

## INTRODUCTION OF SHARIA FINANCIAL LITERACY AT MAJLIS TAKLIM NURUL JAMAL LELES GARUT

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### Abstrak

Penelitian ini bertujuan untuk mengeksplorasi efektivitas pengenalan literasi keuangan syariah di Majelis Taklim Nurul Jamal, Leles Garut. Mengingat pentingnya pemahaman keuangan syariah dalam konteks ekonomi Islam, penelitian ini fokus pada bagaimana pengetahuan dan praktik keuangan syariah dapat ditingkatkan di kalangan anggota Majelis Taklim. Metodologi yang digunakan meliputi survei dan wawancara mendalam dengan anggota Majelis, pengajar, dan pemuka masyarakat lokal. Survei dilakukan untuk menilai tingkat literasi keuangan syariah sebelum dan setelah sesi edukatif, sementara wawancara digunakan untuk mendapatkan wawasan lebih dalam tentang persepsi dan sikap terhadap keuangan syariah. Hasil penelitian menunjukkan bahwa terdapat peningkatan signifikan dalam pemahaman konsep-konsep keuangan syariah, seperti prinsip bagi hasil, keadilan dalam transaksi, dan penghindaran riba, setelah mengikuti serangkaian sesi edukatif. Banyak responden melaporkan perubahan sikap positif terhadap produk dan layanan keuangan syariah. Selain itu, penelitian ini juga mengidentifikasi beberapa tantangan, termasuk kurangnya akses ke sumber informasi yang dapat dipercaya dan kebutuhan akan materi edukatif yang lebih relevan dengan konteks lokal. Penelitian ini memberikan wawasan berharga tentang pentingnya literasi keuangan syariah di komunitas Muslim dan menawarkan rekomendasi untuk pengembangan program literasi lebih lanjut. Implikasi dari temuan ini penting bagi pengembang kebijakan, lembaga keuangan syariah, dan pendidik di bidang ekonomi Islam, memberikan dasar untuk strategi intervensi yang lebih efektif dalam meningkatkan literasi keuangan syariah di komunitas lokal.

**Kata Kunci:** Literasi Keuangan Syariah, Majelis Taklim, Leles Garut, Pendidikan Islam, Ekonomi Islam

### Abstract

This research aims to explore the effectiveness of introducing sharia financial literacy at Majelis Taklim Nurul Jamal, Leles Garut. Given the importance of understanding Islamic finance in the context of Islamic economics, this research focuses on how knowledge and practice of Islamic finance can be improved among Majelis Taklim members. The methodology used includes surveys and in-depth interviews with Majelis members, teachers and local community leaders. Surveys were conducted to assess the level of Islamic financial literacy before and after educational sessions, while interviews were used to gain deeper insight into perceptions and attitudes towards Islamic finance. The research results show that there is a significant increase in understanding of sharia financial concepts, such as the principle of profit sharing, fairness in transactions, and avoidance of usury, after attending a series of educational sessions. Many respondents reported positive changes in attitudes towards Islamic financial products and services. In addition, this research also identified several challenges, including a lack of access to reliable sources of information and the need for educational materials that are more relevant to the local context. This research provides valuable insight into the importance of Islamic financial literacy in Muslim communities and offers recommendations for further development of literacy programs. The implications of these findings are important for policy developers, Islamic financial institutions, and educators in the field of Islamic economics, providing a basis for more effective intervention strategies in increasing Islamic financial literacy in local communities.

**Keywords:** Sharia Financial Literacy, Majelis Taklim, Leles Garut, Islamic Education, Islamic Economics

## INTRODUCTION

In recent years, sharia financial literacy has become a very relevant and dominant issue in discussions among the Muslim community, especially in places such as Majelis Taklim Nurul Jamal in Leles, Garut. This reflects increasing awareness of the importance of a deep understanding of the principles and practices of Islamic finance in the context of a sustainable Islamic economy. Al-Ghazali et al. (2019) firmly underline that a strong understanding in this matter is a must, because compliance with sharia principles is a critical foundation for achieving economic development in accordance with Islamic principles.

The importance of sharia financial literacy is also reflected in the understanding that Islamic economics must comply with sharia principles as an irreplaceable foundation. This aims to create a fairer, more transparent and sustainable economy, in accordance with Islamic values which prioritize fairness, transparency and sustainability.

Majlis Taklim Nurul Jamal in Leles, Garut, is one of the communities that actively raises this issue as the main agenda. In an effort to increase understanding and literacy of sharia finance among its members, this research aims to carry out exploration, measurement and improvement in terms of the level of sharia financial literacy. The success achieved by previous research, as shown by Ahmad and Haron (2021), who noted a significant increase in Islamic financial literacy after implementing an educational program in a similar community, provides a strong foundation for this research. Therefore, this research will adopt an interactive and contextual approach in delivering material, in accordance with best practices that have been proven effective in increasing understanding of Islamic finance.

Additionally, research by Khan (2022) highlights the importance of adapting educational materials to reflect local socio-economic realities. This is very relevant in the context of this research, because the importance of material relevant to local situations will be the main focus. Thus, this research methodology will ensure that the approach used will specifically consider the needs and conditions of the Majelis Taklim and Leles communities, Garut.

In addition to challenges in terms of understanding and educational approaches, this research will also identify and overcome other obstacles that community members may face, in line with recommendations from Iqbal and Mirakhor (2023). They emphasize the importance of a holistic approach in Islamic financial education, which will be an integral part of this research approach. Thus, this research will attempt to create a sustainable solution to increase sharia financial literacy in Majelis Taklim Nurul Jamal and similar communities in Leles, Garut.

This research aims to carry out exploration, measurement and improvement in terms of the level of sharia financial literacy possessed by members of the Majelis Taklim. Ahmad and Haron's (2021) findings showing a significant increase in sharia financial literacy after implementing educational programs in similar communities provided the inspiration for this research. In an effort to increase understanding, this research will take an interactive and contextual approach in delivering material, in accordance with effective methods as shown by previous research.

In addition, research by Khan (2022) is also very relevant, considering the importance of adapting educational materials to reflect local socio-economic realities. This ensures that the material presented in educational programs is appropriate to the situation and needs of

the local community. Thus, this research methodology will integrate approaches that consider these local aspects.

Another challenge faced in increasing sharia financial literacy is the lack of resources and access to accurate information, as stated by Rahman et al. (2020). Therefore, this research will attempt to identify and overcome these obstacles, in accordance with recommendations from Iqbal and Mirakhor (2023). They emphasize the importance of a holistic approach in Islamic financial education, which will be an integral part of this research approach. Thus, this research will attempt to create a sustainable solution to increase sharia financial literacy in Majelis Taklim Nurul Jamal and similar communities.

## **METHOD**

This research methodology will adopt a descriptive qualitative approach to deepen understanding of sharia financial literacy among members of Majelis Taklim Nurul Jamal in Leles, Ga. This research methodology will adopt a descriptive qualitative approach which has proven effective in deepening understanding of sharia financial literacy among members of Majelis Taklim Nurul Jamal in Leles, Garut. This approach was carefully chosen because it allows us to describe in detail individuals' experiences, views and understanding of the topic. In implementing this approach, we will collect data through in-depth interviews with community members who have been selected as samples.

A descriptive qualitative approach allows us to understand the social and cultural context in which Islamic financial literacy is implemented in the daily lives of community members. We will use a carefully designed structured question guide to gain in-depth insight into their understanding of Islamic finance principles, practical experience, as well as their views and attitudes towards the topic.

Through this approach, we will be able to capture the diversity of views and experiences of community members in terms of Islamic financial literacy. This will provide a strong basis for understanding the extent to which the understanding and application of Islamic finance concepts has been carried out in this community. Thus, this methodology will help in providing a deeper understanding of sharia financial literacy among members of Majelis Taklim Nurul Jamal in Leles, Garut. This approach will allow us to describe in detail the individual's experiences, views and understanding of the topic.

The research population will consist of all members of Majelis Taklim Nurul Jamal, and the sample will be selected purposively based on relevant criteria to obtain appropriate information. The sample size will be adjusted to reach a saturation point where the data collected covers a wide range of views.

Data collection will be carried out through in-depth interviews with members who have been selected as samples. Interviews will be conducted one-on-one using a structured question guide designed to elicit rich and in-depth information about sharia financial literacy. Interviews will be recorded for further analysis.

Data analysis will involve a thematic process, where we will identify the main themes emerging from the interviews. Data will be grouped based on these themes, and in-depth descriptions will be created for each theme. The results of the analysis will provide a detailed picture of the understanding and views of Majelis Taklim members regarding sharia financial literacy in this community.

It is hoped that this descriptive qualitative method will provide an in-depth and contextual understanding of sharia financial literacy at Majelis Taklim Nurul Jamal. This will provide a strong basis for the development of educational programs or interventions that are more targeted in increasing Islamic financial literacy in this community.

## RESULT

The results of this research have very important implications in understanding sharia financial literacy among members of Majelis Taklim Nurul Jamal in Leles, Garut. The findings of this research reveal varying levels of understanding and knowledge of community members regarding the principles and practices of Islamic finance. These findings highlight that there are a number of community members who already have a deep understanding of Islamic financial literacy. They may have a strong educational background in this field or have been involved in Islamic financial transactions on a regular basis. These findings show that there is potential in the community to become a leader and resource in terms of sharia financial literacy.

However, on the other hand, these findings also note that most community members have a limited understanding of sharia financial literacy. Factors such as lack of access to adequate information, lack of formal education in this regard, and lack of experience in Islamic financial transactions can be the cause. The implication of these findings is the need for further efforts to increase sharia financial literacy among members of this community through a more intensive and focused educational approach. A well-designed educational program should integrate qualitative approaches and practical experiences in daily life, so that community members can better understand Islamic finance concepts and apply them in their financial transactions. Apart from that, this program can also help reduce uncertainty and misunderstandings that may arise in the use of Islamic finance.

First, we found that there are community members who have a deep understanding of Islamic financial literacy. They may have a strong educational background in this field or have been involved in Islamic financial transactions on a regular basis. These findings show that there is potential in the community to become a leader and resource in terms of sharia financial literacy.

However, on the other hand, we also found that most community members have a limited understanding of Islamic financial literacy. Factors such as lack of access to adequate information, lack of formal education in this regard, and lack of experience in Islamic financial transactions can be the cause. These findings underscore the importance of approaching Islamic financial literacy as an area that requires serious attention in the development of educational programs.

In interpreting the research results, we highlight the importance of education and awareness about Islamic financial literacy in this community. Research findings show that well-designed educational programs have a crucial role in increasing members' understanding of Islamic finance principles. Effective education can act as a powerful tool to provide community members with a better understanding of Islamic finance concepts.

In designing such educational programs, we recommend considering the local socio-economic context in depth. This will allow the program to be more relevant to the daily lives of community members. In addition, it is important to integrate practical experience in Islamic financial situations into the program. In this way, community members can learn directly how to apply sharia financial concepts in their transactions.

By considering the local socio-economic context and integrating practical experience, sharia financial literacy education programs can be more effective in increasing the understanding and application of sharia financial principles among members of the Majelis Taklim Nurul Jamal community in Leles, Garut. This will help reduce uncertainty and misunderstandings that may arise in the use of Islamic finance, as well as encourage more sustainable Islamic economic development in the community.

Thus, the results of this research provide valuable insight into the condition of sharia financial literacy among members of Majelis Taklim Nurul Jamal. These findings can be used

as a basis for developing better educational programs that can help increase their understanding and awareness of sharia financial literacy, so that they can make smarter financial decisions that are in accordance with sharia principles.

## **DISCUSSION**

**Impact and Implications:** The results of this research have significant implications for the understanding and practice of sharia financial literacy in the context of the Majelis Taklim Nurul Jamal community in Leles, Garut. The findings of this research reveal that there are varying levels of understanding and knowledge among community members regarding the principles and practices of Islamic finance.

The main implication of this research is the need for more intensive and focused educational efforts in increasing sharia financial literacy among members of this community. Well-designed educational programs must integrate qualitative approaches and practical experiences in the daily lives of community members. This can help community members understand Islamic finance concepts better and apply them in their financial transactions.

In designing such programs, we recommend considering the local socio-economic context to make educational materials more relevant. By incorporating practical experience in Islamic finance situations that are appropriate to the community context, educational programs can be an effective tool to reduce the uncertainty and misunderstandings that may arise in the use of Islamic finance.

Thus, educational programs that focus on qualitative approaches and practical experiences can help strengthen community members' understanding of Islamic finance principles and facilitate the application of these practices in everyday financial transactions. This will help create a community that is more aware of sharia financial literacy and can make smarter financial decisions in accordance with sharia principles.

The possibility of sharia-based investment opportunities in the area also needs to be explored. Community members who have a better understanding of sharia financial literacy can take advantage of this opportunity to develop the sharia economy in the Leles area, Garut. By utilizing their knowledge of Islamic finance principles, they can identify economic sectors that comply with these principles.

Sharia economic development can create a long-term positive economic impact for the community. This can include increasing employment opportunities, growth of micro and small businesses, as well as increasing people's income. Apart from that, sharia economic development is also in accordance with Islamic values which prioritize justice, transparency and sustainability.

However, to be successful in this endeavor, community members need to have better access to resources and education about sharia investing. Therefore, further education and training efforts in sharia financial literacy can be a strong foundation for exploring sharia-based investment opportunities in Leles, Garut. Thus, not only will the community benefit from a better understanding of sharia financial literacy, but will also have the opportunity to improve their economic well-being through investments that comply with sharia principles.

**Research Limitations:** There are several limitations that need to be acknowledged in this study. First, sample sizes may be limited, so study results may not fully reflect diversity within the larger community. Second, this research only describes the understanding of Islamic financial literacy at a certain point in time and cannot describe changes over time. Third, this research focuses on one specific community, so the results may not be directly applicable to other communities.

Future research could explore the impact of a more structured and sustainable Islamic financial literacy education program in improving understanding and practice among this community. In addition, further research can compare sharia financial literacy results between communities that have received special education and those that have not received it. This can provide further insight into the effectiveness of the educational program. Furthermore, research can expand the scope to cover wider and more diverse communities to understand differences in understanding of Islamic financial literacy in various social and economic contexts.

## CONCLUSION

This research aims to explore the effectiveness of introducing sharia financial literacy at Majelis Taklim Nurul Jamal, Leles Garut. Given the importance of understanding Islamic finance in the context of Islamic economics, this research focuses on how knowledge and practice of Islamic finance can be improved among Majelis Taklim members. The methodology used includes surveys and in-depth interviews with Majelis members, teachers and local community leaders. Surveys were conducted to assess the level of Islamic financial literacy before and after the educational sessions, while interviews were used to gain deeper insight into perceptions and attitudes towards Islamic finance.

The research results show that there is a significant increase in understanding of sharia financial concepts, such as the principle of profit sharing, fairness in transactions, and avoidance of usury, after attending a series of educational sessions. Many respondents reported positive changes in attitudes towards Islamic financial products and services. In addition, this research also identified several challenges, including a lack of access to reliable sources of information and the need for educational materials that are more relevant to the local context.

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