

Integration Of Tridharma In The Islamic Digital Finance

Course: "Navigating The Future Of Islamic Finance: Islamic Fintech Innovations And Opportunities

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Abstract. *In this modern era filled with advances in knowledge and technology, changes are occurring rapidly in various areas of life. One response to these changes is community service, which aims to integrate innovation and new knowledge into everyday life. This community service initiative has three main objectives: integrating Islamic digital finance courses with community empowerment, developing Tazkia's image as a pioneer in Islamic digital business and finance, and marketing Tazkia to targeted market segments. Implementation is carried out through the organization of talk shows and seminars featuring experts in their respective fields. This activity aims not only to enhance participants' understanding of Islamic digital finance and encourage the application of this knowledge in community empowerment but also to position Tazkia as a leading institution in innovative Islamic digital business and finance. Additionally, the seminars and talk shows serve as a platform to promote Tazkia's programs to prospective students and professionals interested in Islamic digital finance. The outcomes of these activities will be documented in written form and published on Tazkia's website, summarizing key points and insights from the speakers, while also strengthening student engagement through article writing. Through these activities, it is hoped that a strong synergy will be created between the education sector, society, and the Islamic digital finance sector, thereby contributing meaningfully to the development of this sector and the empowerment of communities on a broader scale.*

Keywords: *Islamic Digital Finance; Islamic Fintech; Empowerment*

Abstrak. *Dalam era modern yang dipenuhi dengan kemajuan pengetahuan dan teknologi, perubahan terjadi dengan cepat di berbagai bidang kehidupan. Salah satu respons terhadap perubahan ini adalah pengabdian masyarakat, yang bertujuan untuk mengintegrasikan inovasi dan pengetahuan baru ke dalam kehidupan sehari-hari. Pengabdian masyarakat ini memiliki tiga tujuan utama: mengintegrasikan kursus keuangan digital Islam dengan pemberdayaan masyarakat, mengembangkan citra Tazkia sebagai pelopor dalam bisnis dan keuangan digital Islam, dan memasarkan Tazkia ke segmen pasar yang ditargetkan. Pelaksanaan dilakukan melalui penyelenggaraan talk show dan seminar yang menghadirkan pakar di bidangnya. Kegiatan ini bertujuan tidak hanya untuk meningkatkan pemahaman peserta mengenai keuangan digital Islam dan mendorong penerapan pengetahuan tersebut dalam pemberdayaan masyarakat, tetapi juga untuk memosisikan Tazkia sebagai institusi terdepan dalam bisnis dan keuangan digital Islam inovatif. Selain itu, seminar dan talk show ini menjadi sarana untuk mempromosikan program Tazkia kepada calon mahasiswa dan profesional yang tertarik pada keuangan digital Islam. Hasil kegiatan ini akan didokumentasikan dalam bentuk tulisan yang dipublikasikan di website Tazkia, merangkum poin-poin utama dan wawasan pembicara, sekaligus memperkuat keterlibatan mahasiswa melalui penulisan artikel. Dengan kegiatan ini, diharapkan tercipta sinergi yang kuat antara sektor pendidikan, masyarakat, dan sektor*

keuangan digital Islam, sehingga memberikan kontribusi nyata pada pengembangan sektor tersebut dan pemberdayaan komunitas secara luas.

Kata Kunci : *Keuangan Digital Islam; Fintech Islam; Pemberdayaan*

Introduction

Background, In this modern era, the world is undergoing changes in various aspects, accompanied by the advancement of knowledge and technology. People from all corners of the world can access information quickly and easily, with information seeming to become a daily necessity. Over time, students play a crucial role in advancing social and economic life in Indonesia, and this is a characteristic of both private and public universities, as is the case now. Therefore, we, the students of the Management program, intend to organize an academic study agenda to enhance knowledge and the quality of the younger generation. Management is a dynamic field, constantly growing and evolving in response to developments in the international arena. Management, as a discipline, is expected to be capable of addressing increasingly complex global issues and is required to move towards greater interdisciplinarity, enhancing its role in bridging collaborations across various social science disciplines with a global perspective.

The Community Empowerment Program is an activity aimed at assessing the extent to which the learning acquired in the classroom or at Tazkia University is related to organizations, institutions, and external companies. It is hoped that this will provide a comparison of the implementation of knowledge and theories in the Sharia Business Management program. By conducting the Community Empowerment Program, students are expected to broaden their knowledge and develop their innovation.

The Community Empowerment Program serves as a platform for the development of academic insights, particularly in the Sharia Business Management program. Consequently, this activity is expected to leave a lasting impact and become the main asset for students to resume their roles as elements of society who aspire to bring about change. Whether they realize it or not, students play a significant role as agents of change in society at large, wherever they may be.

The Objectives of This Empowerment are:

1. Integrating the Islamic Digital Finance Course and the Community Empowerment.
2. Developing the Image of TAZKIA as the pioneer of Islamic Digital Business and Finance.
3. Marketing of TAZKIA of segmented market that is targeted.
4. To fulfil the membership Fees of AFSI for 2023.

Literature Review

The rapid development of Islamic fintech requires a curriculum that not only teaches theoretical concepts but also integrates research and community service – in line with the principles of the Tri Dharma of Higher Education (education, research, community service). Several studies emphasize that the performance of the Tri Dharma of lecturers is positively correlated with institutional quality and educational outcomes, so integrating these three pillars into new courses (such as Islamic Digital Finance) is a strategic step to ensure academic and social relevance.

Islamic FinTech

The latest systematic literature on Islamic FinTech (2020–2024 period) identifies four main dimensions: (1) technology adoption & user acceptance, (2) Shariah compliance, (3) regulation & governance, and (4) financial inclusion & social impact. For modern digital finance courses, the material should cover product theory (murabaha, mudarabah, wakala, etc. in digital format), technology (blockchain, smart contracts, mobile apps), as well as regulatory dynamics and Shariah compliance challenges. This requires up-to-date interdisciplinary teaching resources and practical case studies.

Community Empowerment in Higher Education

Community empowerment programs (Pengabdian kepada Masyarakat) serve as a platform for students to apply classroom knowledge in real settings. Studies show that such programs improve students' problem-solving skills, social awareness, and ability to work with diverse stakeholders (Yuliani &

Nugroho, 2020). In the context of Sharia Business Management, community empowerment can involve:

1. Delivering digital financial literacy workshops to schools, cooperatives, or local entrepreneurs.
2. Developing Sharia-compliant digital solutions for community financing.
3. Conducting mini-research projects on the adoption of Islamic FinTech at the grassroots level.

These activities not only strengthen student competencies but also contribute to the university's image as a socially engaged institution.

Linking the Islamic Digital Finance Course with Community Empowerment

Integrating the Islamic Digital Finance course with community empowerment aligns directly with the Tri Dharma mandate:

1. Teaching: Delivering course content that is practical, up-to-date, and industry-relevant.
2. Research: Assigning projects that investigate community needs, market trends, and regulatory compliance in Islamic FinTech.
3. Community Service: Implementing solutions or programs based on research findings to address real community challenges.

Literature on service-learning emphasizes that such integration should be planned systematically, with clear objectives, measurable outcomes, and sustainable partnerships (Astuti et al., 2022). For Tazkia University, this approach can also support branding efforts as a pioneer in Islamic Digital Business and Finance, while fulfilling institutional goals such as membership in professional associations (e.g., AFSI).

Method

Method of Empowerment

Community service (Pengabdian kepada Masyarakat or PKM) is a tangible effort by universities or research institutions to apply and develop knowledge, technology, and the arts to provide real benefits to the community.

The research methodology used in this study is Service Learning (SL). SL is an educational approach that combines learning objectives with community service in order to provide a pragmatic, progressive learning experience while meeting societal needs. Service Learning is a learning method that focuses on applying classroom knowledge to provide practical solutions to community issues, enabling students and the campus to actively engage in community service (Afandi et al., 2022).

The concept of Service Learning (SL) has undergone an expansion in meaning. Initially, SL was designed to focus solely on classroom activities which were then applied in practical settings with communities. However, in this context, SL is understood as a routine activity undertaken by every academic individual as part of the implementation of the Tri Dharma of Higher Education (Priyowidodo, 2023). Community empowerment activities essentially serve as an extension of what is learned in the classroom, which is then disseminated to specific community groups. This implies that all activities are closely related to the mastery of knowledge and skills, with practical benefits for the environment. In this service initiative, the target community empowerment includes Tazkia students specifically, as well as the general public. Service learning in this initiative takes the form of organizing a talk show with the overarching theme of Islamic digital finance.

Empowerment Program

1. Online Webinar and upload in youtube.

The online webinar will be done 4 times in this semester which are:

- a. 1st and 2nd Webinar will be on 8th week of semester.
- b. 3rd and 4th Webinar will be on 16th week of semester The webinar will have two types which are.
 - 1) International Webinar in collaboration with Sakarya University and MKI B IP as replacement of UTS and UAS.

- 2) National Webinar in collaboration with AFSI / Indonesia Islamic Fintech which will attract the Student of SMA

2. Making Articles

Every webinar will be created an article to boost Tazkia in Digital Marketing. Thus there will be 4 webinar

3. Making Infographics which shared thru social media.

There are also multiple infographics which will be shared thru student social media and Tazkia Social Media

Empowerment Target & Location

This service activity was conducted in the international room on the 3rd floor of the Tazkia Islamic University College campus. It has three main targets, namely:

1. 4 youtube content.
2. 4 articles to be published in internet media.
3. At least 10 infographics related Islamic Fintech which tagged in Tazkia, LPPM and Student Social Media.

Executive of Empowerment Program

Below are the Team of this Empowerment:

Table 1. Team of Empowerment

NO	Name	Task
1	Prof. Dr. H. Muhammad Syafii Antonio, M.Ec	Steering Committee
2	Dr(c) Yaser Taufik Syamlan, M.E., CIFP	Field Chief
3	Student of Islamic Digital Finance in MKI IP 20 and MKI 20 A	Committee Members

Results and Discussion

Online Seminar "Navigating the Future of Islamic Finance: Islamic Fintech Innovations and Opportunities" Collaboration with ALAMI and Hijra Bank



Figure 1 Event Poster

The next empowerment agenda is an online seminar scheduled for October 30, 2023, titled "Navigating the Future of Islamic Finance: Islamic Fintech Innovations and Opportunities." This seminar will feature three main speakers who have profound expertise in the field of Islamic finance and fintech.

The first speaker is Prof. Dr. H. Muhammad Syafi'i Antonio, M.Ec., who serves as the Chairman of the Tazkia Group. He is a prominent figure in Islamic economics with extensive experience in developing this sector. Prof. Syafi'i Antonio shares insights into the future of Islamic finance, particularly in the context of the rapidly evolving fintech innovation.

The second speaker is Thufeil M. Tyansah, S.E., AWPS., who holds the position of strategic community of Hijra Bank. Thufeil provides perspectives

on how Hijra Bank implements fintech technology in their operations. With a focus on community strategies, he explains how fintech can enhance financial inclusion and create new opportunities in the Islamic banking industry.

The third speaker is Dr(c). Yaser Taufik Syamlan, M.E., CIFP, who currently serves as the Vice Rector 1 and lecturer of Islamic Digital Finance at Tazkia. Yaser Taufik discusses the integration of digital technology in Islamic finance, as well as the opportunities and challenges that arise. He also explores how fintech innovation can be used to strengthen the Sharia financial system and create new opportunities in the global market.



Figure 2 Documentation

Additionally, this seminar involves students from pesantren (Islamic boarding schools) as participants. Their presence aims to broaden their understanding of the latest developments in Islamic finance and fintech technology. It is hoped that the active participation of these students will provide inspiration and open new perspectives on how they can contribute to the field of Islamic finance in the future.

With the presence of the three speakers and the participation of pesantren students, this seminar is expected to provide comprehensive and in-depth insights into fintech innovations in Islamic finance as well as the opportunities that can be leveraged in the future.

Online Seminar “Evolution of Securities Crowdfunding with the Potential of Blockchain System” with ABSI

The next community empowerment will be conducted online in the form of a seminar on November 26, 2023. This event is organized in collaboration with Tazkia students from the MBS 20 MKI-B-IP program and ABSI (Asosiasi Blockchain Syariah Indonesia).



Figure 3 Event Poster

The event lasted a full day and was titled "Evolution of Securities Crowdfunding with the Potential of Blockchain System." In this event, we featured professional speakers who are experts in their respective fields.

The first speaker was Prof. Dr. H. Muhammad Syafi'i Antonio, M.Ec., who is the Chairman of the Tazkia Group. He is widely recognized for his contributions to the development of Islamic economics in Indonesia and has deep insights into the potential of blockchain in modern financial systems.

The second speaker was Dea Saka Kurnia Putra, D.Tr.MP., CBP, CAP. With his experience and certifications, Dea Saka provided practical and innovative perspectives on the application of blockchain in securities

crowdfunding. He also discussed how this technology could open new opportunities in investment and funding.

The third speaker was Dr(c). Yaser Taufik Syamlan, M.E., CFP, who currently serves as the Vice Rector 1 and a lecturer in Islamic Digital Finance at Tazkia. Yaser Taufik delivered an in-depth presentation on the integration of digital finance within the Islamic economy and how blockchain can strengthen this system.

With the presence of these experts, the event is expected to provide comprehensive and in-depth insights into the development of securities crowdfunding and the potential application of blockchain systems in the future.

Student Dynamic Session (SDS) with theme “Sosialisasi Konversi SKS dan Sosialisasi Aturan Komdis”



Figure 4 Documentation

The next community empowerment is the Closing Student Dynamic Session, which will be held in the Al-Hambra Room of Tazkia Mosque on Tuesday, December 19, 2023. This event marks the final session of the Student Dynamic Session agenda, conducted in ten meetings each semester, and serves as the closing of the odd semester of 2023.

The event's theme is “Socialization of SKS Conversion and Disciplinary Commission Rules.” The Ministry of Education and Culture’s MBKM (Merdeka Belajar Kampus Merdeka) program encompasses nine activities: Certified Internships, Independent Studies, Teaching Assistance, Indonesian

International Student Mobility Awards (IISMA), Independent Student Exchange, Village Development KKN (Thematic KKN), Humanitarian Projects, and Research or Studies. This program will also be implemented by IAI Tazkia for its students, as stated by the Rector of IAI Tazkia, Dr. Ardhariska Zukhruf, M.MET, KOM.

Further explanations regarding SKS Conversion were delivered by Mr. Fakhrudin, S.E., M.M., Head of Student Affairs at IAI Tazkia. After the presentation, several students asked questions about SKS Conversion for further clarification.

Online Seminar “Talk Show Indonesia Fintech Outlook 2024” with AFSI

This community service is realized through the organization of a talk show on Islamic digital finance, with a specific focus on financial technology. The location of this service activity is Tazkia Islamic University College Campus. The following is the schedule of events for the activity to be held on December 23, 2023.

Table 2 Schedule

Date	Time	Activity	Information
	09.00 - 09.10	Opening and Reading of the Qur'an	Opening by MC
	09.10 - 09.15	Welcome speech by the Teaching Lecturer	Dr. Nur Hendrasto, M.Si.
	09.15 - 09.45	Keynote Speech Session	Prof. Dr. Syafii Antonio, M.Ec.
23 Desember 2023	09.45 - 11.00	Indonesia Fintech Outlook 2024 Talkshow Session	Speakers: Ardian Asmar (Deputy General Secretary of AFSI), and M. Dicky Ryandi Wiwoho, S.E., M.IST. (Tazkia 15 Alumni)
	11.00 - 11.15	Closing and awarding of Certificates	By: Moderator and awarding of certificates by the field chief
	11.15 - 11.20	Closing Pray	
	11.20 - 11.30	Documentation Session	By: Media



Figure 5 Event Poster



Figure 6 Talkshow Activity

The talk show event lasts for one day and involves two professional practitioners in the field of Islamic digital finance. In the first session, the chairman of the committee and founder of the Tazkia Cendikia Foundation, Prof. Dr. Muhammad Syafii Antonio, M.Ec., delivers the keynote speech. In his speech, he comprehensively discusses the main topics of the event, including the latest developments and challenges in the field of Islamic digital finance.

The second session is the main session and also involves two professional speakers. The first speaker is Ardian Asmar, the deputy secretary general of AFSI (Asosiasi Fintech Syariah Indonesia), who provides in-depth insights into the latest innovations and developments in the Sharia fintech

industry in Indonesia. Ardian discusses various initiatives and projects currently being undertaken by AFSI to promote the growth and sustainability of this sector.

In the next session, the second speaker, Dicky Ryandi Wiwoho, delves deeper into the topics discussed in the previous session. As an experienced practitioner in Islamic digital finance, Dicky provides practical insights on how Islamic digital finance concepts can be implemented in everyday practice. He shares experiences and case studies to offer a deeper understanding of how technology and innovation can influence financial transformation in Indonesia. Thus, the entire event provides a comprehensive understanding of the dynamics and future prospects of the Islamic digital finance industry in Indonesia. This event not only presents theories and insights on the latest developments but also offers practical knowledge through direct experiences from experts in the field. It is hoped that this community service activity will provide significant benefits to the community, especially in the form of applicable and relevant learning. Through this talk show, participants are expected to apply the knowledge and skills they have acquired in real-world contexts, thereby contributing to the development of the Islamic digital finance sector and the empowerment of their respective communities.

Empowerment Output

This community service initiative is carried out in collaboration with Tazkia students from the Sharia Business Management program with a concentration in Islamic Financial Management. The output of this initiative is a popular article that will be published on news platforms such as Kompasiana, the Tazkia website, and others. Below is the list of popular articles written.

Table 3 Output Program

Name	Task
Model Bisnis Peer to Peer Lending Beserta Aspek Syariahnya	Muhammad Afif Al Ghifary
Pengaruh teknologi aggregator keuangan	Muhammad Helmi Alauddin
Inovasi Efisiensi Kepatuhan Peraturan	Muhammad Fadhil Akhsal

 Finansial: regtek dan E-KYC

Securities crowdfunding beserta aspek syariah	M Zulmanar Rizki
Mengenal Bisnis Agregator yang Sudah Banyak Digunakan Oleh UMKM di Indonesia	Widiastuti Sunarto Putri
Analysis of Reward-Based Crowdfunding in Islamic Finance	Satrio Budi Nugroho, Muhammad Zidan Hakima Akbar dan Fathan Rakha Rabbani
Go Smarter: Revolutionizing E-KYC in Sharia fintech through Cutting-edge regtech Technology!	Tri Suci Mustika Ayu
Yuk Takaful: Revolutionizing Indonesian Insurance through Sharia-Compliant insurtech	Aniva Nur Fadillah
Sharia fintech revolution: transforming finance in dki jakarta and west java	Syifa nursaadah Slamet
Sharia fintech revolution: transforming finance in dki jakarta and west java	Syifa Nursa'adah Slamet and Asmin Naurah Hayyatunnufush
Revitalizing zakat management enhancing efficiency through blockchain technology	Diamah Farah Syahda
Groundbreaking Research Unveils Surging Trends in Islamic Securities Crowdfunding	Ulviya Tafitri and Aniva Nur Fadillah

Financial Report

1. Income

Table 3 Income

NO	Description	Total
1	Tazkia	Rp 3.500.000
Total		Rp 3.500.000

2. Spending

Table 3 Output Program

No	Activities	Unit	Items	Price	Total
1	Speaker	4	Person	Rp 500.000	Rp 2.000.000
2	Banner	1	4x3 meters	Rp 240.000	Rp 240.000
3	Baterai ABC Al Kaliin	1	Pack	Rp 38.500	Rp 38.500
4	Roti	15	Pcs	Rp 37.500	Rp 37.500
5	Mineral Water	8	Bottle	Rp 2000	Rp 16.000

6	Parking Fee	1	-	Rp 2000	Rp 2000
7	Momogi Snack	1	Pack	Rp 30.000	Rp 30.000
8	Cracker Dice	1	Pack	Rp 35.000	Rp 35.000
9	Crispy Fried Doughnut	1	Pack	Rp 35.000	Rp 35.000
10	Boarding Transport	1	-	Rp 750.000	Rp 750.000
11	Asykindo Transport	1	-	Rp 316.000	Rp 316.000
Total					Rp 3.500.000

Nota



Conclusion

This community service initiative has three main objectives: to integrate Islamic digital finance courses with community empowerment, to develop Tazkia's image as a pioneer in Islamic digital business and finance, and to market TAZKIA to the targeted market segments. This community service is implemented through the organization of talk shows and seminars featuring top experts in their fields. The event aims not only to enhance participants'

understanding of Islamic digital finance and encourage the application of the knowledge gained in community empowerment activities but also to position Tazkia as a leading institution in innovative Islamic digital business and finance. Additionally, these seminars and talk shows serve as a platform to promote Tazkia's programs to prospective students and professionals interested in Islamic digital finance. The outcomes of this seminar will also be documented in written form and posted on Tazkia's website, summarizing key points from the seminars and talk shows, as well as highlighting the insights shared by the speakers. By organizing this event, it is hoped that a strong synergy will be created between the educational sector, the community, and the Islamic digital finance sector.

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