

Strengthening Sharia Financial Literacy and Portable Marketing for the Tengger Tribe Community

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Abstrak

Kegiatan pengabdian masyarakat ini bertujuan untuk meningkatkan kemandirian ekonomi masyarakat Suku Tengger melalui penguatan literasi keuangan syariah dan keterampilan pemasaran portable berbasis digital. Program ini merupakan kolaborasi internasional antara perguruan tinggi Indonesia yang tergabung dalam APSKPS dan Malaysia, yaitu Universiti Sains Islam Malaysia (USIM), Universiti Teknologi MARA (UiTM), dan Universiti Kebangsaan Malaysia (UKM). Metode yang digunakan adalah *Participatory Action Research* (PAR) yang melibatkan masyarakat secara aktif dalam setiap tahap kegiatan, mulai dari perencanaan, pelaksanaan, hingga evaluasi. Hasil kegiatan menunjukkan peningkatan pemahaman peserta terhadap konsep keuangan syariah, termasuk akad-akad seperti *mudharabah*, *musyarakah*, dan *murabahah*, serta penerapan pencatatan keuangan sederhana dalam aktivitas usaha. Selain itu, pelatihan pemasaran portable mendorong pelaku UMKM lokal untuk memanfaatkan platform digital seperti WhatsApp Business dan Instagram dalam memasarkan produk khas Tengger secara lebih luas. Program ini juga memperkuat jejaring akademik lintas negara dan menunjukkan bahwa sinergi antara pendidikan, nilai-nilai Islam, dan teknologi digital dapat menjadi strategi efektif dalam membangun ekonomi masyarakat adat yang berdaya saing dan berkeadilan.

Keywords :

Islamic Financial Literacy;
Portable Marketing; Tengger
Tribe; International
Collaboration

Abstract

This community service program aims to enhance the economic independence of the Tengger Tribe through strengthening Islamic financial literacy and portable digital marketing skills. The program was conducted as an international collaboration between Indonesian universities that are members of APSKPS and Malaysian universities, namely Universiti Sains Islam Malaysia (USIM), Universiti Teknologi MARA (UiTM), and Universiti Kebangsaan Malaysia (UKM). The study employed a Participatory Action Research (PAR) approach, involving the community actively in each stage of the program, from planning to implementation and evaluation. The results indicate an increased understanding among participants regarding Islamic financial principles, including contracts such as mudharabah, musyarakah, and murabahah, as well as the application of simple financial record-keeping in small enterprises. Moreover, the portable marketing training encouraged local entrepreneurs to utilize digital platforms such as WhatsApp Business and Instagram to promote Tengger's local products to a broader market. This program successfully fostered cross-country academic collaboration and demonstrated that the synergy between education, Islamic values, and digital technology can serve as an effective strategy in developing an equitable and competitive indigenous economy.



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INTRODUCTION

Enhancing the economic independence of communities is one of the strategic goals of sustainable development (Sustainable Development Goals/SDGs) (Juhaeri et al., 2024), particularly in the areas of poverty alleviation and welfare improvement. In the Indonesian context, strengthening community-based local economic potential is an essential step toward promoting equitable economic self-reliance (Setyawan et al., 2025). One community with great potential yet still facing various limitations is the Tengger Tribe, which is spread across the mountainous areas surrounding Mount Bromo in East Java.

The Tengger community—known for its religious values, discipline, and strong adherence to local wisdom—holds significant potential in tourism, agriculture, and various local specialty products (Prasetyaningrum et al., 2025). However, limited knowledge of sharia financial management and digital marketing strategies remains a major obstacle in optimizing their economic potential. Sharia financial literacy is particularly important, as it not only introduces an economic system based on justice and blessings but also helps communities manage financial resources wisely, transparently, and in accordance with sharia principles (Fadila & Soumena, 2025).

This condition makes them less prepared to face modern economic changes, including opportunities in the halal tourism sector and competitive local products. On

the other hand, the digital era provides significant opportunities for marketing local products (Sari et al., 2025) through portable marketing strategies—an approach that is flexible, easy to implement, and adaptable to the characteristics of rural communities as well as tourist areas. This approach enables the community to market Tengger specialty products—such as organic agricultural produce, traditional culinary items, and handicrafts—to a wider market without abandoning their cultural values and sharia principles. The fundamental basis of sharia-based financial management is derived from the teachings of the Qur'an, which emphasizes the ethics of Islamic economics. Allah the Almighty says:

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ٢٩ ﴾

Translate:

“O you who believe, do not consume one another’s wealth unjustly, except through lawful trade carried out with mutual agreement. And do not destroy yourselves. Indeed, Allah is ever Merciful to you.” (An-Nisa'/4:29) (Kemenag, 2019)

This verse emphasizes Islamic economic ethics, highlighting that every transaction must be conducted fairly, transparently, and based on the mutual consent of both parties. It teaches honesty and integrity in digital business practices. In response to this context, the activity titled “International Collaboration: Strengthening Sharia Financial Literacy and Portable Marketing for the Tengger Tribe Community” was implemented as an academic response to the needs of the local community. The program fosters synergy between domestic universities affiliated with APSKPS (Association of Sharia Finance and Banking Study Programs) and international partners, namely Universiti Sains Islam Malaysia (USIM), Universiti Teknologi MARA (UiTM), and Universiti Kebangsaan Malaysia (UKM). This collaboration not only expands cross-border academic networks but also enriches the exchange of insights on sharia-based economic empowerment practices in diverse social contexts.

Universities have a moral and social responsibility in carrying out the threefold mission of higher education, one of which is community service (Irwanto, 2025). Such service activities serve as a crucial bridge between academic knowledge and the real needs of society, particularly in efforts to improve welfare and economic independence based on local and spiritual values. Amidst the rapid flow of globalization and the advancement of digital technology, indigenous communities such as the Tengger Tribe face challenges in maintaining cultural identity while adapting to change.

The training provided focused on two main aspects: enhancing sharia financial literacy and portable marketing training based on digital technology. Through this program, the Tengger community was introduced to household and micro-business financial management practices according to sharia principles, as well as equipped with skills to utilize social media and digital platforms to market local products. The

outcomes of the program indicate increased awareness and capacity among the community in managing independent businesses, alongside the development of academic and social networks that support empowerment initiatives.

Beyond improving economic skills, this community service program also carries social and spiritual transformation dimensions. Sharia financial literacy not only teaches the community to manage finances efficiently but also instills values of honesty, justice, and blessings in every economic activity. Accordingly, this initiative is expected to create a resilient, independent, and competitive economic ecosystem for the Tengger community without losing its cultural and spiritual roots. The international collaboration serves as a platform for knowledge transfer, experience exchange, and the strengthening of global networks, ultimately expanding economic opportunities while reinforcing the identity of the local community as ethical and competitive economic actors on the global stage.

METHODS

This community service activity adopts a participatory and collaborative approach (Participatory Action Research/PAR), which focuses on the active involvement of the community throughout all stages of the program. This approach was selected because it aligns with the character of the Tengger indigenous community, which upholds the values of solidarity and mutual cooperation. Through this method, the community does not merely become the object of the activity, but serves as the subject that participates in designing, implementing, and evaluating the program collectively.

The activity design was carried out in the form of workshops, practical training, and direct mentoring. The workshops functioned as a platform to enhance theoretical understanding of Islamic financial literacy, while the training and mentoring strengthened the technical abilities of participants in implementing portable digital-based marketing strategies.

The activities were held at the Balai Agung Pendopo, Wonokitri Village, Tosari District, Pasuruan Regency, one of the primary residential areas of the Tengger Tribe. The program took place on Friday, August 29, 2025, with a total of approximately 145 participants. The participants consisted of members of the Tengger Tribe, including traditional leaders, elders, youth, and MSME actors; government officials, including the village head, sub-district head, police chief, and representatives of the local military command; as well as academic delegations from domestic universities under APSKPS (Association of Sharia Finance and Banking Study Programs) and international partners, namely Universiti Sains Islam Malaysia (USIM), Universiti Teknologi MARA (UiTM), and Universiti Kebangsaan Malaysia (UKM).

The core activities were divided into three major components: the Islamic Financial Literacy Workshop, with materials covering the basic principles of Islamic finance, household and micro-business financial management, and an introduction to sharia contracts such as mudharabah, musyarakah, murabahah, and wakalah,

delivered through interactive discussions and simple simulations to accommodate participants from diverse backgrounds; the Portable Marketing Training, where participants were guided to use simple digital technologies for promoting and selling local products, including product photography techniques, engaging product description writing, and the use of platforms such as WhatsApp Business, Instagram, and Facebook Marketplace to reach wider markets; and the International Sharing Session, during which delegates from partner Malaysian universities shared experiences and best practices in sharia-based economic empowerment within their respective local communities, serving as a platform for knowledge exchange and strengthening cross-country academic networks.

RESULT AND DISCUSSION

Enhancing Islamic Financial Literacy among the Tengger Community

This community service program has made a significant contribution to improving the Tengger Tribe community's understanding of sharia financial concepts. Prior to the activity, most community members were unfamiliar with the fundamental principles of Islamic economics and the differences between the conventional financial system and the sharia-based system. Through training sessions and interactive discussions, participants were introduced to the core values of Islamic economics, which emphasize justice (*al-'adl*), honesty (*sidq*), and responsibility (*amanah*) in every economic activity.

Participants also received explanations regarding contracts commonly used in sharia economic practices, such as *mudharabah*, *musyarakah*, *murabahah*, and *wakalah*. These explanations were delivered contextually and in simple terms to ensure accessibility for microbusiness actors and farmers living in the highland area. They were trained to identify sharia contracts relevant to their daily economic activities. For instance, previously undocumented cooperation models among farmers are now understood as partnership patterns aligned with *musyarakah* principles, while collaboration with local investors can be categorized as *mudharabah*.

Figure 1. Islamic Financial Literacy



After participating in the training, the community began to show changes in their financial management behavior. Several participants have started implementing simple bookkeeping of business income and expenses, and are making efforts to separate personal finances from business capital. This awareness represents an initial step toward more measurable and accountable financial management. In addition, the community has also developed an understanding of the importance of avoiding high-interest loans and has begun to show interest in applying profit-sharing systems in accordance with sharia principles.

This increase in financial literacy demonstrates the success of the participatory educational approach that was implemented. The community was not merely the object of the training, but actively engaged by asking questions, participating in discussions, and sharing experiences related to their financial practices. As a result, the values of justice and blessing embedded in Islamic economics are no longer perceived as abstract concepts, but have become a tangible part of the daily economic activities of the Tengger community.

Strengthening Portable Marketing Skills

Another key focus of this program was strengthening the community's digital skills through portable marketing training. The training was designed to help local business actors utilize simple technologies to expand their market reach. Previously, most members of the Tengger community relied solely on conventional sales systems, selling products to visiting tourists or through local markets that were seasonal and limited in scope.

Through a hands-on training approach, participants were taught to use digital devices such as mobile phones for promotional activities. They learned how to create simple yet appealing content, ranging from techniques for photographing products using natural lighting to crafting persuasive product descriptions. Several MSME actors even began to manage business accounts on platforms such as WhatsApp Business, Facebook Marketplace, and Instagram, and successfully uploaded photos of their products into online catalogs.

Figure 2. Portable Marketing



The mentoring was carried out directly to ensure that the community not only understood the theory but also became capable of independently practicing digital promotion. Local products such as edelweiss flowers, mountain honey, and Tengger traditional handicrafts now have a more appealing digital display. These simple efforts have proven effective in increasing consumer trust and expanding market reach beyond the Bromo area.

The portable marketing approach provides an innovative solution for communities living in areas with limited infrastructure. Without the need for expensive equipment, participants were able to apply efficient and low-cost digital marketing strategies. This demonstrates that digital technology can be adapted inclusively, even in remote indigenous regions, as long as the assistance is delivered in accordance with the local context.

International Collaboration and Knowledge Transfer

This program carries added value as it involves international collaboration between Indonesian and Malaysian universities, namely Universiti Sains Islam Malaysia (USIM), Universiti Teknologi MARA (UiTM), and Universiti Kebangsaan Malaysia (UKM). The presence of international partners not only strengthened academic networking but also opened a platform for exchanging ideas on sharia-based community economic empowerment.

During the sharing session, academics from Malaysia presented their experiences in implementing Islamic economics within rural communities in their country. Participants gained inspiration on the importance of integrating knowledge, religious values, and technology to improve the well-being of society. This exchange enriched insights and fostered a spirit of cross-cultural collaboration in advancing a just and sustainable economic system.

Figure 3. International Collaboration



This international synergy also demonstrates that the issue of Islamic financial literacy and economic digitalization is not merely a local challenge, but a global movement. Through this collaboration, a shared awareness has emerged that developing an economy grounded in Islamic values can serve as an alternative model for addressing social and economic inequality in the digital era.

Social Impact and Economic Transformation

This community service program has generated positive changes across various social and economic aspects of the community. A renewed enthusiasm has emerged among MSME actors and the younger generation to independently develop their businesses. The intensive mentoring activities have fostered confidence and motivation to innovate without abandoning their local cultural roots.

Several entrepreneurs have shown concrete progress, such as increased sales through online pre-order systems and the acquisition of customers from outside the region. In addition, the community has begun adopting more orderly business practices, including daily transaction recording, simple bookkeeping, and systematic inventory management.

From a social perspective, this program has strengthened relationships between traditional leaders, village officials, and academics. The shared involvement in sharia-based economic activities has created a sense of togetherness (*ukhuwah*), mutual trust, and mutual support among community members. Values such as *gotong royong* (collective cooperation) and honesty, which are deeply rooted in Tengger culture, harmonize with sharia principles, creating a synergy between local culture.

Program Implications and Sustainability

This program demonstrates that participatory and collaborative educational approaches are highly effective in enhancing the capacity of indigenous communities in the digital era. The Islamic financial literacy and portable marketing initiatives can serve as a model for sustainable economic empowerment in other communities with similar characteristics.

To ensure the sustainability of the program's impact, follow-up actions are needed in the form of online mentoring and the establishment of a local sharia economic community that functions as a learning hub and a platform for sharing business practices. Additionally, strengthening cooperation with local sharia financial institutions is essential so that the community can gain access to capital in accordance with Islamic principles.

Academically, this program reinforces the role of universities in delivering measurable and impactful community service. Spiritually, it internalizes Qur'anic teachings as ethical and moral foundations for economic activities, encouraging the community to seek lawful income, avoid injustice, and show gratitude by engaging in economic efforts that benefit others.

CONCLUSION

The community service program carried out through international collaboration between Indonesian and Malaysian universities successfully enhanced the economic understanding and skills of the Tengger Tribe community. Through a participatory approach, this program effectively strengthened the community's Islamic financial literacy by instilling sharia contract principles such as *mudharabah*, *musyarakah*, and *murabahah* into local economic activities.

In addition, the portable marketing training based on digital technology provided practical solutions for micro-entrepreneurs to expand their market access without abandoning cultural values and sharia ethics. This activity also strengthened cross-country academic networking, contributing to the exchange of knowledge and best practices in Islamic value-based economic empowerment.

Overall, this program demonstrates that the synergy between education, Islamic values, and digital technology can serve as an effective strategy for building economic independence among indigenous communities. Going forward, continuous mentoring and the strengthening of local institutional frameworks are essential to ensure that the outcomes of the program continue to deliver real and sustainable impact for the Tengger community.

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