

SOCIALIZATION OF ISLAMIC FINANCIAL CONTRACTS AND PRODUCTS AS AN ENDEAVOR TO INCREASE FINANCIAL LITERACY IN RURAL AREA

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Abstract: Islamic financial literacy must be carried out massively in various communities. Islamic financial literacy is critical to improving Indonesia's Islamic financial ecosystem and meeting Indonesia's target of becoming a global Islamic economic and financial center by 2024. Therefore, this community service activity aims to conduct socialization in Islamic financial contracts and products to increase Islamic financial literacy in Indonesia in the women's community 'Aisyiyah Ranting Soko, Glagah, Lamongan, East Java. This activity used a service-learning approach with a form of socialization. The results of the community service showed that: (1) The mechanism for this activity was planning, implementation, and evaluation, which the assisted subjects could distinguish between conventional and Islamic finance, the concept of usury, and the supervisory board of Islamic financial institutions; and (2) there was a significant difference in the assisted subjects before and after socialization.

Keyword: *Islamic Financial Literacy; Service-Learning; Socialization; Women Community.*

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INTRODUCTION

Increasing the Islamic financial ecosystem in Indonesia involves integrating various stakeholders, including regulators, DSN-MUI, governance, product research and development, quality of human resources, and society. A society with adequate Islamic financial literacy can expand the market share of Islamic financial products in Indonesia. Islamic financial literacy is one of the key factors in bank selection preferences¹. It also significantly affects determining inquisitiveness in Islamic financial products². Islamic financial inclusion by supporting Islamic

¹ Mohammed Ali Al-Awlaqi and Ammar Mohamed Aamer, 'Islamic Financial Literacy and Islamic Banks Selection: An Exploratory Study Using Multiple Correspondence Analysis on Banks' Small Business Customers', *International Journal of Emerging Markets*, ahead-of-print.ahead-of-print (2022) <<https://doi.org/10.1108/IJOEM-09-2021-1354>>.

² Mochamad Reza Adiyanto and Arie Setyo Dwi Purnomo, 'Dampak Tingkat Literasi Keuangan Syariah Terhadap Minat Menggunakan Produk Keuangan Syariah', *Jurnal Administrasi Kantor*, 9.1 (2021), 1–12.

financial literacy enhances Islamic banking marketability³.

The target market for Islamic financial products is very broad because most of Indonesia's population is Muslim, or 84.5%, as of 2021⁴. In another way, Islamic financial literacy is divided into two types: those who have subjective knowledge of Sharia compliance and those who have subjective knowledge of *riba* and profit-sharing⁵. Therefore, the decision-making of Islamic bank customers is positively affected by religiosity⁶. However, the value of the Islamic financial literacy index is still low. The Indonesian Sharia financial literacy index in 2022 is 9.14%, and the Sharia financial inclusion index in the same year is 12.12%⁷. There is a gap between Islamic financial literacy and inclusion, as of 2.98%. Based on these results, the public knowledge of Islamic finance is smaller than the availability of access to Islamic financial products and institutions in Indonesia.

Several community services conducted on the socialization and literacy of Islamic financial products have been carried out and emphasized the need for effective, massive and inclusive socialization in every line of society. The output of literacy and training activities showed increased knowledge in understanding Islamic banking contracts and products⁸. Society members and Karang Taruna of Dinoyo, Lowokwaru District, Malang City, have also distinguished between conventional and Islamic banking products⁹. Even residents of Batu Tegi Village, Air Nanningan District, Tanggamus, Lampung Province decided to use Islamic financial products after participating in product socialization at Islamic Financial Institution¹⁰. Based on this, Islamic financial literacy in the wider community is urgent and needs to be accomplished massively. Financial literacy (through Islamic religiosity, Islamic branding, financial awareness, and financial attitude) significantly determines SMEs' performance¹¹.

Some socialization and education are conducted, but the literacy index must still be higher.

³ Ahmad Abbas and others, 'Earnings Growth, Marketability and the Role of Islamic Financial Literacy and Inclusion in Indonesia', *Journal of Islamic Accounting and Business Research*, ahead-of-print.ahead-of-print (2022) <<https://doi.org/10.1108/JIABR-12-2021-0322>>.

⁴ Kementerian Dalam Negeri, *Data Pokok Kementerian Dalam Negeri Tahun 2021* (Jakarta, 2022).

⁵ Gatot Nazir Ahmad and others, 'Determinants of the Islamic Financial Literacy', *Accounting*, 2020, 961–66 <<https://doi.org/10.5267/j.ac.2020.7.024>>.

⁶ Junaidi Junaidi and others, 'Determinants to Adopt Conventional and Islamic Banking: Evidence from Indonesia', *Journal of Islamic Marketing*, 14.3 (2023), 892–909 <<https://doi.org/10.1108/JIMA-03-2021-0067>>.

⁷ Otoritas Jasa Keuangan, *Siaran Pers: Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022* (Jakarta, 2022).

⁸ Ivan Rahmat Santoso, 'Sosialisasi Dan Pelatihan Implementasi Akad-Akad Dan Produk Perbankan Syariah', *Jurnal Pengabdian Pada Masyarakat*, 3.2 (2018), 151–58.

⁹ Mohammad Rizal and others, 'Sosialisasi, Literasi Dan Implementasi Produk Perbankan Syariah', *KAIBON Abbinaya : Jurnal Pengabdian Masyarakat*, 4.1 (2022), 8–17 <<https://doi.org/10.30656/ka.v4i1.3514>>.

¹⁰ Ida Wati and Dedi Satriawan, 'Sosialisasi Produk Lembaga Keuangan Syariah Pada Masyarakat Desa Batu Tegi Kecamatan Air Nanningan Kabupaten Tanggamus Propinsi Lampung', *Al-Mu'awanah: Jurnal Pengabdian Kepada Masyarakat*, 1.1 (2020), 6–13.

¹¹ Raed Khamis Alharbi, Sofri Bin Yahya, and Salina Kassim, 'Impact of Religiosity and Branding on SMEs Performance: Does Financial Literacy Play a Role?', *Journal of Islamic Marketing*, 13.12 (2022), 2717–41 <<https://doi.org/10.1108/JIMA-08-2019-0162>>.

The socialization of Islamic pawnshops showed increased literacy and public understanding of Islamic financial products; however, those who had socialized Sharia pawnshops had a low literacy level¹². Similarly, the product socialization and education that Islamic banks have carried out could be more optimal, especially compared to similar activities by conventional banks¹³. Lastly, the literacy index is one of the leading indicators in the government's target of realizing Indonesia as the global center of Islamic economics and finance by 2024¹⁴.

One of the suitable strategies is to carry out Islamic financial literacy through women's communities in rural areas to create inclusive public literacy. The target participants were members of the women's organization belonging to the Muhammadiyah Association, 'Aisyiyah Ranting Soko, Glagah, Lamongan, East Java. The characteristics of the Soko residents have consumptive behavior. The impact of this behavior causes people often to lend money to mobile banks or illegal loans, commonly called title banks, around Soko Village. Loans to these institutions are interest-based, resulting in many village communities being in debt¹⁵. Islamic financial literacy is important in influencing financial activities. Due to poor Islamic financial literacy, including Islamic financial behaviors, most people cannot manage their finances, such as financial crises, over-spenders, and failing to manage their debts¹⁶. The purpose of increasing financial literacy is that someone has financial maturity and can make financial decisions effectively and efficiently¹⁷. Therefore, this community service aims to socialize Islamic financial contracts and products; and increase Islamic financial literacy in Indonesia in the women's community 'Aisyiyah Ranting Soko, Glagah, Lamongan, East Java.

RESEARCH METHODOLOGY

The community service methodology used is service learning. Service learning combines aspects of academic teaching with character education through community service activities¹⁸. The organizer involved the lecturers and students from the Undergraduate Program of the Islamic

¹² Budi Sukardi, Novia Rachmadani Wijayanti, and Fachrurazi Fachrurazi, 'Literacy and Strategic Marketing to Raise Public Awareness Using Sharia Pawnshops during the COVID-19 Pandemic', *Qualitative Research in Financial Markets*, ahead-of-print.ahead-of-print (2023) <<https://doi.org/10.1108/QRFM-12-2021-0205>>.

¹³ Astika Nurul Hidayah and Ika Ariani Kartini, 'Peranan Bank Syariah Dalam Sosialisasi Dan Edukasi Masyarakat Tentang Kemanfaatan Produk Dan Jasa Perbankan Syariah', *Kosmik Hukum*, 16.1 (2017), 2655–9242.

¹⁴ Kementerian Perencanaan Pembangunan Nasional, *Masterplan Ekonomi Syariah Indonesia 2019-2024 Hasil Kajian Analisis Ekonomi Syariah Di Indonesia* (Jakarta, 2018).

¹⁵ Suryani, 'Latar Belakang Anggota 'Aisyiyah Ranting Sooko', 2022.

¹⁶ Hossain Biplob and Md. Faruk Abdullah, 'The Importance of Islamic Financial Literacy for Muslims: A General Review', *Islam & Civilisational Renewal*, 10.1 (2019).

¹⁷ MesutMutlu BünyaminEr, 'Financial Inclusion and Islamic Finance: A Survey of Islamic Financial Literacy Index', *Journal*, 3.2 (2017), 0.

¹⁸ Peter Felten and Patti H. Clayton, 'Service-Learning', *New Directions for Teaching and Learning*, 2011.128 (2011), 75–84 <<https://doi.org/10.1002/tl.470>>.

Islamic Economics, Faculty of Economics and Business, Universitas Muhammadiyah Lamongan. This community service is socializing the fundamental aspect of Islamic finance, contracts and products. Islamic financial literacy should concentrate on estimating the financial literacy related to Islamic finance concepts and products¹⁹. Community service educates the community regarding Islamic contracts and financial products. Community service partners in this activity are rural societies represented by 'Aisyiyah Branch Soko, Glagah, Lamongan, East Java. The entire process of community service activities takes place in December 2022. The following are the brief activities of community service.

1. Preparation

This stage identifies problems and coordinates with the management of 'Aisyiyah Ranting Soko, Glagah, Lamongan, East Java. The problem identification stage is carried out to determine the condition of participants' Islamic financial literacy and the background conditions of partners. It is important to analyze existing problems and determine problem-solving methods. In addition, during the preparation stage, coordination with the organizers regarding the technical aspects of the event is also required.

2. Implementation

Table 1. The Process of Community Service

No.	Description	Input	Output
1.	The characteristic of Islamic finance.	<ul style="list-style-type: none"> • The definition of Islamic finance, • The differences between Islamic finance from conventional finance. • The prohibitions in Islamic finance. 	Participants understand the concept of Islamic finance and can explain the difference from conventional finance.
2.	Introduction of Islamic financial contracts.	Contract and products in Islamic finance (financing and funding products).	Participants understand the contracts and products offered by Islamic financial institutions.
3.	Discussion and Q&A.	Offering feedback to the participants.	Participants confirmed the information obtained through case study questions.

¹⁹ Mohamad Azmi Abdullah and Rosita Chong, 'Financial Literacy: An Exploratory Review of the Literature and Future Research', *Journal of Emerging Economies and Islamic Research*, 2.3 (2014), 32 <<https://doi.org/10.24191/jeeir.v2i3.9631>>.

Community service activities include the socialization of Islamic financial contracts and products. The activity was led by a speaker with a background in Islamic finance. The process of the activity is summarized in Table 1. Before the event, participants completed a pre-test to measure the initial level of understanding before socialization. The questionnaire aims to identify the knowledge of participants in terms of Islamic contracts and products. The question covers the participant's understanding of the concept of usury, the law of usury, the practice of *riba*, and the function of the Sharia Supervisory Board. The pre-test questions consist of six questions using a Likert scale. The Likert scale provides five possible answers to a statement that allows respondents to indicate their knowledge regarding the question. The Likert scale used consists of the below points-(1) do not understand; (2) little understanding; (3) neutral; (4) understand; and (5) very understanding. The analysis tool used is the Paired T-Test using E-views 9.

3. Evaluation

The last stage is the evaluation of activities that aim to determine the success of the activities that have been implemented. Indicators of the success of this activity can be seen from two aspects, namely qualitative and quantitative aspects. The qualitative aspect can be measured from the achievement of the entire series of community service activities and the participants' response during the activity. At the same time, the quantitative aspects can be measured through satisfaction questionnaires distributed to socialization participants.

This community service activity aims to disseminate Islamic financial contracts and products to increase Islamic financial literacy in Indonesia in the Aisyiyah Ranting Soko, Glagah, Lamongan. Therefore, participants were asked to complete the post-test at the end of the session. The indicators used by the community service team to measure the achievement of these activities are through filling out the pre-test and post-test. Data from the questionnaire results were processed using E-views 9.0 using Paired T-Test.

RESULT AND DISCUSSION

a. Socialization of Islamic Financial Contracts and Products

The implementation of community service consists of three phases: preparation, implementation, and evaluation. Preparing the activities is the initial phase and determines the success of the community service. In the first week of December 2023, the team identified problems, analyzed partner problems, and found solutions to partner problems. Firstly, the community service team and the Chairperson of 'Aisyiyah Ranting Soko did a focus group discussion to identify the participants' backgrounds, situation and conditions. The results of the

identification and analysis of problem-solving showed that the assisted subjects have a low Islamic financial literacy. Most of the residents of Soko, especially members of 'Aisyiyah Ranting Soko do not use and less comprehend Islamic financial products; the assisted subjects are more familiar with borrowing through moneylenders²⁰. In daily life, people still carry out interest-based financial transactions. Therefore, this community service decided to socialize and introduce Islamic financial contracts and contracts as a first step in Islamic financial literacy. In this phase, the community service team also prepared the administration process, such as permits, tools, materials, consumption, and accommodation.

The socialization activities were conducted on Friday, 30 December 2023, from 13.00 WIB to 16.00 WIB. The activity was accomplished in the Muhajirin Mosque Hall, Soko, Glagah, Lamongan, East Java. This socialization of Islamic financial contracts and products was attended by 28 (twenty-eight) female participants (100%). The age of the participants who participated in the activity was quite diverse, with the youngest aged 29 years and the oldest aged 73 years. There were nine participants aged 29-41 years (32.14%), ten participants aged 42-53 years (35.71%); the age of participants ranging from 54-65 years, eight participants (28.57%), and the age of the participants in the range of 66-77 years was one participant (3.57%). All participants are housewives.

The initial stage of this community service is to conduct a Pre-Test before being given the material. It aims to determine the level of knowledge and understanding of 'Aisyiyah Ranting Soko members regarding Islamic Financial contracts and products. Then, the activity began with the opening speech by Elvina Assadam, S.E., M.M and representatives of 'Aisyiyah Ranting Soko. The activity continued with the reading of the Qur'an by a student, Khoirun Nisa'. Faricha Maf'ula, S.El., MIFP delivered the core activity and socialization of Islamic financial contracts and products. The key speaker has qualifications in Islamic finance. The speaker presented material regarding Islamic contracts and financial products, as summarized in Table 1. The socialization media used PowerPoint slides displayed to participants through a projector. Participants were very enthusiastic and active during the activity. Some participants even took notes on the material and asked the speakers. At the end of the presentation of the material is a question-and-answer session and discussion. The assisted subjects were very enthusiastic about asking about the suitability of the financial practices the participants carried out in their daily lives. To enliven the atmosphere, the community service team gave door prizes to the participants who participated in the discussion and asked questions. The socialization activity ended with distributing door prizes and group

²⁰ Suryani.

photos, as shown in Picture 1.



Picture 1. The documentation of activities

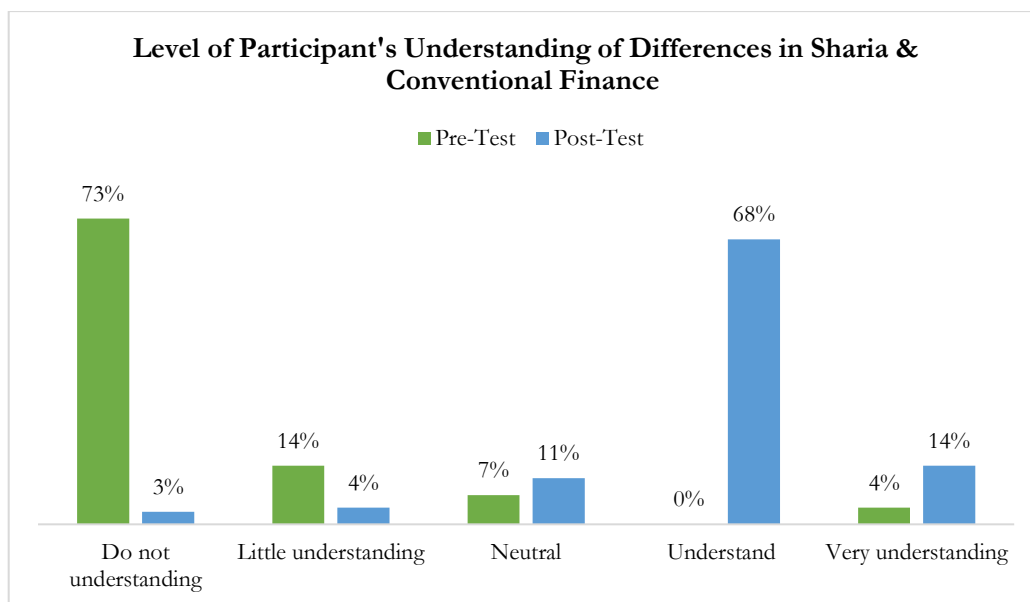
The last phase is the evaluation of activities that aim to determine the success of the activities. Activities have been carried out well according to schedule. The assisted subjects' socialization of Islamic contracts and financial products generally received a good response. Each participant took part in the activity with a focus until the end of the event. The number of participants who participated in the activity was 28, which exceeded the target of 20 participants. At the end of the session, participants were asked to complete a Post-Test to measure the understanding of 'Aisiyah Ranting Soko members regarding Islamic Financial contracts and products. The results of this socialization show an improvement in knowledge of Islamic financial contracts and products for the woman of Aisiyah Ranting Soko. This enhancement will be discussed more clearly in the next section. Lastly, the evaluation questionnaire was also distributed to the participants. The evaluation questionnaire showed that all participants, or 100%, stated that the participants gained new knowledge about the Islamic economy. In addition, as many as 89.28% of participants, or 25 participants out of 28 participants, stated satisfy with the implementation of socialization; even 96.43% of participants looked forward to the next event.

b. Increasing in Islamic Financial Literacy

Table 2. Paired Sample T-Test Result

Mean	Std.Dev	Std Err of Mean	Value	Prob
19.83929	6.083590	0.812954	-9.494761	0.0000

The existence of socialization had an impact on increasing participants' understanding. The data have been analyzed using a Paired Sample T-Test to evaluate differences in the subjects assisted during pre- and post-socialization. The t-value test results show that the t-value is 9.49, as summarized in Table 2. Therefore, the t-value is more significant than the t-table ($9.494761 > 2.005$). It indicates a difference in Islamic financial literacy before and after the socialization of Islamic contracts and finance. Furthermore, the results of the Paired Sample T-Test also show a value of 0.000. The t-test value is below the significance value ($0.000 < 0.05$). Therefore, there is a significant difference between before and after being given a socialization. It means there is a significant influence on the socialization of Islamic contracts and financial products to increase public literacy.



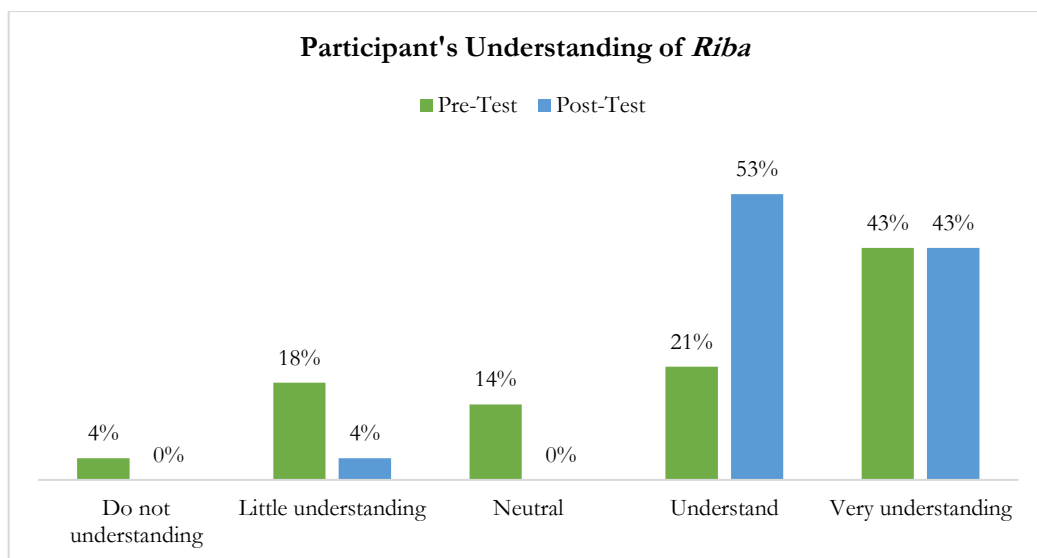
Picture 2. Level of Participant's Understanding of Differences in Sharia & Conventional Finance

Islamic finance has particular characteristics and cannot be equated with conventional finance. Islamic financial activities emphasize the principle of risk sharing between contracting parties; profits are shared based on participation in business activities and the prohibition of interest and speculative activities²¹. Based on Figure 2, 75% of participants did not know the difference between Islamic and conventional financial practices before literacy. After the socialization, participants predominantly stated that they understand, by 68%, the difference between Islamic and conventional finance. Therefore, the participants have been able to distinguish between Islamic

²¹ Veithzal Rivai and others, *Principle of Islamic Financial (Dasar-Dasar Keuangan Islam)* (Yogyakarta: BPF, 2012); Daud Vicary Abdullah and Keon Chee, *Buku Pintar Keuangan Syariah* (Jakarta: Zaman, 2012).

and conventional finance after carrying out Islamic financial education.

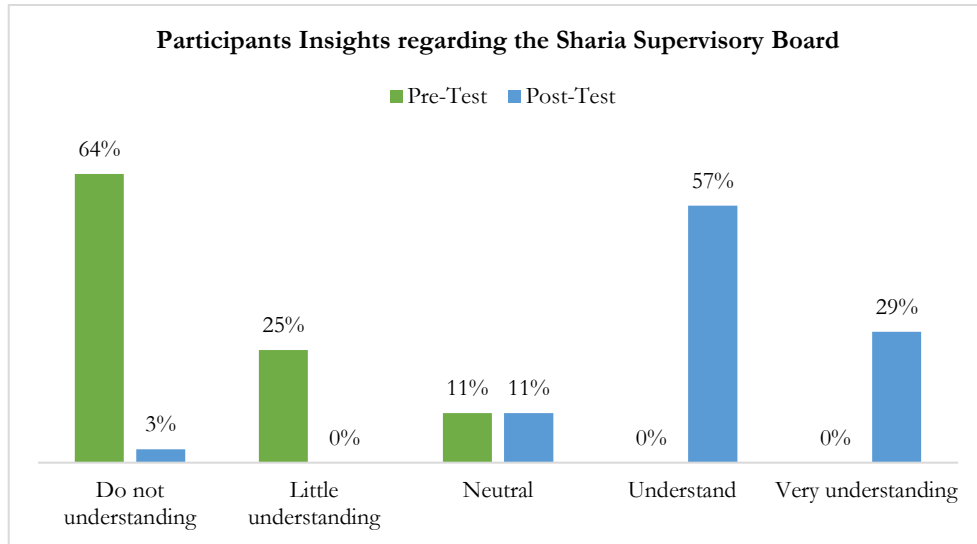
Furthermore, participants also need to understand the prohibitions that exist in Islamic finance. As illustrated in Figure 3, the pre-test and post-test results show increased participants' understanding of usury. Participants needed a higher understanding before socialization. Based on the data, 21% of participants were very understanding about usury; some participants understood usury, by 43%; neutral by 14%; participants were little understanding by 18%; and did not understand by 4%. After carrying out socialization, 43% of participants were very understanding; 53% stated that they understood; 4% stated that the participants had little understanding, and 0% said neutral and did not understand.



Picture 3. Participant's Understanding of *Riba*

Most Indonesians have doubts about Sharia compliance in Islamic financial institutions. The public is not yet aware of the duties and functions of the DSN-MUI (National Sharia Board – Indonesian Ulama Council) through the Sharia Supervisory Board (DPS), Sharia Expert Team (TAS), Sharia Committee, and Sharia Advisors, who direct, review, and supervise aspects of sharia compliance through the fulfillment of the DSN-MUI fatwa on Islamic financial institutions. Based on the pre-test results, participants needed better knowledge about DPS in Islamic financial institutions. It is shown in Figure 4 that as many as 64% of the participants stated that they did not understand, 25% did little understanding, 11% were neutral, and no one was very understanding (0%) about the Sharia Supervisory Board's concept. After carrying out Islamic financial literacy, 29% said they were very understanding, 57% said were knew, 0% said they did not know, and 11% and 3% said they knew enough and did not know. The knowledge of the Sharia supervisory board

in Islamic financial institutions by the public is expected to increase public confidence in Sharia compliance in Sharia financial institutions.



Picture. Participants Insights regarding the Sharia Supervisory Board

CONCLUSION

Prior to the community services the participant had low Islamic financial literacy. Most of the residents of Soko, especially members of 'Aisyiyah Ranting Soko do not operate and comprehend Islamic financial transactions. In daily life, the participants are doing conventional transactions and are familiar with *riba*-based transactions. Therefore, this community service conducting socialization about Islamic financial contracts and products. The socialization consists of three phases; preparation, implementation, and evaluation. As for the results of socialization, the participants understand the concept of Islamic finance, the participants can differentiate between Islamic and conventional finance, understand the concept of usury, and understand the existence and function of the Sharia Supervisory Board. The participants gained new knowledge about Islamic financial products and contracts. Furthermore, there is an increase Islamic financial literacy in the 'Aisyiyah Ranting Soko, Glagah, Lamongan. Based on paired T-Test results show that there is a significant difference before and after the socialization at a significant level of 0,05.

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