



INCREASING SHARIA FINANCIAL LITERACY THROUGH SHARIA FINANCIAL TRAINING AND ASSISTANCE FOR TEACHERS

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ARTICLE INFO

Article History:

Received Agustus 06, 2022

Accepted Oktober 01, 2022

Available December 30, 2022

Keywords:

MSMEs,
 Financial Education,
 Access to Finance,
 Islamic Financial
 Institutions

ABSTRACT

The Islamic finance industry, in the last ten years, has continued to experience growth. This growth trend is likely to continue considering Indonesia's vast potential. It is coupled with the demographic conditions of Indonesia, where most of the population is Muslim. However, this growth has yet to be maximized, considering that the Islamic banking industry's market share in 2019 was only 5.70%. According to OJK research in 2016, one of the factors for this problem is the low level of Islamic financial literacy in our society, which is only around 8%. So, it is necessary to carry out education so that our Islamic financial literacy increases. One of the strategic steps in the education process is through formal educational institutions, especially secondary education levels, both SMA and SMK. For this reason, so that education goes according to expectations, it is necessary to increase literacy for teachers first. The teacher has a crucial position in the world of education. Excellent Human Resources (HR) for a teacher is an absolute thing in the educational process. It is non-negotiable because it has been mandated in Article 8 of Law No. 14 of 2005 concerning Teachers and Lecturers. So teachers in any field must have sufficient competence. Based on this background, Islamic financial training and assistance are needed to increase Islamic financial literacy for teachers. With this dedication, it is hoped that it can increase public sharia financial literacy through educational institutions.

Industri keuangan syariah dalam 10 tahun terakhir terus mengalami pertumbuhan. Namun, pertumbuhan tersebut hingga saat ini dirasa belum maksimal mengingat market share industri perbankan syariah tahun 2019 baru sebesar 5,70%. Menurut penelitian OJK tahun 2016 menunjukan salah satu faktor permasalahan tersebut adalah masih rendahnya literasi keuangan syariah masyarakat kita, yakni hanya sekitar 8%. Untuk menanggulangi permasalahan tersebut perlu dilakukannya edukasi agar tingkat literasi keuangan syariah kita meningkat. Salah langkah strategis dalam proses edukasi tersebut adalah melalui lembaga pendidikan formal, terutama jenjang pendidikan menengah baik SMA maupun SMK. Untuk itu agar edukasi tersebut berjalan sesuai dengan harapan, maka diperlukan peningkatan literasi kepada guru-guru terlebih dahulu. Mengingat guru memiliki posisi yang sangat penting dalam dunia pendidikan. Sumber Daya Manusia (SDM) yang unggul seorang guru adalah hal mutlak dalam proses pendidikan. Hal ini tak bisa ditawar karena sudah diamanatkan dalam Pasal 8 Undang-Undang No 14 Tahun 2005 tentang Guru dan Dosen. Sehingga guru bidang apapun harus memiliki kompetensi yang cukup. Berdasarkan latar belakang tersebut maka diperlukan pelatihan dan pendampingan keuangan syariah untuk peningkatan literasi keuangan syariah bagi guru. Dengan adanya pengabdian ini diharapkan dapat meningkatkan literasi keuangan syariah masyarakat melalui lembaga pendidikan.

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INTRODUCTION

Business growth, especially in the financial industry, continues to experience improvement and growth. It is evidenced by the increasing number of new business forms emerging in the financial sector. One example is the emergence and development of the Islamic finance industry. Currently, Islamic finance has become an investment option for the community in addition to the pre-existing (conventional) forms of investment.

Even investment with this sharia model has become a trend today. Investment in Islamic financial institutions has become a growing trend today. So, the Islamic financial industry must continue to develop its products to attract people's hearts. For example, there are currently various Islamic financial institutions, such as Islamic banking, Islamic insurance, Islamic pawnshops, and other Islamic financial industry. Almost all financial institutions, both banking, and non-banking have sharia-based units. However, public attention is still focused on the Islamic banking sector.

Based on data from the OJK, until 2019 in Indonesia, there were 14 Islamic Commercial Banks (BUS) and 20 Islamic Business Units (UUS) operating. Until June 2018, Islamic banks continued to show positive growth. There was an increase in several aspects, such as assets, disbursed financing (PYD), and third-party funds (DPK). The performance of Islamic banks in June 2018 generally improved compared to the end of 2017, as indicated by the main financial ratios, both in terms of liquidity, efficiency, profitability, and capital, which showed improvement. The growth of Islamic bank assets reached 13.09%, which is greater than the growth of conventional banks, which was only 9.1%. Distributed Financing (PYD) grew by 11.25%, and Third Party Funds (DPK) grew by 14.58%. However, this growth is felt to be less than optimal, considering that the market share of Islamic banks is still 5.70% which is considered very small (OJK: 2019).

However, it seems that the growth of the Islamic finance industry has not been maximized compared to Indonesia's potential. As we all know, the majority of Indonesia's population is Muslim, around 88% of the total population of Indonesia. In addition, Indonesia is ranked as the fourth country with the largest population worldwide and the country with the largest Muslim population worldwide. With this potential, the market share of the Islamic finance industry should be far greater than the current figure. The Financial Services Authority or Otoritas Jasa Keuangan (OJK) has identified this problem. His research found that the level of Islamic financial literacy in our society is still shallow, only around 8%.

For this reason, one of OJK's grand strategies in the current sharia financial industry development program is to educate the public about it. This education indeed aims to increase public sharia financial literacy. The education program is carried out in various forms, including seminars, workshops, Islamic economic research, and other forms of activity. The education program has also received a positive response from the world of education, especially at colleges or universities. One of them is opening various study programs related to Islamic economics and finance in these educational institutions.

However, the presence of Islamic economics and finance study programs at the tertiary level needs to be supported by education at the secondary school level. It is so that sharia financial education can be carried out as early as possible for the public. One of them is that the discussion of Islamic economics and finance started in several school subjects. However, it is constrained by minimal and low Islamic financial literacy owned by teaching teachers even though the adequacy of teacher competence is needed to support the learning process. So, the output or graduates are expected to be truly competent in Islamic finance.

The competence of a teacher is essential in the educational process. Teachers must have proper competence in their respective teaching fields to produce the nation's competent children and competitiveness in the world of work. Based on Undang-Undang Nomor 14 Tahun 2005 concerning Teachers and Lecturers, Article 10 paragraph (1) states that "Teacher competence referred to in Article 8 includes competence pedagogic, personality competence, social competence, and competence professionalism obtained through professional education.

One competency that is quite important is related to the professional competence of a teacher. Professional competence is mastery of learning material in a comprehensive and in-depth manner, which includes mastery of the subject matter curriculum in schools and the scientific substance that covers the material, as well as mastery of the scientific structure and methodology. So a teacher must master the material taught to his students to produce output or graduates who master or are experts in their respective fields.

For this reason, teachers need assistance, especially on material or actual issues. Includes material assistance or issues regarding Islamic finance as currently developing in Indonesia. With this training and mentoring, it is hoped that teachers will have competence in following the demands of the times and be able to produce output or graduates following the conditions of the times.

So based on these conditions, it is necessary to increase Islamic financial literacy for teachers through Islamic financial training and assistance. With the formulation of the problem, they are 1). what is the level of Islamic financial literacy in teachers; 2). what are the efforts to increase Islamic financial literacy in teachers; 3) how to increase Islamic financial literacy through Islamic financial training and mentoring?

Purpose and Benefits of Devotion

This activity aims to solve existing problems: 1). Provide training and mentoring on sharia finance for teachers; 2). They were increasing Islamic financial literacy in teachers through training and mentoring of Islamic finance, and 3). Improving the competence of teachers in the field of Islamic finance. Meanwhile, the benefits of community service activities regarding increasing Islamic financial literacy through training and Islamic financial assistance for teachers are increasing literacy in community sharia finance and increasing the growth of the sharia finance industry in Indonesia

METHOD

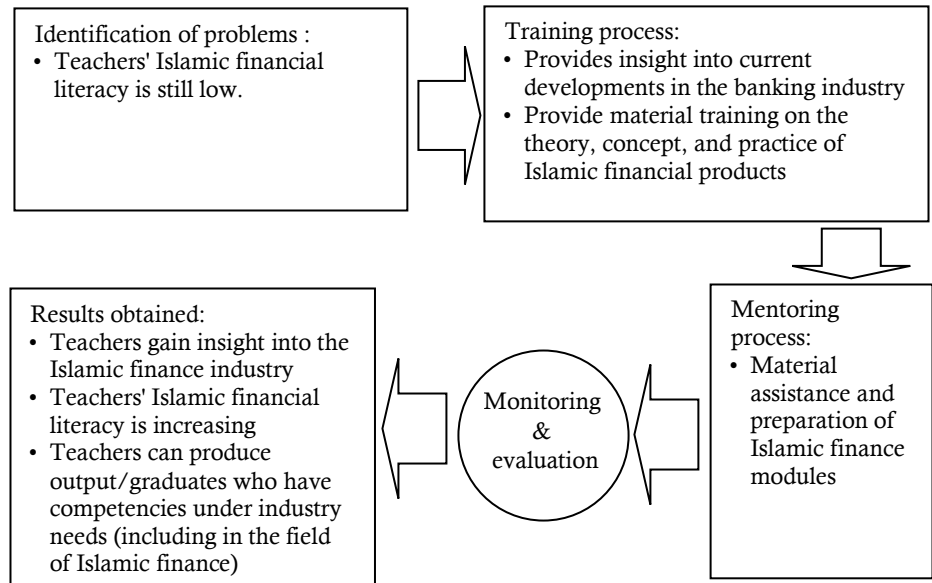
The problem that forms the basis for the need to carry out community service activities entitled "Increasing Islamic financial literacy through Islamic financial training and assistance for teachers" is the low Islamic financial literacy of teachers—especially teachers of Financial and Institutional Accounting competency skills in Vocational High Schools. Teachers must understand and follow current developments in the industrial world, including the currently developing Islamic finance industry. The hope is to be able to produce graduates who have competencies following the current industrial world. The problem-solving framework for solving the problem is described in Figure 1.0.

This service activity is aimed at teachers in charge of the Competence of Financial Accounting expertise and SMK Negeri 2 Semarang. The problem-solving model applied by the community service team is in the form of training on Islamic finance, which is expected to increase teachers' Islamic financial literacy. Teachers who support the financial accounting expertise competence and institutions of SMK Negeri 2 Semarang are expected to understand and have

comprehensive knowledge of Islamic finance so that the learning process can run well and produce output/graduates that are in line with industry needs.

Figure 1.0:

Problem-Solving Framework Chart



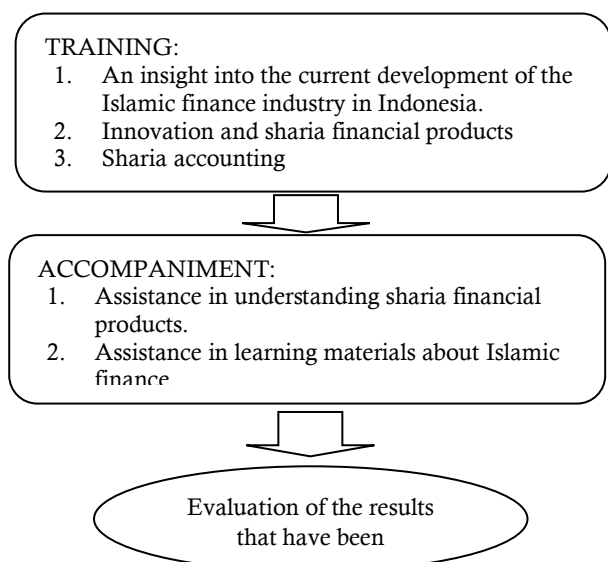
The realization of implementing this service model is to provide insight into the current development of the Islamic finance industry in Indonesia and the forms of application and development of Islamic financial products. It is the initial material given to teachers. It is also an effort to respond to current financial developments that demand that the world of education can also follow developments. So it is hoped that teachers will better understand and master the latest issues and developments in Islamic finance, which will later be conveyed to students.

Furthermore, the teacher will be given the material on the latest Islamic financial accounting considering that Islamic accounting standards are also experiencing changes and developments. So it is hoped that teachers will also master how financial reports in Islamic financial institutions are very different from financial reports in conventional financial institutions. It also supports the delivery of banking accounting subject matter in class.

In addition to providing material to increase teacher understanding and competence, mentoring will also be provided in the future. Assistance is expected to be a medium to help teachers who are still experiencing problems in the field in the teaching and learning process. So that with this comprehensive training and assistance, it can increase Islamic financial literacy in teachers, which is then expected to be conveyed to students so that it will be able to increase Islamic financial literacy in the broader community.

Figure 2.0:

Flowchart Implementation of Service



Activities on increasing Islamic financial literacy through Islamic financial training and mentoring for teachers Are done using the lecture/panel method, question and answer, discussion, and mentoring. The following flowchart will explain the strategic steps that the servant can formulate.

RESULTS AND DISCUSSIONS

The service is carried out following the service plan as previously described. Namely, the implementation is carried out in collaboration with service partners, namely SMK N 2 Semarang. However, in implementing the service activities, the training participants did not only come from teachers in partner institutions but also invited teachers who were members of the Central Java Islamic Banking Subject Teacher Consultation (MGMP). The service activities were carried out on Saturday, March 14, 2020, at the SMK Negeri 2 Semarang Meeting Hall.

The service process begins with coordinating and discussing with the Principal of SMK 2 Semarang, Mr. Suroyo, S.Pd., M.Pd. The purpose of this coordination is to determine precisely the conditions in the teachers' environment, especially concerning the level of Islamic financial literacy and their needs in school learning activities as well as formulating the concept of implementing community service activities to be carried out. Coordination and discussion activities with partners were carried out on Friday, March 6, 2020. This coordination resulted in an agreement to

implement Islamic financial education service activities for teachers to be carried out on Saturday, March 14, 2020, to coincide with the Central Java level LKS activities in the field of Islamic Banking which took place at SMK Negeri 2 Semarang.

In addition, based on the results of coordination and discussions with partners, information was also obtained regarding the constraints faced by partners. That is the low level of Islamic financial literacy of teachers. The results are 1). The low literacy of Islamic finance teachers in the partner environment (SMK N 2 Semarang), even though they also discussed material about Islamic banking in several subjects, especially in the competence of accounting expertise. 2). There is no reference book to assist learning on Islamic banking following the characteristics of learning in SMK because most existing reference books align with learning in tertiary institutions. Based on the results of coordination meetings and discussions with partners, community service activities are increasingly emphasized in Islamic finance training to increase teachers' Islamic financial literacy.

After coordination and discussion with the service partners, community service was carried out in the form of Islamic finance training for Islamic banking teachers as planned. The service activities were carried

Time	Activity	Description	The Place
08.00 – 08.45	Participant Registration and Pre Test	Service Team and Partners	Hall of SMK N 2 Semarang
08.45 – 09.00	Opening	Devotion Partner	
09.00 – 09.15	Welcome speech	Head master of SMK N 2 Semarang	
09.15 – 10.15	Material 1: Islamic Banking Operations, Products, and Services	Ubaedul Mustafa	
10.15 – 11.15	Material 2: Economics and Finance Learning Media	Kemal Budi Mulyono	
11.15 – 12.00	Discussion	M. Feriady	
12.00 – 12.30	Post-Test and Closing	Service Team and Partners	

out on Wednesday, March 11, 2020, at the SMK Negeri 2 Semarang hall. This service activity was attended by 16 participants consisting of 4 teachers of Accounting skill competence at SMK N 2 Kendal and 12 teachers who are members of the Central Java Islamic Banking MGMP.

In general, the implementation of community service activities has been running smoothly. The format of community service activities is carried out through the delivery of material from resource persons

the community service team has prepared. The material presented was about Islamic Banking operations, products, and services delivered by Ubaedul Mustofa, S.H.I, M.S.I. He is the head of the service team and a lecturer at FE UNNES who is competent in Islamic finance, which is very appropriate to the material presented in the service activities. After that, it continued with the delivery of material on Economics and Finance Learning Media, which Kemal Budi Mulyono delivered as a lecturer at FE UNNES who is also competent in economics and finance learning media. It is hoped that delivering these materials can improve teachers' literacy and competence in Islamic finance and apply them in teaching and learning activities in class.

Figure 3.0:

Submission of Materials by Resource Persons and Service Team



After the material delivery by the resource person and the service team, it was followed by a discussion and question and answer session between the resource person and the teachers participating in the training activities. In general, the enthusiasm of the participants was very high. It was evidenced by good communication and discussion between the resource person/service team and the participants/service partners.

Figure 4.0:

Discussion Session between Participants/ Mita and Resource Persons/ Service Team



Community service activities with the theme of Islamic finance training to increase Islamic financial literacy for these teachers have generally been carried out well and smoothly and following the plans that have been made. The results of these community service activities can be described from the results of the *pretest* and *post-test* carried out during the implementation of the Islamic finance training service. Based on the results of the *pretest* and *post-test* showed positive results. There is an increase in literacy about Islamic finance among the teachers participating in this community service. At the same time shows the success of implementing community service activities in Islamic finance education to increase Islamic financial literacy for these teachers.

However, implementing this community service activity still needs to be followed up by mentoring the training participant teachers. Based on the evaluation of community service activities, the participant/teachers' assessment of the material given during the implementation of the training is felt to be lacking. It is due to the limited time for community service activities. So that the material about Islamic finance is comprehensive, but it cannot be conveyed in its entirety. Moreover, most teachers participating in this service have a background, not from Islamic economics and finance. The results of this evaluation are expected to be the basis for carrying out the mentoring stages by the service team for the participants in community service activities so that the goal of service, namely increasing Islamic financial literacy, can be successful with maximum results.

CONCLUSION

Based on the explanation in chapter 4 about the results of the activities and discussion, it can be concluded that community service activities regarding increasing Islamic financial literacy through training and Islamic financial assistance for teachers have gone well and are according to plan. This event totaled 16 participants representing partners and representatives from the Central Java Islamic Banking Subject Teachers' Conference (MGMP-Islamic Banking). The formed activity is in the form of seminars and mastery, which begins with the presentation of material from the service team, which is, of course, following their expertise and continues with a discussion and question and answer session between the resource person/service team and the teachers participating in the service. The result of this community service activity is an increase in Islamic financial literacy from the participants in the community service activities. Furthermore, after the implementation of the training, the service team assisted the teachers participating in the service to maximize the increase in Islamic financial literacy

Based on the results of the activities, the suggestions that can be given are as follows;

1. It is necessary to carry out advanced training for teachers who teach economics and finance to improve their competence to a better level to support competency in the learning process.
2. The need for further assistance for teachers who participate in community service. Due to limited time to carry out community service activities

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