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STRENGTHENING DIGITAL AND ISLAMIC FINANCIAL LITERACY TO ADDRESS FRAUDULENT INVESTMENTS AND ONLINE GAMBLING AMONG DAYAH STUDENTS IN ACEH

Rico Nur Ilham[1]*, Irada Sinta[2], Muttaqien[3], Fuadi[4], Reza Juanda[5], Tahara Alsura[6]
[1,2,3,4,5]Universitas Malikussaleh, Lhokseumawe, Indonesia
*Corresponding author: riconurilham@unimal.ac.id

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Abstract

This article documents a participatory community service program on digital safety, fraudulent investments, and online gambling at Al Madinatuddiniyah Babul Huda Dayah, Padang Sakti, Lhokseumawe, Aceh, on 21 September 2026. The program aimed to strengthen students' exposure to responsible smartphone use, financial risk awareness, and Islamic ethical principles. Its activities comprised institutional coordination, two interactive educational sessions, case-based explanations, discussion, and questions and answers. The first session discussed constructive digital practices and personal data protection; the second addressed warning signs of deceptive investment offers and the risks of online gambling. A descriptive qualitative account was developed from implementation narratives, learning materials, and activity photographs. The records document delivery of the planned content and opportunities for participant interaction, but do not include standardized baseline assessments, post-tests, or behavioral follow-up. Therefore, increases in knowledge or changes in behavior cannot be established quantitatively. The program illustrates a context-sensitive approach to integrating digital literacy, financial consumer protection, and Islamic values in dayah-based education, while highlighting the need for structured evaluation and continuing institutional support.

Keywords: dayah education; digital literacy; financial fraud; Islamic finance; online gambling

INTRODUCTION

Digital technologies have broadened access to education, communication, payments, and financial products. A smartphone can support learning and social participation, yet it can also expose users to misleading advertisements, impersonation, fraudulent schemes, and gambling promotions. These risks do not arise from technology alone. They emerge when access to digital services is combined with insufficient information, pressure to act quickly, weak assessment of financial risks, or limited awareness of available safeguards. Effective community education must therefore move beyond generic warnings and explain how users can evaluate the offers and interactions they encounter online.

Fraudulent investments and online gambling represent distinct concerns that may appear in the same digital environments. An investment scheme becomes suspicious when its organizers conceal essential information, claim implausibly high or guaranteed returns, misuse licensing claims, or depend on continuous recruitment rather than a transparent economic activity. Online gambling, by contrast, involves staking money or something of value on an uncertain outcome and can be promoted through websites, applications, social media accounts, and informal messages. Although their legal characteristics differ, both can exploit expectations of rapid financial gain and the apparent credibility of digital communication. For younger audiences, the educational challenge is to recognize these mechanisms before financial commitments or harmful habits develop.

Financial literacy offers a conceptual basis for preventive action. Lusardi and Mitchell (2014) argue that financial knowledge is relevant to how individuals evaluate choices involving uncertainty, future outcomes, and personal resources. Digital literacy complements this competence by enabling users to locate, interpret, verify, and responsibly use information rather than accepting online content at face value (Ng, 2012). When both competencies are considered together, financial safety becomes a practical process: identify an offer, examine its source, assess the legitimacy of the service provider, understand its underlying risks, and seek guidance when information is incomplete.

In Indonesia, financial consumer education also has an institutional dimension. The Financial Services Authority, or Otoritas Jasa Keuangan (OJK), has a mandate to regulate and supervise activities within its statutory financial-services remit under Law No. 21 of 2011. The National Strategy for Financial Literacy 2021–2025 and Financial Services Authority Regulation No. 22 of 2023 provide relevant policy reference points for improving financial knowledge and protecting consumers (OJK, 2021, 2023). However, the existence of a promotional logo or an unsupported claim of OJK approval must not be treated as proof of legality. The appropriate verification route depends on the product and the competent authority; students should be encouraged to consult official sources rather than rely on promoters' assertions.

Dayah, the traditional Islamic educational institutions of Aceh, provide an important setting for this educational task. Their emphasis on religious knowledge, moral development, and community responsibility offers opportunities to discuss financial decisions as both technical and ethical matters. Al Madinatuddiniyah Babul Huda Dayah is located in Gampong Padang Sakti, Muara Satu District, Lhokseumawe City. The institution serves a learning community in which guidance from educators can connect responsible digital behavior with the values taught in religious education. Its institutional profile and previous skills-development activities indicate a practical basis for a collaboration between the university and the dayah community.

The service report used as the source for this article identified limited exposure to structured digital and financial-literacy materials as a concern within the host institution. This description is a local program assessment, not a statistically measured estimate of students' abilities. It nevertheless supplied a reasonable justification for a tailored education program. The proposed response combined positive uses of smartphones, the identification of misleading financial offers, and awareness of the consequences of online gambling. It also emphasized an Islamic perspective on accountability, lawful economic activity, and protection of personal resources.

On 21 September 2026, a team from Universitas Malikussaleh conducted the program at Al Madinatuddiniyah Babul Huda Dayah. The activities included two instructional sessions and open discussion, with support from dayah representatives and university personnel. The practical purpose was to provide understandable explanations and opportunities for clarification, rather than to certify participants as financially literate or to test a causal intervention. This article seeks to describe how the program was implemented, examine the educational content and documented process outputs, and identify the evidence required for a stronger assessment of future activities. Its contribution is an explicitly bounded account of a context-sensitive community education initiative at the intersection of digital literacy, financial consumer protection, and Islamic values.

LITERATURE REVIEW

Digital literacy and the assessment of online information

Digital literacy is not equivalent to the technical ability to operate a smartphone. Ng (2012) characterizes digital literacy through technical, cognitive, and social-emotional competencies. The technical dimension enables users to navigate tools and settings, whereas the cognitive dimension concerns the interpretation and evaluation of information. The social-emotional dimension includes responsible interaction, awareness of consequences, and the ethical use of digital environments. This framework is especially relevant when a financial offer is presented through a familiar platform whose interface may convey trust even when the content lacks credibility.

The UNESCO Institute for Statistics (2018) extends this perspective by describing skills for information and data literacy, digital communication, content creation, safety, and problem-solving. These domains are relevant to everyday choices such as recognizing deceptive links, managing passwords, avoiding disclosure of identity information, and verifying the source of a financial advertisement. A misleading investment message may look professionally designed, but visual quality does not establish the legality of its promoter, the existence of the promised asset, or the plausibility of its returns. Competent digital users must therefore distinguish the appearance of information from the strength of evidence supporting it.

A systematic review by van Laar et al. (2017) also demonstrates the relationship between digital skills and broader competencies, including critical thinking and communication. In educational outreach, this suggests that learners need opportunities to reason through examples rather than memorize a fixed list of dangerous applications. New platforms can appear quickly, whereas checking authorship, questioning extraordinary claims, and maintaining information security are transferable habits. A participatory session can introduce these habits through concrete situations, although their lasting adoption requires subsequent practice and assessment.

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Financial literacy, investment risk, and consumer protection

Financial literacy concerns the knowledge and capabilities that support informed choices about saving, borrowing, payments, and investment. Lusardi and Mitchell (2014) emphasize the economic importance of understanding financial concepts and the implications of poor decisions. The OECD (2020) similarly treats knowledge, behavior, and attitudes as interconnected dimensions of financial literacy. Applied to fraudulent-investment prevention, this perspective shifts educational attention from a simple instruction not to be deceived toward the skills needed to examine an offer's structure, incentives, risks, and supporting documentation.

A sound investment proposition must be evaluated in relation to the activity or asset that could generate returns. High projected returns normally entail corresponding uncertainty, and no promotional promise removes that uncertainty. Signals requiring verification include guaranteed profits without a convincing explanation, inability to identify the legal entity, inconsistent registration details, requests to transfer money into personal accounts, urgency tactics, and incentives to recruit new participants. These signals are indicators for further scrutiny, not a substitute for a finding by a competent authority. Education should also avoid the opposite misconception that all digital investments are fraudulent. The central distinction is between transparent, lawfully offered services that disclose risks and deceptive arrangements that exploit false representations.

OJK's National Strategy for Financial Literacy 2021–2025 frames public financial education as a means of improving knowledge, skills, confidence, attitudes, and behavior (OJK, 2021). Consumer protection rules reinforce the importance of clear information and responsible service provision (OJK, 2023). For dayah students, regulatory awareness may be translated into simple questions: Who offers the product? Which authority is responsible for it? Can the license or registration be checked independently? What generates the claimed return? What happens if the product loses value? Learners also need to understand that receiving a social-media endorsement, a message from a trusted contact, or a screenshot of a supposed license does not eliminate the need for independent verification.

Earlier community development activities in Aceh have addressed household saving and the broader value of financial capability. For example, Khaddafi et al. (2021) reported an initiative to encourage saving and economic self-reliance in Gampong Blang Pulo. The focus of the present program differs because it integrates caution about digital financial solicitation with explicit education on online gambling. This distinction is relevant to community service design: building positive financial habits and recognizing exploitative financial invitations are complementary, but not identical, learning objectives.

Online gambling and risk communication

The internet changes the availability and presentation of gambling opportunities. Gainsbury (2015) explains that features such as accessibility, convenience, and the continuous availability of online services can contribute to problematic gambling for some users. This does not establish that every person exposed to an advertisement will gamble, but it identifies design conditions that justify preventive awareness. Online promotions may blur the boundary between games, entertainment, speculative earnings, and wagering. Students therefore need clear definitions and examples that distinguish games requiring skill or participation without financial stakes from activities involving wagers on uncertain outcomes.

Prevention messages should discuss more than monetary losses. Potential consequences include difficulties controlling spending, concealment of activity, conflict with family members, and distraction from education. The educational response should remain proportionate and non-stigmatizing. Learners can be advised to avoid gambling links, decline requests to deposit money, protect payment credentials, and approach a trusted teacher or guardian when pressure or exposure becomes difficult to manage. A supportive environment is important because fear of blame can discourage timely help-seeking.

Islamic financial ethics and community-based learning

Islamic economic ethics adds a normative foundation for the responsible treatment of property and financial obligations. Its principles emphasize lawful transactions, fairness, clarity of agreements, and the avoidance of exploitation and prohibited gambling. The concepts of gharar (excessive uncertainty in relevant transactions) and maysir (gambling) offer appropriate discussion points when students are confronted with promises of easy money, deceptive schemes, or wagering applications. These concepts should be taught carefully: they do not imply that every market risk is unlawful or that a financial product is compliant with Islamic principles solely because it has religious branding. Legal authorization, commercial substance, and ethical compliance are separate questions that require proper examination.

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Community empowerment theory is also relevant. Noor (2011) conceptualizes empowerment in terms of creating opportunities, strengthening capabilities, and providing protection. Widjajanti (2011) highlights the need for approaches that support community participation and autonomy. In Islamic educational settings, Nadzir (2015) discusses the economic empowerment potential of pesantren-based initiatives. Together, these perspectives support an outreach design in which students receive comprehensible information, practice asking critical questions, and gain access to trusted institutional support. They also caution against assuming that attending a presentation automatically produces independent competence.

A key gap in many accounts of community education is the distinction between implementation and demonstrated effectiveness. A successfully delivered lecture can establish educational exposure and create opportunities for discussion, but it cannot by itself establish retained knowledge or subsequent behavioral change. For this reason, the present article reports documented activities and outputs separately from unmeasured outcomes. This distinction is particularly important when a service program addresses vulnerable decisions: claims of fraud prevention or reduced gambling should be supported by appropriate evidence rather than inferred from participants' presence in a room.

METHOD

Design, location, and participants

The activity employed a participatory community-education approach and is reported here as a descriptive account of an implemented service program. It was conducted on Monday, 21 September 2026, at Al Madinatuddiniyah Babul Huda Dayah in Gampong Padang Sakti, Muara Satu District, Lhokseumawe City, Aceh, Indonesia. Dayah students were the primary intended beneficiaries. The program was organized by lecturers and a student member of Universitas Malikussaleh in coordination with the host institution. Participant selection was based on the dayah community involved in the scheduled event, not on probability sampling for a research survey. No exact participant count is asserted because the implementation narrative does not provide an independently validated total.

The service objectives were educational: to present responsible smartphone practices, describe common warning signs of fraudulent investment offers, discuss online gambling risks, and encourage inquiry before digital or financial decisions. The activity did not involve the administration of an experimental treatment or a comparison group. Consequently, it is inappropriate to interpret this case as evidence of causal effectiveness. Its most defensible analytic focus is the relationship between the intended learning objectives, the activities actually described in the report, and the forms of evidence made available.

Preparation and educational delivery

Preparation involved coordination with dayah representatives on the venue, activity sequence, speakers, and suitability of instructional material. The report records an opening by dayah leader Tgk. Mahdi, a welcoming address from program coordinator Rico Nur Ilham, and subsequent learning sessions. The first instructional session was delivered by Ikhyanuddin under the theme “A Mobile Phone Can Lead Us on a Path toward Heaven.” It addressed beneficial and potentially harmful uses of personal devices, emphasizing learning, religious information, personal security, appropriate communication, and time management.

The second session, delivered by Muttaqien, was entitled “Fraudulent Investments and Online Gambling.” It explained misleading financial offers, warning signs associated with suspicious promotional claims, and the potential harms of gambling conducted through digital channels. Both sessions were followed by opportunities for discussion and questions from the students. University team members supported the proceedings, including financial-literacy reinforcement and educational facilitation. The sequence described in the source report is summarized in Table 1 without inventing session durations or instructional scores.

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Table 1. Documented components of the community education program

Activity stage	Instructional or organizational function	Evidence in the report
Institutional coordination	Agree on setting, audience, speakers, and topic suitability.	Preparation narrative and institutional roles.
Opening and welcome	Establish support from the host dayah and explain the educational purpose.	Opening and coordinator-address descriptions; photographs.
Session 1: responsible smartphone use	Discuss beneficial applications, digital conduct, information screening, and account safety.	Speaker description and session photograph.
Session 2: financial and gambling risks	Explain red flags in suspicious investments and harms linked to online gambling.	Speaker description and session photograph.
Discussion and questions	Invite clarification about devices, financial offers, and online promotions.	Narrative and interaction photograph.
Closure and documentation	Reinforce central messages and record that the program took place.	Implementation account and group photograph.

Documentation and descriptive analysis

This article draws upon the supplied final service report, particularly its sections on objectives, implementation, results, evaluation, conclusions, and photographic documentation. The records were read to identify the location and date of implementation, the instructional sequence, the stated subject matter, visible evidence of participation, and the limitations acknowledged by the authors. Themes were organized under digital literacy, fraudulent investment awareness, online gambling risks, student engagement, and continuity of education. Statements about implementation were checked against descriptions and images included in the report.

The analysis is narrative and documentary rather than statistical. There were no accessible individual test responses, calibrated scales, interview transcripts, or repeated observations that would support numerical comparisons or attribution of behavioral effects. Photographs can substantiate aspects of an event's occurrence, including the presence of speakers and learners, but cannot show the depth of understanding or long-term adoption of safer behavior. The use of images here is limited to existing non-sensitive activity documentation; identity-card images, tax records, phone numbers, and personal information contained in administrative appendices were excluded from the article.

RESULTS AND DISCUSSION

Program implementation and institutional engagement

The final service report states that the education program was implemented on 21 September 2026 and followed the planned sequence of opening, welcome address, two educational sessions, questions and answers, and closure. The attendance of dayah representatives, members of the Universitas Malikussaleh team, invited speakers, and students is reflected in the activity narrative and photographs. This combination of institutional participation and educational delivery is the principal implementation result that can be established from the available evidence.

The opening was led by a representative of the dayah leadership, followed by remarks from the university coordinator about the purpose of the outreach. This arrangement helped situate financial and digital risks within an established learning community rather than treating them as topics disconnected from the daily responsibilities of santri. The university team contributed topical expertise and the host institution provided a culturally relevant educational setting. The institutional cooperation documented by the report, however, should not be confused with proof that a regulator directly supervised or formally evaluated the event. References to OJK describe the regulatory framework and intended educational orientation, not an independently verified regulatory endorsement of the activity.



Figure 1. Opening of the community education program at Al Madinatuddiniyah Babul Huda Dayah (program documentation, 2026).

Responsible smartphone use as the first preventive layer

The first instructional session emphasized the dual potential of the smartphone. On the beneficial side, speakers described its use for accessing educational and religious information, communicating constructively, improving practical skills, and maintaining social connections. On the risk side, the discussion identified misinformation, unsuitable content, excessive device use, exposure to suspicious links, and disclosure of confidential information. Presenting both dimensions prevented a technologically deterministic message in which all phone use is treated as dangerous.

The educational value of this framing lies in the connection between access and judgment. A student who understands how to operate a social-media application may still lack the skills to establish whether a purported investment provider is genuine. Likewise, a persuasive online message may come from a familiar contact whose account has been compromised or who has forwarded unverified content. Ng's (2012) emphasis on cognitive and social-emotional digital competencies helps explain why technical familiarity is an insufficient safeguard. The safe-use principles described in the session therefore included checking information, choosing beneficial content, securing passwords, considering the consequences of communication, and approaching unfamiliar online requests cautiously.

The session also created a bridge between everyday device habits and later discussion of financial harm. Preventing unauthorized use of an account, refusing to share verification codes, and avoiding unfamiliar payment links are relevant to many online threats beyond fraudulent investment and gambling. The program's account shows that these themes were delivered, but it does not show whether individual students could independently demonstrate each skill after the session. A follow-up practical exercise, such as classifying screenshots of genuine and suspicious messages with an answer key, would provide stronger evidence of applied understanding. Such an exercise is proposed for future activities and is not presented as a completed component of this event.



Figure 2. Instructional session on constructive and responsible smartphone use (program documentation, 2026).

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Explaining fraudulent investments and realistic financial expectations

The second educational session addressed the characteristics of fraudulent investment invitations. The documented content highlighted unrealistically high profits within short periods, promises of certain returns without a reasonable explanation of risk, unclear business activities, pressure to register immediately, and incentives to recruit additional participants. Speakers also cautioned students against accepting investment claims solely because they appear in testimonials, social-media posts, forwarded messages, or endorsements by influential individuals.

These warning signs relate to the basic principles of financial evaluation. A financial claim should be associated with an identifiable institution, a comprehensible source of revenue, appropriate disclosure of risk, and verifiable authorizations where relevant. A convincing sales presentation cannot replace those requirements. The objective of introductory financial-literacy education is not to encourage inexperienced students to invest in unfamiliar products. It is to establish a habit of delaying decisions until an offer can be understood and assessed with reliable assistance. Table 2 translates the program's key messages into an illustrative screening guide; it is a synthesis for readers, not a form that was documented as having been administered to students.

Table 2. Illustrative checklist for assessing suspicious investment offers

Warning indicator	Why it matters	Appropriate preventive response
Exceptionally high or guaranteed returns	Risk cannot be removed by a promotional statement.	Request evidence of the economic activity and risk disclosures.
Unclear provider or licensing	A logo or claimed affiliation does not verify authorization.	Check the named entity with the competent authority.
Urgent payment or secrecy	Pressure discourages independent comparison and consultation.	Delay payment and discuss concerns with a trusted adult.
Recruitment as the main source of rewards	Payouts may depend on new deposits rather than productive activity.	Examine how returns are generated and avoid referrals.
Requests for credentials or personal transfers	Sensitive data and funds may be diverted to unverified recipients.	Do not disclose security codes or send funds without verification.

Regulatory awareness was relevant throughout this discussion. OJK's consumer-literacy materials provide a policy foundation for evaluating financial services in Indonesia (OJK, 2021, 2023). However, a useful instructional qualification is that the competent licensing body depends on the type of product or activity. Searching a single regulator's database cannot establish the legitimacy of every commercial proposition. The more general lesson is to identify the correct oversight institution, verify independently, and avoid transfers until material questions have been answered. The report does not record a formal competency check on the ability to apply this process, so the outcome remains documented exposure to the relevant concepts.



Figure 3. Educational discussion on suspicious investment offers and online gambling risks (program documentation, 2026).

Discussing online gambling without presenting it as income

Online gambling was taught as a separate but related form of digital financial vulnerability. The reported message was that wagering should not be interpreted as a reliable method of earning income. The discussion focused on possible financial losses, impaired self-control, strained relationships, and disruption of family and educational responsibilities. Particular attention was given to the ease with which gambling promotions may appear through games, social networks, and other internet-based communication channels.

The content is consistent with findings that the characteristics of internet-based gambling can facilitate frequent participation and may aggravate difficulties among susceptible individuals (Gainsbury, 2015). Within the dayah context, the message was also connected to personal discipline, protection of property, and the religious prohibition of gambling. This combination can make abstract risk concepts more intelligible to students already familiar with Islamic ethical teaching. Nevertheless, the existence of such an ethical discussion should not be treated as proof that gambling prevalence declined or that participants changed their online habits. No baseline prevalence data or longitudinal observations were included in the report.

Practical preventive messages offered in the program included rejecting gambling invitations, avoiding questionable payment and registration requests, withholding personal data from unknown services, and seeking help from trusted adults if confronted with harmful online activity. These steps can form part of broader institutional guidance that does not stigmatize students who are worried about exposure or involvement. Continued access to confidential advice and a clear referral process would strengthen the protective environment beyond the duration of a single session.

Student interaction and the limits of observable learning

Discussion and questions followed the educational presentations. The report identifies this session as a place for students to request explanations about smartphone use, financial products, and gambling promotions. The activity photographs also show students assembled in front of speakers during the learning program. These materials support the conclusion that interaction was incorporated into the service design. They do not identify the precise number of questions, the proportion of students who participated verbally, the correctness of participant responses, or the extent of understanding achieved.

In educational practice, an opportunity to ask questions can be an important condition for learning, particularly when unfamiliar concepts such as expected investment returns or digital account security require clarification. Nonetheless, the observation of engagement remains a process indicator, not an objective measure of knowledge. A more informative evaluation would use a short pre-session quiz, targeted case questions immediately after teaching, and a delayed follow-up to assess retention. It would also distinguish factual identification of warning signs from the intention and ability to act on them in realistic situations. None of these instruments is reported as having produced results during the September 2026 program.



Figure 4. Dayah students attending the participatory discussion and question-and-answer session (program documentation, 2026).

Integrating regulatory awareness, Islamic ethics, and everyday conduct

An important feature of the program was the joint presentation of three domains that are often handled separately. Digital literacy concerned the ability to identify and use information safely. Financial literacy concerned the

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assessment of financial promises and the implications of risk. Islamic values provided a normative basis for honest transactions, responsible conduct, and the avoidance of gambling. The intersection of these domains offers a more useful educational model than any one domain alone. For example, a student may recognize that a proposed transaction is religiously questionable yet still need practical skills to verify the identity of a promoter or preserve the security of a bank account.

The distinction between regulatory legitimacy and Islamic ethical evaluation is also worth retaining. Authorization under applicable law does not automatically answer every question about sharia compliance, and an offer using Islamic terminology is not automatically authorized or economically sound. Training should present legality, transparency, commercial rationale, risk disclosure, and ethical permissibility as related but separable criteria. This prevents learners from making decisions based on single labels and encourages them to consult qualified educators or the appropriate authorities when uncertainty remains.

Drawing on the empowerment literature, the dayah can be viewed as more than an event venue. Noor (2011) frames empowerment as creating opportunities, building capacities, and protecting participants, while Widjajanti (2011) stresses the development of community agency. These ideas can guide continued cooperation between the host institution and university through age-appropriate materials, periodic conversations with teachers, and mechanisms for checking unfamiliar offers. Table 3 summarizes a possible multi-layer model for follow-up. It is a recommendation derived from the program's content, not an intervention outcome measured during this event.

Table 3. Proposed follow-up framework for dayah-based digital and financial protection

Protection layer	Core learning task	Suggested follow-up evidence
Digital judgment	Check information sources, suspicious links, and security requests.	Scenario-based digital safety exercise.
Financial decision-making	Assess business explanations, expected returns, licensing, and risk.	Short case appraisal with a scoring rubric.
Islamic ethical reflection	Discuss honesty, fair transactions, maysir, and the protection of wealth.	Guided reflection or group reasoning activity.
Institutional support	Identify trusted teachers and suitable official verification channels.	Written referral protocol and follow-up log.

Assessment of documented outcomes and implications for sustainability

The most important interpretive boundary concerns outcome measurement. The report confirms that the scheduled sessions took place, relevant topics were presented, and students had opportunities to engage in discussion. It also includes photographs of the opening, speakers, discussion, and group participation. These are appropriate forms of evidence for an implementation report. By contrast, the document explicitly states that standardized pre-tests, post-tests, and behavioral monitoring were not conducted. As a result, it cannot substantiate percentage gains in knowledge, reductions in financial vulnerability, or a decrease in gambling participation.

This boundary does not make the program insignificant. Community outreach can introduce timely material and establish cooperation needed for subsequent instruction. It does, however, determine how success should be reported. Delivery outputs, intermediate learning outcomes, and longer-term behavioral outcomes are different stages in a plausible program pathway. A credible evaluation should avoid using one as a proxy for the others. Table 4 distinguishes the conclusions supported by the current documentation from the claims that require additional evidence.

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Table 4. Evidence-based interpretation of program achievement

Dimension	Current documentary evidence	Permissible interpretation
Delivery	Opening, two sessions, discussion, and closure described and photographed.	Program implementation documented.
Educational exposure	Content on smartphone use, fraudulent investment, and gambling reported.	Relevant messages were presented to the audience.
Participation	Opportunity for discussion and group attendance photographs.	An interactive learning setting was provided.
Knowledge gain	No standardized baseline and post-session scores.	Cannot estimate learning improvement.
Attitude or behavior change	No validated follow-up observations or comparison group.	Cannot establish sustained prevention outcomes.

For future iterations, a brief assessment instrument could be organized around three domains: recognition of digital safety threats, evaluation of financial legitimacy and risk, and responses to gambling invitations. Item development should use age-appropriate language and avoid exposing students to live harmful websites. A simple pre-test and post-test could show changes in immediate knowledge, while a later follow-up with suitable ethical safeguards could examine retention. Repeated sessions, teacher facilitation, and anonymous feedback would help the organizers identify topics that require additional explanation. Such procedures would not automatically establish causal effects, but they would yield substantially stronger descriptive evidence than attendance and photographs alone.

Institutional continuity is equally important. The program would be more sustainable if dayah educators could draw upon concise teaching materials, practical verification guidance, and contacts for referral when a suspicious financial offer is reported. Cooperation with competent regulatory and educational institutions could be pursued for updated information, but any future participation should be recorded accurately rather than presumed. A transparent documentation system that separates verified implementation facts from proposed plans would also improve the quality of service reporting and subsequent publication.



Figure 5. University outreach team and participating students after the educational activities (program documentation, 2026).

CONCLUSION

The community education program at Al Madinatuddiniyah Babul Huda Dayah on 21 September 2026 was implemented through coordination with the host institution, two thematic instructional sessions, and discussion with students. Its content addressed responsible smartphone use, warning signs of fraudulent investment offers, and the personal and social risks of online gambling. These messages were connected to financial consumer protection and the Islamic educational environment of the dayah. Documentary evidence supports the completion of the educational activities and the availability of opportunities for participant interaction.

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The findings should be interpreted as process achievements and educational exposure, not as measured effectiveness. Because the source report contains no standardized knowledge assessments or longitudinal follow-up, changes in participants' understanding, attitudes, and behavior cannot be quantified. Future programs should incorporate short assessments, case-based practice, teacher involvement, and clear pathways for independent financial verification and supportive assistance. Such improvements would allow subsequent community service reports to examine not only whether education was delivered, but also what students learned and retained.

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