

## ISLAMIC ECONOMIC LITERACY EDUCATION FOR ADOLESCENTS AS A STRATEGY FOR FOSTERING EARLY ISLAMIC FINANCIAL AWARENESS IN THE LIMBUNGAN SUBDISTRICT OF PEKANBARU

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### Abstract

This community service program aims to enhance Islamic economic literacy among adolescents as a strategic effort to cultivate Islamic financial awareness from an early age in Limbungan Subdistrict, Pekanbaru City. Limited understanding of Islamic economic principles among adolescents may potentially lead to financial behaviors that are inconsistent with Islamic values. The program was implemented through four stages: the preparation phase, implementation phase, evaluation and reporting phase, and the Sustainability Evaluation Results Phase. The activities were conducted through Islamic economic literacy education using interactive lectures, group discussions, and simulations of Islamic financial management. The results indicate a significant improvement in participants' understanding of fundamental Islamic economic concepts, including halal-haram principles, the prohibition of riba, and the importance of Islamic financial planning. In addition, positive changes were observed in participants' attitudes toward managing pocket money and adopting more rational and Sharia-compliant consumption behavior. Overall, this program contributes positively to strengthening Islamic financial awareness among adolescents and serves as a foundational model for the development of sustainable Islamic economic literacy programs at the subdistrict level.

**Keywords:** Islamic economic literacy, adolescents, Islamic financial awareness, community service.

### INTRODUCTION

The development of the Islamic economic sector in Indonesia has experienced remarkable growth over the past two decades, as evidenced by the increasing number of Islamic financial institutions and rising public

awareness of Sharia-compliant financial products. According to data from the Financial Services Authority (Otoritas Jasa Keuangan/OJK), Islamic banking assets in Indonesia exceeded IDR 600 trillion in 2023, reflecting the substantial potential of this industry within the national economy. Nevertheless, this rapid industrial expansion has not been accompanied by an adequate level of public understanding, particularly among younger generations, regarding the fundamental principles of Islamic economics. The disparity between industry growth and societal literacy constitutes a significant challenge to the sustainable development of the Islamic economic system. This condition highlights the urgency of providing Islamic economic literacy education at an early stage, especially for young people who will become future users of financial services (Rivai & Arifin, 2010).

Adolescents, as the nation's future generation, play a strategic role in shaping the direction of Islamic economic development in the years to come. This age group, generally ranging from 12 to 21 years, represents a critical transitional phase from childhood to adulthood, characterized by rapid cognitive development and increasing capacity for abstract thinking. During this period, individuals begin to form financial habits and consumption patterns that are likely to persist into adulthood, making the cultivation of Islamic financial awareness particularly essential. Previous studies indicate that financial education delivered during adolescence exerts a long-term influence on financial behavior later in life. Consequently, investment in Islamic economic literacy education for adolescents constitutes an effective and sustainable strategy for strengthening long-term financial awareness (Lusardi et al., 2010).

Limbangan Subdistrict, located in Rumbai District of Pekanbaru City, is an area with a relatively large adolescent population but limited access to Islamic financial literacy education. Demographic data indicate that this subdistrict is dominated by individuals of productive age, the majority of whom are Muslim, thereby presenting considerable potential for the development of Islamic economics. However, preliminary observations reveal that community understanding—particularly among adolescents—of Islamic economic concepts and practices remains very limited. The absence of structured Islamic financial education programs at the community level has resulted in greater exposure of adolescents to conventional financial systems, often without sufficient awareness of available Sharia-compliant alternatives. This situation necessitates systematic educational interventions aimed at fostering early awareness and understanding of Islamic economics among adolescents (Antonio, 2001).

Islamic financial literacy encompasses the knowledge, skills, and attitudes that enable individuals to make effective financial decisions based on Islamic principles. The concept extends beyond familiarity with Islamic financial products such as Islamic banking and insurance, incorporating fundamental values such as justice, transparency, and the prohibition of riba. A comprehensive understanding of Islamic economics assists adolescents in

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distinguishing between halal and haram transactions in their daily economic activities. Moreover, Islamic economic literacy includes knowledge of zakat, infaq, sadaqah, and waqf as instruments of wealth redistribution in Islam. With adequate literacy, adolescents can serve as agents of change by promoting and implementing Islamic economic values within their families and communities (Rahim & Amin, 2011).

The low level of Islamic financial literacy among adolescents is influenced by several factors, including the limited integration of Islamic economics into the formal education curriculum. The national education system predominantly emphasizes conventional economic concepts, while Islamic economics is taught only marginally, mainly within Islamic-based schools. In addition, the scarcity of learning resources that are accessible, practical, and relevant to adolescents' daily lives further constrains literacy development. The role of parents and the broader community in introducing Islamic financial concepts also remains suboptimal. As a result, many adolescents grow up with fragmented financial understanding and tend to adopt conventional financial practices without considering Sharia compliance (Ergün, 2018).

Islamic financial awareness cultivated from an early age contributes to the formation of responsible financial behavior aligned with religious guidance. Empirical studies demonstrate that individuals with strong Islamic financial literacy tend to exhibit more prudent consumption behavior and are less prone to wasteful practices prohibited in Islam. Such awareness also encourages adolescents to recognize the importance of long-term financial planning that balances spiritual and material considerations. With solid financial consciousness, adolescents become more selective in choosing financial products and services consistent with Sharia principles. Early development of this awareness is expected to produce a generation of Muslims who are not only financially competent but also ethically committed to Islamic economic values (Widiastuti et al., 2020).

The growing phenomenon of consumerism among adolescents has become a serious concern, as it may lead to unhealthy financial behavior that contradicts Islamic teachings. Social media and digital technology have fostered a culture of instant consumption, encouraging adolescents to purchase goods and services without careful consideration of actual needs and financial capacity. This consumptive tendency is often exacerbated by easy access to online lending platforms, many of which are not Sharia-compliant and pose significant financial risks. From an Islamic perspective, extravagance and excessive consumption are reprehensible behaviors that must be avoided. Islamic economic literacy education therefore serves as a critical instrument for shaping more rational and value-based consumption patterns among adolescents (Rahman et al., 2019).

Core principles of Islamic economics—such as the prohibition of *riba*, *gharar* (uncertainty), and *maysir* (speculation)—must be understood by adolescents as fundamental guidelines for economic transactions. *Riba*, in its

various forms, is explicitly prohibited in Islam due to its exploitative and unjust nature, yet many adolescents lack a deep understanding of this concept. Gharar, referring to ambiguity or uncertainty in transactions, must also be avoided to ensure fairness among contracting parties. Similarly, maysir, which involves speculation or gambling, is prohibited because it entails excessive uncertainty and potential harm. A thorough understanding of these principles enables adolescents to make financial decisions that are not only economically beneficial but also spiritually meritorious (Karim, 2004).

The rapid development of Islamic financial technology (fintech) in Indonesia presents new opportunities for adolescents to access Sharia-compliant financial services. Islamic fintech platforms—such as Sharia peer-to-peer lending, Islamic digital wallets, and Sharia investment applications—have expanded significantly and offer convenience for younger users. However, without sufficient literacy, adolescents face the risk of misjudging fintech platforms and failing to distinguish between genuinely Sharia-compliant services and those that merely employ Islamic labeling. Education on Islamic fintech is therefore essential to ensure safe and optimal utilization of these technologies. With adequate understanding, adolescents can become active users of Islamic fintech and contribute to the growth of the Sharia-based digital financial ecosystem (Najib & Fahma, 2020).

Community and social environments play a crucial role in shaping adolescents' understanding and practice of Islamic economics. Limbungan Subdistrict, as a predominantly Muslim community, possesses substantial potential to function as a center for Islamic economic literacy development through community-based approaches. Mosques, prayer halls, and religious educational institutions can serve as foundational platforms for disseminating Islamic economic knowledge among adolescents. The involvement of religious leaders, community figures, and parents is essential to enhance program effectiveness and sustainability. A participatory approach that engages all elements of society can foster a supportive learning ecosystem conducive to strengthening Islamic economic literacy among adolescents (Setiawan, 2020).

Challenges in implementing Islamic economic literacy education for adolescents extend beyond content-related issues to include instructional methods that must align with adolescent characteristics. Adolescents generally exhibit greater interest in interactive, engaging, and technology-based learning methods rather than conventional lecture-oriented approaches. The use of creative educational media—such as educational games, simulations, case studies, and group discussions—can significantly enhance interest and comprehension. Furthermore, employing accessible language and practical examples drawn from daily life increases relevance and knowledge retention. Appropriate pedagogical strategies therefore play a decisive role in determining the success of literacy programs aimed at improving Islamic economic understanding (Kurniawan & Asytuti, 2018).

The moral and ethical dimensions of Islamic economics constitute a defining feature that distinguishes it from conventional economic systems and

must be emphasized in adolescent education. Islamic economics not only regulates the legality of transactions but also promotes values such as honesty, trustworthiness, justice, and social responsibility. The concept of *ihsan* in economic activity encourages individuals to conduct transactions in the best possible manner while generating mutual benefit. Likewise, the principle of *ta'awun* (mutual assistance) fosters economic solidarity through instruments such as *qardh hasan* (benevolent loans). Instilling ethical economic character in adolescents is essential for nurturing future economic actors who prioritize not only material profit but also social and spiritual consequences (Chapra, 2000).

Islamic financial instruments such as *mudharabah*, *musyarakah*, *murabahah*, *ijarah*, and *istishna* should be introduced to adolescents as Sharia-compliant financing alternatives. *Mudharabah*, a profit-sharing partnership between capital owners and entrepreneurs, instills principles of fairness and risk-sharing. *Musyarakah*, as an equity-based partnership, promotes collaboration and active participation in business management. *Murabahah*, a cost-plus sale with transparent profit margins, offers a *halal* alternative for consumptive financing. Familiarity with these instruments equips adolescents with practical financial knowledge that will be valuable when they engage with financial institutions in the future (Ascarya, 2011).

*Zakat*, *infaq*, *sadaqah*, and *waqf* (ZISWAF) as Islamic philanthropic instruments play a vital role in wealth redistribution and poverty alleviation and should be understood by adolescents. *Zakat*, as one of the pillars of Islam, functions not only as a religious obligation but also as an economic mechanism to reduce social inequality and support eligible beneficiaries (*mustahik*). *Infaq* and *sadaqah*, as voluntary charitable acts, cultivate values of generosity and social empathy. *Waqf*, as a long-term empowerment instrument, can be utilized for productive purposes such as education, healthcare, and community economic development. Through an understanding of ZISWAF, adolescents can develop awareness of allocating part of their resources to assist others and contribute to societal welfare (Huda et al., 2014).

Based on the conditions and issues outlined above, the implementation of an Islamic economic literacy education program for adolescents in Limbungan Subdistrict is both essential and urgent. This program is expected to serve as a strategic solution for fostering early Islamic financial awareness and preparing young generations with comprehensive understanding of Islamic economics. Through systematic and participatory educational approaches, adolescents will be equipped with the knowledge, skills, and attitudes necessary to make prudent financial decisions aligned with Islamic principles. The successful implementation of this program is anticipated to generate benefits not only at the individual level but also for community-based and national Islamic economic development. Accordingly, this community service initiative demonstrates strong urgency and high relevance to the

broader objective of human resource development in the field of Islamic economics (Nurdin & Rusli, 2022).

## METHODS

The community service activity was executed through structured phases to optimally and sustainably achieve its objectives. These phases encompassed preparation, implementation, evaluation and reporting, and sustainability evaluation.

### 1. Preparation Phase

The preparation phase served as the foundational step to ensure technical, conceptual, and administrative readiness prior to execution. Activities in this phase included:

- a. Community Needs Analysis: The service team conducted initial observations and discussions with sub-district officials and community leaders to assess adolescents' understanding of Shariah economic literacy and Islamic financial behaviors.
- b. Target Determination: The primary targets were productive-age adolescents in Limbungan Sub-District, Pekanbaru, who possess significant potential for early formation of financial mindsets.
- c. Educational Material Development: Materials were designed contextually and applicatively, covering Shariah economic basics, Islamic financial principles, differences between conventional and Shariah economics, and the application of Islamic values in financial management.
- d. Technical Planning: This involved scheduling activities, selecting delivery methods (interactive lectures, discussions, and simulations), developing evaluation instruments, and assigning team roles.

### 2. Implementation Phase

The implementation phase formed the core of the community service, delivered participatively and educationally. Key activities included:

- a. Opening and Activity Socialization: The event commenced with presentations on objectives, benefits, and the importance of Shariah economic literacy for fostering Islamic financial awareness among adolescents.
- b. Educational Material Delivery: Content was presented via interactive lectures accompanied by relatable case examples, such as managing pocket money, Shariah-compliant saving, and Islamic consumption behaviors.
- c. Discussions and Q&A: Participants engaged in discussions to share financial challenges, facilitating bidirectional learning.
- d. Simulations and Case Studies: Participants took part in practical simulations of Islamic financial management to enhance real-world comprehension and application skills.

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### 3. Evaluation and Reporting Phase

This phase aimed to measure activity effectiveness and systematically document outcomes. Activities comprised:

- a. Participant Understanding Evaluation: Assessments used pre- and post-tests, participation observations, and direct feedback to gauge improvements in Shariah economic literacy.
- b. Activity Results Analysis: Evaluation data were analyzed to identify changes in participants' knowledge, attitudes, and Islamic financial awareness.
- c. Service Report Compilation: The team prepared a comprehensive report detailing background, methods, execution, results, discussion, and recommendations for future program development.
- d. Results Dissemination: Outcomes were shared with sub-district authorities and relevant institutions to fulfill academic and social accountability.

### 4. Sustainability Evaluation Phase

This phase ensured the enduring impact of the community service post-program. Activities included:

- a. Post-Activity Monitoring: The team conducted periodic follow-ups to evaluate participants' application of Shariah economic principles in daily financial management.
- b. Medium-Term Impact Evaluation: Focus was placed on shifts in mindsets, consumption attitudes, and Islamic financial awareness among adolescents over a defined period.
- c. Formation of Adolescent Shariah Literacy Agents: Selected participants were trained as peer educators or Shariah literacy ambassadors to disseminate knowledge among peers.
- d. Recommendations for Sustainable Programs: Evaluation findings informed recommendations for sub-district governments, educational institutions, and stakeholders to develop ongoing Shariah economic literacy initiatives.

## RESULTS AND DISCUSSION

### 1. Results of the Community Service Program

The implementation of the Islamic economic literacy education program in Limbungan Subdistrict, Pekanbaru, was carried out successfully and received positive responses from both participants and local government representatives. Adolescents who participated in the program demonstrated high enthusiasm throughout the material delivery and discussion sessions.

Based on the evaluation results obtained through pre-test and post-test assessments, a noticeable increase in participants' understanding of basic Islamic economic concepts was identified. Prior to the program, most

participants had limited knowledge regarding the differences between conventional and Islamic economic systems. Following the intervention, participants were able to explain the core principles of Islamic economics, including the prohibition of *riba*, *gharar*, and *maysir*, as well as the importance of seeking blessing (*barakah*) in economic activities.

In addition to cognitive improvement, the program also generated positive changes in affective and behavioral aspects. Participants began to recognize the importance of early financial management, particularly in managing pocket money, developing saving habits through Islamic financial institutions, and avoiding excessive consumptive behavior.

The Islamic financial management simulation activities produced a substantial impact on participants' practical understanding. Adolescents were able to design simple financial plans based on the prioritization of needs and gained insight into maintaining balance among consumption, savings, and charitable giving (*sadaqah*).

## 2. Discussion

The findings demonstrate that Islamic economic literacy education plays a strategic role in shaping Islamic financial awareness among adolescents. The observed improvement in participants' understanding confirms that interactive and context-based educational approaches significantly enhance learning effectiveness.

These findings are consistent with the perspective that Islamic economic literacy extends beyond knowledge acquisition and encompasses the formation of values, attitudes, and economic behavior grounded in Islamic teachings. Adolescence, as a transitional developmental stage, requires structured guidance to ensure that financial decision-making is supported not only by technical understanding but also by moral and spiritual foundations.

The use of discussions and case studies during the program effectively connected Islamic economic concepts with adolescents' daily experiences. This approach strengthened the internalization of Islamic values in economic activities, ensuring that the literacy developed was not merely theoretical but also practical and applicable.

From a social development perspective, this program contributes to the formation of a young generation equipped with Islamic financial awareness, which serves as essential social capital for the future development of the Muslim economy. Therefore, this community service initiative provides not only short-term educational benefits but also the potential for long-term societal impact when implemented sustainably.

## CONCLUSION

Based on the implementation results, it can be concluded that Islamic economic literacy education for adolescents in Limbungan Subdistrict, Pekanbaru, has a positive impact on improving participants' knowledge,

attitudes, and early Islamic financial awareness. The program successfully enhanced participants' understanding of fundamental Islamic economic principles and encouraged more rational financial behavior aligned with Islamic values. The structured and participatory implementation methods proved effective in facilitating both theoretical and practical comprehension of Islamic economics. Consequently, this community service program may serve as a relevant educational model for the dissemination of Islamic economic literacy among adolescent communities in other regions.

## **RECOMMENDATIONS**

Based on the results and conclusions, several recommendations are proposed:

- a. For the Subdistrict Government: Continued institutional support is recommended to ensure the sustainability of Islamic economic literacy programs through regular adolescent development activities.
- b. For Educational and Religious Institutions: Integration of Islamic economic literacy materials into extracurricular programs or adolescent character development initiatives is strongly encouraged.
- c. For Future Community Service Teams: It is recommended to incorporate long-term mentoring schemes and utilize digital learning media to expand the reach and effectiveness of educational programs.
- d. For Adolescent Participants: Participants are expected to apply Islamic financial principles in their daily lives and to act as agents of change in promoting Islamic economic literacy within their social environments.

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