

## **IMPROVING DIGITAL SHARIA FINANCIAL LITERACY AND INCLUSION FOR MERCHANT IN MURA TIGA VILLAGE, MULAK ULU DISTRICT, LAHAT REGENCY**

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### **Abstract**

The purpose of this community service activity is to increase the understanding of literacy and inclusion as well as the digitization of Islamic finance to merchant in Muara Tiga village, Mulak Ulu district, Lahat Regency. The implementation method is carried out by providing an explanation of the concepts, products, and operational system of Sharia finance. This activity also explained the use of the ByondBSI application and the salamdigital platform from Indonesian Islamic banks (BSI). The results of the service activities showed that there was a significant increase in understanding of Islamic financial literacy and inclusion after participating in the activity.

*Keywords: Literacy, Inclusion, Sharia Finance, ByondBSI, Bankbsi digital salam platform.*

### **Abstrak**

Tujuan kegiatan pengabdian kepada masyarakat ini adalah untuk meningkatkan pemahaman literasi dan inklusi serta digitalisasi keuangan syariah kepada para pedagang di desa Muara Tiga kecamatan Mulak Ulu Kabupaten Lahat. Metode pelaksanaan dilakukan dengan memberikan pemaparan tentang konsep, produk-produk, sistem operasional keuangan Syariah. Kegiatan ini juga menjelaskan penggunaan aplikasi ByondBSI serta platform salamdigital dari bank syariah Indonesia (BSI). Hasil kegiatan pengabdian menunjukkan bahwa terjadi peningkatan pemahaman literasi dan inklusi keuangan syariah sangat signifikan setelah mengikuti kegiatan Disamping itu pemahaman para pedagang meningkat tajam tentang penggunaan aplikasi digital ByondBSI serta platform salamdigital Bankbsi setelah mengikuti kegiatan.

*Keywords: Literacy, Inclusion, Sharia Finance, ByondBSI, Bankbsi digital salam platform.*

## **INTRODUCTION**

Islamic financial literacy is an individual's understanding, ability, and belief in managing finances in accordance with Islamic sharia principles, which prohibit riba (interest), gharar (uncertainty), and encourage fairness in economic transactions (Gunawan, 2022). Buono et al. (2023) stated that the low level of Islamic financial literacy is one of the main obstacles for people to access sharia-based financial products and

services, Meanwhile, Islamic financial inclusion is an effort to ensure that all levels of society, especially those with low incomes or not yet accessible to financial services, can easily access sharia-based financial products and services. fair, and sustainable. This includes access to Islamic bank accounts, microfinance, takaful insurance, and Islamic social finance institutions such as zakat, infaq, alms, and productive waqf. According to Karim (2010), Islamic banking consists of Titipan (Wadiah), Qardh,

Mudharabah, Mysyarakah, Murabahah, Salah, Ijarah and several other types of products.

Decisions in the financial field taken will not be efficient if they do not have sufficient financial literacy. (Fahri et al., 2023) The level of Islamic financial literacy and inclusion is still very low even though the majority of Indonesia's population is Muslim. Based on the results of a survey by the Financial Services Authority (OJK) in 2023, it shows that the overall level of financial literacy is 49 percent, but the level of Islamic financial literacy is only 9.14 percent, so there is still a gap of around 40 percent. Meanwhile, the level of Islamic financial inclusion has only reached 12.12 percent, far from the financial inclusion rate of 85 percent (CNN, 2023).

According to the OJK, the low level of Islamic financial literacy is due to the low public understanding of Islamic finance and the lack of intensive socialization of Islamic financial literacy even though *awareness* of Islamic finance is quite high. In addition, conventional banking assets are larger than Islamic banking. Even so, the growth potential of Islamic banking is very high in Indonesia. Therefore, OJK has set the Islamic financial literacy and inclusion program as the priority scale of its work program. (Misra & Squirt, 2021); (Rohmatillah, 2022)

Based on the above phenomenon, we as lecturers at the Faculty of Economics, Sriwijaya University who teach financial management and Islamic banking feel called to increase public understanding, especially the merchant community of Muaro Duo village, Mulak Ulu district, Lahat regency by socializing about Islamic financial literacy and inclusion and explaining the development of

financial digitalization that can be used by them to facilitate the transaction process they do. The development of digital technology has brought significant changes in the banking world. This digital transformation not only changes the way banks operate, but also affects customer behavior, business models, and the pattern of relationships between financial institutions and society. Through the application of digital technology, banking services are now faster, more efficient, and more accessible. The presence of mobile banking, internet banking, and digital branches allows customers to carry out various financial transactions anytime and anywhere without having to come to a branch office. This reflects a shift towards *the era of digital banking*, where technology is the backbone of modern financial services (Kohirudin et al., 2025)

Socialization is an examination of the social cultural environment of the community concerned (Widiaty& Aziz, 2023). A situation analysis needs to be carried out before socialization. Based on the results of the initial survey, the needs of merchants can be identified in order to get alternative sources of funding. Islamic banking does not adhere to the interest system but rather the concept of profit sharing, but the problem is that most merchants are not very familiar with Islamic banking products. São Paulo (2022) declare that for to increase Islamic financial literacy and inclusion, one way is to conduct socialization. The initial data collection was carried out by means of direct interviews with the Mulak Ulu sub-district head and the head of Muara Tiga village. Figure 1 below is an initial survey conducted to obtain information related to the problems faced by merchants and how their level of

understanding of Islamic banking literacy and inclusion is.



Figure 1. Initial Survey with the Head of Muaro Duo

Although the village has the main potential and supporting potential, the village's problems still exist, one of which is the problems faced by merchants related to the funding of their business. Based on the results of the initial survey, merchants get funding sources only from conventional banking and online loans which have relatively high capital costs. Merchants find it difficult to expand their business. All of this makes it difficult for most of the merchants' communities to develop. This condition is due to the low level of Islamic financial literacy and inclusion even though Bank Islamic Indonesia (BSI), which is a government-owned bank, has introduced products and services through digital such as Mobile banking services and the salamdigital.bankbsi platform to make it easier for people to make transactions, whether investment, online loans or others.

Based on the results of surveys and interviews, problem identification was carried out using *fishbone analysis* (Coccia, 2020) . The problems identified are as follows

1. Do merchants already have Islamic financial literacy and inclusion?
2. Do merchants already understand Islamic banking products?

3. Do merchants understand and use the BeyondBSI application in their trading activities?

## IMPLEMENTATION METHOD

The model and method of this service activity uses the group investigation learning method This method can have a significant influence on increasing financial literacy and inclusion Several stages of activities will be carried out to overcome merchants' problems. Broadly speaking, the stages of these activities are shown in figure 2 below.



Figure 2. Stages of Implementation of Activities

On this occasion of this service, the team determined the target audience of 20 participants, most of whom were merchants from Muara Tiga village. The team's consideration in determining the target audience is based on the assumption that merchants are of course always in contact with banks. They have certainly made transfers for investment and fundraising. Therefore, the team took the initiative to introduce them to alternative uses of Islamic banking for their transaction needs.

After the activity is completed, an evaluation is carried out to find out whether participants understand the concept, products and operations of

Islamic banking after participating in the activity. However, participants were given a questionnaire whose content of the questions was the same as the questionnaire given before the training began to see if there was a change in the understanding of the material given. The list of questions before and after the training is found in table 3 and table 4 below.

## RESULTS AND DISCUSSION

This community service socialization activity was carried out as part of the Tri Dharma of Higher Education program which focuses on increasing digital sharia financial literacy and inclusion to merchants in Mura Tiga Village, Mulak Ulu District, Lahat Regency. Socialization can cause an individual to know how to think, feel, and behave so that he can play a role in people's lives (Pitriani et al., 2023)

The implementation of the activity began with an opening ceremony led by Eldiansyah as the head of Muara Tiga village at 08.00 WIB. The opening ceremony was held on the first day of the activity, exactly at 08.00 WIB, and was attended by 20 participants who were all merchants from various business fields, such as culinary, handicrafts, fashion, basic necessities and groceries. Figure 2 below is a series of opening events for this service activity which was opened by the head of Muara Tiga.



Figure 3. Opening of the Service Activity by the Head of Muara Tiga

After the opening, the activity continued with the presentation of material by the team leader with lecturers and students of Sriwijaya University. On this occasion, the team provided the mindset of merchants related to the differences between Islamic banking and conventional banking. Then the team explained the Islamic banking products. The next step is to introduce and practice how to use the ByondBSI application issued by Indonesian Islamic banks for the benefit of Islamic financial transactions that have never been socialized by Islamic banking services using digital technology in the village. Increasing Islamic financial literacy and inclusion is expected to reduce the problems faced by the merchant community related to knowledge about Islamic banking. Figure 4 shows the activities during the presentation of the material to the participants.

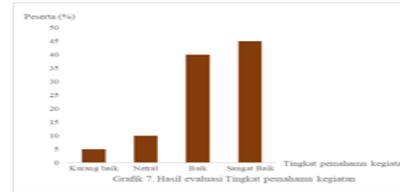
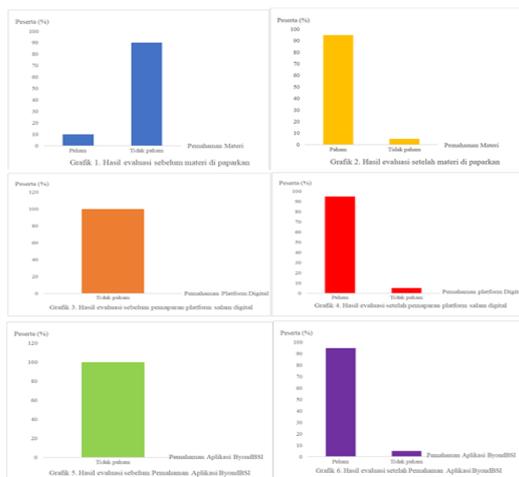


Figure 4. Material presentation activities

After the presentation of Islamic financial literacy is completed, it is

recommended with a question and answer session. The participants were very enthusiastic to give presentations related to this material. Some of these merchants stated that they felt that the exposure of Islamic financial literacy really opened their horizons about Islamic banking which they still did not understand much. One of the most important questions according to the team is how to be able to access Islamic banking so that they can practically utilize Islamic banking for their business interests. The team responded that merchants can be directly related to Islamic banking either owned by the central government, local government or the private sector to take advantage of Islamic banking. The team also offered that the capital market and banking laboratory of the Faculty of Economics of Sriwijaya University could be used to facilitate Islamic banking if needed.

Before the closing of this activity, the service team provided an evaluation of the participants to find out the level of understanding of Islamic financial literacy related to Islamic financial products. The results of the participant's evaluation can be seen in graph 1 to 7.



The results of the activity in figure 1 showed that 90% of the participants did not understand the concepts, products, operational principles and digital technology of Islamic banking and only 10% understood. After participating in the activity, 95% of the participants understood and only 5% did not understand as seen in graph 2. Graph 3 illustrates the results of participants' activities regarding *digital platforms* before the activity. 100% of participants do not understand digital platforms. However, after participating in the activity, as many as 95% of the participants understood it, while 5% did not understand. The results can be seen in chart 4. The results of understanding the *BeyondBSI application* are shown in graph 5 which shows that 100% of participants did not understand before participating in the activity. Graph 6 is an activity after participating in training, as many as 95% understand and only 5% still do not understand.

The participants' assessment of this activity is visualized in graph 7. The results showed participants gave a "Good" rating of 40% and "Excellent" of 45%. Participants who gave a "Neutral" rating of 10% and "Poor" of 5%. This percentage shows that although in general the activities are running effectively, there is still room for improvement in terms of delivery or adjustment of the method of the activity so that it can reach all participants optimally. Factors such as differences in participants' backgrounds, previous experiences, and individual learning

styles may also influence the variation in the level of understanding.

Overall, the results of this activity indicate that the increase in understanding of digital sharia financial literacy and inclusion has succeeded in changing the merchant community, which was originally not understood, into understanding. Providing understanding can make a significant contribution to increasing Islamic financial inclusion and literacy. This condition is also in line with the results of a survey which stated that the understanding of socialization participants increased after participating in the activity (Guntari & Nasutiom, 2025), (Squirrelly, et al., 2025).

In addition, these results also show that most of the participants were able to absorb and internalize information well in a relatively short time. This achievement emphasizes the importance of an educational approach based on *hands-on learning*, where participants not only receive theoretical explanations, but also actively participate in the process of exploration and simulation of the use of digital platforms. Thus, learning becomes more meaningful and has an impact on continuous improvement of understanding. The results of this activity are in line with research from (Ningsi, et al., 2024).

## CONCLUSION

This activity was carried out to increase the literacy and inclusion of digital sharia finance for merchants in Muara Tiga village, Mulak Ulu District, Lahat Regency. Most of them still do not understand the concept, products, operations and digital application of Islamic banking. After participating in the activity, they became aware of the concept, products, operations and

digital application of Islamic banking is very significant. They also assessed that this activity was very well carried out. This indicates that this activity has succeeded in increasing digital sharia financial literacy and inclusion to the trading community.

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