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Socialization of Savings and Loan Law to Increase Public Understanding at the Darussalam Sako Council in Palembang City

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The lack of public understanding regarding savings and loans based on Sharia principles can lead to transaction practices that are not in accordance with Islamic law. Therefore, this community service activity aims to improve public understanding of savings and loans based on Sharia Economic Law. The activity was held on June 13, 2026, at the Darussalam Assembly, Jalan Nusantara 2, Lekipali Village, Sako District, Palembang City, and involved 25 participants. The methods used included lectures, discussions, and a question-and-answer session. The material covered the concept of savings and loans, the qardh contract, the prohibition of usury, and the legal basis for them in Islam. The activity went well and received a positive response from participants who actively participated in the discussion and asked questions related to savings and loans in their daily lives. Through this activity, participants gained a better understanding of the importance of implementing savings and loans transactions in accordance with Sharia principles. This activity is expected to increase literacy in Sharia Economic Law and encourage the public to adopt fair, transparent, and usury-free financial practices..
Keywords: sharia Economic Law, Savings and Loans, *Qardh* Contract, Socialization, Community Service

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1. Introduction

Islam is a religion that regulates all aspects of life, including economic activities known as muamalah. In everyday life, people are inextricably linked to various forms of financial transactions, one of which is savings and loans. This activity aims to help individuals meet both consumptive and productive needs. From the perspective of Sharia Economic Law, savings and loans are permitted as long as they adhere to the principles of justice, transparency, and mutual consent of the parties, and do not contain elements of usury, gharar, or maisir. Therefore, public understanding of savings and loans is crucial to realizing economic practices that align with Sharia values.[1]

Economic and technological developments have brought changes to savings and loans practices in society. Today, people are not only familiar with loans through cooperatives or financial institutions, but also through various digital platforms. This ease of access offers benefits in meeting economic needs, but on the other hand, it also has the potential to lead to irregularities if people do not understand applicable legal provisions, particularly regarding contracts, loan interest, the rights and obligations of parties, and Sharia principles in financial transactions. Therefore, improving financial literacy and Sharia economic literacy is becoming increasingly important amidst the development of the modern financial system.[2]

In Islam, the practice of savings and loans is known through the qardh contract, which is a loan granted to another party with the obligation to repay the principal amount without any additional conditions stipulated in the contract. This contract is based on the spirit of mutual assistance (ta'awun) and social concern, and therefore does not aim to profit from another's hardship. These provisions are explained in the DSN-MUI

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Fatwa Number 19/DSN-MUI/IV/2001 concerning Al-Qardh, which serves as one of the guidelines for implementing loan transactions at Islamic financial institutions in Indonesia.[3]

Despite the availability of various regulations and fatwas regarding sharia transactions, many people still don't understand the difference between loans permitted by sharia and loans containing elements of usury. Some people still consider any form of additional financing to be acceptable without understanding the sharia provisions. This situation demonstrates the need for increased education regarding savings and loans to empower the public to make financial decisions in accordance with Islamic teachings while avoiding practices that could harm themselves or others.[4]

Majelis taklim (Islamic study groups) serve a strategic role as non-formal Islamic educational institutions, not only imparting religious material but also contributing to increasing public literacy in social, economic, and Islamic law. Through outreach activities, the community has the opportunity to understand various muamalah issues frequently encountered in daily life, including savings and loans. The educational approach, which involves lectures, discussions, and questions and answers, is considered effective because it provides participants with the opportunity to connect the material to their real-life experiences.

Based on the results of initial observations at the Darussalam Assembly, Jalan Nusantara 2, Lekipali Village, Sako District, Palembang City, it was found that some congregants still had questions regarding the law on loan interest, qardh contracts, sharia savings and loan mechanisms, and loan practices that are developing in the community. These problems indicate that Sharia Economic Law literacy still needs to be strengthened through community service activities. Therefore, the community service team held a Savings and Loan Law Socialization activity to Increase Public Understanding at the Darussalam Sako Assembly, Palembang City on June 13, 2026, using lectures, discussions, and questions and answers. This activity is expected to increase public understanding of the concept of savings and loans based on sharia principles and encourage the implementation of fair, transparent, and usury-free transactions in everyday life.

2. Literature Review And Problem Statement

In Sharia Economic Law, savings and loans are recognized through the qardh contract, a loan agreement granted to an individual with the obligation to repay the principal without any additional requirements. This contract is a tabarru' (mutual assistance) contract aimed at assisting those in need, not profiting. These provisions are stipulated in DSN-MUI Fatwa Number 19/DSN-MUI/IV/2001 concerning Al-Qardh, which serves as a guideline for Sharia financial institutions and the public in conducting loan transactions in accordance with Sharia principles.[5]

Sharia legal and financial literacy are the public's ability to understand the rules, principles, and practices of financial transactions in accordance with Islamic law. A good level of literacy will help people make wiser financial decisions and avoid practices that involve usury, gharar, or injustice. The National Sharia Council (DSN-MUI) also emphasizes the importance of disseminating fatwas and improving Sharia financial literacy as part of strengthening the Sharia economic ecosystem in Indonesia.[6]

Through ongoing educational activities, it is hoped that the public will be able to distinguish between savings and loans practices that comply with Sharia principles and those that conflict with Islamic law. Thus, increased literacy will not only impact knowledge but also encourage changes in people's behavior in conducting economic transactions.

Several studies have shown that the qardh contract plays a crucial role in supporting welfare-oriented economic activities. Research on the implementation of DSN-MUI Fatwa Number 19/DSN-MUI/IV/2001 explains that qardh practices must be implemented in accordance with Sharia principles as a form of mutual

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assistance, not as a means of gaining commercial gain. Other research on the use of the qardh contract in economic empowerment concludes that this contract can be a fair financing instrument, promote community welfare, and protect beneficiaries from exploitative financial practices when implemented in accordance with Sharia provisions.[7]

Based on the theoretical review and previous research, it can be concluded that improving public understanding of savings and loans law is a crucial step in strengthening Sharia Economic Law literacy. Therefore, the Savings and Loan Law Socialization activity at the Majelis Darussalam Sako in Palembang City is relevant as a form of community service, providing education on the concept of qardh (the right to borrow money), the prohibition of usury (riba), and the implementation of financial transactions in accordance with Sharia principles.

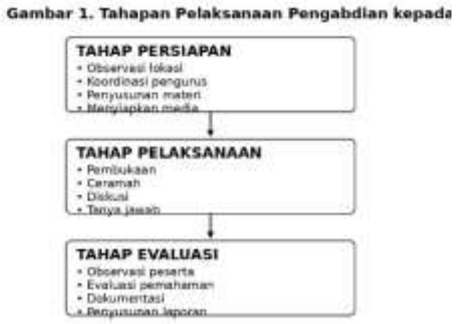
Based on the literature review, various studies have discussed the implementation of the qardh contract, the application of Sharia Economic Law principles in savings and loans practices, and the importance of Sharia financial literacy in improving the quality of community economic transactions. However, most of these studies focus on the implementation of the qardh contract in Sharia financial institutions, Sharia cooperatives, and Baitul Maal wat Tamwil (BMT). Research examining the socialization of savings and loans law to the community through Islamic study groups (Majelis Taklim) as an educational medium is still relatively limited. This situation indicates a gap between the development of the concept of Sharia Economic Law and the implementation of legal education at the community level.

Based on these conditions, the problem in this community service activity is formulated as follows: How can implementing socialization of savings and loan law improve public understanding of savings and loan practices based on the principles of Sharia Economic Law at the Majelis Darussalam Sako in Palembang City?

Therefore, this community service activity aims to educate the public about the concept of savings and loans in Islam, the qardh contract, the prohibition of usury, and the application of the principles of Sharia Economic Law in everyday life. Through lectures, discussions, and questions and answers, it is hoped that the public will gain a better understanding and be able to implement savings and loan practices that are fair, transparent, and in accordance with Islamic law.

3. Method

This community service activity was held on June 13, 2026, at the Darussalam Council, Jalan Nusantara 2, Lekipali Village, Sako District, Palembang City, involving 25 participants. The activity aimed to increase public understanding of savings and loans based on the perspective of Sharia Economic Law.



Ficture 1 Stages of implementing community service

The stages of implementing community service activities begin with the preparation stage, which includes initial observation, coordination with the Darussalam Council management, preparation of socialization materials, and preparation of supporting media. Next, the implementation stageis carried out through the delivery of materials using lecture, discussion, and question and answer methods regarding the concept of savings and loans, the qardh* contract, the prohibition of usury, and the application of Sharia Economic Law in everyday life. The final stage is evaluation, which is carried out through observation of participant activity, discussions regarding material understanding, documentation of activities, and preparation of community service reports. The series of stages are designed systematically to ensure that the activity's objectives in increasing public understanding of Sharia-based savings and loans can be achieved optimally.

In addition, the research samples are clearly presented, including the amount of data used, the origin or source of the data, and the specific parameters that are the focus of the analysis. Each sample is identified based on its characteristics so that its relevance and suitability for use in the research can be accounted for. Participants were the primary source of data for this community service program. Data were collected through observations during the program, interactive discussions, and question-and-answer sessions to gauge participants' responses and understanding of the material presented. The evaluation focused on participants' understanding of the concept of Islamic savings and loans, the qardh contract, the prohibition of usury, and the implementation of transactions in accordance with the principles of Islamic Economic Law. The data obtained were analyzed descriptively and qualitatively to illustrate the implementation of the program and the results achieved.

4. Results And Discussion

A community service activity was held on June 13, 2026, at the Majelis Darussalam, Jalan Nusantara 2, Lekipali Village, Sako District, Palembang City. Twenty-five participants from the Majelis Darussalam congregation attended the event. The event included presentations, discussions, and a question-and-answer session on savings and loans from the perspective of Sharia Economic Law.

Tabel 1. Results of Community Service Activities

No	Activity Stages	Implementation Results
1	Participant Registration	A total of 25 participants attended the activity according to the attendance list.
2	Opening	The activity was opened by the Darussalam Council management and continued with the presentation of the activity's objectives.
3	Delivery of Material	The material includes the concept of savings and loans, qardh contracts, the prohibition of usury, the basis of Islamic law, and the application of Sharia Economic Law in everyday life.
4	Discussion and Q&A	Participants actively asked questions regarding savings and loan practices, loan interest, cooperatives, and online loans.
5	Closing	The activity was closed with the presentation of conclusions and documentation with the participants.

Based on Table 1, the community service activities proceeded according to the planned stages. All participants participated from registration to closing. The material was delivered systematically using a lecture method, followed by a discussion and question-and-answer session to provide participants with the opportunity to raise questions and share experiences related to savings and loans practices commonly encountered in the community

Throughout the activity, participants demonstrated positive enthusiasm. This was evident in their active participation in the discussion sessions and the numerous questions raised regarding the qardh contract, the law on loan interest, and savings and loans practices in accordance with Sharia principles. The

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interaction between the presenters and participants demonstrated that the material presented was relevant to the community's needs, ensuring a communicative and participatory manner.

Overall, the outreach activities were well-executed and according to the established schedule. The materials provided provided participants with information on the basic concepts of savings and loans in Islam, the prohibition of usury, and the importance of implementing financial transactions in accordance with Sharia Economic Law in everyday life.

Discussion

Table 2. Discussion of the Results of Socialization Activities

No	Activity Findings	Discussion
1	Participants followed the activity enthusiastically from start to finish.	The participants' enthusiasm demonstrated that the savings and loan law material is a public need. The lecture method, combined with discussion and questions and answers, created two-way communication, making it easier for participants to understand the material.
2	Participants asked questions about loan interest, qardh contracts, cooperatives, and online loans.	The questions asked demonstrate the continued diversity of public understanding regarding savings and loans. Therefore, ongoing education regarding the principles of Sharia Economic Law is necessary to enable the public to distinguish between Sharia-compliant transactions and those containing elements of usury.
3	The material regarding the concept of savings and loans, qardh contracts, and the prohibition of usury was well received by the participants.	The delivery of material based on the Qur'an, Hadith, and DSN-MUI Fatwa Number 19/DSN-MUI/IV/2001 provides participants with an understanding of the importance of implementing fair, transparent transactions that are free from usury.
4	The discussion was active, raising cases that frequently occur in the community.	Case study-based discussions help participants connect theory with everyday life practices so that the material is easier to understand and apply in economic activities.
5	The Darussalam Assembly is an educational medium for the community.	This activity shows that the Islamic study group has a strategic role as a non-formal educational facility in increasing literacy in Islamic Economic Law through outreach and socialization activities.

Based on Table 2, the socialization activity provided participants with a platform to understand savings and loans from the perspective of Sharia Economic Law. The participants' enthusiasm during the activity demonstrated that the material presented was relevant to the community's needs, particularly regarding the qardh contract, the prohibition of usury, and savings and loan practices frequently encountered in everyday life.

The results of this activity align with DSN-MUI Fatwa Number 19/DSN-MUI/IV/2001 concerning Al-Qardh, which emphasizes that the qardh contract is a mutual assistance contract that does not aim to gain profit through additional requirements in the loan. Furthermore, research by Paisun et al. (2022) explains that the implementation of the qardh contract must be based on the principles of justice, trustworthiness, and mutual benefit for the parties. This finding is also supported by Ambarwati et al. (2022), who stated that the community's understanding of Sharia principles influences the implementation of savings and loans practices in accordance with Islamic law.[8]

Thus, the outreach activities not only provided knowledge to participants but also strengthened the role of the Darussalam Council as a public education platform to improve literacy in Sharia Economic Law. Going forward, similar activities should be conducted on an ongoing basis, covering a broader range of topics, such as sharia cooperatives, sharia financing, and sharia-based digital loans, to optimize the benefits to the community.

5. Conclusion

The community service activity, the "Savings and Loans Law Socialization to Increase Public Understanding" at the Majelis Darussalam Sako in Palembang City, was successfully implemented according to the planned stages. The activity, conducted through lectures, discussions, and a question-and-answer session, provided participants with an understanding of the concept of savings and loans from the perspective of Sharia Economic Law, the *qardh* contract, the prohibition of usury, and the importance of implementing transactions in accordance with Sharia principles.

The participants' enthusiasm during the activity demonstrated that this socialization was relevant to the community's need to understand proper savings and loans practices according to Islamic teachings. Through this activity, the community gained insight into the implementation of fair, transparent, and usury-free transactions, which are expected to serve as guidelines for conducting daily economic activities.

In the future, similar socialization activities are expected to be carried out on an ongoing basis with a wider range of participants and more diverse topics, such as Sharia cooperatives, Sharia financing, and Sharia-based digital financial services. Thus, efforts to increase literacy in Sharia Economic Law in society can continue to develop and provide broader benefits for the social and economic life of society.

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