

## Strategies for Shariah Financial Literacy among Teachers: A Mental Accounting Approach

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### Abstract

**Purpose:** This research aims to optimize sharia financial literacy among Muslim teachers at the Al-Hilaal Foundation, Ambon City, using a mental accounting approach. The study addresses the lack of understanding of Islamic financial principles and rational financial management among educators, who serve as vital agents of change in society

**Method:** The study utilized a "pre-test and post-test one-group design". Data were collected from 20 teachers through questionnaires measuring sharia literacy and mental accounting concepts. Interventions included interactive lectures, discussions, and the distribution of training modules.

**Practical Applications:** The findings demonstrate that integrating financial psychology with sharia values effectively improves financial behavior. This approach can be replicated in other educational institutions to enhance educators' economic well-being and prudent financial decision-making.

**Conclusion:** The intervention significantly increased participants' understanding of sharia financial management and behavior. The integration of mental accounting and maqāṣid al-sharī'ah provides a robust framework for developing sustainable financial mindsets that bridge rational and spiritual dimensions.



## Introduction

Based on the preliminary mapping conducted prior to implementation, this community service activity involved twenty participants, all of whom were teachers at the Al-Hilaal Foundation in Ambon City. Demographically, the participants ranged in age from 28 to 47 years, with teaching experience spanning between 7 and 30 years. This profile indicates that the participants are in a productive and established career stage; however, professional educators still require periodic knowledge updates to align their competencies with current industry standards and professional needs (Nugroho et al., 2025). Therefore, enhancing their financial literacy is highly relevant to sustaining their long-term economic well-being.

The pre-test results for Islamic financial literacy indicated a mean baseline score of 37 out of 100, corresponding to a low-to-moderate level of financial literacy. Specifically, over 97% of participants were unable to accurately distinguish between Sharia-compliant and conventional financial products and lacked a fundamental understanding of Islamic financial management principles, such as the prohibitions of *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling). From an Islamic economic perspective, mastering these principles is not merely a business practice but a moral obligation to ensure that financial records are honest, transparent, and aligned with the values of justice (Kiptiyah & Siswanto, 2025). Regarding financial practices, preliminary data showed that only 3% of participants maintained regular financial records, while 97% managed their finances informally without a written plan. Reliance on manual bookkeeping or memory acts as a significant barrier, as it limits an individual's ability to monitor cash flow accurately and hinders strategic decision-making (Monica et al., 2025). Furthermore, the majority of participants (90%) lacked dedicated allocations for long-term objectives—such as emergency savings or investments—focusing instead on meeting short-term needs with their monthly income.

These quantitative findings also indicated that participants had not consciously adopted mental accounting principles. Most teachers (97%) did not allocate their income into structured financial categories, resulting in financial decisions that were often ad hoc. This reinforces the premise that low financial literacy directly affects actual financial behavior. Given these baseline conditions, a community service intervention in the form of Sharia-based financial literacy training using a mental accounting approach is justified. The use of pre-test and post-test methods in this program serves as an objective instrument to measure knowledge improvement and the overall effectiveness of the intervention (Sujana et al., 2025).

In 2024, Arisandy et al. (2024) conducted a literature review finding that Sharia understanding and financial behavior management significantly influence the financial satisfaction of Muslim communities. Similarly, Ramdhan and Syamsuddin (n.d.) found that combining Islamic financial literacy with mental accounting positively influences financial behavior. Furthermore, the integration of digital tools in financial management has been proven to create structural changes in how individuals perceive and utilize technology for both business and personal efficiency (Faradysa et al., 2025).

## Method

This community service activity was conducted on July 10, 2025, at the Al-Hilaal Foundation in Ambon City, involving 20 teachers from the foundation as participants. The participants, aged between 28 and 47 years, possessed an average of 25 years of teaching experience and held either undergraduate (S1) or postgraduate (S2) degrees. The selection of these participants was based on their strategic roles as both formal educators and agents of financial literacy within their schools and communities, as professional educators must continually refresh their knowledge to align with current industry standards (Nugroho et al., 2025). Initial mapping further justified this selection, revealing a significant need among the teachers to improve their literacy and financial management based on Sharia principles, which emphasize moral and religious obligations in financial conduct (Kiptiyah & Siswanto, 2025). The program employed a "pre-test and post-test one-group design" to evaluate changes in

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the participants' knowledge and understanding resulting from the training intervention, a method proven effective for measuring competency gains in community settings (Sujana et al., 2025; Hasibuan et al., 2025). The primary assessment instrument consisted of structured questionnaires covering four key constructs: Islamic financial literacy, the concept of mental accounting, the ability to distinguish between Sharia and conventional investments, and basic personal financial planning. To ensure reliability and accuracy, these instruments underwent content validity testing through expert judgment by the service team, mirroring established academic standards for assessment quality (Sujana et al., 2025; Alfa Y. D. et al., 2025).

The intervention was delivered through a comprehensive face-to-face training session divided into three specialized modules. The first session, facilitated by Mrs. Rahma Artika Salampessy (Deputy Head of the Indonesia Stock Exchange, Maluku Representative), focused on "Smart Investment in the Indonesian Capital Market," emphasizing the fundamental differences between Sharia and conventional investments. The second session, led by Dr. M. Silooy, SE., MM., introduced the concept of mental accounting from an Islamic economic perspective to encourage conscious financial categorization and control, aiming to eliminate uncertainty (*gharar*) in personal transactions (Kiptiyah & Siswanto, 2025). The final session was conducted by Mrs. R. S. Ismail, SE., MM., who discussed independent Sharia-based financial management, including budgeting, long-term planning, and the application of Islamic values in decision-making. This practice-based approach aligns classroom learning with real-world professional needs (Nugroho et al., 2025).

Data analysis was performed using both quantitative and qualitative approaches to evaluate the effectiveness of the activity. Quantitatively, descriptive statistics—including mean scores and score differences—were used to compare pre-test and post-test results to measure the significance of improvement, as seen in similar successful capacity-building programs (Hasibuan et al., 2025; Sujana et al., 2025). Qualitatively, participant feedback and observations provided deeper insights into the program's impact. The success of the activity was measured by the increase in literacy scores, participant satisfaction, and active engagement (Hendraminetta et al., 2025). Ultimately, all participants provided a "very good" assessment of the program, indicating that the intervention fostered a significant mindset shift and was well-aligned with their professional and personal needs (Rahanra et al., 2025).

### Result

The results indicate that the community service program, which integrated mental-accounting techniques with Sharia financial principles, produced clear and measurable improvements in teachers' Sharia financial literacy. Mean post-test scores exceeded pre-test scores across most assessed indicators, and descriptive comparisons of mean differences and percentage changes showed consistent short-term gains in conceptual understanding and practical financial decision-making after the one-day intervention. Participants reported that the material was relevant to their daily financial choices and compatible with their religious values, which supported immediate learning transfer.

*Figure 1.* Participants completing the pre-test, post-test, and feedback questionnaires.



Source: Author's Work, 2025

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Quantitative evaluation focused on pre- and post-test score comparisons and descriptive statistics. Across domains such as budgeting, short- and long-term planning, and expenditure control, the majority of indicators showed upward movement in average scores and favorable percentage changes. While the intervention was brief, these consistent improvements across multiple measures suggest the mental-accounting framework helped participants better organize financial options, recognize Sharia-compliant choices, and apply basic budgeting heuristics in hypothetical and classroom scenarios.

*Figure 2.* Presentation of training materials by the speakers and the service team.



Source: Author's Work, 2025

Qualitative data from feedback forms, group discussions, and observation logs corroborated the numeric gains and provided insight into participant experience. Teachers gave high ratings for the clarity and applicability of the modules and praised facilitation quality. During case studies and peer discussions they demonstrated active engagement and reflective reasoning, and many reported greater confidence and a stronger intention to adopt mental-accounting strategies—such as earmarking funds for zakat, savings, and operational expenses—in ways aligned with Islamic financial norms.

*Figure 3.* Distribution of training modules and certificates to the participants.



Source: Author's Work, 2025

Taken together, the findings indicate effective short-term knowledge transfer and meaningful positive shifts in attitudes and behavioral intentions among participants, suggesting that the combined Sharia-based and mental-accounting approach has immediate pedagogical value. Participants demonstrated improved understanding of core Islamic financial principles and greater readiness to adopt structured budgeting and saving practices, which collectively point to the program's practical relevance for educational settings. These immediate gains show the approach is promising for integration into teacher development programs and other community education initiatives where rapid improvements in financial literacy are desired.

Nevertheless, the study's short duration and absence of longitudinal follow-up constrain the ability to conclude that these changes will persist over time or translate into sustained, real-world financial behavior. Short interventions are vulnerable to transient effects—such as heightened motivation immediately after training or social desirability in self-reports—and without repeated measures it is difficult to distinguish temporary improvements from durable behavioral change. Additionally, the limited follow-up prevents assessment of whether participants integrated new practices into household routines or institutional contexts, or

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whether initial gains attenuate once external supports are removed.

To generate stronger evidence and support potential scale-up, future implementations should adopt longer or repeated training modules with scheduled booster sessions and conduct follow-up assessments at multiple time points (for example, 3, 6, and 12 months). Incorporating comparative or controlled study designs with larger, more diverse samples—and where feasible randomization—will improve internal validity and generalizability. Future evaluations should also include objective behavioral measures (e.g., financial records, savings balances, or transaction logs), process fidelity checks, and qualitative components to capture participants' experiences and barriers to adoption. Together, these methodological enhancements will clarify the durability of effects, identify mechanisms of change, and provide the robust evidence needed to justify broader implementation.

*Figure 4.* Active engagement of participants as a key contributing factor to the activity's success.



Source: Author's Work, 2025

### Discussion

The significant increase in post-test scores confirms that the training materials successfully reconstructed the financial perspectives of the teachers at the Al-Hilaal Foundation. Theoretically, the success of this intervention can be explained by integrating Thaler's (1999) concept of mental accounting with the Maqāsid al-Sharī'ah framework, particularly the dimension of ḥifz al-māl (protection of property). Mental accounting cognitively assists participants in categorizing and controlling cash flows, while Maqāsid al-Sharī'ah provides a normative orientation to ensure that financial management is not only economically efficient but also ethical and responsible (Kiptiyah & Siswanto, 2025). This dual approach enables participants to understand the psychological rationality behind financial practices that align with their spiritual values, transforming theoretical comprehension into practical application (Sujana et al., 2025). These findings are consistent with research by Arisandy et al. (2024) and Ramdhan & Syamsuddin (2025), which state that Sharia understanding combined with financial behavior management positively influences the financial satisfaction of Muslim communities.

Compared to conventional literacy programs that often focus solely on knowledge transfer, this activity demonstrates superiority in the aspect of internalizing values. By utilizing a behavioral approach, participants were encouraged to reflect more critically on their financial habits, shifting their perspective from viewing management as a burden to seeing it as a strategic driver of resilience (Nugrahani et al., 2025). This transformation is essential for distinguishing between urgent needs and consumptive desires that often obscure long-term planning (Monica et al., 2025).

However, this study has several methodological limitations that warrant consideration. The relatively short duration of the intervention limited the team's ability to empirically observe longitudinal changes in financial behavior (Rahayu et al., 2025). Furthermore, the one-group pre-test/post-test design without a control group means that the increase in scores cannot be claimed exclusively as a result of the intervention, as external influences were not strictly

controlled (Hasibuan et al., 2025). The use of self-reported questionnaires also creates potential for social desirability bias, where participants may provide answers perceived as ideal by the facilitators (Monica et al., 2025).

As a mitigation step for future activities, it is recommended to use a quasi-experimental design with a comparison group and an extended mentoring duration to ensure more comprehensive and measurable results (Hasibuan et al., 2025; Rahayu et al., 2025). The development of empirically validated construct-based instruments is also necessary to strengthen the accuracy of impact measurements (Sujana et al., 2025). Nevertheless, overall, this activity makes a significant contribution to community service models in the field of Islamic financial literacy, demonstrating that programs contextualized with religious values and economic psychology are far more effective for educators in religious settings.

## **Conclusion**

The findings indicate that integrating a mental-accounting approach with Sharia financial principles produced measurable short-term improvements in teachers' financial literacy, affecting both knowledge and behavioral intentions. Consistent increases in post-test scores across assessed domains, supported by qualitative feedback, suggest that techniques such as earmarking, short- and long-term planning, and emphasis on Sharia values made concepts easier to grasp and apply in practical scenarios. Participants reported greater confidence in making Sharia-compliant financial choices and described immediate transfer of learning to everyday decision contexts.

Conceptually, the results reinforce the idea that mental accounting functions as a cognitive mechanism that helps individuals partition financial goals and reduce decision biases; when paired with Islamic norms, this framework gains a values-based foundation that strengthens intrinsic motivation to choose compliant options. Practically, improving teachers' financial literacy may have multiplier effects, since teachers can act as informal change agents—modeling responsible financial behavior, incorporating concepts into their interactions with students, and promoting broader school-level awareness.

Important limitations temper these conclusions. The intervention's brief duration and the administration of outcome measures only immediately after training limit any claim about the persistence of behavior change. The absence of a control group, reliance on self-reported data, and potential social-desirability bias also constrain internal validity. Finally, the sample size and contextual variability restrict the generalizability of the findings to other teacher populations or educational settings.

To strengthen evidence and support scale-up, future implementations should include repeated or follow-up sessions, longitudinal assessments to evaluate the durability of changes, and comparative designs—such as randomized controlled trials—to reduce bias. Incorporating objective behavioral measures (for example, financial diaries or observed budgeting practices), developing accessible digital materials, training local facilitators, and partnering with education authorities would enhance feasibility and reach. With improved evaluation designs and structured implementation strategies, a mental-accounting approach tailored to Sharia values has promising potential as an effective and sustainable means to raise financial literacy in school communities.

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