Bubungan Tinggi: Jurnal Pengabdian Masyarakat
http://ppjp.ulm.ac.id/journals/index.php/btj/index
e-ISSN: 2722-3043 p-ISSN: 2722-2934
Vol 8 No 2 2026
DOI: https://doi.org/10.20527/btjpm.v8i2.17985

Enhancing Students' Financial Literacy through Sharia-Based Financial Management Training

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Article Info

Article history:
Received: January 7, 2026
Accepted: May 14, 2026
Published: May 30, 2026

Keywords:
Financial literacy
Financial training
Islamic finance education
Sharia financial management

Abstract

Despite increasing attention to financial literacy, limited contextual and Sharia-based interventions exist in pesantren settings. Therefore, this community service program aims to enhance students' financial literacy through Sharia-based financial management training at the Ar Roudhoh Foundation, Jember. The program is motivated by the low level of students' ability to manage personal finances and to support pesantren-based entrepreneurial activities. The method employed is Participatory Action Research (PAR), involving students, foundation administrators, and teachers (ustadz/ustadzah) in the planning, implementation, and evaluation stages. The training was conducted through interactive lectures, group discussions, pesantren-contextual case studies, simulations of budgeting, financial record-keeping, and savings planning based on Sharia principles, as well as the use of daily and weekly financial control sheets. Service evaluation was systematically designed to measure both learning outcomes and program effectiveness. The evaluation process consisted of quantitative and qualitative approaches, including pretest and posttest instruments to assess changes in financial literacy levels, structured observation sheets to evaluate participants' practical financial management skills during simulations, and participant satisfaction questionnaires to measure the relevance, clarity, usefulness, and applicability of the training materials in daily life. Pretest results indicated that 80% of students were in the low to moderate financial literacy category, with mastery levels ranging from 53% to 67%. After the training, posttest results showed a significant improvement, with 92% of students achieving a high mastery category (83%–100%). Improvements were observed in budgeting skills, financial record-keeping, understanding of Sharia financial principles, and savings awareness. Participant evaluations revealed that the training materials were easy to understand, relevant to students' needs, and supported by effective methods and media. Overall, Sharia-based financial management training has proven effective in improving students' financial literacy and fostering more disciplined financial behavior in accordance with Islamic values, thereby potentially supporting the sustainable economic independence of pesantren.

To cite this article: Mustafidah, A. A., Rohmi, P. K., Fitria, R. D., Islami, N. N., & Lestari, P. C. A. (2026). Enhancing students' financial literacy through sharia-based financial management training. *Bubungan Tinggi: Jurnal Pengabdian Masyarakat*, *8*(2), 470-496.

INTRODUCTION

Financial literacy remains a critical challenge in Islamic boarding schools, where students' financial practices are often shaped by limited exposure to real-life financial management despite the strong emphasis on character building, discipline, and independence (Mustain & Bakar, 2025). One such institution committed to religious education and the empowerment of student independence is the Ar Roudhoh Foundation in Jember. As part of the Islamic educational community in the Tapal Kuda region of East Java, this foundation has significant potential to develop students' capacities not only in the spiritual dimension but also in practical skills, particularly in personal financial management and pesantren-based economic activities, which have been identified as key instruments for strengthening students' self-reliance. The ability to manage finances is a fundamental skill that is highly needed in the modern era, as students face various economic challenges and opportunities both during their education in the pesantren and after returning to the wider community, especially in an increasingly complex financial environment (Achsan et al., 2024). Financial literacy is closely related to individuals' ability to manage personal finances and make appropriate financial decisions (Artha & Wibowo, 2023). In pesantren settings, limited financial exposure and structured economic autonomy often contribute to low financial literacy, which can lead to consumptive behavior, weak financial management, and increased economic dependence, as consistently reported in empirical studies on youth financial behavior (Inawati et al., 2025).

The urgency of improving financial literacy is also reflected in the 2024 National Financial Literacy and Inclusion Survey (SNLIK) by the Financial Services Authority (OJK), which shows that the financial literacy index of Indonesian society reached only 65.43%, while financial inclusion had already reached 75.02%. Furthermore, the financial literacy index for Islamic finance remains at 39.11%, with Islamic financial inclusion at 12.88% (Otoritas Jasa Keuangan, 2024).

The gap between literacy and inclusion, particularly in the Islamic finance sector, indicates that the public's understanding of proper financial principles and practices is still relatively limited, especially among adolescents and students as the future productive generation. Previous community service activities have shown that students have great potential to support pesantren-based business development, yet they still face challenges in financial planning and management. Hands-on training has been shown to improve students' abilities in budgeting, recording cash flows, and establishing saving habits (Nurasikin et al., 2022). Strengthening Islamic financial literacy within pesantren also fosters better financial behavior and student independence (Umuri et al., 2023). However, such training has generally been broad in scope and not fully tailored to the specific needs and contexts of individual pesantren. Sharia financial management is a concept of financial management based on the principles of the Qur'an, Hadith, and other sources of Islamic law. This principle emphasizes that every financial transaction must be conducted transparently, fairly, and in a way that benefits all parties. With these characteristics, sharia financial management functions not only as an economic instrument but also as a moral guideline in managing wealth (Izaty et al., 2024).

Islamic financial management has several principles. First is the principle of Tawhid, which emphasizes that all wealth ultimately belongs to Allah, while humans act only as stewards (khalifah) entrusted with it. Therefore, every financial activity must be based on the values of piety, trustworthiness, and moral responsibility (Budiman et al., 2025).

Second, the principle of justice and public welfare, where financial activities must provide benefits (maslahah) for both individuals and the wider social environment and must not cause oppression or injustice. Islamic financial management promotes an equitable distribution of wealth through profit-sharing systems, zakat, infak, sadaqah, and waqf. This principle ensures that the economic orientation is not solely on material profit but also on social justice (Abdillah & Baidhowi, 2025). Third, the principle of partnership (syirkah), wherein in Islamic financial management, the relationships among the parties involved must be cooperative rather than exploitative debtor-creditor relationships. Profits and risks are shared according to the contract, such as in mudharabah and musyarakah. This model promotes fairness and joint participation in real economic activities (Suherli et al., 2025). Fourth, the principle of accountability and transparency, where financial management must be conducted honestly, openly, and responsibly. Financial records, contracts, and transaction information must be clear to prevent disputes. Transparency is key to maintaining trust and ensuring compliance with Shariah regulations (Niken et al., 2025).

The urgency of applying the principles of Islamic financial management is also highly relevant to santri, the younger generation who will become future community leaders. Early understanding of how to manage wealth in a halal, transparent, and responsible manner will equip them with high-value financial literacy skills. In addition, strengthening santri's capacity in Islamic financial management can help them better navigate the challenges of the modern economy without abandoning Islamic values. Therefore, education on Islamic financial management for santri becomes an essential need in community service activities.

At the Ar Roudhoh Foundation in Jember, simple entrepreneurial activities, such as student cooperatives, have begun to develop independently as part of efforts to build pesantren economic self-reliance. Nevertheless, these activities still face several challenges, particularly in financial record-keeping, budget planning, and long-term financial education for students. Moreover, there is currently no structured, sustainable, and practice-based training program specifically designed to meet the characteristics and needs of students at the Ar Roudhoh Foundation. This gap underscores the need for a more contextual and applicable community service intervention.

Based on these conditions, the problems addressed in this community service activity can be formulated as follows:

1. How is the initial level of financial literacy among students at the Ar Roudhoh Foundation in Jember?
2. What financial management challenges do students face in their daily lives and in pesantren-based entrepreneurial activities?
3. How can a participatory Sharia-based financial management training model be implemented to improve students’ financial management competencies?
4. How effective is the Sharia-based financial management training in improving students’ financial literacy, financial behavior, and financial management skills?

Therefore, this community service program organizes Sharia-based financial management training as an effort to strengthen students’ life skills based on Islamic values. The program aims to equip students of the Ar Roudhoh Foundation with a basic understanding of personal financial management, simple financial recording techniques, and the ability to manage finances in pesantren-based entrepreneurial activities sustainably, thereby supporting the realization of long-term economic independence for the pesantren.

METHODS

This community service program employs a participatory action research (PAR) approach, which positions partners and participants as active subjects throughout all stages of the program. This approach was selected because it facilitates a participatory, contextual, and sustainable empowerment process, particularly in enhancing santri's financial literacy and skills in managing finances based on Sharia principles. Through PAR, the program not only emphasizes knowledge transfer but also aims to change participants' understanding, attitudes, and practices in managing personal finances in daily life and in pesantren-based entrepreneurial activities.

The implementation of this program is grounded in several theoretical perspectives, namely financial literacy theory, experiential learning theory, and Islamic financial principles. Financial literacy theory emphasizes the importance of knowledge, attitudes, and skills in managing personal finances effectively. Experiential learning theory highlights that learning becomes more meaningful when participants are actively involved in practical activities and reflective processes. Meanwhile, Islamic financial principles provide ethical and normative guidance in financial management, including values such as *"amanah"* (financial responsibility), *"qana'ah"* (contentment), and the prohibition of *"israf"* (excessive consumption). These theoretical perspectives form the conceptual foundation for the design of the Sharia-based financial management training implemented in this community service program.

Based on these theoretical foundations, the service program was structured through a conceptual framework that integrates financial literacy education with Sharia financial values within the PAR cycle. The conceptual model illustrates how the training intervention is expected to improve students' financial knowledge, attitudes, and financial management practices. The conceptual model of sharia-based financial literacy training is shown in Figure 1.

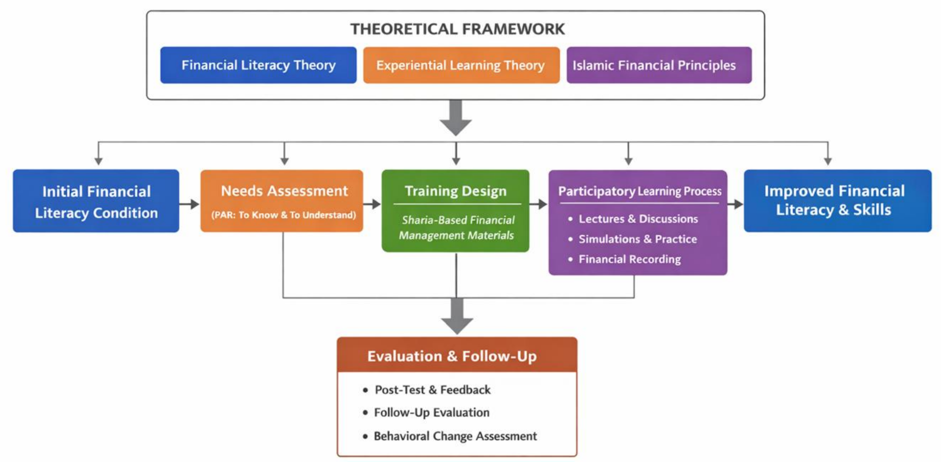

Figure 1 Conceptual model of sharia-based financial literacy training

The activities were conducted at Ar-Roudhoh Education and Social Foundation in Jember, a pesantren that accommodates santri from diverse socio-economic backgrounds. The participants were active *santri* involved in both educational and entrepreneurial activities at the pesantren. The selection of the location and participants was based on initial observations, which indicated a limited understanding among *santri* regarding planned, Sharia-compliant, and sustainable financial management.

The program implementation followed the PAR stages: to know, to understand, to plan, to act, and to reflect.

a) To Know: The team identified the initial financial literacy levels of the *santri* through field observations and a pre-test. The indicators measured included budgeting skills, recording income and expenditures, understanding Sharia financial principles, and savings awareness.

b) To Understand: The team explored the *santri's* needs and challenges through interviews, group discussions, and needs assessments, resulting in a clear understanding of obstacles in personal financial management and *pesantren*-based entrepreneurship.

c) To Plan: The team designed a Sharia financial management training program tailored to the *santri's* needs, including the selection of materials, methods, learning media, duration, and evaluation instruments. The training was structured into four 90-minute sessions over two weeks to ensure optimal comprehension and practical application of the material.

d) To Action: The training was delivered through interactive lectures, group discussions, contextual case studies from the *pesantren*, budget simulation exercises, and practical exercises in simple financial recording. The method integrated cognitive, affective, and psychomotor aspects to ensure that the material was not only theoretically understood but also applied in real-life practice.

e) To Reflection: Evaluation was conducted through a post-test, participant feedback questionnaires, and reflective discussions to assess the effectiveness of the program and the changes in the santri's understanding and skills. Success indicators included improvements in financial literacy scores, budgeting ability, Sharia-compliant financial recording, and positive participant responses to the training materials and methods.

In addition to the post-test and immediate reflection stages, the service method included a follow-up evaluation conducted four weeks after the training's completion. This follow-up evaluation aimed to measure the sustainability of behavioral changes in financial management practices, including consistency in budgeting, routine financial record-keeping, and savings discipline.

Data collection used a mixed-methods approach. Quantitative data were obtained from pre-tests and post-tests to objectively measure improvements in participants' skills. Qualitative data were collected through interviews, participant observation, and group discussions to explore experiences, challenges, and changes in financial behavior. Quantitative data were analyzed using descriptive comparative analysis, while qualitative data were analyzed using thematic analysis, including coding, theme categorization, and interpretation of changes in the santri's financial behavior.

With this approach, the Sharia financial management training is expected to have a tangible and sustainable impact on enhancing the financial literacy and management skills of santri, thereby supporting the economic independence of the pesantren.

RESULTS AND DISCUSSION

Financial Literacy Level of Santri at Ar Roudhoh Foundation Jember Before Receiving Financial Management Training

The pretest results provided a fairly clear initial picture of the santri's financial literacy levels prior to the training. In general, participants' abilities tended to fall within the low–medium category, indicating that their understanding of basic financial management concepts was still insufficient. This situation serves as an important indicator that training is indeed necessary to enhance the santri's readiness to manage finances in a structured and principled manner.

It was recorded that four participants scored 53.33% correct answers (16 out of 30 questions), while three participants scored 56.67% correct answers (17 out of 30 questions). These score ranges confirm that most participants still struggled to grasp fundamental financial management concepts, such as differentiating between needs and wants, budgeting, and saving strategies. The percentage of correct answers at this level shows that their understanding is not yet strong enough to translate into daily financial behavior.

Participants scoring 53.33% and 56.67% represent the group most in need of intensive learning interventions. They require financial material presented at the most basic level, delivered in a gradual, continuous approach. Without appropriate guidance strategies, this group may have difficulty keeping up with training in subsequent stages.

In addition, the pretest revealed that some participants performed better than the previously mentioned group. Three participants scored 60% correct answers (18 out of 30 questions), and one participant achieved 63.33% correct answers (19 out of 30 questions). Participants in this category can be considered to have a fairly solid initial understanding of financial management concepts, including awareness of spending priorities and the importance of recording income and expenses. The pre-test results of the training activities are listed in Figure 2.

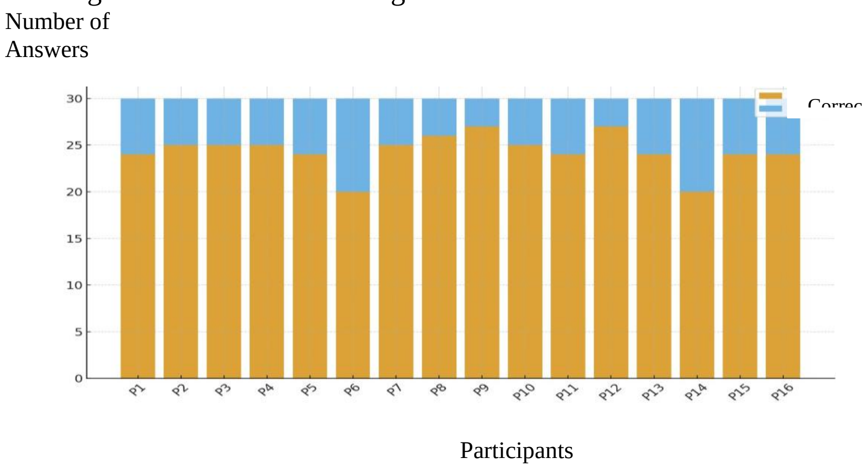

Figure 2 The pretest results of the training activities

Figure 2 illustrates the distribution of correct and incorrect answers for each participant in the pretest. The visual comparison between the "correct" and "incorrect" response segments clearly demonstrates that no participant achieved near-perfect mastery. The proportion of incorrect answers remains relatively high across almost all respondents, confirming that financial literacy among the santri was still at a foundational stage prior to the intervention.

The graphic directly relates to the theme of this community service activity, namely enhancing students' financial literacy through sharia-based financial management training. The dominance of moderate and low scores visually reinforces the urgency of implementing structured financial education grounded in Islamic values, such as financial responsibility (*amanah*), avoidance of wastefulness (*israf*), and prioritization of needs over wants. The pretest graph therefore serves not only as baseline data but also as empirical justification for conducting the training program at Ar Roudhoh Foundation.

Although participants in the moderate category had shown a relatively better initial understanding, they still required reinforcement of concepts, particularly regarding the practical application of financial management in the context of santri life. Their theoretical knowledge has not yet fully aligned with the ability to make wise and consistent financial decisions in daily life.

Participants in the adequate category are expected to experience significant improvement when provided with an interactive, contextual learning approach. Case-based learning, financial simulations, or group discussions can encourage participants to connect the material with their financial experiences during their time at the pesantren. This approach makes the internalization of concepts easier and more meaningful.

The group with the highest scores consisted of participants who answered 66.67% of questions correctly (20 out of 30), totaling 5 individuals. They were the top performers in the pretest phase; however, their mastery of the material still does not fall into the academically “good” category. This indicates that even though they have a sufficient knowledge base, participants still require training to improve their analytical abilities and systematic application of financial management.

Looking at the average pretest results for all participants, it is evident that there is a significant competency gap among groups. A clear disparity exists between participants entering the training with very limited basic financial skills and those with a relatively solid initial understanding. Therefore, the financial management training must be designed adaptively so that all participants can follow the material and achieve balanced learning outcomes.

Overall, the pretest results indicate that the santri’s financial literacy prior to the training was still in its developmental stage and had not yet reached an optimal level. Low understanding is not only related to theoretical knowledge but also to the ability to apply financial concepts in daily life, such as budgeting, managing expenditures, saving consistently, and avoiding consumption-related decisions.

Based on these findings, systematic and structured training is expected to significantly improve the santri’s financial literacy. The training should emphasize hands-on practice, guidance, and habituation of healthy financial behaviors to create a real transformation in participants’ financial management. With an appropriate training strategy, improvements are expected not only in cognitive domains but also in affective and psychomotor domains, ensuring that financial understanding can be applied consistently over time.

Challenges Faced by Santri in Managing Personal Finances and Pesantren Entrepreneurship Activities.

Based on interviews and needs assessments conducted during the community service process, it was found that the santri at Yayasan Ar Roudhoh Jember face several challenges in managing personal finances and in pesantren entrepreneurship activities. The first challenge relates to a lack of understanding of basic financial planning concepts. In interviews with 16 santri, 12 (75%) admitted they had not yet understood how to create a personal budget plan. Some of them stated:

> *"Usually, I spend my pocket money immediately. I don't plan for it; if something seems important to buy, I just buy it right away."*

Based on the findings, it is evident that limitations in financial management also hinder the implementation of long-term financial planning. The next challenge is a consumptive habit and limited self-control in spending. Interviews revealed that more than half of the santri frequently purchase nonessential items. Such consumption patterns impede the development of prudent financial management habits.

In addition, financial recording and bookkeeping have not yet become a routine practice. During the interviews, 14 out of 16 santri (87.5%) stated that they never regularly record their income and expenses, whether for personal needs or pesantren business activities.

Another identified challenge is a limited understanding of Islamic finance principles. Although the santri have studied general Islamic concepts, their application in the context of muamalah (economic transactions) is not yet fully understood. Interviews indicated that 11 santri (68%) did not clearly understand terms such as murabahah contracts or the calculation of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf). This suggests that Islamic economic values have not yet been functionally integrated into their financial management practices.

The findings also highlight differences in financial motivation and awareness among the santri. According to the interviews, six santri demonstrated a strong interest in entrepreneurship and expressed a desire to become entrepreneurs after graduating from the pesantren. However, eight other santri stated that they “do not feel the need to manage finances in detail” as long as their daily needs are met during their time at the pesantren. These differences in motivation indicate that financial management training must address not only technical skills but also the cultivation of a forward-looking financial mindset.

Overall, the interviews show that the challenges faced by the santri are not limited to knowledge alone but also relate to skills, habits, and a financial literacy culture. Therefore, the training provided through this community service program emphasizes not only theoretical understanding of Islamic financial management but also practical applications, such as budget preparation, simple bookkeeping, Islamic transaction simulations, and weekly financial evaluation habits. This practical approach is expected to help develop the santri’s financial character while enhancing professionalism in pesantren entrepreneurship activities.

Financial Management Training Model Suitable for the Needs and Characteristics of Santri at Yayasan Ar Roudhoh Jember

Based on the results of the pretest and needs assessment, the financial management training provided to the santri at Yayasan Ar Roudhoh Jember was designed with consideration of the santri’s characteristics as students who have busy routines, limited access to financial information, and the need to manage their pocket money wisely. Therefore, the training content emphasizes not only theoretical aspects but also concrete practices applicable to santri's daily lives within the pesantren environment.

The training adopts an educational, practical, and contextual approach, ensuring that financial management concepts are not only understood but also internalized through responsible financial behavior. The delivery method is flexible and tailored to the reality of the santri, covering topics such as weekly allowance management, planning for personal expenses, and prioritizing essential expenditures over consumptive desires.

Implementation of the training combines interactive lectures, group discussions, case studies, and financial simulations. Interactive lectures are used to introduce core financial concepts in simple language, while group discussions allow santri to explore their personal financial experiences, learn from one another, and recognize ineffective spending patterns. Financial simulations enable santri to practice allocating income, creating budgets, saving, and setting financial goals over specific periods.

Additionally, the training integrates Islamic financial management principles so that the economic values taught are aligned with the pesantren's religious education. Topics such as avoiding israf (excessive spending), promoting qana'ah (contentment and simplicity), the importance of saving, and ethical consumption (halal-thayyib) are included to shape a financial mindset consistent with Islamic principles. Integrating religious values is expected to enhance acceptance, motivation, and the effective internalization of financial concepts.

To support sustainable practice, participants are provided with daily or weekly financial monitoring sheets to track their financial habits. These tools allow santri to record income, expenses, remaining funds, and savings goals. Guidance is provided to help participants evaluate their financial management, identify mistakes, and gradually improve financial habits. The presentation of assignments and reflections from training participants are listed in Figure 3.

Figure 3 Presentation of assignments and reflections by training participants

The training also includes reflection sessions and opportunities for participants to share testimonials about behavioral changes experienced during the program. This reflective process has psychological benefits, including increased confidence in money management and reinforced awareness that small changes in financial habits can lead to significant long-term impact.

After completing the training sessions, observable improvements were identified in participants' understanding and financial decision-making patterns. Participants demonstrated a greater ability to differentiate between needs and wants, prepare simple budgets, and record daily income and expenditures systematically. These changes indicate that the training not only improved conceptual knowledge but also strengthened practical financial skills.

In terms of impact, several participants reported reduced impulsive spending and a stronger commitment to regular saving. The introduction of sharia-based financial principles encouraged them to internalize values such as amanah (financial responsibility), moderation, and avoidance of wastefulness (israf). As a result, financial management was no longer perceived merely as a technical skill but as part of their moral and religious responsibility. With a structured and human-centered design, the financial management training aims not only to enhance knowledge but also to develop financial character in santri: discipline, simplicity, measurability, and responsibility.

The broader impact of the program can also be seen in the increased awareness among participants regarding long-term financial planning. Santri began to express future-oriented financial goals, such as saving for education, supporting their families, or preparing small business initiatives. This shift reflects the emergence of a more strategic and sustainable financial mindset. The ultimate goal is for santri to apply these financial management skills in daily life, both during their time at the pesantren and after returning to their families and communities.

Therefore, the training contributes not only to short-term cognitive gains but also to long-term behavioral transformation. By integrating financial literacy with sharia values, the program creates a holistic impact—strengthening knowledge, shaping attitudes, and fostering responsible financial practices that are expected to persist beyond the community service activity.

The Effectiveness of Financial Management Training in Improving Santri's Understanding and Skills in Managing Finances According to Islamic Principles and Sustainably

The implementation of financial management training significantly improved the santris' understanding of Islamic financial management. The pre-test results showed that 80% of the santris were at a low-to-medium proficiency level, with correct answers ranging from 53% to 67% (16–20 out of 30 questions). These data indicate that the majority of santris had not yet fully grasped the basic concepts of financial planning, cash flow recording, and principles of Sharia-compliant consumption.

After the training, the post-test results demonstrated a remarkable improvement. Ninety-two percent of the santris reached a high proficiency level, with correct answers increasing to 83%–100% (25–30 out of 30 questions). Only 8% of the participants remained at the medium level, and no participant remained at the low level, indicating a clear positive impact of the training on financial literacy.

Furthermore, 35% of the santris achieved near-perfect scores (97%–100%), including several who answered all 30 questions correctly. Meanwhile, 57% scored between 80% and 93% correct answers. This improvement reflects that their competence in analyzing and applying Islamic financial principles increased consistently across the group. The results of the pre- and post-training activity tests are listed in Figure 4.

Regarding Islamic budgeting skills, 85% of the students reported that they had never prepared a personal budget before the training. However, after the practical session on budgeting for financial posts (savings, charity, education, etc.), 88% of the students stated that they were ready to apply budgeting routinely, while 12% still required guidance.

Transaction recording skills improved significantly. Before the training, only 18% of the students regularly recorded their income and expenses. After the training, 91% of the students understood and were able to apply simple financial record-keeping, indicating a substantial change in financial behavior.

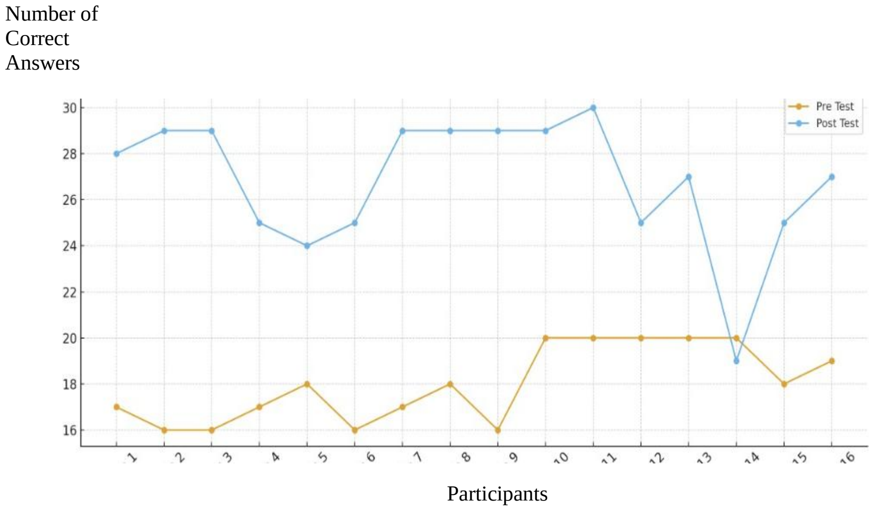

Figure 4 Pre-test and post-test results of the training activities

Understanding of Sharia principles in transactions also increased. In the pre-test, students correctly answered an average of only 46% of questions related to prohibitions on riba (usury), contracts (akad), and wealth distribution. In the post-test, this figure rose sharply to 89%, reflecting the internalization of Islamic financial values in decision-making.

Awareness of saving also increased significantly. At the beginning of the training, 72% of the students had no savings plan. After the training, 83% stated they were ready to allocate their income consistently for savings, and 65% committed to having an emergency fund. Beyond the cognitive aspects, the training also successfully influenced students' consumption patterns. Before the training, 68% prioritized wants over needs. After the training, 79% reported being willing to postpone consumptive purchases, demonstrating the development of financial control based on Sharia discipline.

The training's contribution to pesantren entrepreneurship activities was also evident. Eighty-six percent of students reported a better understanding of managing capital, recording transactions, and calculating Sharia-compliant profit and loss after the training. This indicates that the training supports the pesantren's economic sustainability.

Although the post-test results were predominantly positive, about 8% of students remained at a moderate level, and one participant (±3%) showed a decline. This suggests the need for remedial learning, individual mentoring, and reinforcement of practical exercises to ensure consistent improvement across all students.

Furthermore, analysis of questionnaires from 15 participants found that students' understanding of the training material was rated very good. A total of 93.33% of participants stated that the material was easy to understand, indicating that its delivery and structure were suitable for the students' comprehension level. In addition, 86.67% of participants felt that the material met their needs, demonstrating that the training was relevant to their conditions and the challenges they face, as stated in Table 1.

Furthermore, this training also had a positive impact on enhancing the participants' knowledge. This is reflected in 93.33% of respondents reporting gaining new insights into Sharia financial management. The impact was not limited to theoretical understanding; the material's applicability was also rated highly, with 93.33% of participants stating they could apply it in their daily lives, particularly in managing personal finances and activities within the pesantren environment.

Table 1 Training materials

No	Statement	% Agree & Strongly Agree
1	The material is easy to understand	93.33%
2	The material meets the needs of the students	86.67%
3	Increases knowledge about Sharia financial management	93.33%
4	Can be applied in daily life	93.33%
5	Relevant to Sharia values & entrepreneurship	73.33%

However, there remains room for improvement in the material's relevance to Sharia values and entrepreneurship. The 73.33% score on this indicator suggests that although the material incorporates Sharia principles, participants still require more concrete examples, particularly on applying Sharia concepts in pesantren business activities or in familiar entrepreneurial units. This feedback provides an important input for future training development to make it more contextual and practical for the students.

Moreover, the evaluation of the instructors' performance shows that participants had a high and consistent level of satisfaction across all assessment aspects. A total of 86.67% of participants stated that the instructors demonstrated strong mastery of the material, indicating that the facilitators provided an in-depth understanding of Sharia financial management aligned with the students' needs, as shown in Table 2.

Table 2 Resource persons and presenters

No	Statement	% Agree & Strongly Agree
6	Mastery of the material	86.67%
7	The presentation is engaging and interactive	86.67%
8	Able to answer questions clearly	86.67%
9	Provides relevant and practical examples	86.67%

The same level of satisfaction was also observed in the aspect of material delivery, where participants assessed the instructors' presentation style as engaging and interactive. This indicates that the methods used—whether through discussions, case studies, or real-life examples—were effective in maintaining participants' attention throughout the training.

Furthermore, the instructors' ability to answer questions received a rating of 86.67%, showing that participants' inquiries were addressed clearly and explanations were easy to understand. This is particularly important in training related to Sharia-based financial concepts, which often require detailed clarification.

In addition, the instructors were also considered capable of providing relevant and practical examples, with 86.67% of participants agreeing. These examples helped the students understand how the concepts learned could be applied in daily life and in the context of pesantren activities.

Overall, the consistent satisfaction scores across all indicators indicate that the instructors were perceived as competent, communicative, and effective in delivering the material, thereby contributing to the overall success of the training.

Based on the evaluation results, the methods and media used in the training were considered quite effective by most participants. A total of 86.67% of participants reported that the training methods aligned with the program's objectives, indicating that the approach supported participants' understanding of Sharia financial management.

The combination of discussions, case studies, and simple practical exercises was deemed relevant and helpful for the learning process.

Additionally, the training media received an approval rating of 86.67%, indicating that the use of slides, printed materials, and supporting videos effectively helped participants understand the content. The media were considered capable of clarifying the concepts presented by the instructors and supporting a more structured delivery of the material. Training methods and media are listed in Table 3

Table 3 Training methods and media

No	Statement	% Agree & Strongly Agree
10	Methods are aligned with the training objectives	86.67%
11	Media help understanding	86.67%
12	The training atmosphere is enjoyable	53.33%

Based on the questionnaire results, the methods and media used in this training were considered quite effective by the majority of participants. This is evident from two main indicators: the alignment of methods with training objectives and the effectiveness of the learning media, each receiving an 86.67% approval rating. These results indicate that the delivery strategy was appropriate and helped participants better understand the basic concepts of Sharia financial management.

The media used, including presentation slides, case examples, and practice worksheets, were also considered to sufficiently support the learning process. The high level of participant approval indicates that these media not only clarified the material but also helped students follow the discussion's flow more structure.

However, a different result was observed regarding the training atmosphere, which received only 53.33%, the lowest among all indicators. This percentage indicates that although the methods and media were appropriate, some participants perceived the training atmosphere as less than optimal. Factors such as the lack of educational games, group activities, or exercises that involve all participants may have contributed to lower engagement levels.

These findings emphasize the need to develop more interactive, varied, and enjoyable activities so that students can participate more actively and enjoy the learning process. By enriching the training's dynamics, future sessions are expected to be livelier and more meaningful.

Furthermore, the Sharia financial management training had a notably positive impact on the participants. This is evident from several indicators that show high percentages. As many as 80% of the participants reported a better understanding of Sharia financial concepts after participating in the program, indicating that the training materials and delivery successfully strengthened the students' foundational knowledge of Sharia financial principles. The benefits of training are listed in Table 4.

Table 4 Benefits of the training

No	Statement	% Agree & Strongly Agree
13	Better understanding of Sharia financial concepts	80%
14	Understanding the importance of managing finances according to Sharia principles	86.67%
15	Motivated to apply Sharia financial management	80%
16	Increased awareness of the importance of financial literacy	86.67%
17	Encouraged to engage in Sharia-based entrepreneurship	66.67%

In addition, 86.67% of participants stated that they understood the importance of managing finances in accordance with Sharia principles. This percentage indicates that the training not only provided theoretical understanding but also fostered awareness of Sharia values in daily financial management. This awareness is reflected in the next indicator, namely increased motivation to apply Sharia financial management, which also received a score of 80%.

Furthermore, participants' awareness of the importance of financial literacy increased to 86.67%, representing one of the key achievements of this training. This finding indicates that participants increasingly recognize the urgency of developing sound financial management skills from an early age, particularly in the pesantren environment, which emphasizes discipline and self-reliance.

However, the indicator related to encouragement to engage in Sharia-based entrepreneurship received the lowest score among the indicators, at 66.67%. This percentage suggests that although participants' understanding and awareness improved, their motivation to become directly involved in Sharia-based entrepreneurial activities has not yet reached an optimal level. This may be due to limited hands-on entrepreneurial experience or a lack of relevant case examples in students' daily lives.

These findings highlight the need for follow-up programs, such as Sharia entrepreneurship workshops, simple business simulations, or business mentoring for students. Such activities would help participants perceive entrepreneurial opportunities more concretely and increase their confidence to engage in entrepreneurship based on Sharia principles.

The evaluation results indicate that the activity was generally well implemented, although several aspects still require improvement. For the indicator of schedule accuracy and time management, the participants' approval rate was 60%, among the lowest across all evaluation indicators. This suggests that some participants experienced delays or perceived mismatches between the planned schedule and the actual implementation. Therefore, improvements in time management are needed in future activities, including ensuring the punctuality of participants, instructors, and organizers, as well as minimizing technical issues that may cause delays. The implementation and facilities of the activities are listed in Table 5.

Table 5 Implementation and facilities of the activity

No	Statement	% Agree & Strongly Agree
18	Schedule and timing are appropriate	60%
19	The training venue is comfortable	73.33%
20	The organizing committee is friendly and professional	80%

Meanwhile, the comfort of the training venue received a score of 73.33%, indicating that the facilities provided were generally adequate to support the learning process. The room was considered sufficient to accommodate the activities; however, some participants may have expected a more conducive environment or additional facilities, such as air conditioning, more comfortable seating arrangements, or more complete learning media.

Regarding the performance of the organizing committee, the approval rate reached 80%, indicating that the committee was perceived as friendly, responsive, and able to provide professional services throughout the activity. This aspect represents a positive strength of the program, as participants felt well served and appreciated during the training.

Overall, the implementation and facilities of the activity were in the good category. Nevertheless, time management and improvements in the comfort of the training venue should be prioritized for future programs. With more disciplined scheduling and optimal facilities, future training sessions are expected to be conducted more effectively and provide a better learning experience for students.

In general, the evaluation results show that the training program “Sharia Financial Management to Improve Students’ Financial Literacy” falls into the highly effective category. Based on the average of 20 evaluation indicators, most aspects scored above 80%, indicating that participants felt supported and gained tangible benefits from the activity.

The main strength of the training implementation lies in the ease with which participants understood the material, which reached more than 93%. This demonstrates that the material was prepared in a clear, systematic manner and aligned with the students’ needs. In addition, the instructors' competence was rated very highly, with scores above 86%, reflecting that the material was delivered professionally, communicatively, and in a way that was easy for participants to understand.

Although the training can be considered successful, several aspects still require improvement. For example, the training atmosphere received only a 53% score, indicating that the activities were not sufficiently interactive or enjoyable for some participants. In addition, motivation toward Sharia-based entrepreneurship scored 66%, suggesting the need for additional stimuli to increase participants' interest in engaging in such activities. Another aspect requiring attention is the program's punctuality, which reached only 60%, indicating that time discipline should be improved in future training sessions.

Based on the evaluation results, several follow-up recommendations can be implemented to enhance the quality of future training programs. First, the interactivity of the activities should be strengthened by incorporating more engaging elements such as quizzes, financial management simulations, educational games, or group discussions. These activities would not only create a more dynamic training atmosphere but also help participants gain a deeper understanding of the material through hands-on experience. Second, Sharia entrepreneurship mentoring is essential to increase participants’ motivation to apply the concepts they have learned. Activities such as coaching, mentoring, or business guidance can support students with an interest in and potential to develop Sharia-based enterprises within the pesantren environment.

Furthermore, improving time management is a critical aspect that must be addressed to ensure a more orderly and disciplined implementation of activities. More structured scheduling, better coordination among the organizing committee, and anticipation of technical obstacles are necessary to ensure that activities start and end as planned. The development of learning media is also an important component in improving training quality. Providing more engaging materials such as visual modules, infographics, short videos, and case studies of Sharia-based micro, small, and medium enterprises (MSMEs) can enrich the learning experience and enhance participants’ understanding.

To further deepen the material delivered, several follow-up programs are recommended, including basic-level Sharia investment workshops, training in simple digital financial record-keeping, pesantren-based entrepreneurship training, and personal financial planning training for students. These follow-up programs are expected to provide broader insights and practical skills that participants can apply directly. With the implementation of all these recommendations, future training sessions are expected to be more effective, engaging, and capable of generating long-term impacts in improving students' Sharia financial literacy.

The Level of Financial Literacy of Students at Ar Roudhoh Jember Foundation Before Receiving Financial Management Training

The pretest results indicate that the financial literacy level of students at the Ar Roudhoh Jember Foundation before receiving financial management training remained in the low–medium category, with correct answer percentages ranging from 53.33% to 66.67%. This finding suggests that the students' understanding of basic financial management concepts, particularly those related to financial planning, consumption control, and daily financial decision-making, had not yet been optimally developed. This condition aligns with Lestari (2024), who emphasized that adolescents and young adults still face limitations in financial literacy, even at secondary and higher education levels.

Specifically, students with the lowest scores (53.33% and 56.67%) showed difficulties in distinguishing needs from wants, creating simple budgets, and recognizing basic financial management strategies. These findings are consistent with the results of the 2022 and 2024 National Financial Literacy and Inclusion Survey (SNLIK) by the Financial Services Authority (OJK), which revealed that young people in Indonesia still have relatively lower financial literacy levels compared to adults, particularly in the dimensions of personal financial management and long-term financial planning (Otoritas Jasa Keuangan, 2024). Low financial literacy contributes to tendencies toward consumptive behavior and weak expenditure control.

This situation is further reinforced by empirical findings in the educational and pesantren context. Community service research conducted by Setiawati et al. (2023) indicated that students generally have a low initial level of financial literacy before training, especially in budgeting and financial record-keeping. This demonstrates that without a basic understanding of financial literacy, individuals struggle to make rational and responsible financial decisions in daily life.

Meanwhile, students with pretest scores ranging from 60% to 63.33% demonstrated a relatively better initial grasp of financial management concepts, particularly regarding expenditure priorities and simple financial record-keeping. However, this understanding remains at a basic cognitive level and has not yet fully translated into applied skills. This finding aligns with research in Islamic education environments, which shows that students often understand financial concepts theoretically but face difficulties when applying them in everyday life (Setiawati et al., 2023). Therefore, financial education and training need to adopt a contextual approach to transform knowledge into actual financial behaviors.

Students with the highest pretest scores, at 66.67%, displayed a fairly good foundational understanding but had not yet reached the advanced level. This indicates that financial literacy encompasses not only knowledge of economic concepts but also analytical skills, healthy financial attitudes, and the ability to make financial decisions in various life situations. Therefore, even though the students already possess foundational knowledge, training is still necessary to strengthen the affective and psychomotor aspects, including consistent and responsible financial habits.

Field findings also revealed disparities in financial literacy levels among the students. This aligns with community service and financial literacy research in pesantren environments, which shows that differences in family background, financial experience, and access to financial information affect participants' initial literacy levels (Setiawati et al., 2023). Therefore, financial management training must be adaptively designed to accommodate variations in students' initial abilities. The presentation session for Sharia-based financial management material is shown in Figure 5.

Figure 5 Sharia-based financial management material presentation session

In this initial phase, the facilitator systematically explained fundamental concepts of sharia-based financial management in a structured classroom setting. Participants were seated facing the presenter and engaged through guided questioning. The material presented directly responded to the weaknesses identified in the pretest, including distinguishing needs from wants, preparing simple budgets, applying financial recording techniques, and understanding Islamic financial values such as amanah (financial responsibility), qana'ah (contentment), and the prohibition of israf (excessive consumption).

During the presentation, visual learning media in the form of structured slides were utilized to clarify key concepts and organize the discussion logically. The facilitator incorporated contextual examples relevant to the students' daily lives in the pesantren environment, such as managing monthly allowances and prioritizing essential expenditures. This contextualization reflects the application of experiential and contextual learning principles, bridging theoretical understanding with real-life financial practices.

Overall, the pretest results confirm that students' financial literacy is still in its developmental stage and not yet sufficient to support independent financial management in daily life. Without systematic training interventions, this situation has the potential to result in consumptive behavior, weak expenditure control, and poor savings habits. This is consistent with Kaiser et al., (2022), who stated that effective financial education must combine knowledge reinforcement with practical experience to produce sustainable changes in financial behavior. Therefore, financial management training designed around practical exercises, simulations, and ongoing mentorship is considered essential for comprehensively improving students' financial literacy across the cognitive, affective, and psychomotor domains.

Challenges Faced by Students in Managing Personal Finances as Well as in Pesantren Entrepreneurial Activities

Based on the results of interviews and needs assessments conducted during the community service process, students at Yayasan Ar Roudhoh Jember face various challenges in managing both personal finances and pesantren-based entrepreneurial activities. The main challenge identified is a low understanding of basic financial planning concepts. Of the 16 students interviewed, 12 students (75%) stated that they did not understand how to create a personal budget plan. Statements from students indicating that their pocket money is “spent immediately without calculation” suggest that financial decision-making is still spontaneous and not based on systematic planning.

These findings indicate that the primary weakness in financial literacy among adolescents and young adults, such as these students, lies in short-term and long-term financial planning. Without budgeting skills, individuals tend to struggle to manage finances sustainably, making them vulnerable to imbalances between income and expenses. This condition is further supported by the SNLIK OJK results (Otoritas Jasa Keuangan, 2024), which show that financial planning remains a dimension of literacy with relatively low scores among young people in Indonesia.

The next identified challenge is a consumptive habit and lack of self-control in spending. Interviews revealed that more than half of the students often make purchases that are not primary necessities. Such consumption patterns hinder the development of prudent and long-term-oriented financial management. This finding aligns with recent empirical research indicating that low financial literacy is closely related to consumptive behavior and weak self-control in financial decision-making (Kaiser et al., 2022). Without understanding and practicing spending control, individuals tend to prioritize short-term satisfaction over long-term financial stability.

Additionally, interviews showed that keeping financial records has not become a habit among students. Fourteen out of 16 students (87.5%) stated that they never record income and expenditures regularly, whether for personal needs or pesantren business activities. This finding is consistent with the results of community service research in pesantren environments conducted by (Setiawati et al., 2023), which found that most students did not have the habit of recording finances before receiving financial literacy training. In fact, financial recording is a fundamental skill that plays a crucial role in financial evaluation and rational business decision-making.

Another challenge identified is the limited understanding of Sharia financial concepts among students. Although students have received general Islamic education, the implementation of muamalah concepts in everyday financial practice is not yet fully understood. Interviews revealed that 11 students (68%) did not clearly understand terms such as akad murabahah or the calculation of ZISWAF. This condition aligns with Setiawati et al.(2023)’s research findings, which state that students’ Sharia financial literacy is still at a conceptual level and has not been functionally integrated into financial management practices. This demonstrates a gap between normative Islamic knowledge and its application in everyday economic activities (Ramadhan et al., 2024).

Beyond knowledge and skills, the interviews also revealed differences in motivation and financial awareness among students. Some students showed high interest in entrepreneurship and had a future-oriented mindset as prospective business actors, while others did not yet feel the need to manage finances in a structured manner because their daily needs were still met by the pesantren system. This indicates that motivation and financial attitudes are important factors in determining the effectiveness of financial education. Individuals with low future orientation tend to be less responsive to financial management learning.

Overall, the interviews indicate that the challenges faced by students are not only related to knowledge limitations but also include aspects of skills, habits, motivation, and financial literacy culture. Therefore, financial management training within the community service program needs to be designed comprehensively, not only focusing on theoretical understanding of Sharia financial management but also on practical application through budget preparation, simple financial recording, Sharia transaction simulations, and routine financial evaluation habits.

This practice-based approach aligns with Kaiser et al. (2022) emphasizes that financial education is more effective when it can foster sustainable financial habits and behaviors. Thus, the training is expected to shape students' financial character while simultaneously enhancing professionalism in managing pesantren entrepreneurial activities.

The Form of Financial Management Training That Aligns with the Needs and Characteristics of Students at Yayasan Ar Roudhoh Jember

Based on the pretest results and needs analysis, financial management training for students at Yayasan Ar Roudhoh Jember should be designed contextually, taking into account the students' characteristics as pesantren learners with busy daily routines, limited access to formal financial information, and minimal practical experience managing pocket money. This aligns with findings from recent studies showing that the financial literacy of students and adolescents in general remains in the low to moderate category, particularly in aspects of financial planning, record-keeping, and daily financial decision-making (Nissa et al., 2025). Therefore, the training provided should not be purely theoretical; it must emphasize practical applications that are close to students' daily lives.

Financial management training tailored to the context of Yayasan Ar Roudhoh Jember students is designed using an educational, practical, and contextual approach. This approach aims to ensure that basic financial concepts are not only understood cognitively but also internalized as responsible financial habits. Recent research shows that financial literacy education linked directly to learners' real-life situations, such as managing pocket money and planning daily needs, is more effective in increasing financial awareness and discipline than purely conceptual approaches (Ababil et al., 2025).

In practice, the training is delivered through a combination of interactive lectures, group discussions, case studies, and simple financial simulations. Interactive lectures serve as an introductory medium to convey basic financial management concepts in an easily understandable language, while group discussions allow students to reflect on their personal financial experiences, share insights, and recognize improper consumption patterns. This participatory approach has been proven to enhance participant engagement and encourage attitude changes toward financial management (Gosal et al., 2025).

Financial simulations are a key component of the training, providing students with the opportunity to practice allocating pocket money, preparing budgets, prioritizing needs, and setting savings goals. Simple financial record-keeping using daily cash books or control sheets is also introduced to foster discipline and financial awareness. Recent studies indicate that routine financial record-keeping can improve planning and expenditure control skills among adolescent learners (Purwanta et al., 2025).

The financial management training at Yayasan Ar Roudhoh Jember also integrates Sharia financial values to align with the pesantren educational context. Topics such as the prohibition of israf (excessive consumption), encouragement of simple living (qana'ah), the importance of saving, and halal and thayyib consumption ethics are presented as part of shaping students' financial mindset. Integrating Islamic values into financial literacy education has been shown to enhance material acceptance and strengthen the internalization of responsible financial behavior, especially in pesantren settings (Umuri et al., 2023).

To support the sustainability of the training, students are provided with daily or weekly financial control sheets that serve as tools to monitor financial habits. Through these tools, students practice recording income, expenses, remaining funds, and savings goals. Guidance and evaluations are conducted regularly to help students identify mistakes in financial management and gradually design improvements. This monitoring and reflection approach aligns with research showing that sustainable financial behavior requires repeated practice and consistent guidance (Nurasikin et al., 2022).

Additionally, the training includes reflection and progress testimonial sessions, providing students with space to share experiences and behavioral changes they notice during the program. This reflective process contributes to increasing students' confidence in managing finances and reinforces the awareness that small habits, such as recording expenses and postponing unnecessary consumption, can have long-term impacts on financial independence.

With a tiered, humanistic, and value-based training design, financial management training at Yayasan Ar Roudhoh Jember not only aims to increase knowledge but also to shape students' financial character to be disciplined, simple, measured, and responsible. Through this approach, students are expected to apply financial management skills in their daily lives, both within the pesantren environment and when returning to their families and communities, thereby contributing to future financial independence and resilience.

Effectiveness of Financial Management Training in Enhancing Students' Understanding and Skills in Managing Finances in an Islamic and Sustainable Manner

The implementation of financial management training showed a very significant improvement in the understanding and skills of students at Yayasan Ar Roudhoh Jember in managing finances in an Islamic and sustainable manner. This finding is clearly evident from the comparison of pre-test and post-test results, which show a substantial increase in learning achievements for nearly all participants. Before the training, 80% of students were in the low-to-moderate mastery category, with correct answer percentages ranging from 53% to 67%. This indicates that the majority of students did not have adequate understanding of basic finansial planning concepts, cash flow recording, and Sharia-compliant consumption and transaction principles. This finding aligns with the research of Suwarni & Sari (2025), which stated that students generally still have limited financial literacy, particularly in practical aspects of daily financial management. The implementation of testing in the training program is shown in Figure 6.

After the training, post-test results showed a remarkable improvement, with 92% of students reaching the high mastery category and correct answer rates increasing to 83%–100%. There were finansial participants remaining in the low category, and only 8% remained in the moderate category. This improvement confirms that a contextual, practical, and Sharia value-based training design can effectively enhance students' finansial literacy. This finding supports Purwanta et al. (2025), who emphasized that finansial management training using direct practice and simulation approaches can significantly improve students' finansial competence.

Figure 6 Test implementation in the training program

The score distribution also indicated an even improvement in competence. Thirty-five percent of students achieved near-perfect scores (97%–100%), while 57% scored between 80% and 93%. This demonstrates that the training was not only effective for certain participants but had a broad impact on almost all students. The relatively uniform improvement reflects that the learning methods used were able to reach students with varying initial abilities, as emphasized in Ababil et al. (2025) regarding the effectiveness of contextual finansial literacy learning for adolescents.

Regarding Islamic budgeting skills, the results showed significant behavioral changes. Before the training, 85% of students admitted they had never prepared a personal finansial budget. However, after participating in practical sessions on budgeting—including savings, charity, education, and daily needs—88% of students reported readiness to implement a routine budget. This indicates that the training not only enhanced cognitive knowledge but also encouraged students' readiness to apply finansial skills in practice. This finding aligns with Nissa et al. (2025), who stated that hands-on budgeting practice is key to forming healthy financial habits among students.

Improvements were also observed in financial transaction recording skills. Before the training, only 18% of students routinely recorded income and expenses. After the training, this figure rose to 91%, indicating a strong shift in financial behavior. This recording ability forms a crucial foundation for financial awareness and expenditure control. Nurasikin et al noted that consistent simple financial recording habits can improve financial control and prevent excessive consumerism among adolescents (Nurasikin et al., 2022).

Students' understanding of Sharia financial principles also increased significantly. In the pre-test, students answered only 46% of the questions correctly regarding prohibitions on riba, contracts (akad), and wealth distribution. After the training, this percentage rose to 89%, indicating that Islamic financial values had been well internalized. Integrating Sharia principles into the training proved effective in shaping students' perspectives on financial decision-making. This aligns with Naufalia et al. (2024), who emphasized the importance of a Sharia finance approach in pesantren education to build responsible financial character.

Moreover, students' awareness of saving also increased sharply. Before the training, 72% of students had no savings plan, whereas after the training, 83% were ready to allocate income consistently for savings, and 65% committed to having an emergency fund. This demonstrates that the training successfully instilled long-term financial awareness, a key indicator of sustainable financial literacy (Hamdana & Donna, 2024).

Regarding consumption behavior, the training successfully altered students' decision-making patterns. Before the training, 68% of students tended to prioritize wants over needs. After the training, 79% reported readiness to postpone consumptive purchases. This change reflects the formation of financial control based on discipline and Sharia values, particularly regarding the prohibition of israf (excessive consumption) and encouragement of a simple lifestyle. This finding reinforces the argument that financial literacy linked to moral and religious values is more effective in shaping positive financial behavior.

The training's contribution to pesantren entrepreneurship activities was also evident. 86% of students reported a better understanding of managing capital, recording transactions, and calculating profit and loss based on Sharia principles. This indicates that the training not only impacted personal financial management but also supported the sustainability of the pesantren economy. However, motivation to directly engage in Sharia entrepreneurship remained moderate (66.67%), indicating the need for follow-up training in the form of business practice, simulations, and entrepreneurship mentoring (Gosal et al., 2025).

Although the overall training results were highly positive, about 8% of students remained in the moderate mastery category, and one participant even showed a decline. This highlights the importance of remedial learning, individual mentoring, and strengthening practical exercises for specific participants to ensure uniform improvement in competency. This aligns with the view that financial behavior change is a gradual process requiring continuous guidance.

Overall, the evaluation results show that the Sharia financial management training at Yayasan Ar Roudhoh Jember is highly effective. High levels of material comprehension, facilitator competence, and the material's applicability in daily life indicate that the training design met students' needs. However, aspects such as training atmosphere, time management, and reinforcement of Sharia entrepreneurship still need improvement to optimize and sustain the training's impact. With enhancements in these areas, similar training has the potential to serve as a model for strengthening Sharia financial literacy among students across pesantren.

CONCLUSION

Based on the results of the pretest, training implementation, post-test, and evaluation, it can be concluded that the financial literacy level of students at Yayasan Ar Roudhoh Jember prior to the program was in the low-to-moderate category. Their understanding of basic financial concepts and Sharia financial principles was still limited, both in terms of knowledge and daily financial practices. The implementation of Sharia-based financial management training proved effective in improving students' financial literacy. This is reflected in the significant increase in post-test scores, where the majority of participants reached a high level of mastery. In addition to cognitive improvement, positive behavioral changes were also observed, including increased awareness of budgeting, financial recording, saving habits, and more responsible financial decision-making based on Islamic values. Overall, the community service program successfully enhanced students' knowledge, skills, and financial awareness in a holistic manner by integrating financial literacy with Sharia principles.

For future community service activities, it is recommended to strengthen follow-up mentoring programs to ensure the sustainability of behavioral changes, particularly in budgeting consistency and Sharia-based financial practices. More practice-oriented sessions, especially related to Sharia entrepreneurship and simple business simulations, are also suggested to deepen students' financial application skills.

In addition, improving time management, creating a more interactive learning atmosphere, and developing more engaging and technology-supported learning media are recommended to enhance participant engagement and long-term impact. Continuous monitoring and evaluation should also be conducted to measure the sustainability of financial behavior changes after the completion of the training program.

CONFLICTS OF INTEREST

The authors declare that there is no conflict of interest.

AUTHOR CONTRIBUTIONS STATEMENT

Conceptualization, AAM, PKR, and NNI; methodology, AAM, PKR, and RDF; formal analysis, NNI and RDF; investigation, AAM, PKR, and PCAL; project administration, NNI and RDF; resources, AAM and PKR; data curation, RDF and PCAL; writing—original draft preparation, AAM, PKR, and NNI; writing—review and editing, NNI, RDF, and PCAL; visualization, PCAL and RDF; supervision, NNI. All authors have read and agreed to the published version of the manuscript. Authorship is limited to individuals who have made substantial contributions to the conception, implementation, analysis, and reporting of this community service project.

AI DISCLOSURE STATEMENT

The authors used ChatGPT (OpenAI) during the preparation of this work for initial idea development and brainstorming. After using the tool, the authors thoroughly reviewed, revised, and edited the content as needed and take full responsibility for the content of the publication. The authors declare that all aspects of the community service activities, including program design, implementation, data collection, analysis, interpretation of results, and manuscript preparation, were carried out by the authors. Artificial intelligence (AI) was not used to generate the scholarly content, findings, or conclusions presented in this article.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to the Institute for Research and Community Service (LP2M) of UIN Kiai Haji Achmad Siddiq Jember for the financial support provided through the Program Studi–Based Community Service Grant (Pengabdian kepada Masyarakat Berbasis Program Studi) for the 2025 fiscal year. This funding enabled the successful implementation of the Sharia-Based Financial Management Training at Ar Roudhoh Foundation, Jember. The authors also extend their appreciation to the management, teachers, and students of Ar Roudhoh Foundation for their cooperation and active participation, which greatly contributed to the successful completion of this community service program.

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