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EDUCATION ON ISLAMIC-BASED DIGITAL FINANCIAL MANAGEMENT TO PREVENT ILLEGAL LOANS AND FRAUDULENT INVESTMENTS AMONG GENERATION Z

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Abstrak

Program ini dikembangkan sebagai respons terhadap keterbatasan pemahaman Generasi Z mengenai risiko keuangan digital, sehingga diperlukan suatu intervensi edukatif yang mengintegrasikan literasi keuangan digital dengan etika keuangan Islam. Program ini bertujuan untuk memperkuat kesadaran keuangan digital di kalangan generasi muda sekaligus menunjukkan bagaimana nilai-nilai Islam dapat membimbing perilaku keuangan yang lebih aman dan bertanggung jawab. Kegiatan dilaksanakan melalui metode presentasi, diskusi berbasis studi kasus, dan latihan praktis yang memungkinkan peserta untuk mengevaluasi produk keuangan digital serta menerapkan prinsip-prinsip Islam dalam pengambilan keputusan keuangan. Efektivitas program diukur menggunakan desain pre-test dan post-test. Hasil kegiatan menunjukkan adanya peningkatan pemahaman yang signifikan, dengan skor pasca-tes mencapai 81,25%, meningkat sebesar 32,5% dibandingkan dengan hasil pra-tes. Selain itu, peserta memberikan respons positif dan menunjukkan peningkatan kemampuan berpikir kritis terhadap layanan keuangan legal dan ilegal. Temuan ini menunjukkan bahwa integrasi literasi keuangan digital dengan nilai-nilai etika dan keuangan Islam merupakan pendekatan yang efektif dalam meningkatkan kesadaran dan perilaku keuangan yang bertanggung jawab di kalangan Generasi Z. Dengan demikian, program ini terbukti efektif dalam meningkatkan literasi keuangan digital sekaligus memperkuat nilai-nilai etika dan keuangan Islam. Hasil ini menegaskan pentingnya keberlanjutan program edukasi serupa bagi Generasi Z.

Kata kunci: Investasi Bodong, Literasi Keuangan, Nilai-Nilai Islam, Pengelolaan Keuangan Digital, Pinjaman Online Ilegal

Abstract

This program was developed in response to Generation Z's limited understanding of digital financial risks, which necessitated an educational intervention integrating digital financial literacy with Islamic financial ethics. The program contributes a practical model for strengthening digital financial awareness among youth while demonstrating how Islamic values can guide safer and more responsible financial behavior. The activities were implemented through presentations, case-based discussions, and practical exercises, enabling participants to evaluate digital financial products and apply Islamic principles in financial decision-making. The results indicated a significant improvement in participants' understanding, with post-test scores reaching 81.25%, reflecting a 32.5% increase compared to pre-test results, alongside positive responses and enhanced critical thinking toward legal and illegal financial services. In conclusion, the program effectively improved digital financial literacy while reinforcing ethical and Islamic financial values, highlighting the importance of sustaining similar educational initiatives for Generation Z.

***Keywords**: Digital Financial Management, Financial Literacy, Fraudulent Investments, Illegal Online Loans Islamic Values*

1. INTRODUCTION

Financial literacy has become an essential life skill in navigating the increasingly complex modern economic environment. The use of technology in the modern era has significantly transformed human lifestyles (Ridwan et al., 2023). The development of financial technology and digital-based financial services has made it easier for the public to access financial products, including the younger generation (Generation Z) (Novianta et al., 2023). This ease of access provides positive opportunities such as facilita ting transactions, saving, and investing. However, behind this convenience lies the risk of exposing young people to illegal financial products such as illegal online loans and fraudulent investments. The increasing prevalence of illegal financial products, including illegal online loans and fraudulent investments in Indonesia, indicates that the level of financial literacy and awareness among the public remains low (Jannata & Suhartini, 2023; My Ismail et al., 2024).

Cases of illegal online lending often involve privacy violations, intimidation, and the misuse of personal data (Anggraini & Wiraguna, 2025). Borrowers who are late in repaying illegal online loans are subjected to coercive collection practices, including threats, harassment, defamation (such as "debt collectors" sending messages to all contacts in the borrower's phone), and even sexual harassment during the collection process.

Meanwhile, recent cases of fraudulent investments are increasingly dominated by schemes that exploit new technologies such as artificial intelligence (AI), cryptocurrency, and digital applications (Medidjati & Heryana, 2024). For example, fraudulent digital application-based investments that resembl Ponzi schemes have increased. Perpetrators offer investment opportunities through digital applications in which victims are promised extremely high returns in a short period of time (high returns with no risk), which is a hallmark of Ponzi schemes-in which profits for earlier investors are paid using funds from new investors.

In Indonesia, the prevalence of illegal financial entities, including illegal online lending and illegal investment schemes, remains widespread. The Task Force for the Eradication of Illegal Financial Activities (Satgas PASTI) and the Financial Services Authority (OJK) regularly publish lists of entities that are blocked for operating without authorization. From 2017 to 2024, the blocking actions carried out by the Task Force have reached dozens to thousands of illegal entities, reflecting the magnitude of the problem and the urgency of consumer protection through education ((OJK), 2025).

Statistical data on losses and enforcement related to illegal financial activities (OJK/Satgas PASTI) show the accumulated findings and sanctions imposed by the authorities from 2017 to the most recently reported period (quarter IV of 2024). The total financial losses suffered by the public (long-term accumulation) amount to IDR 139.67 trillion. This figure includes losses from illegal investments, illegal online lending, and illegal pawn schemes ((OJK), 2025).

Meanwhile, large-scale enforcement efforts have succeeded in dismantling 10,197 entities in the categories of illegal online lending and personal loan services, and 1,737 entities in the category of illegal investments. Additionally, the total number of complaints regarding illegal online loans and illegal investments received by the Task Force reached 16,231 ((OJK), 2025).

This reinforces the need for community-based digital financial literacy interventions. This necessity is further supported by several recent research findings, which show that digital financial literacy plays a significant role in shaping saving behaviour, the use of digital financial services, and the ability to recognize financial risks among Generation Z (Putra Utama & Dian Sumarna, 2024). Financial literacy plays an essential role in shaping rational financial decision-making behaviour, including in assessing the benefits and risks of digital lending (Jannata & Suhartini, 2023).In addition, a study by Mubarokah, Sari, & Kusumawardhani, (2024) states that financial literacy among Generation Z in Indonesia influences their ability to recognize risks. Shafira Salsabilah, Dea Amanda, and Acep Komara [6] found that Generation Z individuals with higher levels of financial literacy and stronger risk perceptions tend to be more cautious when making decisions regarding the use of products that may pose risks if utilized without full understanding.

The local context in Ternate City demonstrates the need for such interventions. Case studies in Ternate indicate that the level of financial literacy among certain segments of the community and local business actors is still not optimal (Shalihah et al., 2025), while other studies recommend financial literacy education programs to improve financial management practices (Kasim, 2024). In addition, reports from the OJK regional office for North Sulawesi, Gorontalo, and North Maluku (Sulut-Go-Malut) have consistently urged residents of North Maluku, including Ternate, to remain vigilant against illegal online lending, indicating the level of risk exposure in this region (Antara, 2024). Therefore, this article contributes by developing and implementing a community service program that specifically targets Generation Z in the North Ternate District, integrating digital financial literacy with Islamic financial ethics and practical financial management skills. This integrated approach is expected to be more effective in reducing vulnerability to illegal online lending and fraudulent investments while fostering responsible financial behavior.

Given these reasons, implementing a community service program that integrates digital financial management education with preventive efforts against illegal online loans and fraudulent investments while incorporating Islamic values is highly important in the North Ternate District, especially among the younger generation. Therefore, this program aims to enhance digital financial literacy, strengthen awareness of the risks associated with illegal financial products, and promote responsible financial behavior based on Islamic principles among Generation Z. The educational module adopts an Islamic values integration model grounded in the conceptual foundations of Maqashid Sharia, which emphasizes the protection of wealth (hifz al-mal) and overall societal well-being. In addition, the module incorporates the prohibitions of riba (usury) and gharar (excessive uncertainty), guiding participants to evaluate digital financial products in accordance with Sharia-compliant ethical standards. This program is expected to produce positive outcomes-such as an improvement in participants' digital financial literacy index, enhanced mastery of basic budgeting techniques, and increased ability to verify the legality of digital financial platforms. Through this community service initiative, it is anticipated that critical awareness, analytical capabilities, and prudence toward various forms of digital financial services with potential risks can be strengthened.

2. METHODS AND IMPLEMENTATION

This community service activity was carried out through a three-day mentoring scheme from 13–15 November 2025. The program was implemented by an academic team from the Faculty of Islamic Economics and Business (FEBI), State Islamic Institute of Ternate (IAIN Ternate), Department of Sharia Accounting, and involved 32 Generation Z participants from the North Ternate District. The intervention consisted of structured educational sessions, including lectures, case-based discussions, and practical exercises designed to enhance participants' digital financial literacy and understanding of Islamic financial principles. The effectiveness of the program was evaluated using measurable indicators, namely the improvement in participants' knowledge as assessed through pre test and post test scores, as well as their ability to identify legal and illegal digital financial services. The steps in implementing this activity are illustrated in the following scheme.

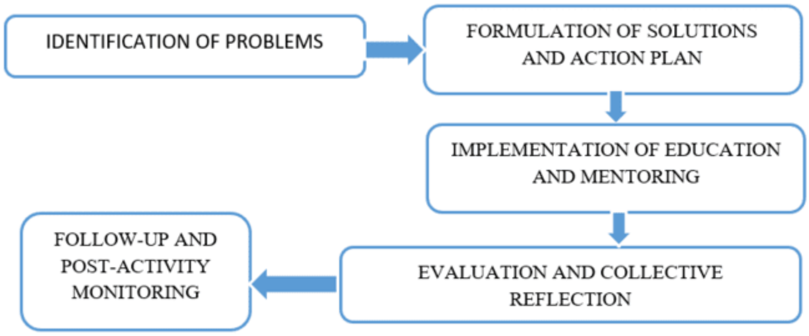

Figure 1. Demonstration method flow

The community service program was implemented through a systematic multi-stage approach. The first stage involved the identification of problems through a needs assessment aimed at understanding the level of digital financial literacy and the vulnerability of Generation Z to illegal financial products in the North Ternate District. The second stage focused on the formulation of solutions and the development of an action plan, including the design of an educational module integrating digital financial literacy with Islamic financial values, particularly the principles of maqashid sharia and the prohibitions of riba and gharar. The third stage comprised the implementation of education and mentoring activities conducted over a three-day period (13–15 November 2025) with 32 participants, using lectures, case-based discussions, and practical exercises. The fourth stage involved evaluation and collective reflection through pre-test and post-test assessments and participant feedback. Finally, follow-up and post-activity monitoring were undertaken to ensure the sustainability of the program's impact and the continued application of responsible financial behavior.

The implementation of this Community Service (PkM) program employs the Participatory Action Research (PAR) method (Ridwan et al., 2024). This approach is oriented toward empowerment and social change (Ridwan et al., 2024). This method emphasizes active involvement between the implementing team and the participants (partners) in every stage of the activity, starting from problem identification to solution implementation (Afandi, 2022). This approach was chosen because it aligns with the characteristics of educational and transformative activities that directly engage young people particularly Generation Z in the North Ternate area so that they are able to understand, manage, and avoid digital financial risks that are not aligned with Islamic values.

The achievement of the PkM program's objectives was assessed using a comparative evaluation system, that which compared the results of the pre test and post test (Hajar et al., 2024). The assessment instrument used an evaluation sheet containing several questions related to the material presented. The pre-test results measured the participants' initial level of understanding, whereas the post-test results measured the improvement in understanding after the program was completed. The pre test and post test evaluation sheets are presented in Table 1.

Table 1. Pre test and Post test Assessment Instrument

No.	Question	Answer Choices
1	What is meant by digital financial literacy?	A. The ability to use social media wisely. B. The ability to understand, use, and manage finances with the support of digital technology. C. Skills in creating financial content on the internet. D. Basic computer knowledge.
2	One of the main characteristics of illegal online lending is...	A. Being registered with OJK and AFPI. B. Offering low interest rates and long tenors. C. Requesting access to all personal data and issuing threats when borrowers fail to pay. D. Being managed by an official banking institution.

No.	Question	Answer Choices
3	In the Islamic perspective, online lending practices with high interest fall under the category of...	A. Gharar. B. Riba. C. Maysir. D. Wakalah.
4	The principle of Hifzhul Maal in maqāṣid al-syarīah means...	A. Protecting wealth so that it is used for lawful purposes and not misused. B. Maintaining bodily health. C. Managing time efficiently. D. Preserving social relationships.
5	One characteristic of fraudulent investments is...	A. Providing transparent financial reports. B. Promising high returns without risks and operating without official authorization. C. Being managed by a registered sharia institution. D. Having a clear legal basis.
6	The concept of Gharar in Islamic economics means...	A. Uncertainty or speculation in transactions. B. Excessive interest in loan transactions. C. Gambling with money. D. Profits gained through deception.
7	The main objective of personal financial management is...	A. Spending income as quickly as possible. B. Organizing income and expenses to achieve long-term life goals. C. Following high-risk investment trends. D. Saving money without planning.
8	One form of applying Islamic values in digital finance is...	A. Investing in all platforms without checking their legality. B. Avoiding transactions that contain riba, gharar, and maysir. C. Using financial applications without sharia authorization. D. Taking loans with low interest.
9	Generation Z is known as a generation that...	A. Is unfamiliar with technology. B. Has been highly connected to the digital world since childhood. C. Prefers face-to-face communication. D. Avoids using financial applications.
10	If someone wants to verify the legality of a financial application, they should...	A. Ask friends on social media. B. Check the official list on the OJK or AFPI website. C. Try the application immediately. D. Follow advertisements appearing on the internet.

3. RESULTS AND DISCUSSION

On Thursday, November 13, 2025, the community service activities organized by the PkM Team of the Sharia Accounting Study Program of IAIN Ternate were conducted at the Hall of the Tubo Village Office, North Ternate District. The activity was attended by village officials, including the Village Secretary, Mr. Junaidi, who represented the village administration.

Institutional support for the sustainability of the program was demonstrated by the Tubo Village administration, represented by the Village Secretary, Mr. Junaidi. This support reflects the local government's commitment to facilitating ongoing educational initiatives aimed at enhancing digital financial literacy and protecting the community from illegal online loans and fraudulent investments.

Figure 2. Group photo with the village officials and target participants.

After the group photo, the main activity continued, during which the participants understood the importance of recognising digital-based financial products, comprehending their benefits and potential risks, and applying prudent financial behaviour in accordance with their needs and capabilities. The documentation of the first day's activities is shown in the following images.

Figure 3. Presentation on The Importance of Digital Financial Literacy and the Challenges in Its Use

The activity on the second day, November 14, 2025, focused on internalizing Islamic economic values as a foundation for utilizing digital financial services. This approach is essential to provide an understanding that financial decisions are not merely material in nature but are also connected to ethical, moral, and spiritual responsibilities. This approach is expected to strengthen the participants' financial characters in facing various forms of digital financial services in the modern era. The documentation of the second day's activities can be seen in the following images.

Figure 4. Presentation on Islamic Values–Based Financial Management

Figure 5. Presentation on Strengthening Islamic Values

The final day of the activity, on November 15, 2025, focused on the practical application of the knowledge participants had acquired throughout the program, as well as on strengthening attitudes and commitments in implementing digital financial literacy responsibly. The documentation of the third day's activities can be seen in the following images.

Figure 6. Presentation Digital Financial Management.

In the pre-test results, participants' scores were distributed across four performance levels. A total of four participants scored 30%, eight participants scored 40%, and another eight participants scored achieved 50%. The largest proportion, consisting of 12 participants, scored of 60%, indicating that most participants initially demonstrated a moderate level of understanding prior to the educational intervention. Based on this distribution, the total weighted score was calculated as (12 × 60) + (8 × 50) + (8 × 40) + (4 × 30) = 1,560. When divided by the total number of participants (32), the average pre-test score was 48.75%, confirming that the overall level of material mastery before the program was still relatively low.

In contrast, the post-test results show a notable improvement in participants' performance. A total of eight participants obtained a score of 70%, while 12 participants achieved 80%. Furthermore, 12 reached the highest score category of 90%, reflecting a substantial increase in comprehension after the implementation of the educational program. Based on this distribution, the total weighted score was calculated as (8 × 70) + (12 × 80) + (12 × 90) = 2,600. When divided by the total number of participants (32), the average post-test score was 81.25%, indicating marked improvement in participants' understanding following the educational intervention.

Table 2. Pre-Test and Post-Test Results of Participants

No	Pre-Test		Post-Test	
	Correct	Percentage Correct	Correct	Percentage Correct
1	6	60%	8	80%
2	5	50%	7	70%

No	Pre-Test		Post-Test	
	Correct	Percentage Correct	Correct	Percentage Correct
3	4	40%	8	80%
4	6	60%	9	90%
5	3	30%	7	70%
6	5	50%	8	80%
7	6	60%	9	90%
8	4	40%	7	70%
9	3	30%	8	80%
10	6	60%	9	90%
11	5	50%	8	80%
12	4	40%	7	70%
13	3	30%	8	80%
14	6	60%	9	90%
15	5	50%	8	80%
16	4	40%	7	70%
17	3	30%	8	80%
18	5	50%	9	90%
19	6	60%	8	80%
20	4	40%	7	70%
21	3	30%	9	90%
22	6	60%	8	80%
23	5	50%	9	90%
24	4	40%	7	70%
25	6	60%	8	80%
26	3	30%	9	90%
27	5	50%	8	80%
28	4	40%	7	70%
29	6	60%	9	90%
30	3	30%	8	80%
31	5	50%	9	90%
32	4	40%	7	70%

The educational activity on digital financial management based on Islamic values, aimed at enhancing literacy in preventing illegal online loans and fraudulent investments among Generation Z in North Ternate, yielded highly positive results. This is evident from the pre-test scores, which showed a material mastery level of 48.75%, indicating that most participants initially had a limited understanding of Islamic digital finance principles as well as the risks associated with illegal online lending and fraudulent investment schemes.

After completing the series of activities, a significant improvement was observed in the post-test results, which reached 81.25%. The increase of 32.5% demonstrates that the educational program successfully enhanced the participants' digital financial literacy in a meaningful way. This improvement reflects the effectiveness of the material delivery methods employed and the relevance of the topic to the needs of Generation Z in navigating financial challenges in the digital era.

A closer examination of this development reaffirms that integrating Islamic values into financial education can cultivate a more cautious, responsible, and secure mindset when making financial decisions. This suggests that the learning approach used was effective in gradually strengthening the participants' understanding.

Throughout the activity, most of the participants who were Generation Z and active users of digital financial technology were trained to think critically when evaluating information and offers related to financial services. Case-based discussions using real-life scenarios assisted them in distinguishing between legal and illegal digital financial services, including the characteristics of misleading online loan offers and digital investment schemes. The material was delivered through varied methods, making the learning process more engaging, contextual, and applicable.

One distinctive feature of this program was the integration of Islamic economic values as the ethical foundation of financial behaviour. The delivery of Islamic finance material emphasized that financial management is not solely material-oriented but also encompasses a moral dimension that promotes prudence, transparency, justice, and compliance with legal and ethical principles. Participants were subsequently guided to develop their own personal financial plans based on Sharia principles, ensuring that the knowledge gained was not only understood theoretically but could also be applied independently in their daily lives.

4. CONCLUSION

The integration of Islamic economic values into the educational activities indicated the potential to provide a strong moral and ethical foundation for participants. Through structured presentations and discussions, participants showed an increased awareness of fundamental Sharia principles such as riba (usury), gharar (uncertainty), and maysir (gambling), as well as the principle of prudence (ihtiyat) in financial decision-making, as reflected in the overall improvement of their post-test scores. More importantly, the findings suggest that participants were better able to consider these principles when critically evaluating digital financial products, particularly in identifying illegal online loans and fraudulent investment schemes.

The pre-test and post test results indicate the effectiveness of the program. The average pre test score of 48.75% increased to 81.25% in the post-test, reflecting a 32.5% improvement in participants' level of understanding. This substantial increase indicates that the educational intervention successfully enhanced participants' knowledge, awareness, and critical thinking skills regarding digital financial management. The shift in score distribution from lower performance categories to higher ones also illustrates a meaningful transformation in participants' financial literacy levels.

Overall, this activity strengthened digital financial literacy among Generation Z in North Ternate and enhanced their capacity to recognize and avoid harmful and unethical financial practices. The findings suggest that combining digital financial literacy education with Islamic economic values represents a contextually relevant strategy for fostering financial behaviour that is safe, ethical, and sustainable in the digital era. This approach may serve as a replicable model for similar community-based educational programs aimed at protecting young people from emerging financial risks in increasingly complex digital ecosystems.

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