

## STRENGTHENING KNOWLEDGE ON SHARIA-BASED FINANCIAL MANAGEMENT IN COMMUNITY ORGANIZATIONS

Muhammad Nur Abdi<sup>1\*</sup>, Moh. Aris Pasigai<sup>2</sup>, Wa Ode Rayyani<sup>3</sup>, Nia Wahyuni<sup>4</sup>,  
Sri Wahyuni Pratiwi Yusran<sup>5</sup>, Dian Anggraini<sup>6</sup>

<sup>1,2,6</sup>Manajemen, Universitas Muhammadiyah Makassar, Indonesia

<sup>3,4,5</sup>Akuntansi, Universitas Muhammadiyah Makassar, Indonesia

[mnurabdi@unismuh.ac.id](mailto:mnurabdi@unismuh.ac.id)

### ABSTRAK

**Abstrak:** PCM Limbung di Kabupaten Gowa, Sulawesi Selatan, menghadapi tantangan dalam mengelola keuangan organisasi berdasarkan prinsip-prinsip Syariah karena kurangnya pengetahuan dan keterampilan sumber daya manusianya. Untuk mengatasi hal ini, sebuah program pengabdian masyarakat dilakukan dengan menggunakan pendekatan Adactive Collaboration Management. dengan menggunakan pendekatan Adactive Collaboration Management. Melalui kegiatan-kegiatan seperti FGD, pelatihan, dan pendampingan, 36 peserta meningkatkan pengetahuan dan keterampilan dalam pengelolaan keuangan berbasis syariah. keuangan berbasis syariah. Program ini meningkatkan kemampuan mereka dalam menerapkan teknik-teknik pengelolaan keuangan yang sesuai dengan prinsip-prinsip Syariah, sehingga berkontribusi pada keberlanjutan dan efektivitas operasional PCM Limbung. Para peserta menunjukkan peningkatan sebesar 60 peningkatan soft skill dan 50% peningkatan hard skill. Evaluasi yang dilakukan meliputi mengukur nilai ekonomi yang dihasilkan dari penerapan praktik yang sesuai syariah.

**Kata Kunci:** Syariah; Keuangan; ACM; Manajemen; Penguatan

**Abstract:** PCM Limbung in Gowa Regency, South Sulawesi, faces challenges in managing organizational finances based on Sharia principles due to a lack of knowledge and skills among its human resources. To address this, a community service program was conducted, utilizing the Adactive Collaboration Management approach. Through activities such as FGD, training, and mentoring, 36 participants improved their knowledge and skills in Sharia-based financial management. The program enhanced their ability to apply financial management techniques aligned with Sharia principles, contributing to the sustainability and effectiveness of PCM Limbung's operations. Participants showed a 60% increase in soft skills and a 50% increase in hard skills. Evaluation included measuring the economic value generated from implementing Sharia-compliant financial practices.

**Keywords:** Sharia; Financial; ACM; Management; Strengthening.



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## A. INTRODUCTION

Strengthening knowledge in any field, particularly in the context of financial management and organizational operations, is crucial for ensuring sustainable development and effective management practices (Bhatti, 2020). Knowledge enhancement involves a continuous process of education, training, and practical application, aimed at improving the skills and competencies of individuals and organizations. This process not only helps in adapting to new challenges but also in harnessing opportunities for growth and improvement. In the realm of financial management, especially within organizations adhering to specific principles like those of Islamic finance, strengthening knowledge is paramount (Mustapha et al., 2019). The principles of Sharia-compliant finance, which prohibit interest (*riba*) and emphasize ethical investment and risk-sharing, require a solid understanding and diligent application to ensure compliance and effectiveness.

Sharia-based financial management is an integral part of Islamic finance, which operates in accordance with the principles of Islamic law (Sharia) (Hati et al., 2023). The core tenets of Sharia-compliant financial management include the prohibition of *riba* (usury or interest), *gharar* (excessive uncertainty), and *maysir* (gambling). Instead, Islamic finance emphasizes risk-sharing, ethical investments, and asset-backed financing (Hidayat et al., 2020). This approach is designed to promote social justice, economic stability, and equitable wealth distribution.

There are several Key Concepts and Principles in sharia provisions, including (1) *Riba* (Interest Prohibition) - In Islamic finance, earning interest on loans or deposits is strictly prohibited. Financial transactions must be free from *riba* to ensure fairness and equity. Instead, profit-sharing arrangements like *mudharabah* (profit-sharing) and *musharakah* (joint venture) are encouraged (Tahiri Jouti, 2019); (2) *Gharar* (Uncertainty Avoidance) - Contracts with excessive uncertainty or ambiguity are not allowed in Sharia-based financial management. This principle ensures that all parties have clear information about the terms and conditions of transactions, promoting transparency and reducing disputes (Gani & Bahari, 2020); (3) *Maysir* (Gambling Prohibition): Islamic finance prohibits any form of gambling or speculative activities that can lead to unjust enrichment. Investments should be made in real economic activities that contribute to the productive capacity of the economy (Bougatef et al., 2020); dan (4) Ethical Investments - Investments must be made in Sharia-compliant industries and sectors. Activities such as alcohol production, gambling, and pork processing are considered haram (forbidden) and are not eligible for investment (Hanif, 2018).

Sharia-based financial management is crucial for Muslims who seek to align their financial activities with their religious beliefs. It also offers a viable alternative to conventional financial systems by promoting risk-sharing and ethical investments, which can lead to more stable and just

economic systems. Moreover, the emphasis on tangible assets and real economic activities can reduce financial bubbles and enhance economic resilience (Ali & Hassan, 2020).

Recent research has focused on enhancing the understanding and implementation of Sharia-based financial management practices. For instance, studies have examined the effectiveness of Islamic finance in mitigating financial risks compared to conventional systems (Nugraheni & Alimin, 2022). Additionally, there is a growing body of literature exploring the integration of Islamic financial principles with modern financial technologies (fintech), which aims to increase accessibility and efficiency in Sharia-compliant financial services (Alsharari & Alhmoud, 2019).

Muhammadiyah is a social, religious, and educational organization that has many charitable endeavors. Muhammadiyah's charitable endeavors refer to various activities carried out by the organization to serve and improve the social, educational, and health conditions of the community. Muhammadiyah's charitable endeavors encompass various sectors such as education, health, social, economic, and religious sectors. In the education sector, Muhammadiyah has schools ranging from primary to tertiary levels, aiming to provide quality education with Islamic values. In the health sector, Muhammadiyah establishes hospitals, clinics, and health centers to provide affordable and quality healthcare services to the community, especially to those who are less fortunate. Muhammadiyah is also active in social movements such as disaster management, village development, poverty alleviation, and community empowerment. The organization is also involved in economic activities, such as cooperatives and micro-enterprises, to help improve the economic welfare of the people. In the religious field, Muhammadiyah has religious education institutions, mosques, and Islamic boarding schools (pesantren) to develop an understanding of religion in line with moderate and tolerant Islamic teachings.

PCM Limbung Gowa has been established since 1953, making it 70 years old. Until now, it manages several charitable endeavors, including Early Childhood Education (PAUD) and Quranic Education Center (TPA), Elementary School (SD), Junior High School (SMP), and Senior High School (SMA). It also operates an orphanage, paddy fields, a commercial complex (which includes one shop managed by the organization), and religious facilities. The educational units managed by PCM Limbung (PAUD, SD, SMP, SMA) are located within one complex. The paddy fields cover an area of approximately one hectare.

Based on the initial observation, we found that PCM Limbung and some of its charitable endeavors have not yet implemented Sharia principles. Some of the charitable endeavors still use conventional bank accounts for their banking transactions. Our data indicates that among all the charitable endeavors in PCM Limbung, several of them still use conventional banks. The PAUD, TPA, paddy fields, and the shop use Bank BRI, while the SMP uses

Bank Sulsel. The remaining entities (SMA, orphanage, and mosque/prayer room) use Bank Syariah BSI. It appears that the majority of the management of PCM Limbung's charitable endeavors still relies on conventional banks. In our initial interview with the secretary of PCM Limbung, it was revealed that the decision to use conventional banks was based on various considerations, such as the interests involved. For example, SMP Muhammadiyah uses Bank Sulsel because operational funds for the school are channeled through Bank Sulsel.

Based on the background described above, we are attempting to formulate the priority issue to be addressed through this Community Service activity, which is the lack of knowledge and skills in Sharia-based financial management in PCM Limbung Gowa, South Sulawesi. The objective of this activity is to provide reinforcement in the knowledge and skills of managing finances in Sharia-based institutions. This objective will be achieved through several planned work programs, including conducting training and mentoring on Sharia-based financial management. This activity is expected to provide benefits and contribute to strengthening human resources, specifically in the financial management of Sharia-based institutions in PCM Limbung, Gowa.

Sharia-based financial management has become an alternative path and a necessity, considering that Muhammadiyah is an Islamic organization. The importance of managing finances based on Sharia principles in Muhammadiyah institutions has become urgent and pressing for several fundamental reasons. These include upholding Islamic Sharia law, particularly in the management of financial institutions based on submission to Allah's rules, avoiding financial managers from engaging in usury practices (*riba*), and as a form of accountability to stakeholders and to Allah (Hati, et al., 2023; Fathonih et al., 2019; Lubis, 2021). Currently, the enthusiasm among Muslim communities to conduct their businesses in accordance with Sharia is growing, not only in terms of financial management but also in implementing digital marketing practices that comply with Sharia principles (Listyorini et al., 2023; Rohmansyah & As'ad, 2022; Sani & Ekowati, 2022; Zakiyah et al., 2023). To address these issues, community service programs focusing on training and mentoring in Sharia-based financial management are crucial. These initiatives aim to equip financial managers with the necessary skills and knowledge to effectively apply Sharia principles in their financial practices.

## **B. METHOD**

The partner is PCM Limbung, located in Gowa Regency, South Sulawesi. The participants total 36 people and include managers of various enterprises under PCM Limbung, such as schools (from early childhood education to upper secondary school), cooperative managers, farmland and shop managers, orphanage managers, and others.

The implementation method used is Adaptive Collaboration Management (ACM) (Ansell, 2022). ACM is a community communication approach used to identify partner problems, learn about those problems, and determine solutions. ACM is a method of community communication approach used to discover and identify the problems faced by the community. Additionally, the approach methods to be used in this community service program are Focus Group Discussions (FGD), training, and mentoring. Training will be conducted with the target audience positioned as recipients of knowledge and understanding of Sharia financial literacy and Sharia-based financial management (Rayyani et al., 2018; Sholehuddin et al., 2023; Rayyani, Muhammad Nur Abdi, 2020). The stages in the ACM method for identifying problems in the partner PKM at PCM Limbung are as follows:

a) Conducting observation and monitoring: This stage is carried out before the community service activity to identify existing or potential problems. Observation is done by documenting the financial management activities of PCM Limbung.

1. Communication and Interviews: In this stage, we engage in active communication with the managers of PCM Limbung to gain a deeper understanding of the challenges they face.
2. Analysis and Evaluation: After gathering information from PCM Limbung, we conduct an analysis and evaluation of the identified problems. In this stage, the problems are categorized, their causes are analyzed, and their impact is evaluated.
3. Collaboration and Discussion: This stage involves collaborating with PCM Limbung through Focus Group Discussions (FGD) to discuss the identified problems.
4. Identification of Solutions and Actions: After the discussions in the FGD forum, we determine the best solutions to address the problems faced by the community. The solutions can take the form of intervention programs, participatory activities, or other strategic measures. Concrete actions are then taken to implement these solutions.

The aforementioned stages reflect the participatory and inclusive approach in identifying and resolving issues that we conducted in PCM Limbung, Gowa, South Sulawesi. The ACM method allows PCM Limbung to actively participate in the problem identification process and search for solutions that can have a positive impact on PCM Limbung itself, as shown in Table 1.

**Table 1.** Steps for Completion of the Offered Solutions and Participation of Partners

No.	Solution Description	Implementation Plan	Partner Participation
1.	Strengthening sharia financial literacy for PCM Limbung's administrators.	Training	All administrators and members of the Limbung Branch PCM.
2.	Strengthening the knowledge and skills of management regarding financial management, in particular, sharia-based financial management	1. FGD 2. Training 3. Accompaniment	All Limbung Branch PCM Management

The following describes the evaluation and sustainability of the program. We hope that this activity can have a good and sustainable impact even though this activity has been completed, as shown in Table 2.

**Table 2.** Description of Program Evaluation and Sustainability

Implementation Plan	Criteria evaluated	Evaluation Instrument	Partner Program Sustainability
Training	Increased knowledge and understanding of partners regarding Islamic financial literacy.	Survey	Increased knowledge and understanding of partners regarding Islamic financial literacy
1. FGD 2. Training 3. Accompaniment	1. Application of appropriate technology. 2. Increased knowledge and skills of Limbung Branch PCM management in managing sharia-based finance.	1. Observation 2. Interview	Monitoring the findings and development of the Taklim Council management.

The achievement of our community service activities was assessed through pre-tests and post-tests (before and after receiving training and mentoring). A survey was conducted among all participants of the training and mentoring sessions. The survey took the form of qualitative questionnaires. The total number of participants who attended the training and mentoring sessions was 36 individuals.

### C. RESULT AND DISCUSSION

The process for enhancing financial literacy among PCM Limbung administrators begins with a preparation phase. This involves conducting a needs assessment through a preliminary survey to identify current financial literacy levels and developing a tailored curriculum focusing on Sharia financial principles. This initial step ensures that the training program is specifically designed to address the unique needs and knowledge gaps of the PCM Limbung administrators. The training phase follows, where interactive training sessions are organized, incorporating case studies and workshops to provide hands-on experience in applying Sharia financial principles. These sessions are designed to be engaging and practical, allowing participants to actively learn and apply their knowledge in simulated real-world scenarios.

The post-training phase includes evaluations using assessments and feedback surveys to measure knowledge gains, while offering continuous support through newsletters, additional workshops, and online resources. This ongoing support ensures that the learning process continues beyond the initial training sessions, helping participants to reinforce and expand their knowledge over time. Throughout this process, all administrators and members of the Limbung Branch PCM are actively participate in all stages of the training. This comprehensive engagement ensures that the entire organization benefits from the enhanced financial literacy, promoting a more informed and effective management of financial resources in accordance with Sharia principles.

The implementation of this comprehensive financial literacy program is expected to yield significant results for PCM Limbung. Primarily, it will lead to an improved understanding of Sharia financial principles among the administrators, equipping them with essential knowledge to navigate the complexities of Islamic finance. This enhanced understanding will naturally translate into an improved capability to apply Sharia principles in their day-to-day financial management decisions. As a result, the administrators will be better positioned to make informed choices that align with Islamic financial ethics, ensuring compliance with Sharia law while optimizing the organization's financial performance. This newfound expertise will not only benefit the individual administrators but will also contribute to the overall financial health and ethical standing of PCM Limbung as a whole.

This activity aims to enhance management's knowledge and skills in financial management, especially in Sharia-based financial management. The steps we are taking to achieve this include conducting Focus Group Discussions (FGDs) and training sessions. The FGD (Focus Group Discussion) exercise involved organizing sessions with participants/partners to discuss current financial practices, challenges, and integration of Shariah-based financial management. Discussion topics included the importance of Shariah compliance, practical challenges, and strategies to overcome those

challenges. The Community Service Implementation Team guides the discussions to ensure productive outcomes, as shown in Figure 1.



**Figure 1.** Focus Group Discussion

The outcomes of these FGDs included a comprehensive understanding of the current financial practices and challenges faced by Partners. In addition, we clearly identified areas where Sharia principles could be integrated. During the training phase, the process began with designing a comprehensive training program focused on advanced Sharia financial management concepts, including *mudarabah* (profit-sharing), *musharakah* (partnership), and *wakalah* (agency). The training was delivered through intensive sessions combining lectures, practical exercises, and interactive discussions. Pre- and post-training assessments were conducted to measure knowledge acquisition. The outcomes of the training included enhanced knowledge and practical skills in Sharia financial management among PCM Limbung administrators, as well as increased confidence in implementing Sharia-compliant financial practices.

During the accompaniment phase, the process began with providing continuous support and mentorship to PCM Limbung administrators as they implemented Sharia financial principles. Regular monitoring and evaluation were conducted to identify and address any challenges that arose during the implementation process. Additionally, periodic workshops were held to reinforce previous training and address emerging issues. The outcomes of this phase included the successful integration of Sharia financial principles into PCM Limbung's financial management practices and sustained improvements in financial management and compliance with Sharia principles.

Partner participation in this programme includes the involvement of the entire management of PCM Limbung Branch in all stages of FGDs, training, and mentoring. This active participation ensured that every member of the management gained in-depth understanding and practical skills in sharia-based financial management. The overall impact of the programme was a significant improvement in financial literacy and financial management



skills among the management of PCM Limbung. In addition, the successful adoption and implementation of shariah-based financial management practices will enhance organisational integrity and community trust, as shown in Figure 2 and Figure 3.



**Figure 2.** Training Materials I



**Figure 3.** Training Materials II

This activity aims to enhance the understanding and knowledge of Sharia-based financial management in the leadership of the Muhammadiyah Limbung branch (PCM) of Muhammadiyah in Gowa. Based on this activity, some of the achieved results include:

1. Improved understanding of the basic principles of Sharia finance: Through training and mentoring, the managers of the business ventures in PCM Muhammadiyah Limbung have gained a better understanding of the principles of Sharia finance. This includes aspects such as recording financial transactions, the contracts involved in each transaction, and concepts such as *riba* (interest), *gharar* (uncertainty), and *muamalah* (business transactions) that align with Sharia principles.
2. Introduction to Sharia financial instruments: The participants of the activity were introduced to various Sharia financial instruments that can be utilized in the financial management of PCM Muhammadiyah Limbung. They learned about products such as *mudharabah* (profit-sharing), *musharakah* (partnership), and *wakalah* (agency) that are in accordance with Sharia principles.
3. Creation of Sharia-based financial plans: The participants were taught how to develop financial plans that adhere to Sharia principles. They learned about the importance of managing funds in a just and

transparent manner, as well as avoiding practices such as *riba* (interest) and speculation that are not in line with Islamic teachings.

4. Implementation of Sharia financial practices: Through mentoring and consultation, the participants were encouraged to implement Sharia financial principles in the financial management of PCM Muhammadiyah Limbung. They were assisted in adopting practices such as Sharia-based accounting, the use of Sharia contracts, and conducting financial audits in accordance with Sharia principles.
5. Information dissemination and socialization: In addition to involving members of PCM Muhammadiyah Limbung, this activity also includes the dissemination of information and socialization to the surrounding community. This aims to raise awareness about the importance of Sharia finance and its benefits for individuals and the community.

## **1. Evaluation Data Results**

To determine the success of the sharia financial management training and support program for PCM Limbung, we conducted a comprehensive evaluation that included pre- and post-training assessments, participant feedback, and impact analysis over several months. The evaluation metrics were divided into soft skills and hard skills improvements, as well as overall participant satisfaction and long-term impact.

## **2. Evaluation Metrics**

- a. Pre- and Post-Training Knowledge Assessment: Measured the understanding of sharia financial principles before and after the training.
- b. Participant Feedback: Collected through surveys to gauge satisfaction with the training content, delivery, and practical applicability.
- c. Long-Term Impact Analysis: Evaluated the practical implementation of sharia financial management principles over several months post-training.

### 3. Detailed Evaluation Results

**Table 3. Evaluation Metrics and Results**

Metric	Pre-Training Score	Post-Training Score	Improvement (%)
Knowledge of Sharia Principles	40%	80%	100%
Practical Skills in Sharia Finance	35%	70%	100%
Participant Satisfaction (Scale 1-5)	-	4.5%	-
Long-Term Implementation	-	85%*	-

\*Note: Long-term implementation is based on self-reported data from follow-up surveys conducted 3 months post-training.

### 4. Participant Feedback Summary

- Training Content: 90% of participants found the training content highly relevant and informative.
- Training Delivery: 85% appreciated the interactive nature of the training sessions, including case studies and practical exercises.
- Practical Applicability: 80% of participants reported being able to apply the knowledge gained in their daily financial management activities.

### 5. Descriptive Analysis

The training program for PCM Limbung aimed to strengthen the knowledge and practical skills of its administrators in sharia-based financial management. The evaluation data provides a detailed insight into the program's effectiveness:

- Knowledge Improvement: There was a significant increase in the understanding of sharia financial principles, with the average knowledge score rising from 40% pre-training to 80% post-training. This 100% improvement indicates that the training effectively conveyed the foundational principles of sharia finance.
- Practical Skills Enhancement: Practical skills related to managing finances in accordance with sharia principles saw a similar 100% improvement, increasing from 35% to 70%. This indicates that participants not only understood the theoretical aspects but were also able to translate this knowledge into practical skills.
- Participant Satisfaction: The overall satisfaction rate, measured on a scale of 1 to 5, was 4.5, reflecting high satisfaction with both the content and the delivery of the training. Participants valued the interactive elements and the real-world applicability of the sessions.
- Long-Term Implementation: Three months after the training, 85% of the participants reported implementing sharia financial management principles in their daily activities. This long-term impact demonstrates

that the training had a lasting effect on the financial practices of PCM Limbung's administrators.

#### **D. CONCLUSIONS AND SUGGESTIONS**

Based on the evaluation data, it can be concluded that the training program was highly successful. It significantly improved the knowledge and practical skills of PCM Limbung's administrators in sharia-based financial management. The high satisfaction rates and substantial long-term implementation further validate the program's effectiveness and its positive impact on the organization's financial practices. We found that, PCIM Limbung basically wanted to manage their finances in accordance with sharia principles, but were still constrained in terms of practical literacy. With the training and education provided, PCM Muhammadiyah Limbung members' understanding of sharia finance principles improved significantly. They are now able to apply these principles in their daily financial activities. Overall, the Islamic finance skills of PCM Limbung members improved by around 70%, which enables them to manage their finances more efficiently and in accordance with Islamic principles.

It is recommended that similar activities continue to be implemented periodically to ensure sustainable and in-depth understanding. In addition, support is needed from the government in terms of the use of Islamic banks (government-owned) for the management of BOS funds and advanced training programmes to strengthen Islamic accounting capabilities at the business level. This will help PCM Limbung achieve higher financial integrity and increase community trust.

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