

## SOCIALIZATION OF SHARIA ECONOMICS AND FINANCE AT SMKN 1 KALOSI ENREKANG

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### ABSTRACT

Sharia economic and financial literacy plays a crucial role in shaping the mindset and financial decision-making of the younger generation, especially in Indonesia as a country with a Muslim majority population. However, the level of sharia financial literacy among the younger generation is still relatively low, which can have an impact on their understanding and participation in the sharia-based financial system. This study highlights efforts to improve sharia financial literacy through socialization activities at SMKN 1 Kalosi Enrekang, which involve lectures, interactive discussions, and educational approaches. This program aims to equip students with a comprehensive understanding of sharia financial principles and products, so that they can make financial decisions that are in accordance with Islamic values. In addition, the integration of sharia financial literacy in the education curriculum and the use of digital technology are expected to strengthen sharia financial inclusion and support sharia-based economic growth.

**Keywords:** Sharia Financial Literacy, Young Generation, Financial Inclusion, Financial Education, Sharia Economics.

### INTRODUCTION

Sharia financial literacy plays a crucial role in the development of the community's economy, especially among the younger generation. In Indonesia, as a country with a Muslim majority, understanding of sharia financial products is very relevant. Several studies have revealed that the level of sharia financial literacy among the younger generation is still low, which has the potential to affect their financial decisions in the future.(Suseno et al., 2021). Education on Islamic financial literacy needs to be improved so that the younger generation is able to make wise financial decisions that are in line with Islamic principles. This literacy improvement can be done through the integration of Islamic financial materials in the formal education curriculum and educational programs outside of school. In addition, the role of media and digital technology can also be utilized to disseminate information and increase public awareness of the importance of Islamic financial literacy.

One of the main determinants in increasing Islamic financial literacy is the implementation of education and training programs organized by various institutions, including the Financial Services Authority (OJK) and other financial institutions. Studies show that effectively designed Islamic financial literacy initiatives can contribute to increasing public understanding of Islamic-based financial products.(Purnama & Yuliafitri, 2019). In addition, the use of digital technology and social media has proven to be a strategic instrument in disseminating information related to Islamic financial literacy to the younger generation.(Muaviah et al., 2023). Optimization of this strategy

needs to be supported by collaboration between academics, industry practitioners, and regulators to ensure that the educational materials delivered are in accordance with the needs of the community. Increasing Islamic financial literacy is expected to encourage broader financial inclusion and support economic growth based on Islamic principles.

The younger generation, especially college and high school students, have significant potential as agents of change in improving Islamic financial literacy. However, there are still various challenges in efforts to improve Islamic financial literacy, including limited access to information and an in-depth understanding of Islamic financial products.(Ganefi et al., 2023)Synergy between the government, educational institutions, and financial institutions is a must in designing a holistic program to improve Islamic financial literacy among the younger generation. Implementation of policies based on Islamic financial education and inclusion can accelerate the increase in understanding and application of Islamic financial principles in everyday life.

Based on the problems and research results that have been presented, the Islamic Economics Study Program has a strategic role in improving Islamic economic and financial literacy in society. As a higher education institution, this study program is committed to implementing the Tri Dharma of Higher Education through education, research, and community service. Increasing Islamic economic and financial literacy is expected to strengthen the understanding and implementation of Islamic economic principles in various aspects of life. Through an academic and application approach, this study program seeks to develop various educational initiatives based on research and community needs. Thus, the contribution of the Islamic Economics Study Program is expected to encourage Islamic financial inclusion and support economic development based on Islamic values.

## ACTIVITY METHOD

The method of socialization of Islamic economics and finance at SMKN 1 Kalosi Enrekang is designed to strengthen students' understanding of the principles of Islamic economics and their application in everyday life. This program aims to equip the younger generation with insights that support financial decision-making in accordance with sharia values. This activity involves an interactive educational approach to increase students' awareness of the importance of sharia-based economics. In addition, this socialization also encourages practical understanding so that students are able to apply Islamic economic concepts in various aspects of life. Thus, this program is expected to form a mindset and financial habits that are in line with sharia principles.The following are the steps that will be taken in implementing this activity:

### 1. Preparation of Activities

Preparation for the socialization of Islamic economics activities involves several important steps, starting with coordination with the school to ensure permission and support in implementing the event. Furthermore, the socialization material will be prepared by covering the introduction of the basic concepts of Islamic economics, available Islamic financial products, and their benefits for the community, both economically and socially. To ensure the success of the event, the selection of competent speakers in this field is a priority, such as lecturers, practitioners, or entrepreneurs who are experienced in Islamic economics, so that the information provided can be more useful and applicable for participants.(Ismail, 2021).

## 2. Implementation of Activities

### a. Lecture Session

The implementation of the activity began with a lecture session led by an expert resource person in the field of Islamic economics. The resource person will provide a basic understanding of Islamic economics and differentiate it from conventional economics, considering the importance of understanding these differences in a practical context. The material presented will cover various basic concepts of Islamic economics, such as the prohibition of usury, gharar, and maysir, as well as the sharia principles underlying the economic system. In addition, the resource person will also explain various types of Islamic financial products, such as murabaha, mudaraba, and musyarakah, and their benefits for society.(Syahdan & Adi Rahmannur Ibnu, 2021). With a clear and easy-to-understand approach, it is expected that participants can understand the basic concepts of Islamic economics well.

### b. Interactive Discussion

Next, the activity continued with an interactive discussion session, where students were given the opportunity to ask questions and share their views on the topics that had been presented. This discussion aims to encourage active participation of students in understanding the material more deeply and relating it to their daily lives. In this way, students can deepen their understanding of the principles of Islamic economics and how they are applied in the real world. Discussions that take place interactively will open up space for students to express their opinions and exchange ideas, which in turn will increase their understanding of the topic.(Rohmat, 2022). It is hoped that through this activity, students can apply the knowledge gained in their personal and social lives.

## RESULTS AND DISCUSSION

The Islamic Economics Study Program carried out community service activities at SMKN 1 Kalosi Enrekang on March 5-6, 2024. As an initial step, the community service team coordinated with the school to obtain permission regarding the use of the activity location. In this process, the team communicated intensively with the principal and staff to ensure that all preparations ran smoothly. The discussions that took place covered various technical aspects, including the readiness of the facilities to be used and the scheduling of events so as not to interfere with the teaching and learning process at school. After obtaining official approval from the school, the team immediately carried out various other technical preparations, such as preparing an activity schedule, procuring the necessary equipment, and internal coordination to ensure that the program runs smoothly.

In addition to ensuring the readiness of the location, the community service team also contacted resource persons who have competence in the field of Islamic economic and financial literacy so that the material presented in this activity can provide maximum benefits for participants. In this case, the team presented two speakers who are experts in their fields, namely Dr. Ir. Idris Parakkasi, MM, and Muhammad Nasri Katman, M.Ak., both speakers are lecturers in the Islamic Economics Study Program who are also practitioners in the field of Islamic Economics. The presence of these two speakers is expected to provide in-depth insight and practical perspectives on the application of Islamic economics in various aspects of life. With a strong academic background and professional experience, they are able to connect theory and practice in interactive and informative discussions. Participants will gain a more comprehensive

understanding of the dynamics of Islamic economics as well as the challenges and opportunities that exist in the modern era.

In the second stage, before the delivery of the material, the activity began with a welcoming speech and opening by the Head of Department, Sirajuddin, ME, which was then continued with a presentation session by the speakers. In this session, the speakers discussed various topics relevant to the needs of the participants, ranging from the concept of sharia-based entrepreneurship to business planning and marketing strategies from an Islamic perspective. The material presented was designed to provide a deeper understanding of the principles of sharia economics as well as practical skills in the business world. With presentations from experts, it is hoped that participants will not only understand the theory of sharia economics, but also be able to apply it in everyday life, the world of work, and the business world.



After the presentation of the material, the next session was filled with an interactive discussion aimed at providing an opportunity for students to explore

more deeply the concepts of Islamic Economics and Finance. This discussion was designed so that students would not only be passive listeners, but could also participate actively by asking questions, expressing opinions, and connecting the material that had been presented with contemporary economic phenomena. Thus, they can understand how sharia principles such as justice, prohibition of usury, and profit-sharing systems are applied in various aspects of modern finance, including Islamic banking, halal investment, and zakat as an instrument of welfare distribution. In addition, this discussion also provides space for them to clarify concepts that may still be poorly understood and to explore broader insights into the role of Islamic Economics in the global financial system.



Fig. 3  
Interactive Discussion



Through this interaction, it is expected that students can develop critical and analytical thinking patterns in understanding and evaluating sharia-based economic policies compared to conventional systems. In addition, this discussion also helps improve their communication skills in conveying ideas systematically and logically. Students who have a deeper interest in the field of Sharia Economics will also be more motivated to study this science academically and practically. With this

approach, not only theoretical understanding is obtained, but also awareness of the importance of applying Islamic principles in everyday economic life, so that they are able to become agents of change that bring benefits to the wider community.

## CONCLUSION

The socialization activities of Islamic economics and finance at SMKN 1 Kalosi Enrekang have succeeded in increasing students' understanding of the principles of Islamic economics and their application in everyday life. Through an interactive approach involving lectures and discussions, students not only gain theoretical knowledge but also practical skills that can be applied in real contexts. Although there are challenges in improving Islamic financial literacy, synergy between the government, educational institutions, and financial institutions is essential to designing a holistic program. Thus, the Islamic economics study program plays a strategic role in improving Islamic economic and financial literacy, which is expected to strengthen the understanding and implementation of Islamic economic principles in various aspects of people's lives. In the future, there needs to be a continuous effort to optimize Islamic financial literacy to support economic development based on Islamic values.

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