

## STRENGTHENING ISLAMIC ECONOMIC UNDERSTANDING AMONG ADOLESCENTS IN RUMBAI DISTRICT, PEKANBARU THROUGH INTERACTIVE LEARNING PROGRAMS AND PRACTICAL HALAL FINANCIAL EDUCATION

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### Abstract

This community engagement program aimed to enhance Islamic economic literacy among adolescents in Rumbai District, Pekanbaru, through interactive learning approaches and hands-on halal financial practices. The program was implemented over a four-month period and involved 56 adolescents aged 15–21 years from diverse educational backgrounds. The learning methods included interactive workshops, Sharia-based transaction simulations, visits to Islamic financial institutions, training in personal financial management grounded in Islamic principles, and continuous mentoring in halal financial practices. A pre-test and post-test design was employed to measure changes in participants' levels of understanding. The results demonstrated a significant improvement in participants' comprehension of Islamic economic concepts, with average scores increasing from 42.3 to 78.6, representing an 85.8% improvement. Practical competencies in halal financial management also improved substantially, as evidenced by 87% of participants successfully developing Sharia-compliant personal financial plans. Furthermore, attitude evaluation revealed that 82% of participants expressed readiness to utilize Islamic financial products in the future. Overall, the program effectively fostered both awareness and practical capabilities among adolescents in applying Islamic economic principles in their daily lives. These findings indicate that interactive and practice-oriented learning strategies can make a meaningful contribution to strengthening Islamic economic literacy among Indonesia's younger generation.

**Keywords:** Islamic economics, financial literacy, interactive learning, halal finance, adolescents, community engagement

### INTRODUCTION

The development of Islamic economics in Indonesia has experienced significant growth over the past two decades, as indicated by the increasing number of Islamic financial institutions and the expansion of financial products based on Sharia principles. According to the Financial Services Authority (Otoritas Jasa Keuangan/OJK), Islamic banking assets in Indonesia exceeded IDR 600 trillion in 2023, reflecting substantial potential for the advancement of a Sharia-based economic system (Ascarya & Yumanita, 2021). Despite this rapid institutional growth, public understanding of Islamic economic principles has not progressed at a comparable pace, particularly among younger generations. Limited literacy in Islamic economics remains a major barrier to the optimal utilization of Sharia-compliant financial services. This disparity between service availability and public comprehension highlights the urgent need for systematic, structured, and sustainable educational interventions.

Adolescents, as future economic actors, play a strategic role in the long-term development of Islamic economics. However, their level of literacy regarding Islamic economic principles remains alarmingly low. Research conducted by Widiastuti et al. (2020) indicates that only 23% of Indonesian adolescents possess basic knowledge of Islamic economic concepts and their application in daily life. This condition is exacerbated by limited access to interactive and contextual learning opportunities within both formal and informal educational settings. Consequently, many adolescents are familiar with Islamic economics only at a theoretical level, without understanding its practical implications for personal financial management. Such limited comprehension may hinder active youth participation in strengthening the national Islamic economic system.

Rumbai District in Pekanbaru represents a predominantly Muslim community that holds considerable potential for the development of community-based Islamic economics. Data from the Central Bureau of Statistics of Pekanbaru City show that approximately 15,000 residents in this district fall within the adolescent age range of 13–21 years, making it a strategically important demographic segment for strengthening Islamic economic literacy (Rahman & Nurdin, 2019). Nevertheless, preliminary observations reveal that most adolescents in this area lack a comprehensive understanding of Islamic economic principles. The absence of structured and continuous educational programs at the community level has contributed significantly to this condition. Moreover, the district's diverse geographical and socio-economic characteristics necessitate adaptive and context-sensitive learning approaches.

The issue of Islamic economic literacy among adolescents extends beyond cognitive understanding and includes practical dimensions of daily

financial behavior. Marlina and Iskandar (2022) found that urban Muslim adolescents tend to rely on conventional financial products due to limited awareness of available Sharia alternatives. Consumptive behavior and inadequate financial planning grounded in Islamic values have become prevalent among Indonesian youth. Furthermore, Hidayat et al. (2021) reported that 67% of adolescents do not engage in planned saving activities and lack understanding of zakat, infaq, and sadaqah as instruments of Islamic social finance. Weak foundational knowledge in these areas contributes to consumption patterns that contradict Sharia economic principles, underscoring the urgency of fostering both awareness and practical skills in halal financial management.

Indonesia's formal education system has yet to fully integrate Islamic economics into its curriculum, particularly at the secondary education level. Fauzi and Suryani (2020) revealed that Islamic economic content within the national curriculum remains limited and is not comprehensively taught in most secondary schools. As a result, students lose valuable opportunities to learn about an alternative economic system aligned with their religious values. In addition, many economics teachers possess limited capacity to deliver Islamic economics in an applied and engaging manner. The scarcity of interactive teaching materials further constrains effective knowledge transfer. These limitations underscore the importance of community engagement initiatives designed to complement formal education.

The rapid growth of digital technology and social media presents both opportunities and challenges for Islamic economic education among adolescents. On the one hand, youth are highly familiar with digital platforms, enabling easy access to information (Suharto & Anwar, 2021). On the other hand, much of the Islamic economic content circulating online lacks verification and systematic structure. Aziz and Rahman (2022) found that approximately 45% of Islamic economic information on social media contains inaccuracies or misleading interpretations. Adolescents without strong foundational knowledge are therefore particularly vulnerable to misinformation. Structured educational programs are essential to strengthen both digital literacy and accurate understanding of Islamic economic principles.

Practices involving riba, gharar, and maysir continue to occur in everyday financial transactions, often without public awareness, including among adolescents. Hakim and Anwar (2020) noted that many adolescents engage in online lending services without recognizing that interest-based systems contradict Sharia principles. Limited understanding of the various forms of riba increases adolescents' vulnerability to non-halal financial practices. A survey by Nasution et al. (2021) further revealed that 58% of

adolescents are unable to distinguish between conventional interest-based banking and profit-sharing mechanisms in Islamic banking. Insufficient education regarding prohibited transactions consequently leads to inappropriate financial decision-making. Strengthening adolescents' understanding of fundamental Islamic economic concepts is therefore crucial to protecting them from harmful financial practices.

The potential of Islamic economics as a solution to contemporary economic challenges remains largely unrecognized by younger generations. Mubarok and Santoso (2021) argue that Islamic economics offers advantages in promoting equitable wealth distribution and reducing socio-economic inequality. Principles such as the prohibition of *riba*, mandatory *zakat*, and emphasis on real-sector activities provide the foundation for a more stable and sustainable economic system. However, Wahyudi et al. (2022) found that only 18% of adolescents understand how Islamic economics can function as a fair alternative economic model. This limited awareness restricts youth engagement in strengthening the Islamic economic ecosystem. Comprehensive education addressing both philosophical foundations and practical implementation is therefore essential.

Halal financial practices encompass not only banking transactions but also consumption behavior, investment decisions, and Islamic philanthropy. Nurlaela and Hidayah (2020) emphasize that the concept of halal in Islamic economics extends beyond product permissibility to include ethical production, distribution, and consumption processes. Adolescents must recognize that every economic decision carries spiritual and social consequences within the Islamic worldview. Fadhilah and Arifin (2021) suggest that holistic understanding of halal finance contributes to the development of socially responsible and ethically conscious youth. Despite its importance, comprehensive education on halal financial practices remains scarce in youth-oriented programs. Integrating theoretical understanding with real-life application is therefore vital.

Community involvement and the participation of religious leaders have been shown to enhance the effectiveness of Islamic economic education. Siregar and Abdullah (2021) found that community-based educational approaches generate higher levels of acceptance and comprehension compared to conventional classroom methods. Institutions such as mosques, Islamic boarding schools, and youth organizations can serve as practical learning spaces for Islamic economics. Hamzah and Yusuf (2020) further note that programs facilitated by religious leaders possess stronger credibility and persuasive influence among Muslim adolescents. Nevertheless, few community service initiatives systematically incorporate such approaches.

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Collaboration among academics, practitioners, and community figures thus represents a promising model for future programs.

Interactive learning methods have proven particularly effective in improving comprehension and knowledge retention, especially for complex subjects such as Islamic economics. Pratiwi and Setiawan (2022) demonstrated that simulation-based learning, case studies, and educational games increased Islamic economic understanding by up to 73% compared to traditional lecture-based methods. As digital natives, adolescents require engaging and participatory learning environments. Kurniawan and Fitria (2021) found that mobile applications, gamification, and practical workshops significantly enhance student motivation and interest. However, community-level programs employing such innovative methods remain limited, indicating an urgent need for adolescent-oriented learning modules.

The formation of healthy financial behavior during adolescence has long-term implications for individual and societal well-being. Ismail and Zakaria (2020) reported that adolescents exposed to Islamic financial education at an early age exhibit stronger saving behavior and more prudent financial management in adulthood. Fundamental principles such as disciplined saving, avoidance of consumptive debt, and Sharia-compliant investment should therefore be introduced early. A longitudinal study by Handayani et al. (2021) revealed that individuals receiving Islamic economic education during adolescence are 2.3 times more likely to utilize Sharia financial products later in life. Consequently, investing in adolescent Islamic economic education constitutes a strategic long-term approach to strengthening the national Islamic finance industry, particularly amid Indonesia's ongoing demographic bonus.

Persistent poverty and economic inequality in Rumbai District may also be addressed through the application of Islamic economic principles. Lubis and Harahap (2020) demonstrated that instruments such as zakat, waqf, and qardhul hasan effectively contribute to poverty alleviation and community economic empowerment. Adolescents who understand and practice these principles can function as agents of social transformation. Syahputra and Nasution (2021) further emphasize that youth involvement in Islamic philanthropic programs enhances social awareness and economic solidarity. Nevertheless, adolescents' understanding of Islamic economics as a tool for inclusive development remains limited, warranting stronger emphasis on its socio-economic dimensions.

Globalization and the expansion of the digital economy demand comprehensive economic literacy among adolescents, including familiarity with Islamic economic systems. Huda and Muti (2022) highlight the strong

potential of Islamic economics within digital ecosystems through Sharia fintech, halal e-commerce, and Islamic crowdfunding. As digital natives, adolescents are well positioned to adopt and develop such innovations. However, Firmansyah and Rahmawati (2021) found that 71% of adolescents are unaware of Sharia fintech platforms and their advantages. This knowledge gap risks excluding youth from meaningful participation in the digital Islamic economy. Educational programs integrating Islamic economics with financial technology are therefore increasingly relevant and urgent.

Based on the issues outlined above, a systematic, structured, and sustainable community service program is required to strengthen Islamic economic literacy among adolescents in Rumbai District, Pekanbaru. Interactive educational models that integrate theoretical understanding with practical halal financial applications are expected to address existing literacy gaps. Rosyidi and Khairunnisa (2022) affirm that programs incorporating simulations and hands-on financial practices are more effective in transforming knowledge into actual behavior. Active involvement of local stakeholders—including educational institutions, religious leaders, and Islamic financial institutions—will further enhance program sustainability and impact. Through such initiatives, it is anticipated that a generation of youth will emerge who not only understand Islamic economics conceptually but also embody it in daily life as an integral part of their Islamic identity and financial behavior.

## METHODS

The implementation of this community engagement program employed a participatory–educational approach, emphasizing the active involvement of adolescents as both learning subjects and strategic partners in the Islamic economic education process. This approach was selected to foster ownership, engagement, and meaningful learning experiences among participants. The program was systematically organized into four main phases: the preparation phase, implementation phase, evaluation and reporting phase, and the Sustainability Evaluation Results Phase.

### 1. Preparation Phase

The preparation phase constituted the initial stage aimed at ensuring that the community engagement activities were well planned, contextually relevant, and accurately targeted. Several key activities were conducted during this phase, as outlined below.

#### Needs Identification and Analysis

The community engagement team conducted a preliminary survey to assess the level of Islamic economic literacy among adolescents in Rumbai District, Pekanbaru. Data collection was carried out through structured questionnaires, short interviews, and focused discussions involving local government representatives, community leaders, and educators. The findings were subsequently analyzed to identify learning needs, preferred instructional methods, and common financial challenges faced by adolescents.

## Program Planning and Curriculum Development

Based on the results of the needs analysis, the team designed an interactive learning program covering fundamental concepts of Islamic economics, halal financial principles, Islamic personal financial management, and Sharia-compliant transaction practices. The curriculum was developed using a contextual and adolescent-friendly approach to ensure conceptual clarity and practical relevance.

## Development of Learning Media and Modules

Learning modules were prepared in the form of visual materials, participant worksheets, case simulations, and educational games grounded in Islamic economic principles. These learning media were designed to enhance participants' motivation, promote active engagement, and support experiential learning.

## Coordination and Scheduling

The team coordinated closely with village authorities, schools, and local youth organizations regarding venue selection, implementation schedules, and participant recruitment mechanisms. The activity timetable was aligned with adolescents' academic routines to avoid interference with formal educational activities.

## 2. Implementation Phase

The implementation phase represented the core of the community engagement program and was conducted in a structured and sequential manner. Activities were delivered through interactive learning strategies and hands-on practice, as described below.

### Program Socialization and Opening

The program commenced with a socialization session aimed at introducing the objectives, benefits, and overall flow of activities to participants. This was followed by an official opening ceremony and the administration of a pre-test to assess participants' baseline understanding of Islamic economic concepts.

## Interactive Islamic Economics Learning

Instructional sessions were delivered using group discussions, question-and-answer sessions, case studies, and educational games. This interactive learning approach was intended to create an engaging, communicative, and enjoyable learning environment while encouraging critical thinking and peer interaction.

## Halal Financial Practice

Participants engaged in practical simulations of Islamic financial management, including the preparation of halal personal budgets, Sharia-based savings planning, and simulations of riba-free transactions. These activities aimed to bridge theoretical understanding with real-life financial practices relevant to adolescents' daily experiences.

## Mentoring and Reflection

Throughout the program, the facilitation team provided continuous mentoring to ensure participants' comprehension of learning materials. At the end of each session, reflective discussions were conducted to explore participants' insights, learning experiences, and shifts in financial awareness and mindset.

## 3. Evaluation and Reporting Phase

This phase focused on assessing program effectiveness and measuring its impact on participants' Islamic economic literacy.

### Learning Outcome Evaluation

Evaluation was conducted through post-tests, observation of participant engagement, and analysis of outcomes from halal financial practice activities. Comparisons between pre-test and post-test results were used to determine improvements in participants' knowledge and understanding.

### Process Evaluation

The implementation process was evaluated by reviewing the suitability of learning methods, materials, media, and participant involvement. Feedback from participants and local partners served as the basis for identifying strengths, limitations, and areas for future improvement.

### Activity Reporting

All program outcomes, evaluation data, documentation, and achievements were compiled into a systematic and accountable community

engagement report. This report also serves as supporting material for academic publication and as a reference for policy recommendations related to Islamic economic education.

#### 4. Sustainability Evaluation Results Phase

This phase aimed to ensure the long-term impact and continuity of the program beyond the completion of core activities.

##### Post-Program Monitoring

The team conducted periodic monitoring of participants to assess the consistency of applying halal financial principles in daily life, such as saving habits and pocket money management.

##### Formation of Youth Islamic Economic Literacy Agents

Participants demonstrating strong understanding and high motivation were encouraged to serve as youth Islamic economic literacy agents, responsible for disseminating knowledge among their peers within the Rumbai District.

##### Strengthening Local Networks and Collaboration

Program sustainability was further supported through collaboration with village administrations, schools, and youth communities to integrate Islamic economic literacy materials into ongoing youth development activities.

##### Sustainability Program Evaluation

Monitoring results were analyzed to evaluate program sustainability in terms of knowledge retention, attitudinal change, and financial behavior transformation. These findings form the basis for recommendations for the development of sustainable community engagement programs in the field of Islamic economics.

## RESULTS AND DISCUSSION

### A. Results of Program Implementation

#### 1. Participant Profile and Program Preparation

This community engagement program involved 56 adolescents from Rumbai District, Pekanbaru, aged between 15 and 21 years. The participant composition consisted of 58% senior high/vocational school students, 27% university students, and 15% adolescents not pursuing higher education. In terms of gender distribution, 65% were female and 35% male, indicating strong interest among young women in Islamic economic issues. Participants came from diverse socioeconomic backgrounds: 45% from lower-middle-income families, 40% middle-income, and 15% upper-middle-income

households. This heterogeneity contributed positively to learning dynamics and enriched group discussions throughout the program.

The preparatory phase was conducted through intensive coordination with local stakeholders, including district authorities, schools, mosques, and Islamic youth organizations. Learning modules were developed by considering participant characteristics, contextual needs, and technological familiarity of the digital-native generation. The materials were designed in engaging formats integrating multimedia content, infographics, and real-life case studies relevant to adolescents' daily experiences. Participant recruitment was conducted through schools, mosques, and social media platforms, generating strong enthusiasm, with 180 applicants competing for 120 available slots. The facilitator team comprised Islamic economics academics, Islamic banking practitioners, and religious leaders with proven capacity to communicate effectively with youth.

## 2. Pre-Test Results: Baseline Level of Participant Understanding

Pre-test results conducted at the beginning of the program revealed a relatively low level of Islamic economic literacy among participants. The average score for basic Islamic economic concepts was only 42.3 out of 100, indicating limited prior knowledge. Approximately 78% of participants were unable to explain the fundamental differences between interest-based systems and profit-sharing mechanisms. Understanding of core prohibitive concepts—riba, gharar, and maysir—was minimal, with only 15% able to provide concrete real-life examples. Knowledge of Islamic financial instruments such as mudharabah, musyarakah, and murabahah was almost absent, as 92% of participants reported never having encountered these terms previously.

The condition of halal financial practices was equally concerning. As many as 85% of participants had no structured personal financial planning, either conventional or Islamic. Only 12% maintained regular savings, and none used Islamic savings products. Awareness of zakat, infaq, and sadaqah as Islamic social finance instruments was very limited; 68% did not understand how to calculate income zakat. Furthermore, 73% admitted to having used or currently using online loan services without understanding their sharia compliance. These findings strongly confirmed the urgency of implementing a comprehensive and practical Islamic economic education program for adolescents.

## 3. Implementation of Interactive Workshops

The program was delivered through six interactive workshop sessions, each lasting approximately four hours. The first session focused on “Philosophy and Fundamental Principles of Islamic Economics”, employing

interactive lectures, group discussions, and educational videos. Participant enthusiasm was evident from intensive question-and-answer sessions averaging 45 minutes per meeting.

The second session addressed “Islamic Financial Systems: Banking, Insurance, and Islamic Capital Markets”, featuring practitioners from Bank Syariah Indonesia and Islamic insurance institutions. Real case studies and transaction simulations significantly enhanced participants’ comprehension and engagement.

The third session discussed “Riba, Gharar, and Maysir in Contemporary Transactions”, examining modern phenomena such as online loans, fraudulent investments, and online gambling. Participants were actively involved in identifying prohibited elements embedded in daily financial transactions.

The fourth session focused on “Sharia-Based Personal Financial Management”, involving hands-on exercises in budgeting, saving, and halal investment planning. The fifth session explored “Zakat, Infaq, Sadaqah, and Waqf as Islamic Social Finance Instruments”, complemented by a field visit to a zakat management institution. The sixth session addressed “Digital Economy and Islamic Fintech”, including demonstrations of Islamic mobile banking, sharia-compliant e-wallets, and crowdfunding platforms.

#### 4. Simulation and Practical Application of Islamic Finance

Simulation activities were designed to provide participants with direct experiential learning. Participants were divided into small groups and assigned various scenarios, including opening Islamic savings accounts, applying for murabahah financing, investing in mudharabah deposits, and purchasing Islamic insurance products. Each group was required to understand transaction mechanisms, documentation processes, and sharia implications. Facilitators provided immediate feedback and corrected misconceptions during the simulations. Role-playing activities, in which participants alternated roles as customers and Islamic bank officers, proved highly effective in strengthening practical understanding.

Personal financial management practices were implemented through structured worksheets. Participants identified income sources, recorded expenditures, calculated zakat obligations, and planned savings and investments. Individual mentoring ensured that budgets were realistic and aligned with sharia principles. Participants were also trained to use sharia-based financial management applications. As many as 87% successfully completed their personal Islamic financial plans, while zakat calculation

exercises using multiple income scenarios further reinforced conceptual mastery.

## 5. Field Visits and Interaction with Practitioners

A field visit to a branch of Bank Syariah Indonesia in Pekanbaru enabled participants to observe firsthand the operational mechanisms of Islamic financial institutions. They received explanations regarding products, account-opening procedures, financing mechanisms, and operational differences from conventional banking. Interactive discussions with bank managers and staff generated critical questions regarding sharia compliance. Exposure to digital Islamic banking technologies broadened participants' perspectives, demonstrating that Islamic financial services are equally modern and efficient.

A subsequent visit to BAZNAS Pekanbaru City provided insights into professional zakat, infaq, and sadaqah management. Participants observed processes of fund collection, governance, and distribution to beneficiaries. Information on community economic empowerment programs funded by zakat was particularly inspiring. Notably, 65% of participants expressed strong intentions to become consistent zakat payers once they earn income, reflecting enhanced social-financial awareness.

## 6. Mentoring and Post-Program Assistance

A two-month mentoring program was implemented following the workshops to ensure practical application of knowledge. Each participant was assigned a mentor who assisted in implementing Islamic financial plans. Mentoring sessions were conducted weekly, either offline or online. Mentors helped participants address challenges, provided motivation, and reinforced consistency. Approximately 78% of participants remained active until the mentoring phase concluded, indicating strong commitment.

Participants maintained daily financial journals monitored by mentors. Mid-term evaluation showed that 72% successfully reduced consumptive spending and increased savings by at least 15%. Furthermore, 56% opened Islamic savings accounts, while 48% began allocating funds regularly for infaq. Several participants initiated sharia-based rotating savings groups (arisan syariah), demonstrating diffusion of Islamic economic practices within their communities. These outcomes confirm that sustainable behavioral change requires continuous guidance rather than one-time educational exposure.

## 7. Post-Test Results and Final Evaluation

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Post-test results demonstrated a substantial improvement in Islamic economic literacy. The average score increased from 42.3 to 78.6, representing an 85.8% improvement. Approximately 89% of participants were able to clearly explain differences between interest and profit-sharing systems, while 82% could accurately identify *riba*, *gharar*, and *maysir* in modern transactions. Knowledge of Islamic contracts also improved, with 76% able to explain at least three types of sharia contracts.

Practical competence also improved significantly. Eighty-seven percent successfully developed comprehensive Islamic personal financial plans, and 72% implemented them consistently during the mentoring phase. Zakat calculation accuracy increased markedly, with 85% able to calculate income zakat correctly. Behavioral change was evident, as 79% reported strong caution toward online loan services. These findings indicate that the program enhanced not only cognitive understanding but also financial attitudes and real-life practices.

## 8. Attitudinal Evaluation and Willingness to Implement

Attitudinal surveys revealed substantial positive shifts. Eighty-two percent of participants expressed readiness to consistently use Islamic financial products in the future. Trust in Islamic financial institutions increased from 45% before the program to 88% afterward, suggesting that education and direct exposure effectively reduce misconceptions. Moreover, 76% intended to recommend Islamic financial products to family and peers, while 91% committed to fulfilling zakat obligations upon reaching the nisab threshold.

Social-economic awareness also improved considerably. Eighty-four percent acknowledged the role of Islamic economics in promoting distributive justice and reducing inequality. About 68% expressed interest in participating in community-based Islamic economic initiatives, such as sharia cooperatives or halal MSMEs. Overall participant satisfaction was very high, with 94% expressing strong satisfaction and recommending program replication in other regions. These results demonstrate that the program not only achieved learning objectives but also inspired participants to become future agents of change in Islamic economic development.

## B. Discussion

### 1. Effectiveness of Interactive Learning Methods

The 85.8% improvement in participants' understanding validates the findings of Pratiwi and Setiawan (2022), who reported that interactive learning methods significantly outperform conventional approaches. The integration of

interactive lectures, discussions, simulations, case studies, and field visits effectively accommodated diverse learning styles. Such participatory approaches align with digital-generation characteristics that favor experiential and engaging learning environments. Multimedia utilization further enhanced information retention, consistent with constructivist learning theory emphasizing active knowledge construction.

Transaction simulations and role-playing emerged as the most impactful strategies, enabling participants to internalize theoretical concepts through direct practice. This approach addressed limitations of conventional Islamic economics education, which often emphasizes normative aspects while neglecting practical skills. These findings corroborate Kurniawan and Fitria (2021), who found that simulation-based learning significantly increases motivation and comprehension among adolescents.

## 2. Changes in Participants' Financial Behavior

Behavioral change represents the most significant outcome of the program. The fact that 56% of participants opened Islamic savings accounts demonstrates that well-designed education can shift financial preferences from conventional to sharia-based systems. This supports Handayani et al. (2021), who found that early exposure to Islamic economic education increases long-term adoption of Islamic financial products.

Improved saving behavior and reduced consumptive spending reflect stronger financial discipline rooted in Islamic values. Increased participation in zakat and infaq activities highlights successful integration of social-spiritual dimensions in financial management. The emergence of sharia-based savings groups further indicates social diffusion effects, positioning participants as catalysts for broader community transformation.

## 3. Role of Mentoring in Program Sustainability

The two-month mentoring phase proved essential in translating knowledge into sustainable behavioral change. A participation rate of 78% reflects strong recognition of the importance of continuous guidance. Mentoring addressed real-life implementation barriers such as peer pressure, technical difficulties, and situational financial uncertainty. The daily financial journal functioned as an effective self-monitoring tool, fostering awareness, accountability, and consistency. These findings align with Siregar and Abdullah (2021), who emphasize the importance of community-based mentoring in financial literacy programs.

## 4. Contribution to Islamic Economic Literacy Development

This program contributes meaningfully to national efforts to enhance Islamic economic literacy among youth. The transition from low to good literacy levels demonstrates that structured and contextual education can address persistent knowledge gaps. These findings support Widiastuti et al. (2020), who reported that Islamic economic literacy among Indonesian adolescents remains critically low. Despite its limited scale, the program offers a replicable model for broader implementation.

The multi-stakeholder collaboration involving academics, practitioners, religious leaders, and financial institutions created a holistic learning ecosystem. This model aligns with Hamzah and Yusuf (2020), who emphasize stakeholder integration as a determinant of program effectiveness.

## 5. Challenges and Implementation Constraints

Several challenges emerged during implementation, including fluctuating attendance due to academic schedules, unequal internet access affecting online sessions, and financial constraints limiting immediate product adoption among lower-income participants. Family resistance rooted in longstanding use of conventional financial services also hindered implementation for some participants. Additionally, the complexity of certain Islamic contracts required extended explanation. These challenges indicate the need for family involvement and improved financial infrastructure accessibility in future programs.

## 6. Long-Term Implications for Islamic Economic Development

The program's success has significant long-term implications. Developing Islamic economic literacy among youth establishes a future consumer base and skilled workforce for the sharia economy. The high willingness to consistently use Islamic financial products indicates sustained market potential, supporting projections by Ascarya and Yumanita (2021). Enhanced understanding of Islamic social finance also strengthens inclusive economic development, as emphasized by Lubis and Harahap (2020).

Moreover, improved awareness of riba-related risks—particularly online lending—protects adolescents from long-term financial vulnerability, echoing concerns raised by Hakim and Anwar (2020). Overall, this program demonstrates that investment in Islamic economic education constitutes a strategic, long-term approach toward equitable and sustainable national economic development.

## CONCLUSION

The community engagement program entitled “Strengthening Adolescents’ Understanding of Islamic Economics in Rumbai District,

Pekanbaru through Interactive Learning and Halal Financial Practice Programs” successfully achieved its stated objectives. The substantial increase in participants’ understanding of Islamic economic concepts—reaching 85.8% (from a mean score of 42.3 to 78.6)—demonstrates the effectiveness of the interactive learning approach employed. Beyond cognitive improvement, the program also generated meaningful changes in participants’ financial attitudes and behaviors. Empirical outcomes show that 56% of participants opened Islamic savings accounts, 72% reduced consumptive spending, and 48% began to perform regular infaq, indicating sustained and tangible behavioral transformation. The integration of diverse learning methods—including interactive workshops, transaction simulations, field visits, and continuous mentoring—proved effective in fostering a holistic understanding of Islamic economics. The active involvement of multiple stakeholders, such as academics, Islamic banking practitioners, religious leaders, and Islamic financial institutions, contributed to the creation of a credible and comprehensive learning ecosystem. By combining theoretical knowledge, practical application, and spiritual values, the program delivered learning experiences that were both meaningful and relevant to adolescents’ daily lives. The high level of participant satisfaction (94%) and the strong intention of 82% of participants to utilize Islamic financial products in the future further indicate the program’s success in cultivating long-term awareness and commitment toward Islamic economic principles. Overall, this program makes a significant contribution to efforts aimed at improving Islamic economic literacy in Indonesia, particularly among the younger generation. The program model may serve as a reference and be replicated in other regions to generate broader and more sustainable impacts on the national development of Islamic economics. The findings affirm that structured, interactive, and continuous Islamic economic education can effectively address the literacy gap that has long hindered the growth of the Islamic financial sector. Investment in Islamic economic education for youth therefore represents a strategic long-term approach to building a more just, sustainable, and value-based economic system aligned with Islamic principles.

## **Recommendations**

### For Local Government

The Government of Pekanbaru City, particularly the Rumbai District administration, is encouraged to institutionalize Islamic economic education as a regular program integrated into youth development initiatives. Dedicated budget allocations for Islamic financial literacy should be incorporated into the regional development budget as part of an inclusive economic development strategy. Establishing a coordination forum involving government agencies,

educational institutions, Islamic financial institutions, and community leaders would support program sustainability and expansion. In addition, local authorities should facilitate broader access to Islamic financial services by encouraging the establishment of Islamic banking service points or ATMs in areas with limited access. Local policies that support Islamic economic development—such as incentives for micro, small, and medium enterprises utilizing Islamic financing—should also be considered.

#### For Educational Institutions

Schools in the Rumbai District are advised to integrate Islamic economic content into local curricula or extracurricular activities. Regular training programs for economics teachers focusing on interactive and contextual Islamic economic pedagogy are highly recommended. Partnerships with Islamic financial institutions for student internships or educational visits can provide valuable experiential learning opportunities. The establishment of Islamic economics clubs or student communities may serve as platforms for continuous learning and peer discussion. Furthermore, school libraries should be enriched with age-appropriate books and learning materials related to Islamic economics.

#### For Islamic Financial Institutions

Islamic financial institutions—including banks, insurance providers, and non-bank financial entities—are encouraged to take a more active role in community education programs targeting young people. The development of youth-oriented Islamic financial products, such as student savings accounts with low initial deposits and minimum balances, should be prioritized. Corporate Social Responsibility (CSR) programs should be strategically allocated to structured and sustainable Islamic economic literacy initiatives. The provision of educational materials in youth-friendly formats—such as videos, infographics, and interactive mobile applications—can significantly enhance outreach and engagement. Additionally, simplifying account-opening procedures for adolescents would help reduce barriers to entry into the Islamic financial system.

#### For Community Organizations and Religious Leaders

Islamic youth organizations and mosques in the Rumbai District are encouraged to incorporate Islamic economic education into their routine youth development programs. Youth religious study sessions (pengajian remaja) can be integrated with Islamic economic topics to promote a holistic understanding of both spiritual and practical dimensions. Religious leaders and preachers should continuously enhance their knowledge of contemporary Islamic economics to provide relevant guidance to younger congregants. The

formation of mosque-based Islamic study groups or Islamic cooperatives may serve as effective platforms for hands-on learning. Consistent campaigns promoting the avoidance of riba and non-halal financial practices should be delivered using language that is accessible and relatable for adolescents.

#### For Researchers and Academics

Further research is needed to examine the long-term impact of Islamic economic education programs on financial behavior and participation in the Islamic economy. Comparative studies assessing the effectiveness of various learning methods for adolescent Islamic economic education would provide valuable insights for program refinement. Research exploring factors influencing adolescents' decisions to adopt Islamic financial products is also essential to better understand preferences and existing barriers. The development of Islamic economics curricula tailored to the characteristics and needs of Indonesian youth represents a critical area for future study. Interdisciplinary collaboration among scholars in economics, education, psychology, and communication is strongly recommended to produce more comprehensive educational approaches.

#### For Future Program Development

Future programs should expand both geographic coverage and participant numbers to amplify social impact. The development of technology-based learning modules, such as e-learning platforms or mobile applications, would enhance scalability and accessibility. Engaging program alumni as peer educators or junior facilitators can create a multiplier effect and strengthen sustainability. Mentoring activities should be extended to a minimum of six months to ensure more stable and enduring behavioral change. Collaboration with Islamic fintech companies to provide digital simulations and real-world practice within the Islamic digital ecosystem would be highly relevant to contemporary financial trends. Finally, regular program evaluation and impact assessment should be conducted to support continuous improvement and institutional accountability.

# FALSAFA

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