Digital Transformation of Islamic Finance: Educational Program on Islamic Financial Applications for the Millennial Demographic within the Context of the Mujahadah Mosque Pekanbaru

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INFO ARTICLE

ABSTRACT

The objective of this training initiative is to enhance the digital literacy pertaining to sharia economics among the millennial demographic through the facilitation of both theoretical knowledge and experiential engagement with sharia finance applications. The event transpired at the Mujahadah Rintis Mosque in Pekanbaru, engaging a total of 42 participants drawn from among the student body and the youth affiliated with the mosque. The pedagogical methodologies employed encompassed interactive lectures, practical simulations utilizing applications such as BSI Mobile and LinkAja Sharia, alongside structured group discussions. The outcomes of this endeavor indicated a marked enhancement in the participants' comprehension and proficiency regarding the principles and application of Sharia-compliant financial technology. Quantitative assessments conducted via pre-tests and post-tests revealed an increase in the average score by 29.7 points. The qualitative analysis demonstrated that the participants perceived the training as exceedingly advantageous and fostered the development of a digital community centered around mosque-based sharia economy. This activity illustrates that the approach to digital literacy grounded in sharia finance is efficacious in cultivating a generation of millennials that is both sharia and technology literate.

How to Cite:

Wali Saputra. (2025). Digital Transformation of Islamic Finance: Educational Program on Islamic Financial Applications for the Millennial Demographic within the Context of the Mujahadah Mosque Pekanbaru. Jurnal Ragam Pengabdian, 2(2), 320-330. https://doi.org/10.62710/qtpwvc97

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eISSN3063-802X & pISSN3063-8011
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INTRODUCTION

The epoch of the Industrial Revolution 5.0 has catalyzed the rapid advancement of digitization across various domains, encompassing the sharia economy. For instance, Sharia Fintech has emerged as a pivotal innovation aimed at enhancing financial inclusion and optimizing the efficiency of halal services. Nurhayatii and Julina (2025) underscore the significance of digital transformation in fortifying the kosher financial ecosystem.

This transformation amalgamates mobile applications, Islamic smart contracts, and sharia crowdfunding within a cohesive ecosystem. Research conducted by Jannah and Abidin (2025) indicates that digital technologies augment access to and transparency within Sharia finance; however, their adoption remains hampered by issues related to literacy and regulatory frameworks.

The expansion of sharia marketplaces, as integral components of the digital economy, is also witnessing significant acceleration. Ramadhani et al. (2025) have analyzed that, despite sharia marketplaces adhering to the DSN-MUI fatwa, the level of digital sharia education remains alarmingly deficient, thereby precipitating potential transactional inaccuracies.

From an inclusionary perspective, Ceasario and Nisa (2025) have discovered that the digitization of sharia finance facilitates access to financial services for remote communities; nevertheless, the exigency for institutional and educational synergies persists with considerable urgency.

The influence of fintech on the sharia economy reveals substantial opportunities. According to Putera and Nisa (2024), fintech enhances inclusion, operational efficiency, and product innovation; however, regulatory challenges and literacy deficits continue to pose significant obstacles.

Legal and ethical dimensions represent formidable challenges within the realm of fintech sharia in Indonesia. Jannah and Sha'diyah (2024) emphasize the imperative for stringent regulation and educational initiatives to uphold sharia compliance and ethical standards in digital transactions.

Qur'an-based economic principles constitute a vital foundation for this domain. Gazali et al. (2025) advocate for the implementation of principles such as fairness, equity, and trustworthiness within fintech to bolster consumer confidence.

The online lending paradigm within sharia fintech evidences a tangible impact on financial inclusion. Putri (2024), in her scholarly investigation, found that while fintech facilitates access, enhancements in sharia literacy and regulatory oversight are necessary for optimal outcomes.

It is acknowledged that sharia fintech plays a crucial role in fostering sustainable economic development. Nuriyah and Muchtar (2024) observe that the digitalization of fintech effectively propels halal transactions and reinforces inclusion.

Hakim and Nisa (2024) concluded that despite the digitization of the sharia economy encountering challenges in terms of adoption and infrastructure, the potential for inclusion and economic growth remains substantial, contingent upon the implementation of supportive policies and educational frameworks.

From a theoretical standpoint, Rohmawati and Rosyada (2025) elucidate that trust and risk perception significantly impact the adoption of sharia fintech; transparency and data security are paramount for enhancing consumer trust.

In Jakarta, research conducted by Maksum and Wardani (2023) indicates that the average financial literacy rate among the millennial generation concerning sharia finance is categorized as

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moderate (68.38%), while sharia banking literacy remains notably low (58.58%). This disparity highlights a notable gap between fundamental sharia awareness and the practices of digital banking (Aripin et al., 2022).

A study by Rahmawati et al. (2025) conducted in Bandar Lampung revealed that sharia financial literacy serves as the predominant factor influencing Gen Z's savings decisions, subsequently followed by digital m-banking services and religiosity. This finding accentuates the critical role of education in augmenting the adoption of sharia technology.

At the local level, Sepdiana (2025) determined that the sharia literacy pertaining to millennial investments remains notably inadequate, constituting a significant barrier to interest in sharia investment opportunities. These circumstances are reflective of conditions in Pekanbaru, which exhibit a similar trend.

In the context of Makassar, Handayani et al. (2024) identified that advancements in information technology exerted a substantial influence on the interest of millennials in sharia investment, despite the absence of a direct correlation with financial literacy. This finding underscores the significance of the technical dimensions of digital finance platforms within the framework of training design.

The sharia financial inclusion strategy proposed by Mentari et al. (2025) postulates that the integration of service digitization and educational initiatives is highly efficacious in enhancing access to Sharia financial services for the populace.

A systematic review conducted by Suswanto et al. (2025) elucidates that the adoption of sharia fintech is modulated by factors such as individual beliefs, religious orientation, technological preparedness, and the prevailing regulatory framework; thus, the incorporation of these principles is imperative in the training programs tailored for the mosque community.

This initiative holds considerable significance as the millennial demographic, despite exhibiting high levels of technological literacy, frequently lacks a comprehensive understanding of the principles underpinning sharia finance. By implementing training programs centered on Sharia finance applications, this initiative facilitates their comprehension of utilizing technology for transactions that adhere to Islamic principles. Consequently, a youth community within mosques has been established, positioning itself as a forerunner in the digitization of the sharia economy. These communities possess the potential to serve as literacy advocates within their respective environments, thereby amplifying the dissemination of digital-based sharia economic doctrines. This initiative is crucial for bolstering the economic autonomy of the young Muslim generation through a robust understanding of financial principles and practices that are in alignment with sharia tenets and responsive to advancements in technology.

METHODS
Preparatory Phase

The preparatory phase initiates with the assessment of the needs and capacities of the community, particularly focusing on the millennial demographic surrounding Masjid Mujahadah Rintis Pekanbaru, in relation to their comprehension and utilization of sharia financial applications. The service team engaged in informal observations and dialogues to collect preliminary data regarding their digital literacy and understanding of sharia finance.

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The team devised a preliminary survey instrument in the format of a questionnaire directed towards 50 respondents, encompassing the youth associated with the mosque, members of the Taklim assembly, and students actively involved in the mosque's environment. The objective of the survey is to delineate the extent of their digital literacy pertaining to sharia finance.

Upon the collection of data, a preliminary analysis is conducted to formulate training materials that align with the actual conditions observed. The content is tailored to match the participants' existing knowledge base while concentrating on widely utilized sharia finance applications such as BSI Mobile, LinkAja Sharia, and the digital ZISWAF application.

The service team subsequently establishes an organizational framework for implementation, which includes program managers, field coordinators, training facilitators, as well as documentation and evaluation teams. The delineation of responsibilities is executed with professionalism and structure to enhance the efficacy of the activities.

Following this, coordination was undertaken with the administration of the Mujahadah Rintis Mosque to secure comprehensive support and to reach an agreement regarding the venue and timetable for the training. A communicative approach is employed to foster an environment conducive to participation and engagement.

This stage further encompasses a formal licensing procedure with pertinent institutions, such as the local Lurah or the Lembaga Amil Zakat Masjid, particularly if the activity intersects with the digitization of waqf or infaq. This legal acknowledgment is essential as a manifestation of accountability in community service.

The team formulated a training module comprising materials that introduce digital sharia economics, the operational aspects of sharia financial applications, simulations of digital transactions, and discourse on the ethical principles of muamalah within Islam. This module is specifically designed to be appealing and comprehensible.

Additionally, supporting media for the training has been prepared, including laptops, LCD projectors, internet connectivity, pamphlets, and digital booklets. For the purpose of practical engagement, mobile devices equipped with various sharia financial applications have been made available.

The team executed a preliminary trial (pre-test) with several youths from the mosque to evaluate the efficacy of the training methodology and to ensure the absence of technical impediments during the delivery of materials and the utilization of aids. Ultimately, a comprehensive training schedule is crafted, detailing the timing, location, sequence of sessions, and the individual responsible for each session. This schedule is then disseminated to participants to enable optimal preparation.

Implementation Phase

The initiation of the training activities was marked by an official opening ceremony conducted by the administrator of the Mujahadah Rintis Mosque, which was subsequently followed by an address delivered by the chairman of the service team alongside local community leaders. This inaugural event underscored the critical significance of digitizing the sharia economy for the future generations of Muslims.

The initial session encompassed a comprehensive introduction to the fundamental concepts underpinning sharia economics, which included the principles of halal and haram as they pertain to

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transactions, as well as the concepts of riba, gharar, and maisir. The objective of this session was to fortify the foundational values of the participants prior to their engagement with the technical dimensions of digital applications.

The subsequent session provided an extensive discussion regarding the landscape of digitization within the realm of sharia finance in Indonesia, addressing both the challenges and opportunities that exist. Participants were acquainted with a variety of digital platforms, such as sharia-compliant e-wallets, halal marketplaces, and sharia-based financial technology (fintech) solutions.

The practical session commenced with a comprehensive tutorial on the installation and registration processes for the BSI Mobile and LinkAja Syariah applications. Participants were encouraged to engage in simulated transactions that included zakat payments, infaq contributions, purchasing mobile credits, and transferring funds between sharia-compliant accounts.

Training proceeded with an introduction to zakat and digital waqf applications, exemplified by platforms such as Baznas Digital, Online Money Waqf, and Dhuafa Wallet. Participants engaged in practical exercises that demonstrated how to allocate funds online in accordance with the principles of transparency and sharia compliance.

All participants were systematically organized into small groups to deliberate on the challenges they encountered while utilizing the applications. Each group subsequently presented their discussion outcomes and the proposed solutions they had formulated.

The facilitator orchestrated a question-and-answer session aimed at elucidating any material that participants found challenging to comprehend. The instructional content was designed to be interactive and applicable, catering specifically to the learning preferences of the millennial generation.

To enhance the enthusiasm for learning, a digital quiz was conducted featuring questions related to the material that had been imparted. Participants who provided the most accurate responses were awarded educational prizes as a form of recognition.

Prior to the conclusion of the training, participants were requested to sign commitments affirming their intention to implement sharia finance applications in their daily lives, as well as to serve as ambassadors for the promotion of digital sharia economic literacy within their communities.

The implementation phase was formally concluded with a collective photo session, the distribution of certificates, and the completion of a feedback form designed to assess participant satisfaction levels and gather suggestions for potential future enhancements.

Evaluation and Reporting Phase

The evaluation process is executed through both quantitative and qualitative methodologies. Quantitatively, the research team implemented pre-test and post-test assessments to evaluate participants' advancements in their comprehension of the training content.

The analysis of pre-test and post-test outcomes was conducted utilizing a statistical descriptive framework to identify variations in scores and patterns of enhancement in understanding. This analytical approach substantiates activity reports from both academic and practical perspectives.

Qualitatively, the evaluative process was conducted via direct observation during training sessions, succinct interviews, and the assessment of participant feedback forms. The dimensions evaluated encompassed material presentation, facilitator preparedness, and the efficacy of the instructional mediums employed.

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The team meticulously compiles a comprehensive report of the devotional activities, which encompasses the background, objectives, methodologies, results, discussions, conclusions, recommendations, documentation of the activities, and an exhaustive evaluation.

The report is produced in two distinct formats: an academic format tailored for collegiate reporting requirements and a more accessible format intended for public dissemination, such as newsletter articles or mosque bulletins.

The reporting process is further enhanced by the inclusion of visual documentation annexes (photographs and videos), results from questionnaires, transcripts of discussions, as well as a summary of pre-test and post-test scores.

The final report is subjected to consultation with the stakeholders (mosque administrators) for the purpose of validation and feedback. The service team conducts a debriefing session with the administrators to ensure the ongoing viability of the program.

Activity reports are submitted to funding organizations or relevant entities as a demonstration of accountability for the activities undertaken. In instances where these activities are financed by academic institutions or local governmental bodies, the report is adapted to conform to the prescribed formatting standards of those agencies.

Furthermore, internal evaluations are conducted by the service team to appraise the efficacy of the team's execution of their assigned tasks, the challenges faced, and potential improvement strategies for analogous programs in the future.

The conclusions and recommendations derived from this evaluation subsequently serve as the foundation for formulating a sustainability strategy for the activities, thereby ensuring that the training evolves beyond a singular event into a persistent digital literacy initiative within the realm of Sharia.

Sustainability Phase of Evaluation Results

In accordance with the findings derived from the evaluation, the service team formulates a comprehensive program that entails monthly mentoring sessions. The primary objective is to facilitate the authentic application of sharia financial practices within the lives of the participants.

The mentoring sessions are conducted through dedicated WhatsApp or Telegram groups specifically established for the purpose of training alumni. This group serves as a platform for discourse, exchange of experiences, and consultations pertinent to the implementation of sharia applications in personal contexts.

The team encourages participants to assume the role of sharia economy digital volunteers, thereby disseminating knowledge to other community members in their respective neighborhoods. Through a train-the-trainer model, the proliferation of sharia digital literacy can occur in an organic manner.

Additionally, advanced educational modules are developed in the form of e-books or succinct tutorial videos, addressing sophisticated topics such as digital sharia investments, waqf crowdfunding, and the utilization of e-gold within a sharia framework.

The team intends to initiate phase two of the services, targeting a broader audience that includes homemakers, micro, small, and medium enterprises (MSMEs) in proximity to mosques, as well as high school students.

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To ensure the sustainability of the program, a collaborative strategy has been adopted in conjunction with Sharia Financial Institutions (LKS), BAZNAS Kota Pekanbaru, and sharia fintech entities to offer incentives for active participants, such as e-wallet credits or opportunities for advanced training.

The worship team also advocates for the mosque to evolve into a hub for sharia digital education by establishing a digital literacy corner, equipped with computers or tablets available for use by worshippers seeking to learn about sharia applications.

Another aspect of the sustainability plan involves the composition of research-oriented scholarly or devotional articles for dissemination in academic journals or conference proceedings, thereby enabling the replication of this initiative in other mosques throughout Riau and beyond.

Ultimately, through systematic evaluations conducted biannually, the efficacy of the training implementation is assessed, refined, and enhanced, thereby realizing an inclusive digital sharia economy ecosystem that empowers the Muslim millennial generation.

RESULTS OF ACTIVITIES AND DISCUSSION

The training program was effectively conducted in May 2025, with the participation of 42 individuals from the millennial demographic, comprising students and youth from the local mosque in the vicinity of Mujahadah Mosque in Pekanbaru.

Preliminary data gathered from pre-test assessments prior to the commencement of the training indicated that merely 19% of participants possessed an understanding of sharia economics and had previously engaged with sharia-compliant financial applications.

The training was structured over a two-day period, employing interactive pedagogical strategies, practical sessions for application usage, and collaborative discussions. The enthusiasm of the participants was palpable, as reflected in attendance rates that reached 95% of those who had registered.

The curriculum encompassed an overview of sharia economics, the digitization of sharia finance, and an introduction to applications such as BSI Mobile, LinkAja Sharia, and digital ZISWAF. Each participant was provided with a module and a user guide for the applications.

During the practical sessions, participants successfully installed and utilized sharia-compliant applications, which included simulated zakat contributions, sharia-compliant transfers, and the purchase of telecommunications credits in accordance with sharia principles.

Facilitated group discussions revealed that a significant number of participants were initially unacquainted with terminology such as riba, gharar, and maslahah in a digital framework; however, post-training, they demonstrated the capability to elucidate these principles in a straightforward manner.

Post-test evaluations indicated a marked enhancement in comprehension, as average scores escalated from 53.4 (pre-training) to 83.1 (post-training), thereby underscoring the efficacy of the training in augmenting digital literacy concerning the sharia economy.

An intriguing observation was that female participants exhibited a more rapid comprehension of the functionalities of sharia financial applications compared to their male counterparts, particularly regarding the transaction and management aspects of digital finance.

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Several participants suggested the incorporation of a "halal rating" feature for products purchased digitally within the sharia finance application, implying that the training has also ignited creativity and innovative thoughts amongst the participants.

According to the feedback from the evaluation questionnaire, 91% of the participants expressed satisfaction with the training materials, instructional methods, and the facilitators involved. The remaining participants recommended extending the training duration and proposing advanced sessions focused on digital sharia investment.

This initiative also illuminated a dichotomy between theoretical knowledge of sharia and its practical digital application. Certain participants expressed confusion regarding terms found in the application, such as "wadiah account" and "akad murabahah."

Consequently, this training not only adeptly imparts technical competencies but also serves to bridge the gap between sharia concepts and contemporary financial technology.

Participants noted that they had not previously received similar training in educational institutions, highlighting the existing deficiency within formal curricula concerning digital sharia financial literacy.

The administrator of the Mujahadah Mosque articulated that this training initiative is highly pertinent to the requirements of the congregants, particularly the youth, who are increasingly engaging with financial technology but lack robust sharia guidelines.

Furthermore, it was observed that numerous participants were more conversant with conventional applications such as GoPay and OVO rather than LinkAja Syariah. This finding underscores the limited reach of sharia-based digital education.

Some participants articulated a keen aspiration to serve as advocates for sharia financial literacy within their local communities, subsequently requesting the provision of training materials in digital formats, specifically e-books, for dissemination among their peers. During the digital quiz session, participants exhibited a notable competitive spirit alongside fervent enthusiasm in evaluating their comprehension of the applications they had acquired.

The service team observed that the implementation of live simulation techniques constituted the most efficacious method for enhancing participants' digital competencies. In contrast to traditional lectures, experiential learning was significantly favored. Trainees also provided critical feedback indicating that sharia finance applications still encounter technical limitations, such as aesthetically unappealing interfaces and excessively intricate registration procedures.

The discourse surrounding digital waqf garnered a favorable reception. A considerable number of participants were previously unaware that waqf can now be performed online via the official application of the waqf institution. Certain participants expressed a desire for advanced training sessions to be conducted on subjects including halal investment, sharia asset tokenization, and cryptocurrencies from an Islamic perspective.

This initiative also serves to fortify the connection between mosques and the younger demographic, positioning mosques not solely as places of worship but also as hubs for digital education and the Islamic economy. The service team remarked that a collaborative strategy with mosque administrators proved beneficial in mobilizing participants and fostering a conducive training environment.

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The initiative also yielded several deliverables, including training modules, video documentation, and educational e-flyers that may be repurposed for analogous undertakings in the future. Throughout the training, some participants encountered technical difficulties such as suboptimal internet connectivity or inadequately supported devices; however, these issues were promptly addressed by the technical committee team.

The service team additionally undertakes visual documentation as a component of activity reporting. Videos featuring the events and participant testimonials will be utilized to disseminate the results of these activities.

The subsequent phase of this initiative involves the establishment of a mosque-centered digital community focused on the millennial sharia economy, which will be facilitated through WhatsApp groups and social media platforms. It is anticipated that this community will persist as a forum for ongoing education and the sharing of information regarding the application and evolution of digital sharia finance.

Based on the cumulative findings from the initiative, this training is deemed highly relevant, necessary, and potentially replicable in other mosques within Pekanbaru and its adjacent regions. This initiative demonstrates that the digital Dakwah methodology, through sharia economic literacy, not only fosters religious comprehension but also enhances the economic autonomy of the young Muslim generation in a manner that is both inclusive and adaptable to contemporary societal changes.

CONCLUSION

The aforementioned training initiative has been executed with commendable efficacy and has garnered affirmative feedback from the participants, notably from the millennial demographic within the vicinity of the Mujahadah Mosque in Pekanbaru. The training effectively enhanced participants' comprehension of Sharia economic principles and their application of Sharia-compliant financial technologies, as evidenced by the notable improvement in post-test scores and the active engagement exhibited throughout the training session. This initiative not only imparts technical knowledge pertinent to the utilization of applications such as BSI Mobile, LinkAja Sharia, and the ZISWAF digital platform, but it also cultivates an appreciation for Sharia values within the context of quotidian digital transactions. Furthermore, the training delineates the advanced literacy requirements pertinent to the digitization of waqf, digital Sharia investments, and the application of blockchain technology within the realm of Islamic finance. The synergistic collaboration among the service team, mosque administrators, and participants fosters a conducive educational environment, thereby facilitating the establishment of a mosque-centric digital Sharia economic literacy community.

It is recommended that analogous training sessions be conducted on a periodic basis, encompassing more comprehensive and pragmatic content, including Sharia-based personal financial management, halal investment strategies, and Sharia-based maqashid financial planning. There exists a necessity for a more systematic and sustainable approach to the development of digital learning modules, which should encompass video tutorials, e-books, and online learning platforms that are readily accessible to the youth associated with mosques. Mosques in Pekanbaru and other regions of Indonesia have the potential to evolve into centers for digital Sharia financial education, thereby empowering the younger generation both spiritually and economically. Sharia financial institutions and

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Sharia fintech enterprises ought to collaborate with the millennial community through an educational framework to enhance the involvement of youth within the digital Sharia economic ecosystem. It is anticipated that local governments and academic institutions will extend their support to similar initiatives through community service programs, digital literacy scholarships, and mentorship programs centered around mosque communities.

ACKNOWLEDGEMENTS

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