

Empowering Pesantren Students with Financial Technology Literacy at Dayah Darul Hikmah, Aceh Besar

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ABSTRACT

Financial technology (fintech) has rapidly transformed the financial sector, yet many Islamic boarding schools (*pesantren*) still lack adequate financial literacy, limiting students' access to digital financial services. This community service program aims to enhance fintech literacy among *pesantren* students by introducing Shariah-compliant financial technologies and their applications in daily financial management. The method used is service learning, combining theoretical education and hands-on practice through interactive workshops and fintech application simulations. The results indicate a significant improvement in students' understanding of digital financial services, including the use of Islamic e-wallets, peer-to-peer lending, and crowdfunding platforms. However, challenges such as limited digital infrastructure and misconceptions about fintech remain. This initiative highlights the importance of continuous fintech education in *pesantren* to prepare students for the digital economy while ensuring compliance with Islamic financial principles. Strengthening digital access and regulatory support will be crucial for sustaining fintech literacy in Islamic educational institutions.

1. Introduction

In the ever-evolving digital era, financial technology (fintech) literacy is one of the primary keys to supporting financial inclusion and sustainable economic growth (Norrahman, 2023). According to the World Bank report in 2020, around 1.7 billion adults in the world still do not have access to formal financial services, most of which are in developing countries (Demirgüç-Kunt et al., 2022). In Indonesia, although financial inclusion has increased to 76.19% in 2022 (Otoritas Jasa Keuangan (OJK), 2022), there is still a gap in financial literacy, especially in rural areas and traditional communities such as Islamic boarding schools (Sukmana & Trianto, 2025). *Pesantren* as Islamic-based educational institutions, have a strategic role in shaping the character and knowledge of society but often face challenges in adopting modern technology, including financial technology (Amin, 2024; Fadhillah et al., 2024; Qizam et al., 2025).

Low financial technology literacy in Islamic boarding schools can hinder the participation of students in the digital economy system, which is in line with Sustainable Development Goals (SDGs) 4 on quality education and 8 on decent work and economic growth. The SDGs emphasize improving skills and knowledge relevant to technological developments, including financial literacy, to support inclusive development (Nations, 2015). A study by Lusardi & Mitchell (2014) shows that low financial literacy correlates with suboptimal financial decision-making, exacerbating economic inequality. In Islamic boarding schools, this problem is exacerbated by the lack of access to adequate information and training on financial technology (Huda et al., 2016).

Based on the literature review, several studies have identified the importance of an approach appropriate to the local context and culture to improve financial literacy. For example, a study by Ainley et al. (2013) showed that financial education programs tailored to local religious and cultural values are more effective in improving financial understanding and skills. In addition, reports from previous community service activities (Riyaldi et al., 2025) confirmed that technology-based interventions and participatory approaches can significantly improve financial literacy among Islamic boarding school students. Thus, this problem requires immediate solutions through innovative approaches that are relevant to the context of Islamic boarding schools. Several community services in the form of training that have been carried out previously have proven that there has been an increase in the competence and knowledge of partners after the activity (bin Abd Karim et al., 2024; El Rahimi et al., 2025; Halim, Hanidah, et al., 2024; Halim, Novindra, et al., 2024; Halim, Permata, et al., 2024; Halim, Ramadhani, et al., 2024; Hanidah et al., 2024; Iskandarsyah et al., 2023; Rivani et al., 2024; Riyaldi, Halim, Firdaus, et al., 2024; Riyaldi, Halim, Nurdin, et al., 2024; Riyaldi, Syahrizal, et al., 2024; Sari et al., 2024; Yusrizal et al., 2024).

This community service activity was designed to address this gap using a new approach that combines financial technology education with Islamic values. It is in the context of Islamic boarding schools. Through collaboration between *Unit Kegiatan Mahasiswa* (UKM) Fintech Universitas Syiah Kuala, Islamic Economics Student Association (IESA) FEB USK, Program Studi Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Syiah Kuala, University College Bestari Malaysia, and STIE Eka Prasetya Mulya Medan, this activity aims to strengthen financial technology literacy among students of Dayah Darul Hikmah, Aceh Besar. This approach includes technical training and an introduction to Islamic financial practices that are by Islamic principles. This community service activity aims to improve students' understanding and skills in utilizing financial technology while encouraging active participation in the digital economic system. In addition, this article was written to document the process, methods, and results of the activity as a reference for the development of similar programs in the future. The contribution of this article

lies in two main aspects: first, in the development of science and technology through an innovative educational approach, and second, in supporting the achievement of SDGs, especially in improving financial and technological literacy in underserved communities. Thus, this activity is expected to be a model for strengthening financial technology literacy in Islamic boarding schools more broadly.

2. Methods

The target community in this community service activity is students of Dayah Darul Hikmah, Aceh Besar. This Dayah has hundreds of students with diverse economic backgrounds. Most students come from families with limited access to modern financial literacy, including an understanding of financial technology (fintech). The educational curriculum at the Islamic boarding school focuses more on Islamic studies, while aspects of financial literacy and digital economics have not been a top priority. Therefore, this activity aims to improve students' understanding of fintech and its everyday use and support digital-based entrepreneurship.

The students who participated in this activity consisted of 50 participants who were selected based on their interest in Islamic economics and financial technology. They were actively involved in various sessions, including theoretical presentations, interactive discussions, and direct practice using fintech applications. Through the Service Learning (SL) method, students become beneficiaries and participate in the active learning process, sharing experiences and reflecting on the material provided (Agus Afandi et al., 2022). This activity involves several parties with different expertise backgrounds, including:

1. The Community Service Team of Universitas Syiah Kuala comprises lecturers and students from Program Studi Ekonomi Islam Fakultas Ekonomi dan Bisnis. This team is the leading facilitator in delivering financial technology literacy materials.
2. Members of the UKM Fintech of Universitas Syiah Kuala acting as resource persons who help students understand the development of Islamic financial technology.
3. Members of the Islamic Economics Student Association (IESA) FEB USK providing insight into studying at the Islamic Economics Study Program, FEB USK.
4. Representatives from University College Bestari, Malaysia providing international insight into fintech development in other countries and sharing experiences implementing fintech in Islamic education.
5. Representatives of STIE Eka Prasetya Mulya, Medan contributing in aspects of economic analysis and the impact of financial literacy on Islamic-based community empowerment.
6. Teachers of Dayah Darul Hikmah support integrating fintech literacy into the *pesantren* curriculum and ensure the continuity of education after the program is completed.



Figure 1. Community Service Speaker of UKM Fintech Universitas Syiah Kuala

This community service activity is carried out in several stages:

1. Preparation and Initial Survey
 - Identifying the needs of the *pesantren* community regarding fintech literacy.
 - Conducting interviews with Dayah administrators and students to understand their initial understanding of digital finance.
 - Compiling training modules covering basic fintech concepts, digital financial applications, and Sharia-based financial practices.
2. Implementation of Education and Training Programs
 - Theory Session: Introduction to fintech, its benefits and risks, and the application of fintech in Islamic economics.
 - Interactive Discussion Session: A case study on the use of fintech among youth and *pesantren* communities.
3. Mentoring and Evaluation
 - Students are given independent practice assignments using fintech applications to record and manage their finances.
 - Reflection and discussion sessions on their experiences in using fintech applications.
 - Measuring the increase in understanding through pre-test and post-test.



Figure 2. Documentation after Community Service

This program introduces the concept of Sharia-based financial technology based on Islamic economic principles. The technologies introduced include:

- Sharia digital wallets that enable transactions without usury and gharar.
- Sharia crowdfunding to support community-based financing.
- Digital financial recording applications to help students manage their finances more systematically.

To support the effectiveness of the training, the following instruments are used:

- Digital learning modules containing developments in financial technology (fintech) that have brought about significant transformations in the industry.
- Survey and test forms to measure the level of understanding before and after training.
- Observation sheets to assess the involvement of students in each session.

Data in this activity was collected through several methods:

- Initial interviews with Dayah managers and students to understand the initial conditions of fintech literacy.
- Pre-test and post-test to assess the increase in students' understanding of fintech.
- Observation during training sessions to assess students' participation and engagement.
- Reflection and group discussions to gain insight into their experiences in using financial technology.

The success of this program is measured based on:

1. Increase in pre-test and post-test scores – indicating increased students' understanding of digital financial literacy.
2. Level of participation in training sessions – measured by students' activeness in discussions and practices.

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3. Students' ability to use fintech applications – assessed through practical assignments and reflection sessions.
 4. Level of application of knowledge in daily life – reviewed from students' experience reports in managing their finances after training.

The data obtained were analysed using qualitative and quantitative methods:

- Quantitative descriptive analysis: used to measure the increase in pre-test and post-test scores.
- Qualitative thematic analysis: used to identify patterns of students' experiences in using fintech based on interview results and reflections.
- Comparative analysis: comparing the approach's effectiveness with similar research to see the advantages of the Service Learning method in improving digital financial literacy in the Islamic boarding school environment.

With this systematic approach, it is hoped that community service activities can sustainably improve students' understanding of financial technology while contributing to achieving the SDGs related to quality education and financial inclusion.

3. Result and Discussion

a. Speaker Presentation

The development of financial technology (Fintech) has brought about a significant transformation in the global financial industry, including in the Islamic financial sector. Using digital technology, Fintech offers innovative solutions in payment systems, lending, investment, and various other financial services. With Fintech, access to financial services has become more inclusive, especially for groups of people whom the conventional financial system has underserved. This digital financial transformation has changed the traditional business model centered on large financial institutions to be more distributed and technology-based. Some of the leading fintech services that have experienced rapid development include digital payment systems, peer-to-peer (P2P) lending services, sharia-based crowdfunding, and investments that are by Islamic economic principles.



Figure 3. Documentation after Community Service with all participant

However, Fintech's growth also brings challenges, especially for Islamic finance. One of the main challenges is the lack of transparent and standardized regulations in the Islamic fintech sector. Current regulations still do not fully accommodate the needs of the Sharia-based fintech industry in terms of transparency, compliance with Sharia principles, and consumer protection. In addition, the lack of Islamic financial literacy hinders the widespread adoption of Islamic Fintech.

Islamic finance must maintain Islamic principles in every financial technology innovation. Some of the main principles in Islamic Fintech include:

- Prohibition of *Riba* (Interest) - All financial transactions must be free from usury, so Islamic fintech business models must use appropriate contracts, such as *musyarakah* (partnership), *mudharabah* (profit sharing), or *murabahah* (buying and selling with an agreed profit margin).
- Prohibition of *Gharar* (Excessive Uncertainty) - Islamic Fintech must ensure transparency in all aspects of service, avoid excessive speculation, and provide clear information to users.
- *Zakat* and Social Justice - Islamic fintech must support the fair distribution of wealth through *zakat*, *infuq*, *sadaqah*, and waqf mechanisms so that they can contribute to social welfare.

Indonesia, with the second largest Muslim population, has an excellent opportunity to develop Sharia-based Fintech. Sharia fintech in Indonesia has developed in various forms, such as Sharia digital wallets, Sharia crowdfunding, and Sharia-based P2P lending financing. One successful example is PT Ammana Fintek Syariah, the first Sharia fintech in Indonesia registered with the Financial Services Authority (OJK) with the principles of *musyarakah* and *mudharabah*. However, despite the excellent opportunities, sharia fintech still faces several challenges, including:

- Lack of Centralized Regulation - The absence of uniform regulatory standards for sharia fintech makes it difficult for many organizers to ensure compliance with sharia principles.
- Lack of Innovation and R&D - Research and development (R&D) in Sharia fintech is still limited, so adopting new technologies often lags behind conventional Fintech.

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- Level of Public Trust - Some people are still hesitant to use Sharia fintech services due to the lack of education and understanding of transaction mechanisms that are by Islamic principles.
 - Cybersecurity – Data protection and user privacy threats, including Sharia-based Fintech, are still significant concerns in the fintech industry.

The growth of Fintech has had a significant positive impact on the Islamic economy. With the presence of sharia fintech, access to financial services has become more inclusive and efficient. Here are some of the main impacts of Fintech on the Islamic financial system:

- Financial Inclusion – Fintech enables access to financial services for people previously not covered by the conventional banking system. With digitizing financial services, unbanked and underbanked groups can now easily transact and obtain financing.
- Growth of Sharia-Based MSMEs – Sharia fintech encourages the growth of Micro, Small, and Medium Enterprises (MSMEs) by providing capital based on Sharia contracts, allowing business actors to grow without being tied to the conventional banking system.
- Efficiency in Financial Processes – Blockchain-based financial technology and smart contracts help improve the Islamic economic system's transparency, efficiency, and security of financial transactions.
- Encouraging Sharia-Based Investment – With the presence of the Sharia fintech platform, people can more easily invest in sectors that are by Islamic principles, such as Sukuk and Sharia mutual funds.

To ensure sustainable growth of sharia fintech, collaboration between various stakeholders is needed, including the government, financial industry, academics, and the community. Some steps that can be taken to strengthen the sharia fintech ecosystem include:

- Strengthening Regulation and Supervision – The government and financial authorities must design regulations supporting Sharia fintech innovation while ensuring compliance with Islamic principles.
- Increasing Sharia Financial Literacy – Education and socialization related to Sharia fintech need to be improved so that the public better understands the benefits and mechanisms of Sharia-based financial services.
- Developing Sharia-Friendly Technology – Investment in research and development of new technologies, such as artificial intelligence (AI), blockchain, and big data, can help improve the efficiency of Sharia fintech services.
- Collaboration with Sharia Financial Institutions – Sharia banks and other Islamic financial institutions can collaborate with Fintech to create more comprehensive digital financial services.

Islamic Fintech has great potential to transform the Islamic financial landscape by offering more inclusive, efficient, and sharia-compliant solutions. However, its success largely depends on how existing challenges can be overcome through innovation, proper regulation, and increasing financial literacy among the public. With the right strategy, Islamic Fintech can become a key pillar in supporting the growth of the Islamic economy in the digital era.

b. Improving Student Knowledge

This community service activity results show increased financial technology literacy among students at Dayah Darul Hikmah, Aceh Besar. Based on the results of the pre-test and post-test conducted before and after the training, there was an increase in students' understanding of the basic concepts of fintech, the use of digital wallets, and the principles of Islamic economics in financial technology.

Before the training, many students did not understand the concept of fintech and its application in everyday life. Pre-test data showed that only 35% of students understood basic fintech. After the training, the post-test showed an increased understanding of up to 85%. The following Table 1 shows a comparison of the results of the pre-test and post-test:

Table 1. Pre-test and Post-test Results

Item	Pre-Test (%)	Post-Test (%)
Fintech Knowledge	35	85
Digital Wallets Knowledge	25	80
Principles of Islamic economics in fintech	30	75

Source: Primary Data (processed), 2025

These results align with previous studies showing that an education-based approach and direct practice can improve financial literacy among people not widely exposed to financial technology. The results of this activity show that service learning (SL) based education has a significant impact on improving financial literacy. A study by Lusardi & Messy (2023) found that an experience-based approach to fintech learning can improve users' understanding and skills in utilizing financial technology. This finding strengthens the results of this community service activity, which emphasizes the importance of interactive methods in improving students' understanding of fintech.

In addition, compared to other lecture-based financial literacy programs, the approach used in this activity is more effective because it combines theory and practice (Halim, Mashud, et al., 2024). This training involves simulations using digital wallets and case study analysis so that participants find it easier to understand and apply the concepts taught.

c. Contribution to Sustainable Development Goals (SDGs)

The main success of this activity is the increasing understanding of students about financial technology and how they can use it according to Islamic economic principles. That contributes to the achievement of several Sustainable Development Goals (SDGs), including:

- SDG 4 (Quality Education): Increasing financial literacy among students improves the quality of non-formal education in Islamic economics and technology.
- SDG 8 (Decent Work and Economic Growth): A better understanding of fintech can encourage students to participate in the digital economy.
- SDG 9 (Innovation and Infrastructure): The introduction of financial technology in the Islamic boarding school environment helps to drive digital transformation in the Islamic education sector.

Although this activity showed positive results, several challenges were faced during the implementation. One of the main challenges is the limited digital infrastructure in Islamic boarding schools. Many students do not yet have access to smart devices or stable internet, so direct practice using fintech applications is limited.

In addition, some students initially had a negative perception of financial technology due to a lack of understanding of the suitability of fintech with Sharia principles. However, through in-depth discussions and explanations, this obstacle can be overcome by providing tangible examples of how fintech can be used in the Islamic economic ecosystem.

The results of this activity indicate that an experience-based educational approach is very effective in improving financial literacy in Islamic boarding schools. Therefore, it is recommended that similar activities be carried out sustainably and expanded in scope. In addition, it is important to improve access to digital infrastructure in Islamic boarding schools so that financial technology can be more optimal. Overall, this activity makes a real contribution to introducing fintech to students, opening up opportunities for them to participate in the digital economy, and supporting the achievement of SDGs in education, economy, and technological innovation.

4. Conclusion

Based on the results of this activity, the service learning (SL) method effectively improves financial technology literacy among students. A significant increase in understanding of the concept of fintech, the use of digital wallets, and the principles of Islamic economics in financial technology shows that an education-based approach and direct practice can have a positive impact. The implications of this activity include improving the quality of non-formal education in Islamic boarding schools, the readiness of students to participate in the digital economy, and contributing to the achievement of SDGs, especially in the fields of education, economy, and technological innovation. For the program's sustainability, support is needed to improve digital infrastructure and broader access to technology in the Islamic boarding school environment.

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