opportunities for adolescents to directly learn and practice Islamic financial mechanisms. In fact, community-based Islamic economic institutions can function as practical laboratories for youth to understand real-world applications of Sharia finance. Without concrete models and hands-on experiences, their understanding remains largely theoretical and difficult to implement. Muhammad (2005) emphasizes that strengthening grassroots Islamic economic institutions is a key factor in achieving equitable economic transformation.

Excessive consumptive behavior among adolescents in Limbungan Subdistrict further reflects weak comprehension of Islamic consumption principles. A lifestyle driven by trends without clear prioritization of needs contradicts Islamic teachings that emphasize moderation and balance. Social

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media intensifies this condition by generating social pressure to conform to materialistic standards. As a result, many adolescents resort to debt or credit facilities to purchase non-essential goods. Qardhawi (2001) reminds that Islam promotes moderation in consumption as an expression of gratitude and accountability for the sustenance granted by Allah.

Another significant challenge lies in the lack of local role models who consistently practice Islamic economics in daily life. Adolescents tend to emulate individuals they perceive as successful; when such figures do not demonstrate Sharia-compliant economic behavior, young people's motivation to adopt Islamic values weakens. On the other hand, religious or community leaders who understand Islamic economics often face limitations in communicating effectively with adolescents. This communication gap highlights the need for more contextual and youth-oriented approaches. Huda (2008) suggests that participatory methods and peer education are particularly effective in enhancing Islamic economic literacy among young generations.

Informal economic practices commonly found in the Limbungan community—such as rotating savings (arisan), informal lending, and undocumented trading—are frequently inconsistent with Sharia principles, despite being conducted within a Muslim community. Many of these practices involve hidden elements of *riba*, such as additional charges in loans or interest-based systems in arisan. Adolescents who grow up observing these practices tend to regard them as socially acceptable. Without proper education, such problematic patterns are likely to be perpetuated in the future. Antonio (2001) emphasizes that the transformation of Islamic economics must begin with reshaping deeply rooted daily economic mindsets and practices.

Furthermore, the potential of *zakat*, *infaq*, and *sadaqah* as Islamic instruments for economic redistribution has not been optimally utilized in Kelurahan Limbungan, particularly in engaging adolescents. Many young people perceive charitable obligations as responsibilities exclusive to working adults. In reality, Islam encourages generosity from an early age, regardless of the amount given. Involving adolescents in the management and distribution of charitable funds can enhance their social awareness while helping them understand that Islamic economics emphasizes equitable distribution alongside wealth accumulation. Hafidhuddin (2002) explains that optimizing *zakat* as an economic instrument contributes significantly to social welfare and justice.

The widespread phenomenon of online lending (*pinjaman online*) in Indonesia also poses a serious challenge for adolescents in Kelurahan

Limbungan. Many young people become entangled in illegal online loans with extremely high interest rates due to the allure of quick access and minimal requirements. Their limited understanding of *riba* and its dangers from an Islamic perspective makes them particularly vulnerable. Moreover, they often lack awareness of safer Sharia-compliant financial alternatives. Education on the risks of *riba* and the introduction of Islamic financial services are therefore urgently needed. Ascarya (2007) argues that a solid understanding of Islamic financial systems can protect communities from exploitative economic practices that violate humanitarian values.

Adolescent involvement in community-based productive economic activities also remains limited. A large proportion of youth spend their leisure time on less productive activities, such as excessive online gaming or purposeless social media use. With appropriate guidance, however, adolescents have the potential to become productive economic agents who contribute to household and community welfare. Sharia-based youth economic empowerment programs can serve as an effective strategy to shift behavioral patterns from consumptive to productive. Suharto (2010) asserts that youth economic empowerment must be integrated with moral and spiritual values to generate meaningful and sustainable economic growth.

Another structural obstacle is the lack of synergy among village authorities, religious leaders, community figures, and educational institutions in promoting Islamic economics. These stakeholders often operate independently, resulting in fragmented programs with limited impact. A collective movement involving all parties is required to establish a supportive ecosystem for Islamic economic implementation at the village level. Adolescents, as the primary target group, require systematic, continuous, and youth-oriented programs. Saefuddin (1987) emphasizes that value-based economic transformation demands strong political will and multi-stakeholder collaboration to ensure long-term effectiveness.

Based on the various issues outlined above, a comprehensive effort is needed to optimize the role of adolescents in Limbungan Subdistrict in applying Islamic economic principles in daily life. This community service program is designed to provide education, training, and mentoring to enhance adolescents' understanding of Islamic economic concepts and strengthen their ability to apply these principles in practical contexts. Through participatory approaches and learning methods tailored to youth characteristics, adolescents are expected to become not merely program beneficiaries but active agents of Islamic economic transformation within their communities. Furthermore, the program aims to cultivate youth role models and change agents capable of disseminating Islamic economic values among peers and families. As emphasized by Iqbal and Mirakhor (2011), effective Islamic

economic education must integrate cognitive, affective, and psychomotor dimensions in order to generate tangible and sustainable behavioral change.

METHODS

The implementation of this community engagement program adopted a participatory–educational approach, positioning adolescents not merely as program beneficiaries but as active partners in the learning process. This approach emphasizes active involvement, dialogue, and experiential learning to strengthen participants’ understanding and application of Islamic economic principles in daily life.

The program was conducted through four main stages, as outlined below.

1. Preparation Stage

The preparation stage aimed to ensure that the community engagement activities were systematically planned and aligned with the needs of the target community. The activities undertaken at this stage included the following:

Needs assessment

An initial needs assessment was conducted through field observations and focused discussions with local government officials and community leaders. This process aimed to identify adolescents’ levels of understanding regarding Islamic economics, consumption behavior, financial management, and everyday economic practices.

Identification of adolescents’ problems and potential

This stage focused on mapping the key challenges faced by adolescents in applying Islamic economic principles, while simultaneously exploring local potential that could be developed to support ethical and Sharia-compliant economic behavior.

Coordination and activity authorization

The community service team coordinated with the Limbungan Subdistrict Office in Pekanbaru to obtain formal permission and to determine the schedule, venue, and technical aspects of program implementation.

Development of learning materials and activity instruments

Educational materials were systematically prepared, covering fundamental concepts of Islamic economics, halal–haram principles, Islamic consumption ethics, basic financial management, and practical applications in everyday life.

2. Implementation Stage

The implementation stage constituted the core of the community engagement program and was conducted using interactive and participatory learning methods. The activities included:

Socialization and education on Islamic economics

Learning sessions were delivered through interactive lectures, group discussions, and contextual case studies relevant to adolescents' daily experiences.

Training on the application of Islamic economic principles

Participants engaged in practical simulations, including simple financial planning, responsible consumption behavior, and the selection of halal products in everyday activities.

Group discussion and reflective learning

Adolescents were encouraged to share experiences, challenges, and perspectives related to implementing Islamic economic values, fostering two-way learning and collective reflection.

Mentoring and strengthening adolescents' roles

The community service team provided guidance and mentoring to motivate adolescents to act as agents of change within their families and surrounding communities.

3. Evaluation and Reporting Stage

The evaluation stage aimed to measure the effectiveness of program implementation and the extent to which program objectives were achieved. Evaluation activities included:

Assessment of participants' understanding

Participants' comprehension was assessed through pre-test and post-test instruments, complemented by observations of changes in attitudes and awareness toward Islamic economic principles.

Evaluation of the implementation process

This evaluation focused on participant engagement, the effectiveness of learning methods, and challenges encountered during program execution.

Collection of participant feedback

Participants provided feedback on the materials, delivery methods, and perceived benefits of the program, serving as a foundation for future program improvement.

Preparation of community service reports

Program outcomes were compiled into an official community service report and developed into a scientific article as part of academic accountability and dissemination.

4. Sustainability Evaluation Results Phase

This stage aimed to ensure the continuity and long-term impact of the program beyond its formal completion. The activities included:

Post-program monitoring

Follow-up monitoring was conducted through continued communication with adolescent representatives and subdistrict officials to observe the application of Islamic economic principles in daily life.

Formation of Islamic economics youth cadres

Selected participants were appointed as youth cadres responsible for disseminating Islamic economic values among their peers.

Recommendations for sustainable programs

The community service team proposed follow-up initiatives, such as Sharia-based financial literacy programs, halal entrepreneurship training, and the establishment of youth communities promoting Islamic economic awareness.

Medium-term impact evaluation

A medium-term evaluation was conducted to assess sustained behavioral changes among adolescents, particularly in consumption patterns, financial management practices, and attitudes toward Sharia principles.

RESULTS AND DISCUSSION

A. Participant Profile and Baseline Conditions

This community engagement program involved 60 adolescents residing in Limbungan Subdistrict, Pekanbaru, aged between 15 and 21 years. Of the total participants, 34 were female (56.7%) and 26 were male (43.3%). In terms of educational background, 42 participants (70%) were senior high school students (SMA/SMK/MA), 12 participants (20%) were university students,

and 6 participants (10%) had entered the workforce or were engaged in small-scale entrepreneurial activities.

Regarding family economic background, 38 participants (63.3%) came from lower–middle-income households, 18 participants (30%) from middle-income families, and only 4 participants (6.7%) from upper–middle-income households. The initial survey further revealed that 85% of participants had regular internet access and were active users of social media, indicating substantial potential for involvement in digital economic activities. This finding is consistent with Iqbal (2014), who argues that Muslim youth in the digital era exhibit economic behavior strongly shaped by information technology.

The pre-test conducted prior to program implementation demonstrated that participants' initial understanding of Islamic economics was relatively low. The average pre-test score reached only 45.3 out of 100. Specifically, 23 participants (38.3%) were categorized as having very poor understanding (0–40), 28 participants (46.7%) poor (41–60), 7 participants (11.7%) moderate (61–75), and only 2 participants (3.3%) good (76–85).

The weakest areas of comprehension included mechanisms of Islamic financial transactions (mean score: 32.1), the concept of *riba* and its alternatives (35.4), and practices related to *zakat*, *infaq*, and *sadaqah* (38.9). In contrast, basic awareness of *halal* and prohibited elements in Islamic economics was relatively higher, with an average score of 58.7. As noted by Hidayat (2010), low Islamic financial literacy among youth may negatively influence consumption behavior and increase vulnerability to non-Sharia-compliant economic practices.

Observations of participants' daily economic behavior revealed concerning patterns. Approximately 72% admitted to having used or still using conventional online lending services with high interest rates to meet consumptive needs. Around 65% displayed highly consumptive behavior, particularly in purchasing fashion products and gadgets through e-commerce platforms using interest-based installment facilities. Only 15% had ever used or were familiar with Islamic financial products such as *Sharia* savings or financing schemes. In terms of personal financial management, 83% reported having no clear budgeting plan and frequently experiencing financial shortages at the end of the month.

These findings align with Waharini and Purwantini (2018), who emphasize that awareness and utilization of *Sharia*-based financial services among Indonesian youth remain relatively low and require systematic intervention.

In-depth interviews with 15 selected participants identified several factors underlying the limited application of Islamic economic principles. First, insufficient knowledge regarding both conceptual and practical aspects of Islamic economics, with most participants associating it solely with Islamic banking. Second, the absence of consistent role models within their immediate environment. Third, strong peer and social media influence promoting consumptive and pragmatic lifestyles detached from religious values. Fourth, easier access to conventional financial products compared to Sharia-based alternatives in their locality. Chapra (2000) emphasizes that sustainable transformation of economic behavior requires not only knowledge but also a supportive ecosystem and visible exemplars.

B. Program Implementation

1. Educational Outreach and Socialization

The educational phase was conducted in four sessions totaling 16 instructional hours and involved speakers from academia, Islamic banking practitioners, and religious leaders.

The first session addressed “Fundamental Concepts of Islamic Economics and Its Differences from Conventional Economics,” covering philosophical foundations, core principles (tauhid, justice, khilafah, and takaful), and key characteristics of the Islamic economic system. Participants demonstrated high enthusiasm, reflected in active discussions and 43 questions raised.

The second session focused on “The Dangers of Riba and Sharia-Based Financing Alternatives,” delivered by Islamic banking practitioners who explained financing mechanisms such as murabahah, mudharabah, and musyarakah. As highlighted by Antonio (2001), proper understanding of riba and its alternatives constitutes a fundamental pillar in building Islamic economic awareness.

The third session explored “Zakat, Infaq, and Sadaqah as Instruments of Islamic Economics,” facilitated by representatives from the Pekanbaru National Zakat Agency (BAZNAS). Participants gained insight into zakat not merely as a ritual obligation but as an economic instrument for wealth redistribution and poverty alleviation. Concepts such as professional zakat and trade zakat were introduced, aligning with participants’ emerging productive activities.

The fourth session addressed “Islamic Business Ethics and Transactions,” emphasizing lawful trade practices, avoidance of gharar and maysir, and the importance of honesty and transparency. Hafidhuddin (2002)

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asserts that optimizing Islamic philanthropic instruments contributes significantly to social justice and economic welfare.

To accommodate adolescent learning characteristics, varied instructional methods were employed, including interactive lectures, videos, case studies, simulations, and gamification. Digital learning modules were distributed via a dedicated WhatsApp group, which effectively enhanced participant engagement beyond formal sessions. Session evaluations using Kahoot-based quizzes further strengthened motivation. As noted by Huda (2008), participatory and technology-based learning approaches are particularly effective in improving Islamic economic literacy among youth.

Several misconceptions were identified during the sessions, including beliefs that Islamic economics is exclusive to highly religious individuals, more expensive and complicated than conventional systems, limited solely to Islamic banking, and outdated in the modern era. These misconceptions were systematically addressed through logical explanations, empirical evidence, and practical examples. Karim (2004) argues that effective Islamic economic education must shift public understanding from partial and stereotypical views toward comprehensive and applicable perspectives.

2. Training and Workshops

The first workshop, “Sharia-Based Financial Management for Adolescents,” was conducted over two days (12 hours). Participants were trained in Islamic budgeting techniques, prioritization of needs (*dharuriyat-hajiyat-tahsiniyat*), and savings strategies for productive purposes. Each participant developed a personal monthly financial plan, supported by standardized Sharia financial planning templates. This hands-on practice demonstrated that Islamic financial management is not only spiritual but also rational and measurable. Nasution (2006) emphasizes that early financial management skills foster healthy lifelong financial behavior.

The second workshop focused on “Sharia-Based Entrepreneurship for Youth.” Participants worked in ten groups to design halal microbusiness concepts aligned with their interests and capabilities. The resulting proposals ranged from halal culinary businesses and Muslim fashion reselling to graphic design services and handicrafts. Three best proposals received seed funding of IDR 500,000 per group. Suharto (2010) notes that entrepreneurship-based empowerment effectively integrates economic improvement with Islamic values internalization.

The third workshop addressed “Wise Digital Transactions: Avoiding Riba, Gharar, and Maysir.” Participants learned to evaluate online transaction models, including pre-order systems, dropshipping, affiliate marketing, and

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online investments. Practical simulations helped participants apply Sharia principles in real digital contexts. Ascarya (2007) emphasizes that understanding Islamic contracts (akad) enables more accurate and ethical economic decision-making.

The fourth workshop explored “Productive Charity and ZIS Management for Youth.” Participants were encouraged to view charity as accessible at any age and income level. A “Youth Social Fund” was established through voluntary weekly contributions, fostering collective responsibility and empathy. Hafidhuddin (2002) highlights that well-managed Islamic social funds generate strong multiplier effects for community welfare.

C. Program Evaluation and Impact

1. Knowledge Improvement

Post-test results indicated a substantial improvement in participants’ understanding, with the average score increasing from 45.3 to 82.7—an improvement of 37.4 points. No participants remained in the poor or very poor categories. The highest gains occurred in understanding Islamic transaction mechanisms (+49.3 points) and riba concepts (+47.8 points). A paired t-test confirmed statistically significant improvement ($p < 0.001$), demonstrating the effectiveness of the learning approach (Iqbal & Mirakhor, 2011).

Follow-up testing one month later among 35 active members of the Youth Islamic Economics Community (KESR) showed stable retention (mean score: 80.3), indicating successful internalization of knowledge. Participants actively involved in KESR demonstrated higher retention, supporting Dusuki’s (2008) argument that community-based continuous learning strengthens comprehension.

2. Changes in Attitudes and Behavior

Attitudinal evaluation revealed substantial positive shifts across all five measured dimensions. Agreement on the importance of Islamic economics increased from 28.3% to 91.7%, willingness to apply principles from 31.7% to 88.3%, and commitment to avoiding riba from 45% to 95%.

Behavioral evaluation conducted one and two months post-program indicated that 75% of participants had implemented at least three Islamic economic principles in daily life. Improvements were observed in budgeting practices (82%), avoidance of interest-based loans (68%), and selective digital transactions (71%). Chapra (2000) asserts that behavior change rooted in spiritual awareness tends to be more sustainable. Case studies further illustrated mindset transformation, reflecting not merely behavioral adjustment but fundamental paradigm change (Nasution, 2006).

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The impact extended beyond individuals. Approximately 62% of participants shared Islamic economic knowledge with family members, resulting in 23 parents opening Sharia savings accounts. Peer education activities at schools and social media dissemination further amplified program impact. This multiplier effect supports Huda's (2008) assertion that youth function as highly effective change agents within their social networks.

CONCLUSION

Based on the implementation of the community engagement program "Optimizing the Role of Adolescents in Implementing Islamic Economic Principles in Daily Life in Limbungan Subdistrict, Pekanbaru," several key conclusions can be drawn:

Significant Improvement in Islamic Economic Literacy

Participants' knowledge increased substantially, from an average pre-test score of 45.3 to a post-test score of 82.7 ($p < 0.001$), with the greatest improvements observed in transaction mechanisms and riba comprehension.

Transformation of Economic Attitudes and Behavior

Strong positive shifts occurred in awareness, willingness to apply Sharia principles, and commitment to avoiding interest-based practices. Behaviorally, 75% of participants applied Islamic economic principles in daily life.

Establishment of the Youth Islamic Economics Community (KESR)

The formation of KESR provided a sustainable platform for continuous learning, social action, and peer-based empowerment.

Productive Economic and Financial Inclusion Impact

Twelve participants successfully operated Sharia-based microenterprises, while 78.3% opened Sharia savings accounts and several accessed microfinance responsibly.

Social and Multiplicative Effects

The program enhanced social cohesion, strengthened youth image in the community, and generated broader awareness through family, schools, and digital media.

Recommendations

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Based on the findings and conclusions of this community service program, several recommendations are proposed for relevant stakeholders as follows.

A. For the Limbungan Subdistrict Government

Integrating Islamic Economics into Youth Development Programs

It is recommended that the subdistrict government incorporate Islamic economic education as an integral component of routine youth development programs. This integration is expected to ensure the sustainable expansion of Islamic economic literacy among adolescents.

Providing Facility Support for the Youth Islamic Economics Community (KESR)

The subdistrict government is encouraged to provide a permanent secretariat or meeting space for KESR activities and facilitate access to relevant stakeholders, including Islamic financial institutions, micro and small enterprises (MSMEs), and religious organizations.

Allocating Budget for Islamic Economic Development

It is recommended that specific funding be allocated within the Village Revenue and Expenditure Budget (APBK) to support Islamic economic development programs, including training activities, entrepreneurial capital assistance for youth, and public outreach initiatives.

Facilitating Collaboration with Islamic Financial Institutions

The subdistrict government may act as a mediator between youth groups and Islamic financial institutions to expand accessible services, such as Sharia-compliant student savings schemes, youth-oriented microfinance, and routine Islamic financial education programs.

B. For Educational Institutions (Schools/Madrasahs)

Integrating Islamic Economics into the Curriculum

Schools in Limbungan Subdistrict are encouraged to integrate Islamic economic concepts into subjects such as economics, Islamic religious education, or through specialized extracurricular programs to provide students with a more comprehensive understanding.

Developing Sharia-Based School Business Centers

Educational institutions may establish Sharia-compliant cooperatives or business centers managed by students under teacher supervision, thereby

enabling practical learning experiences in applying Islamic economic principles.

Involving KESR in School Activities

Schools may invite KESR members to serve as resource persons or facilitators in activities related to entrepreneurship, financial literacy, and student self-development, promoting effective peer-to-peer knowledge transfer.

C. For Religious Institutions (Mosques and Prayer Halls)

Positioning Mosques as Centers for Islamic Economic Learning

Mosques in Limbungan Subdistrict are encouraged to regularly organize Islamic economic study sessions designed in an engaging manner and tailored to adolescent characteristics, addressing not only ritual worship (ibadah mahdhah) but also socio-economic transactions (muamalah).

Optimizing the Social Function of Mosques

Mosques may function as coordination centers for Sharia-based socio-economic programs, such as productive zakat management, micro-level Baitul Maal wat Tamwil (BMT), or community empowerment initiatives involving youth as program managers or beneficiaries.

Providing Recognition for Exemplary Youth

Religious institutions may offer appreciation or awards to adolescents who actively participate in Islamic economic initiatives or social charity activities, thereby fostering positive role models for their peers.

D. For Islamic Financial Institutions

Developing Youth-Oriented Financial Products

Islamic financial institutions are encouraged to design products aligned with adolescents' needs and financial capacities, such as low-minimum student savings accounts, education financing schemes, and accessible micro-investment programs.

Implementing Regular Islamic Financial Literacy Programs

Institutions may periodically conduct workshops, seminars, or financial literacy classes specifically for youth using engaging and practical approaches, not only within office settings but also through outreach programs in schools and community centers.

Providing Incentives for Youth Customers

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To enhance youth participation, incentives may include higher profit-sharing rates for student savings accounts, awards for exemplary customers, or internship programs for adolescents interested in learning about Islamic financial operations.

E. For the Youth Islamic Economics Community (KESR)

Expanding Membership and Outreach

KESR is encouraged to continuously recruit new members and extend its activities to other neighborhood units within Limbungan Subdistrict and surrounding areas to strengthen the youth Islamic economic movement.

Diversifying Program Activities

The community may develop more varied programs, such as Sharia-based business plan competitions, Islamic investment training, study visits to Islamic economic institutions, and one-on-one mentoring for aspiring young entrepreneurs.

Strengthening Organizational Capacity

KESR administrators should enhance managerial, leadership, and Islamic economic competencies through advanced training, certification programs, and participation in national-level Islamic economic community networks.

Establishing Systematic Documentation and Evaluation

A structured documentation system and routine program evaluation are necessary to ensure continuous improvement, innovation, and institutional sustainability.

Building Strategic Partnerships

KESR is advised to establish partnerships with universities (for mentoring and research), MSMEs (for business collaboration), media institutions (for dissemination), and donors or sponsors (for program funding).

F. For Researchers and Academics

Conducting Further Studies

Future research is recommended to examine the long-term effectiveness of Islamic economic literacy programs on adolescent economic behavior, household welfare, and factors influencing behavioral sustainability.

Developing Youth-Oriented Islamic Economics Learning Models

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Academics may design instructional models or learning modules tailored to the psychological and social characteristics of millennials and Generation Z, enabling replication in other communities.

Partnering with KESR for Action Research

Researchers are encouraged to engage KESR as a partner in action research or sustainable community service initiatives, fostering synergy between academic theory and community-based practice.

G. For Future Community Service Programs

Expanding Target Groups

Future programs may extend beyond adolescents to include children (through age-appropriate approaches) and parents, thereby fostering a comprehensive Islamic economic ecosystem at the family level.

Increasing Program Duration and Intensity

It is recommended to extend program implementation to six months or longer with more intensive mentoring to strengthen value internalization and ensure sustainable behavioral change.

Developing Digital Learning Platforms

Subsequent programs may incorporate digital platforms, such as mobile applications or websites, featuring learning materials, Sharia calculators, directories of halal products, and discussion forums to support continuous learning.

Organizing Islamic Economics Competitions or Festivals

To enhance broader youth engagement, activities such as Sharia-based business plan competitions, halal MSME festivals, or youth product expos may be organized in collaboration with schools and community organizations.

Establishing Interregional Networks

Community service programs may facilitate the formation of networks among youth Islamic economic communities across different regions to exchange experiences, share best practices, and develop collaborative initiatives.

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