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Strengthening Fiqh Muamalah Literacy among the Congregation of Mujahadah Mosque Pekanbaru to Promote Sharia-Compliant Transaction Practices

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Abstract

This community engagement program aimed to strengthen the fiqh muamalah literacy of the congregation of Mujahadah Mosque, Pekanbaru, in promoting transaction practices that comply with Islamic principles. The program was initiated in response to the limited public understanding of Islamic contractual concepts (akad), the fundamental principles of Sharia-compliant transactions, and the growing complexity of digital economic transactions. The implementation consisted of four stages: preparation, implementation, evaluation and reporting, and the Sustainability Evaluation Results phase. Various instructional approaches were employed, including lectures, interactive discussions, case-based learning, transaction simulations, and participant mentoring. Program effectiveness was assessed using pre-tests, post-tests, direct observation, and participant satisfaction questionnaires. The findings demonstrated a significant improvement in participants' understanding of the fundamental concepts of fiqh muamalah, various types of Islamic contracts, and their ability to distinguish between transactions that comply with or violate Sharia principles. Participants also exhibited greater awareness and commitment to applying Sharia principles in their daily economic activities, including digital financial transactions. Furthermore, the management of Mujahadah Mosque, Pekanbaru, committed to incorporating fiqh muamalah studies into its regular educational programs for the congregation as a strategy to ensure the long-term sustainability of the initiative. Overall, this community engagement program made a meaningful contribution to strengthening public literacy in fiqh muamalah while supporting the development of transaction practices that are more equitable, transparent, and consistent with Islamic legal principles.
Keywords: fiqh muamalah, Sharia literacy, Sharia-compliant transactions, community engagement, mosque

Introduction

Sharia financial literacy in Indonesia remains below the desired level, preventing many individuals from effectively managing their finances and selecting transaction practices that comply with Islamic principles. This challenge contributes to the relatively low adoption of Islamic financial services and limits the broader implementation of Islamic economic principles in everyday business activities (Hartin Nst et al., 2024; Reksawan & Yandri, 2025). These conditions indicate that education in fiqh muamalah is not merely a theoretical necessity but also a practical means of shaping the economic behavior of Muslim communities. Previous studies have demonstrated that Sharia financial education exerts a significant influence on the development of the Islamic economy, even surpassing the contributions of public participation and government policies in a regional context (Fithrianto et al., 2024; Almahyra et al., 2025). Therefore, strengthening fiqh muamalah literacy among mosque congregations represents a timely and relevant response to the persistent problem of limited public understanding of Sharia-compliant transactions.

Fiqh muamalah is a branch of Islamic jurisprudence that regulates socio-economic interactions among individuals, particularly those involving commercial and financial transactions. In Islamic law, the validity of a transaction requires competent contracting parties, a clearly defined subject matter, and a legally valid contract (akad), regardless of whether the transaction is conducted face-to-face or through digital platforms (Alfarizi Nst et al., 2025; Ridwan et al., 2025). The fundamental principle of muamalah permits all economic activities unless explicitly prohibited by Islamic legal evidence, making it essential for Muslims to understand the boundaries between lawful (halal) and prohibited (haram) transactions (Hartin Nst et al., 2024; 'Ilmi, 2023). Without adequate knowledge, economic activities are vulnerable to involving elements of riba (usury), gharar (excessive uncertainty), and maysir (gambling), all of which are prohibited under Islamic law (Hartono et al., 2025; Effendi et al., 2025). Consequently, strengthening fiqh muamalah literacy is essential to provide communities with a sound normative foundation for evaluating the legitimacy of economic transactions.

The rapid advancement of digital technology has fundamentally transformed the way people conduct transactions, including online shopping, electronic payments, and the use of various digital platforms. While these developments create new economic opportunities, they also introduce emerging challenges related to contractual clarity, price transparency, object validity, and the increasing risk of fraud in digital transactions (Alfarizi Nst et al., 2025; Ridwan et al., 2025). Existing literature suggests that digital transactions are permissible under Islamic law provided that all essential elements and conditions of the contract are fulfilled and that prohibited elements such as gharar, maysir, and riba are avoided (Alfarizi Nst et al., 2025; Hartono et al., 2025). Nevertheless, the widespread use of online marketplaces, courier services, and electronic payment systems requires a more contextual interpretation of Islamic jurisprudence because these mechanisms often involve agency contracts, service agreements, and digitally mediated consent (Ridwan et al., 2025; 'Ilmi, 2023). This situation highlights the need for mosque congregations to receive appropriate guidance so that they can adapt to the digital economy while remaining compliant with Sharia principles.

Contemporary transaction challenges extend beyond online commerce to encompass emerging digital assets such as cryptocurrencies and non-fungible tokens (NFTs). In this context, a notable gap exists between state recognition of certain digital assets and the perspectives of Islamic scholars, who argue that many of these instruments contain elements of gharar and maysir (Alqodr et al., 2025; Hartono et al., 2025). The absence of Sharia-oriented digital financial education has increased public confusion and may encourage speculative and ethically questionable financial practices (Alqodr et al., 2025; Ridwan et al., 2025). Therefore, integrating fiqh muamalah literacy with digital literacy has become an urgent necessity for contemporary Muslim societies. Enhancing the congregation's understanding of digital economic issues will enable them to make more informed, prudent, and Sharia-compliant financial decisions (Alqodr et al., 2025; Almahyra et al., 2025).

Amid these challenges, mosques occupy a highly strategic position as centers of education, religious outreach, and community empowerment. Studies on mosque revitalization indicate that effective mosque management extends beyond religious worship to encompass social, educational, cultural, and economic functions (Umam et al., 2025; Muthoifin & Rhezaldi, 2024). Mosques have also proven to be effective platforms for promoting Islamic economic education, empowering micro, small, and medium enterprises (MSMEs), and strengthening Islamic identity through local cultural values (Umam et al., 2025; Nurafini et al., 2025). This role is particularly significant because mosque congregations constitute learning communities characterized by strong social ties, shared religious values, and mutual trust. Accordingly, mosque-based community engagement initiatives possess considerable potential to foster sustainable changes in economic behavior (Zainur et al., 2026; Hafizd & Khoirudin, 2023).

Several studies have demonstrated that mosque-based religious outreach (dakwah) positively influences the Islamic social finance literacy of mosque congregations. This impact is primarily attributed to the roles of religious educators, the quality of educational content, and effective teaching methods, whereas communication media have shown comparatively weaker effects (Reksawan & Yandri, 2025). These findings suggest that mosques have not yet been fully utilized as effective channels for delivering Islamic financial literacy programs, despite their substantial potential to reach communities directly (Reksawan & Yandri, 2025; Nugraha & Sunartiningsih, 2021). Therefore, strengthening contextual fiqh muamalah education within mosque settings represents an important strategy for narrowing existing literacy gaps. In this regard, the community engagement program conducted with the congregation of Mujahadah Mosque, Pekanbaru, is particularly relevant as an effort to reinforce the practical dimension of dakwah in promoting Sharia-compliant transaction practices.

Previous mosque-based community engagement initiatives have also produced encouraging outcomes in improving congregational understanding of Islamic economics. A fiqh muamalah literacy program conducted at Jami'

Al-Munawwaroh Mosque in Cirebon demonstrated that structured instruction enabled participants to gain a deeper understanding of Islamic economic principles and to avoid prohibited practices such as riba, gharar, and maysir (Hafizd & Khoirudin, 2023; Hartono et al., 2025). Likewise, another mosque-based initiative focusing on ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) successfully enhanced participants' conceptual understanding, managerial capacity, and the establishment of more systematic and transparent reporting mechanisms (Zainur et al., 2026; Muthoifin & Rhezaldi, 2024). These findings demonstrate that mosque-centered, community-based educational programs are highly effective when implemented through participatory and sustainable approaches. Consequently, Mujahadah Mosque, Pekanbaru, provides a strategic setting for implementing a similar program with a stronger emphasis on everyday transaction practices.

The participatory dimension of Islamic education constitutes a key determinant of successful community literacy enhancement. Numerous community engagement programs have shown that interactive learning methods—including participatory lectures, case discussions, transaction simulations, and collaborative problem-solving—significantly improve participants' understanding of Islamic financial principles (Fatah et al., 2025; Effendi et al., 2025). In rural communities, participatory educational approaches have even increased public understanding of Sharia savings products from 35% to 90% following educational interventions (Khair et al., 2025). These findings indicate that one-way instructional methods alone are insufficient to develop practical competencies in fiqh muamalah. Therefore, community engagement activities should adopt active learning strategies that enable participants not only to understand theoretical concepts but also to apply them effectively in their daily financial and commercial transactions.

The need to strengthen fiqh muamalah literacy has become increasingly important as contemporary economic practices continue to grow in diversity and complexity. Fiqh muamalah extends beyond the regulation of buying and selling to encompass debt and credit transactions, leasing arrangements, profit-sharing financing, and various innovations in Islamic financial products (Hartono et al., 2025; Azulaidin et al., 2025). Within this framework, maqashid al-shariah serves as both a normative guideline and a mechanism for social engineering, promoting public welfare while ensuring that economic activities remain grounded in justice and societal benefit (Hartin Nst et al., 2024; Muthoifin & Rhezaldi, 2024). Without a maqashid-oriented perspective, the understanding of Islamic economics may become overly legalistic, rigid, and insufficiently responsive to evolving socioeconomic realities (Hartin Nst et al., 2024; 'Ilmi, 2023). Therefore, initiatives aimed at strengthening congregational literacy should be designed not only around the formal legal aspects of Islamic contracts (akad) but also around the broader objectives of Islamic law.

This community engagement initiative is also significant because Sharia literacy has been shown to play a vital role in fostering ethical economic behavior. Islamic religious education integrated with Sharia financial concepts has been found to enhance cognitive understanding, affective attitudes, and behavioral competencies related to riba, zakat, mudharabah, and murabahah (Almahyra et al., 2025; Effendi et al., 2025). Integrating spiritual values with economic responsibility encourages individuals to perceive financial activities as part of their religious trust (amanah) rather than merely economic pursuits (Almahyra et al., 2025; Su'ib & Salima, 2025). Within mosque congregations, this approach is particularly relevant because existing religious instruction can be expanded to include more practical dimensions of muamalah. Consequently, strengthening fiqh muamalah literacy has the potential to cultivate a culture of honesty, fairness, and responsibility in everyday economic transactions.

Another challenge lies in the limited capacity of facilitators and the inadequacy of support systems within religion-based economic empowerment programs. Research on the transformation of Islamic religious extension workers indicates that facilitators are capable of integrating religious outreach with financial literacy, business mentoring, halal certification, and digital technology utilization; however, these initiatives remain constrained by limited human resources, weak institutional coordination, and insufficient evaluation mechanisms (Asmaria et al., 2025). These findings suggest that fiqh muamalah literacy programs cannot rely solely on one-time lectures but instead require effective governance, facilitator capacity building, and well-structured follow-up systems (Asmaria et al., 2025; Zainur et al., 2026). Given their strong social networks, mosques provide an ideal setting for developing sustainable mentoring models. With adequate institutional support, congregational literacy initiatives can evolve into community-based Islamic economic empowerment movements.

Within many communities, various traditional economic practices continue to operate without fully conforming to Sharia principles. For example, research on cattle-sharing partnerships has identified issues concerning contractual clarity, transparency in profit distribution, and fairness among the contracting parties, despite the arrangements being founded on mutual trust and shared benefits (Su'ib & Salima, 2025). These findings demonstrate that economic practices considered socially acceptable are not necessarily fully compliant with the principles of fiqh muamalah. Therefore, communities require educational programs capable of bridging local customs and Islamic legal principles in a balanced, contextual, and culturally sensitive manner (Umam et al., 2025; Su'ib & Salima, 2025). Strengthening fiqh muamalah literacy within mosque settings can thus function both as a corrective mechanism and as a means of guiding local economic practices toward greater Sharia compliance.

The context of Pekanbaru as a rapidly developing urban center further reinforces the urgency of this initiative, as urban communities encounter increasingly dynamic and diverse transaction patterns. The expansion of the modern economy requires individuals to understand innovative financial products, harmonize Islamic legal principles with existing regulations, and adapt Islamic jurisprudence to newly emerging economic issues (‘Ilmi, 2023;

Azulaidin et al., 2025). In this regard, fiqh functions as an instrument of ijtihad, enabling Muslims to address contemporary muamalah issues that are not explicitly discussed in the primary Islamic legal sources (Hartin Nst et al., 2024; 'Ilmi, 2023). Without adequate literacy, congregants face a greater risk of selecting inappropriate contractual arrangements and engaging in transactions that conflict with Sharia principles. Accordingly, the community engagement program at Mujahadah Mosque, Pekanbaru, is intended to address both local community needs and the broader challenges posed by contemporary economic developments.

Furthermore, strengthening fiqh muamalah literacy possesses strategic value in promoting the economic self-reliance of mosque congregations. Mosque-based ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) education programs have demonstrated that Sharia financial education can facilitate a transition from purely charitable approaches toward sustainable community empowerment through business capital assistance and productive waqf initiatives (Zainur et al., 2026). Similarly, Sharia financial management training provided to mosque-based MSME entrepreneurs in Surabaya has equipped participants with sound financial management practices while enhancing their preparedness to navigate uncertain economic conditions (Nurafini et al., 2025; Muthoifin & Rhezaldi, 2024). These findings indicate that fiqh muamalah literacy extends beyond legal compliance to encompass community welfare, sound business governance, and broader economic empowerment. Consequently, strengthening fiqh muamalah literacy at Mujahadah Mosque, Pekanbaru, is expected to generate both religious and socio-economic benefits.

On the other hand, numerous studies have shown that digital media can significantly expand the reach of Sharia education within society. Platforms such as YouTube, podcasts, e-learning systems, and Muslim digital communities have proven effective in contextualizing Islamic teachings within the digital economy while fostering ethical awareness among the public (Alqodr et al., 2025; Asmaria et al., 2025). Likewise, dakwah strategies that employ storytelling, visual illustrations, and accessible discussions of muamalah have been found to facilitate gradual and contextually meaningful improvements in public literacy (Alqodr et al., 2025; Fatah et al., 2025). For mosque congregations, digital media can serve as a valuable complement to face-to-face learning by making fiqh muamalah materials more accessible and available for repeated engagement. This suggests that community engagement initiatives should not rely exclusively on conventional lectures but should also incorporate digital educational resources to enhance learning outcomes.

Drawing upon these findings, it can be concluded that the primary issues underlying this community engagement initiative are the low level of fiqh muamalah literacy among the public, the increasing complexity of contemporary economic transactions, and the underutilization of mosques as centers for Islamic economic education. Previous studies consistently demonstrate that participatory, contextual, and community-based Sharia education effectively enhances public understanding while encouraging economic practices that are more closely aligned with Islamic principles (Fithrianto et al., 2024; Khair et al., 2025). Mujahadah Mosque, Pekanbaru, possesses considerable potential to become a center for strengthening fiqh muamalah literacy because of its close relationship with the local congregation and its strong social and religious legitimacy (Umam et al., 2025; Reksawan & Yandri, 2025). Therefore, the community engagement program entitled Strengthening Fiqh Muamalah Literacy among the Congregation of Mujahadah Mosque, Pekanbaru, to Promote Sharia-Compliant Transaction Practices represents a strategic, practical, and sustainable initiative. Ultimately, the program seeks to equip congregants with the knowledge and skills necessary to understand, evaluate, and implement Sharia-compliant transaction practices in their daily lives (Hafizd & Khoirudin, 2023; Ridwan et al., 2025).

Methods

Preparation Phase

The preparation phase constituted the initial stage of the community engagement program and played a critical role in determining its overall success. During this phase, the community engagement team systematically conducted a series of planning activities to ensure that all program components would be implemented effectively, efficiently, and in accordance with the needs of the community partner. Thorough preparation was also intended to minimize potential challenges that might arise during implementation, thereby maximizing the program's effectiveness in improving participants' understanding of fiqh muamalah. Furthermore, this phase served as the foundation for developing implementation strategies tailored to the characteristics of the participants and the specific context of Mujahadah Mosque, Pekanbaru.

The first activity involved a needs assessment conducted through field observations and discussions with the management of Mujahadah Mosque, Pekanbaru. Field observations were undertaken to assess the congregation's existing knowledge of fiqh muamalah, particularly regarding its application in everyday economic transactions. Discussions with mosque administrators focused on identifying common issues encountered by the congregation, including non-Sharia-compliant buying and selling practices, debt transactions, the use of digital financial services, and limited understanding of riba (usury), gharar (excessive uncertainty), and maysir (gambling). The findings of the needs assessment served as the basis for determining the training content, instructional methods, and educational approaches adopted throughout the program.

Subsequently, the community engagement team coordinated closely with the community partner to develop a comprehensive implementation plan. This coordination included determining the schedule and venue, identifying the expected number of participants, establishing implementation procedures, and allocating responsibilities between the engagement team and

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the mosque management. The mosque administrators were responsible for coordinating participant attendance and providing the necessary logistical support, whereas the engagement team assumed responsibility for preparing and delivering instructional materials, developing training modules, conducting program evaluations, and providing participant mentoring throughout the activities. Effective collaboration between both parties was expected to ensure the smooth implementation of the entire community engagement program.

The next stage involved developing training materials based on the findings of the needs assessment. The instructional content was designed comprehensively by integrating theoretical foundations with practical case examples relevant to participants' daily lives. The topics covered included the fundamental concepts of fiqh muamalah, principles of Sharia-compliant transactions, various forms of Islamic contracts (akad), Sharia-compliant buying and selling practices, regulations governing debt transactions, digital transactions from an Islamic perspective, and the identification of transactions involving riba, gharar, and maysir. All training materials were prepared using clear and accessible language to facilitate participants' understanding and enable them to apply the acquired knowledge in their everyday economic activities.

As the final component of the preparation phase, the community engagement team developed the evaluation instruments and prepared all supporting resources required for program implementation. The evaluation instruments consisted of pre-tests and post-tests to measure participants' knowledge gains, observation sheets to assess participant engagement during training sessions, participant satisfaction questionnaires to obtain feedback on program implementation, and discussion guidelines to facilitate the exploration of participants' understanding. In addition, the team prepared presentation media, training modules, supplementary reading materials, documentation equipment, and administrative resources. Through this comprehensive preparation process, the community engagement program was expected to be implemented in a structured, interactive, and sustainable manner, thereby generating lasting benefits for the congregation of Mujahadah Mosque, Pekanbaru.

Implementation Phase

The implementation phase represented the core component of the community engagement program, during which all previously prepared materials and activities were delivered directly to the participants. A participatory learning approach was adopted to encourage active engagement rather than passive knowledge acquisition. The instructional methods included lectures, interactive discussions, case-based learning, transaction simulations, and participant mentoring. This combination of approaches was selected to provide participants with a comprehensive understanding of fiqh muamalah, encompassing both theoretical foundations and practical applications in everyday economic transactions.

The program commenced with an opening session that introduced the objectives, expected benefits, and overall structure of the community engagement activities. During this session, the engagement team emphasized the importance of understanding fiqh muamalah as a fundamental guideline for conducting economic activities in accordance with Islamic principles. Following the introduction, participants completed a pre-test to assess their baseline knowledge of fiqh muamalah, the principles of Sharia-compliant transactions, and their understanding of permissible and prohibited economic practices. The pre-test results provided baseline data for evaluating participants' initial level of understanding before the training commenced.

The instructional sessions were delivered systematically and progressively. The training covered the fundamental concepts of fiqh muamalah, the principles governing Sharia-compliant transactions, various forms of Islamic contracts (akad), and explanations of both permissible and prohibited transactions. Participants were also introduced to the practical application of fiqh muamalah in both conventional and digital transactions, reflecting the increasing importance of digital financial activities in contemporary society. Each topic was accompanied by practical examples to facilitate participants' understanding of the relationship between Islamic legal theory and the economic activities they routinely perform.

Following the instructional sessions, the program continued with interactive discussions and question-and-answer sessions. Participants were encouraged to consult the facilitators regarding various transactional issues they encountered in daily life, including buying and selling practices, debt arrangements, digital wallet usage, installment payment schemes, and other forms of financial transactions. To reinforce participants' understanding, the engagement team also organized case-based learning activities and transaction simulations using real-life examples, which were analyzed collectively based on Sharia principles. Through these activities, participants developed the ability to identify elements of riba, gharar, and maysir while determining appropriate solutions consistent with the principles of fiqh muamalah.

In the final stage of implementation, the community engagement team provided direct mentoring to assist participants in applying the principles of fiqh muamalah to their daily economic activities. This mentoring process involved personalized guidance and consultation on transaction-related issues that emerged throughout the program. Upon completion of all instructional and practical sessions, participants completed a post-test to evaluate improvements in their understanding following the training. Comparisons between the pre-test and post-test results were used to assess the effectiveness of the program and to determine the extent to which participants' knowledge and awareness of Sharia-compliant transaction practices had improved.

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Evaluation and Reporting Phase

The evaluation and reporting phase constituted the final stage of the community engagement program and was intended to assess the overall effectiveness of the intervention while systematically documenting its implementation and outcomes. Evaluation was conducted to determine the extent to which the program objectives had been achieved, particularly in enhancing participants' understanding of fiqh muamalah. Furthermore, the evaluation findings served as the basis for developing recommendations to improve future community engagement initiatives, ensuring that similar programs can be implemented more effectively, efficiently, and with greater benefits for the wider community.

The first evaluation focused on participants' learning outcomes by comparing the results of the pre-test and post-test administered before and after the training program. The comparison of these scores was used to measure improvements in participants' fiqh muamalah literacy following their participation in the educational activities. The assessment covered participants' understanding of the fundamental concepts of fiqh muamalah, the principles of Sharia-compliant transactions, various forms of Islamic contracts (akad), and their ability to distinguish between transactions that comply with and those that violate Islamic legal principles. These evaluation results provided quantitative evidence regarding the effectiveness of the learning process implemented throughout the program.

In addition to assessing learning outcomes, the implementation process itself was evaluated through direct observation during the training sessions. The community engagement team monitored participants' attendance, active involvement in discussions, ability to analyze and resolve case studies, and participation in Sharia transaction simulations. This process evaluation aimed to assess participants' level of engagement, the effectiveness of the instructional methods employed, and the extent to which the educational content was successfully delivered through lectures, interactive discussions, simulations, and mentoring activities. The observational data complemented the quantitative findings and provided a more comprehensive assessment of the overall success of the program.

Participant satisfaction was subsequently evaluated using a structured questionnaire administered at the conclusion of the program. The questionnaire was designed to collect participants' feedback regarding the quality of the training materials, instructional methods, facilitators' competence, available facilities, and the perceived benefits of the program. In addition, the community engagement team and the management of Mujahadah Mosque, Pekanbaru, conducted a joint reflection session to discuss the program's strengths, implementation challenges, and overall experiences throughout the activities. This reflective process was intended to generate constructive recommendations that could serve as the foundation for improving future community engagement programs and maximizing their impact on the community.

All evaluation data were subsequently analyzed and systematically compiled into the final community engagement report. The report documented the program background, objectives, implementation methods, achieved outcomes, activity documentation, evaluation findings, and recommendations for follow-up actions to be undertaken by both the community engagement team and the community partner. Beyond fulfilling academic and administrative accountability requirements, the report also serves as a valuable reference for implementing similar community engagement initiatives in the future. Through the preparation of this comprehensive report, the program is expected to make a meaningful contribution to strengthening fiqh muamalah literacy and promoting the implementation of Sharia-compliant economic practices within the community.

Sustainability Evaluation Phase

The Sustainability Evaluation Phase was designed to ensure that the benefits of the community engagement program extended beyond the completion of the training activities. This phase focused on assessing the long-term implementation of the knowledge and skills acquired by participants in their daily lives while fostering a culture of continuous learning within the congregation of Mujahadah Mosque, Pekanbaru. Accordingly, the program's success was evaluated not only in terms of participants' immediate knowledge gains but also through observable behavioral changes and the sustained application of fiqh muamalah principles in everyday economic activities.

The sustainability evaluation commenced with post-program monitoring through regular communication and coordination with the management of Mujahadah Mosque, Pekanbaru. This monitoring process was conducted to gather information regarding the extent to which participants had incorporated fiqh muamalah principles into their daily economic practices. Furthermore, the community engagement team identified challenges that participants continued to encounter in implementing Sharia principles, enabling appropriate guidance and solutions to be provided whenever necessary. This monitoring process also strengthened the partnership between the engagement team and the mosque while ensuring that the program continued to generate long-term benefits for the congregation.

Subsequently, participants' behavioral changes were evaluated as one of the primary indicators of program success. This evaluation sought to determine the extent to which participants had begun applying the principles of fiqh muamalah in buying and selling activities, debt transactions, digital financial transactions, and other forms of everyday economic engagement. Behavioral changes were assessed using information obtained from mosque administrators, follow-up discussions with participants, and observations of community practices. Increased awareness of avoiding transactions involving riba (usury), gharar (excessive uncertainty), and maysir (gambling) was regarded as a key indicator demonstrating that the educational program had generated meaningful changes in both participants' perspectives and their economic behavior.

To promote the long-term sustainability of the program, the community engagement team also encouraged the establishment of fiqh muamalah literacy ambassadors selected from active participants and members of the mosque management. These literacy ambassadors were expected to serve as local facilitators responsible for disseminating knowledge of fiqh muamalah among other congregation members through regular study circles, group discussions, and informal consultations on Sharia-compliant transactions. To support these responsibilities, the engagement team provided sustainable educational resources, including training modules, presentation materials, and digital learning resources that could be reused in future educational activities within the mosque. The availability of these learning resources was intended to enable educational activities to continue independently even after the formal completion of the community engagement program.

In the final stage, the community engagement team and the community partner jointly developed recommendations for future programs based on the findings of the monitoring and sustainability evaluation. These recommendations included organizing advanced fiqh muamalah training programs, providing mentoring for Sharia-based microenterprises, strengthening regular educational sessions on Islamic economics, and expanding collaborative initiatives in community-based Islamic economic empowerment. The success of the sustainability evaluation phase was assessed through several indicators, including improved congregational understanding of fiqh muamalah, increased adoption of Sharia-compliant transaction practices, the regular implementation of fiqh muamalah study sessions at Mujahadah Mosque, Pekanbaru, and the establishment of a shared commitment between the community engagement team and the mosque management to sustain the program. Through this sustainability evaluation, the community engagement initiative is expected not only to produce short-term educational outcomes but also to foster lasting social and economic transformation within the community.

Results and Discussion

Results of the Community Engagement Program

The community engagement program was implemented according to the planned stages, namely the preparation, implementation, evaluation, and sustainability evaluation phases. The program involved members of the congregation of Mujahadah Mosque, Pekanbaru, including mosque administrators, microenterprise owners, traders, and community members who regularly participated in religious activities. The diversity of participants contributed positively to the learning process, as each participant brought different experiences and perspectives regarding everyday economic transactions, thereby enriching the discussions throughout the program.

During the preparation phase, the community engagement team coordinated with the mosque management to identify participants' educational needs and determine training materials that were relevant to the local community context. The team also developed training modules, pre-test and post-test instruments, presentation materials, and case studies based on transaction practices commonly encountered by community members. This thorough preparation proved to be a critical factor in ensuring the smooth implementation of the program and facilitating the achievement of its intended objectives.

Before the instructional sessions commenced, participants completed a pre-test to assess their initial understanding of the fundamental concepts of fiqh muamalah. The pre-test results indicated that although most participants were familiar with the term fiqh muamalah through religious study sessions and social media, their understanding remained largely superficial. Most participants were unable to explain in detail the principles of Sharia-compliant transactions, the various forms of Islamic contracts (akad), or the characteristics of transactions involving riba (usury), gharar (excessive uncertainty), and maysir (gambling).

The initial assessment also revealed that participants experienced considerable uncertainty when determining the Islamic legal status of various contemporary economic transactions. These included the use of digital wallets, pay-later services, transactions conducted through online marketplaces, reseller and dropshipping business models, digital investment schemes, and app-based lending services. These findings highlighted a substantial gap between the rapid development of digital economic technologies and the level of fiqh muamalah literacy among community members.

The educational activities were delivered through a combination of lectures, interactive discussions, case-based learning, and Sharia transaction simulations. The instructional materials covered the fundamental concepts of fiqh muamalah, the objectives of Islamic law (maqashid al-shariah) in economic activities, principles of justice in commercial transactions, various Islamic contracts—including murabahah, mudharabah, musyarakah, ijarah, and qardh—and their practical application in everyday life. The materials were presented in a communicative and accessible manner using language that was easily understood by all participants, including those without prior knowledge of Islamic economics.

Throughout the instructional sessions, participants demonstrated a high level of enthusiasm and engagement. Interactive discussions were characterized by numerous questions concerning the economic practices participants encountered in their daily lives. Participants shared experiences related to online buying and selling, installment payment systems, digital wallet usage, transactions conducted through social media platforms, and investment schemes promising exceptionally high returns. The facilitators responded by providing explanations grounded in the Qur'an, the Sunnah, and the opinions of recognized Islamic scholars, enabling participants to develop a more comprehensive understanding of the Islamic legal foundations governing these transactions.

The case studies and transaction simulations emerged as one of the most engaging components of the program. Participants were invited to analyze various transaction scenarios to determine whether they complied with Sharia principles or contained prohibited elements. Through these simulations, participants not only strengthened their theoretical understanding but also developed practical skills in identifying potential issues arising in real-world transactions and formulating solutions consistent with the principles of fiqh muamalah. This participatory learning approach proved highly effective in promoting active engagement throughout the program.

At the conclusion of the program, participants completed a post-test to evaluate the effectiveness of the training. The evaluation results demonstrated a clear improvement in participants' understanding compared with their baseline knowledge prior to the intervention. Most participants were able to explain the fundamental principles of fiqh muamalah, distinguish between permissible and prohibited transactions, identify the characteristics of various Islamic contracts, and explain the importance of valid contractual agreements (akad) in all economic activities. These findings indicate that the instructional approach adopted in this program was effective in enhancing the fiqh muamalah literacy of the participating community.

Beyond improvements in knowledge, the program also generated positive changes in participants' attitudes toward economic transactions. Participants became more cautious when selecting financial products and demonstrated greater critical awareness when evaluating the wide range of transaction models emerging in the digital economy. They also recognized that adherence to Sharia principles is intended not merely to avoid prohibited transactions but also to promote justice, transparency, ethical integrity, and public welfare in economic activities. This heightened awareness is expected to contribute to the development of a stronger culture of Sharia-compliant economic practices within both families and the broader community.

As a follow-up initiative, the management of Mujahadah Mosque, Pekanbaru, expressed its commitment to incorporating fiqh muamalah as a regular theme in the mosque's ongoing educational programs. The community engagement team further recommended the development of follow-up initiatives, including fiqh muamalah consultation services, specialized training programs for microenterprise owners, and the provision of accessible educational resources for the wider community. Through these sustained efforts, improvements in fiqh muamalah literacy are expected to extend beyond the initial educational intervention and be translated into increasingly Sharia-compliant economic practices in participants' everyday lives.

Discussion

The findings of this community engagement program demonstrate that strengthening fiqh muamalah literacy had a positive impact on improving the congregation's understanding of Sharia-compliant transaction practices at Mujahadah Mosque, Pekanbaru. Participants exhibited notable

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improvements in their understanding of the fundamental concepts of fiqh muamalah, their ability to recognize various forms of Islamic contracts (akad), and their capacity to identify prohibited elements in economic transactions, including riba (usury), gharar (excessive uncertainty), and maysir (gambling). These findings suggest that systematic educational interventions can effectively enhance community literacy in responding to the increasing complexity of contemporary economic activities.

The observed improvement in participants' understanding is consistent with the primary objective of the program, namely, to foster public awareness and encourage the application of Sharia principles in everyday economic life. Prior to participating in the program, most participants possessed only a general understanding of fiqh muamalah without sufficient knowledge of its practical application to contemporary financial transactions. Following the training, participants demonstrated a substantially improved ability to distinguish between permissible and prohibited transactions based on Islamic legal principles. This outcome indicates that the educational intervention successfully bridged the gap between the normative foundations of Islamic jurisprudence and the practical realities of modern economic activities.

The effectiveness of the program can be attributed largely to the instructional approach, which integrated lectures, interactive discussions, case-based learning, and transaction simulations. This combination of learning methods enabled participants to acquire knowledge progressively, beginning with conceptual understanding and advancing toward practical application in real-life situations. Moreover, the participatory nature of these instructional strategies created an engaging learning environment in which participants actively shared their experiences, opinions, and questions concerning the economic transactions they encounter in their daily lives, rather than serving merely as passive recipients of information.

Among the instructional strategies employed, case-based learning proved to be particularly effective. The case studies were drawn from issues commonly encountered by participants, including transactions conducted through online marketplaces, digital wallet usage, installment payment schemes, pay-later services, digital investment products, and reseller and dropshipping business models. Analyzing these real-world cases enabled participants to understand how the principles of fiqh muamalah can be applied to the increasingly complex economic conditions characterizing the digital era. This contextualized learning approach enhanced participants' comprehension by directly connecting theoretical concepts with their everyday experiences.

The discussions that emerged during the program further revealed that digital transformation has significantly reshaped contemporary transaction patterns within the community. Although digital financial services offer substantial benefits in terms of efficiency and accessibility, they also introduce new challenges in ensuring compliance with Sharia principles. Consequently, fiqh muamalah literacy should no longer focus exclusively on conventional transactions but must continuously evolve to address the rapid development of financial technology and emerging digital economic innovations.

These findings also suggest that the relatively low level of fiqh muamalah literacy among participants is not primarily attributable to a lack of interest in learning Islamic teachings. Rather, it reflects limited access to educational programs that address contemporary economic transactions in a practical and applicable manner. Many participants reported having attended various religious study sessions; however, discussions of modern fiqh muamalah issues remained relatively limited. Therefore, this community engagement program successfully addressed an important educational need by providing learning materials that were directly relevant to current economic developments.

From a community empowerment perspective, the program also highlights the strategic role of mosques as centers for lifelong learning and community development. Although mosques are traditionally recognized primarily as places of worship, the outcomes of this program demonstrate their considerable potential to function as centers of social, economic, and educational empowerment. By organizing regular fiqh muamalah study sessions, mosques can serve as effective platforms for improving Sharia economic literacy while fostering a culture of economic transactions characterized by honesty, transparency, fairness, and accountability.

The evaluation results further indicate that participants responded very positively to all components of the program. High levels of engagement during interactive discussions, the large number of participant inquiries, and the improvement observed in post-test performance collectively indicate that the instructional methods were well aligned with participants' educational needs. Participants also expressed a strong interest in the continuation of similar programs with broader thematic coverage, particularly concerning emerging issues in contemporary fiqh muamalah that continue to evolve alongside technological advancement.

Based on these evaluation findings, ensuring the sustainability of the program emerges as a critical priority. Strengthening community literacy cannot be achieved through a single educational intervention but instead requires continuous and long-term learning processes. Therefore, stronger collaboration among higher education institutions, mosque administrators, religious scholars, and Islamic financial institutions is needed to provide ongoing educational programs, consultation services, and community mentoring. Such collaborative efforts are expected to strengthen the implementation of fiqh muamalah principles in everyday economic activities while enhancing public confidence in the Islamic economic system.

Overall, the findings of this community engagement program demonstrate that strengthening fiqh muamalah literacy constitutes an effective strategy for improving public understanding of Sharia-compliant economic transactions. Beyond increasing participants' knowledge, the program also fostered greater awareness and commitment to implementing Islamic principles in everyday economic activities. Through sustained follow-up initiatives—including regular educational programs, advanced training, and continued mentoring for microenterprise practitioners—it is anticipated that a culture of honest, equitable, transparent, and Sharia-compliant economic transactions will continue to develop within the congregation of Mujahadah Mosque, Pekanbaru, and serve as a model for broader community empowerment initiatives.

Conclusion

This community engagement program was successfully implemented in accordance with the planned stages and achieved its intended objectives. The combination of lectures, interactive discussions, case-based learning, transaction simulations, and participant mentoring proved effective in enhancing participants' understanding of the fundamental concepts of fiqh muamalah, the principles of Sharia-compliant transactions, various forms of Islamic contracts (akad), and the identification of transaction practices involving riba (usury), gharar (excessive uncertainty), and maysir (gambling). The evaluation findings demonstrated notable improvements in participants' knowledge and awareness of applying Sharia principles in their daily economic activities, encompassing both conventional and digital transactions. Participants' strong engagement throughout the program, together with the commitment of the management of Mujahadah Mosque, Pekanbaru, to incorporate fiqh muamalah into its regular educational activities, indicates the program's strong potential for long-term sustainability. Accordingly, this community engagement initiative not only strengthened the fiqh muamalah literacy of the mosque congregation but also reinforced the mosque's role as a center for education and community empowerment in promoting a culture of economic transactions that is consistent with Islamic values. To maximize its long-term impact, similar initiatives should be implemented on a continuous basis through sustained mentoring, advanced training programs, and the development of fiqh muamalah educational materials that remain responsive to the evolving landscape of contemporary Islamic economics and finance.

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