

ANALYSIS OF INCREASING SHARIA FINANCIAL INCLUSION AND LITERACY IN SHARIA COOPERATIVES THROUGH MENTORING AND COUNSELING FOR THE PEOPLE OF WEST JAVA INDONESIA

Dadang Husen Sobana¹, Deni Kamaludin Yusup², Vemy Suci Asih³, Fauzi Zulfikar Ahmad⁴, Elsa Yulandri⁵

Corresponding Author: dadanghusensobana@uinsgd.ac.id

^{1,2,3,4} Faculty of Economics and Business, UIN Sunan Gunung Djati Bandung, Indonesia

⁵ Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Indonesia

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ABSTRACT

West Java has a higher Sharia financial inclusion index than the national financial inclusion index, but this is not followed by the Islamic literacy index. This study aims to measure the increase in Islamic financial literacy and inclusion in the Islamic cooperative sector (BMT/KSPPS) before and after mentoring and counseling programs related to Islamic financial inclusion and literacy in West Java communities. The method used in this study is the *Community-Based Participatory Research (CBPR)* Method. The type of data used is primary data, which is obtained from the results of questionnaires and interviews in the field. The objects of service are categorized into two, namely mentoring programs for administrators and members of the BMT Al Muhsinin KSPPS, and community extension programs, and members of the ta'lim council in the BMT Al Muhsinin area. The data analysis technique uses a *paired sample t-test* difference test, with *pre* and *post-test* data related to Islamic financial literacy and inclusion. The results showed that there were significant differences before and after the mentoring and counseling. The four clusters carried out by mentoring and counseling began to understand more deeply important aspects of Islamic cooperatives such as the role of the Islamic supervisory board, the sales and purchase contracts used, daily practices, and profit-sharing ratios. With enhanced understanding, cooperative members and the general public have better access to Islamic financial services, which in turn can improve their economic well-being and support local economic development.

1. INTRODUCTION

Sharia cooperatives are one of the Islamic financial institutions whose market share is still low. According to the Ministry of Cooperatives and SMEs, Islamic cooperatives in Indonesia are growing rapidly and also running well. Although the number is still small, sharia cooperatives continue to grow (Pusporini et al., 2023). In 2021, there were 150,223 units of Islamic cooperative companies, of which 1.5 percent were Sharia Savings and Loans Financing Cooperatives (KSPPS). There are 2,253 KSPPS groups with a total membership of 1.4 million (Intani & Muhammad, 2022).

The low market share of KSPPS in Indonesia is reflected in the number of units and members it has. This low market share shows that public interest in KSPPS is still low when compared to conventional cooperatives in general (National Committee for Sharia Finance (KNKS), 2019). One of the reasons that allegedly causes the low level of public interest in KSPPS products is the lack of Islamic financial literacy. Financial literacy, according to ADB Institute research, is an intrinsic factor that influences and motivates people to pursue knowledge and act on what they know (Financial Services Authority (OJK), 2023).

Past research related to Islamic cooperatives (KSPPS / BMT) shows that people are not too interested in Islamic cooperatives (Hassan, 2015) this indicates a high interest in financial services that have interest (Rahman, 2010). Then, research related to Islamic financial literacy and inclusion in Islamic cooperatives continues to grow. Several other studies that have been conducted have also shown developments related to Islamic financial literacy for Islamic cooperatives. Research by Hilal, Fitri, Ermawati (2022) shows that the behavior of syariah cooperative management administrators must have good financial literacy (Hilal et al., 2022). Then the research, Sofhia, Wicaksono, and Lubis (2020) where researchers socialized Islamic financial literacy in Sumedang. This socialization aims to provide education about Islamic finance, especially Islamic cooperatives (Sofhia et al., 2020).

Furthermore, research by Hasibuan, et al (2021) makes efforts to increase literacy understanding to the community in understanding sharia cooperatives with seminars (Hasibuan et al., 2021). Then, research by Aquino, et al (2022) conducted an analysis of Islamic financial literacy about *riba* in BMT members, the results showed that the level of knowledge of the Islamic BMT community/ members was very good about *riba* (Aquino et al., 2022). Furthermore, Aprilianto and Hakim's (2022) research provides assistance to increase the management's understanding of the basics of muamalah jurisprudence in Islamic cooperatives (Aprilianto &

Hakim, 2022). Finally, Latifah and Suroso's (2023) research provides financial literacy assistance to Islamic cooperatives, this is because the application of Islamic cooperative contracts is still limited to savings and financing products with rahn contracts, and human resources do not fully understand Islamic financial inclusion (Latifah & Suroso, 2023).

According to the findings of previous studies, the development of Islamic economy and finance in Indonesia is through increasing public awareness and financial literacy in the field of Islamic economy and finance, including BMT/KSPPS, both among managers of Islamic financial institutions and the general public (Mukhlisin, 2019). Rijal and Indrarini's (2022) research shows that good financial literacy can make the right financial management decisions to improve the performance and success of a business (Rijal & Indrarini, 2022).

Based on the background description, research was carried out in the West Java region, especially on the KSPPS in Bandung Regency. Bandung Regency has 39 Islamic cooperatives that have been certified and not yet certified, but this study focuses on Islamic cooperatives that have active certificates. The main problem encountered is that management, employees, and members of Islamic cooperatives do not necessarily understand the Islamic cooperative system. Therefore, efforts will be made to assist and counsel the management, employees, members, and the community who have not yet become members. Assistance and counseling involve *stakeholders* such as the West Java Sharia Economic Community (MES), the Bandung Regency Cooperative Council, the Bandung Regency Cooperatives and SMEs Office, and the Indonesian Ministry of Communication and Information. Furthermore, Islamic literacy and inclusion measures were carried out in the community, before and after mentoring and counseling efforts were carried out.

2. METHODOLOGY

The method used in this study is *Community Based Participatory Research* (CBPR), which is a collaborative process that equitably involves all collaborators in the research process and recognizes each other's unique contributions (Hergenrather et al., 2010). The data collection techniques used are interviews, questionnaires, direct observation to the field, and documentation, so the type of data used is primary data. The object of this research is divided into two parts, the first is the management of the Sharia financing savings and loan cooperative (KSPPS), namely the BMT Al Muhsinin KSPPS located in the Arjasari area, Bandung Regency, West

Java. The second object is members of the BMT Al Muhsinin KSPPS, the community, and members of the ta'lim council in the BMT Al Muhsinin area.

The sample in this study was taken using random sampling technique, where sample selection was done randomly. The sample was divided into four clusters, first the management cluster and members, the KSPPS management numbered 5 people, KSPPS employees numbered 3 people. The second is the cluster of KSPSS BMT Al Muhsinin members, as many as 52 people. The three samples of 26 people came from a community cluster in Rancaselang, Rancakole Village, Arjasari District, Bandung Regency. The fourth is the cluster of 17 members of Majelis Ta'lim Al Muhsinin.

Analysis of service data using descriptive analysis, normality test, and *paired sample t-test difference test*. This study conducted a different test to measure the level of Islamic financial literacy and inclusion sampled. Are there differences in the level of Islamic financial literacy and inclusion, before and after mentoring and counseling efforts?

3. RESULT AND DISCUSSIONS

A strategy is needed to increase Islamic financial literacy and Islamic financial inclusion in Islamic cooperatives, increasing understanding of Islamic financial principles and wider access to financial services in accordance with sharia principles at the cooperative level are key in extending economic and financial benefits to cooperative members. Islamic financial institutions are continually innovating to support sustainable economic growth (Rohimah, 2023).

Financial literacy is one of the important foundations in strengthening understanding and healthy financial management for individuals and communities. In the context of Islamic finance, a strong understanding of Islamic principles and their application in various aspects of finance is also crucial. In the face of the growing complexity of modern financial markets, a comprehensive strategy is needed to improve Islamic financial literacy.

Increasing Islamic financial literacy requires planned and sustained efforts. This involves education, training, and increased understanding of Islamic financial products and their underlying principles. The awareness of the importance of Islamic financial literacy will have a significant impact in empowering individuals and communities to manage their finances with principles that are in accordance with Islamic teachings.

Meanwhile, Islamic financial inclusion is a crucial aspect in expanding access and utilization of financial services in accordance with Islamic principles for all levels of society. This not only brings benefits to individuals, but also has the potential to make a positive contribution to the economy as a whole. In the face of the dynamics of globalization and the development of the financial industry, strategies to increase Islamic financial inclusion are important to ensure that Islamic financial principles can be accessed by more people.

Increasing Islamic financial inclusion requires sustainable strategic measures. This effort involves various parties, including financial institutions, government, academia, and the general public, to expand understanding, accessibility, and trust in sharia-based financial products and services.

The first effort made to improve Islamic financial literacy and inclusion was through *Focus Group Discussion* (FGD). Before starting the FGD, a pre-test was conducted related to Islamic financial literacy and inclusion. The results of the pre-test will be the basis for discussion, then an in-depth analysis of the level of understanding, identify areas that require special attention, and assist in designing specific steps to increase understanding and inclusion of Islamic finance among participants, both administrators and members of Islamic cooperatives.

Focus Group Discussion (FGD), and mentoring for Management and Members of KSPPS BMT Al-Muhsinin led by Dr. Herlan Firmansyah, S.Pd., M.Pd., M.E. who is the Chairman of the Sharia Economic Community (MES) of Cianjur Regency Regional Management for the 2021-2024 period on July 9, 2023 at KSPPS BMT Al-Muhsinin. The FGD together with the management aims to increase the understanding of the management of KSPPS BMT Al-Muhsinin regarding the concept, principles, and benefits of sharia cooperative literacy. The main objective is to deepen their knowledge regarding the basic principles of Islamic cooperatives, their operational structure, and the importance of Islamic cooperative literacy in cooperative management. Then, knowing the extent to which information on financial, management, and Islamic principles has been available and applied in the management of KSPPS BMT Al-Muhsinin.

Furthermore, the discussion aimed to identify challenges or obstacles faced by the management of KSPPS BMT Al-Muhsinin in improving sharia cooperative literacy. These include constraints in implementing sharia principles, lack of access to relevant information, or regulatory changes affecting cooperative operations. Discussions will involve discussing ideas and practical steps to improve understanding, such as training, material development, or other resources. The

final objective is to formulate a follow-up plan based on the results of the FGD discussion. This includes concrete steps to be taken by the service team to improve the literacy of sharia cooperatives, including the development of training programs, access to resources, or internal policies that support such literacy.

As for BMT Al-Muhsinin KSPPS members, the main objective of the FGD is to increase the understanding of BMT Al-Muhsinin KSPPS members about the basic principles of sharia cooperatives. This includes their knowledge of sharia principles related to financial management, operational management, and how those principles are reflected in cooperative activities. Next, evaluate the level of financial literacy of KSPPS BMT Al-Muhsinin members. It involves assessing the extent to which members understand Islamic finance concepts, such as their understanding of Islamic financial products, their benefits, and how to apply them in daily life. Then, identify additional education and training needs desired by sharia cooperative members. This will help to develop educational programs that suit their needs in deepening knowledge about Sharia cooperatives.

The material for sharia cooperative literacy assistance for BMT Al-Muhsinin KSPPS management also involves a deep understanding of the various contracts used in sharia cooperative operations. This includes knowledge of various sharia contracts such as mudharabah, musharakah, murabahah, ijarah, and wakalah contracts as well as understanding how each of these contracts is applied in the operational context of cooperatives. A good understanding of these contracts is important to ensure conformity in Islamic cooperative financial transactions as well as in ensuring aspects of sharia compliance in every transaction conducted by the cooperative. Thus, the management of KSPPS BMT Al-Muhsinin will have a comprehensive understanding of the principles of sharia cooperatives and the application of various contracts in order to manage cooperatives in accordance with sharia principles.

Next, the sharia cooperative inclusion assistance material for BMT Al-Muhsinin KSPPS management involves a deep understanding of how cooperatives can ensure financial inclusion in line with sharia principles. This includes in-depth knowledge of the management of Islamic financial services provided to members, development of internal policies that support financial inclusion, as well as strategies to expand members' access and opportunities to use these services. This material also highlights the role of the board in facilitating access to Islamic financial services, ensuring transparency and fairness in the distribution of funds, and building

awareness of the importance of financial inclusion for the economic sustainability of Islamic cooperatives and the overall welfare of members. The aim is to provide a solid foundation for the board in planning, managing, and supporting Islamic financial inclusion, in line with Islamic principles, in order to achieve shared economic prosperity for cooperative members.

Meanwhile, Islamic cooperative literacy assistance materials for BMT Al-Muhsinin KSPPS members include an in-depth understanding of the basic principles of Islamic cooperatives, the benefits of joining a cooperative, as well as rights and obligations as members. This involves knowledge of the concept of Islamic cooperatives, their operational structure, and the importance of active participation in decision making. In addition, this material also discusses various contracts used in Islamic cooperatives such as *mudharabah*, *musharakah*, *murabahah*, and others, as well as the application of these contracts in daily cooperative activities. The aim is to provide KSPPS BMT Al-Muhsinin members with a strong understanding of how cooperatives can become sustainable economic instruments in accordance with Islamic principles, as well as provide adequate insight into better decision-making related to cooperative finance and operations. It can be seen in the following pictures about Sharia financial literacy assistance together with the management and members of the BMT Al-Muhsinin KSPPS.

Focus Group Discussion (FGD) specific to the general public related to Islamic financial literacy and inclusion in general. The FGD led by Vemy Suci Asih, S.T., M.E included discussions on the results of the pretest filling, the importance of understanding the principles of Islamic finance, the role of Islamic cooperatives in financial inclusion, and strategies to increase Islamic financial literacy among the general public.

Efforts to increase Sharia financial literacy and inclusion for the general public and members of the *ta'lim* council are through counseling. Increased literacy and inclusion of the community and members of the *ta'lim* council were measured through test scores before, and after counseling. In general, the general public's understanding of sharia cooperatives is often limited due to a lack of widely available information or a lack of awareness of the concepts of sharia cooperatives. Most people have a common understanding that cooperatives are business entities similar to other companies, but with a focus on the principles of Islamic finance. They only know that Islamic cooperatives follow Islamic law in their operations, but understanding of the Islamic contracts used, organizational structure, and benefits for members is still limited. Some communities are also unaware of the role of Islamic cooperatives as an inclusive economic

instrument based on cooperation and justice, as well as their potential contribution in improving the welfare of members and society as a whole. So that awareness of the importance of Islamic financial literacy and the benefits of Islamic cooperatives for the local economy also still needs to be increased among the general public. This counseling was given by Prof. Dr. Deni Kamaludin Yusup, M.Ag on August 10, 2023 in Rancakole Village, Arjasari District.

Furthermore, sharia cooperative counseling was carried out for members of the *ta'lim* assembly, given by Dr. H. Dadang Husen Sobana, M.Ag on May 28, 2023 in Rancaselang Village, Rancakole Village. This counseling is to provide an understanding of the concept of sharia cooperatives, the underlying principles, and the benefits of joining Islamic-based cooperatives. In the *ta'lim* assembly, explanations are delivered in the context of Islamic religious teachings to highlight the suitability and operational validity of cooperatives in Islam. The counseling also explained the principles of Islamic economics applied in cooperatives, such as fairness, transparency, and alignment with the interests of members. The main objective is to provide deeper insight into Islamic cooperatives as economic instruments in accordance with Islamic religious values, as well as encourage the participation of *ta'lim* assembly members to engage in Islamic cooperatives as an effort to strengthen the Islamic-based economy. In addition, this explanation also aims to increase Islamic financial literacy and awareness of the potential economic benefits that can be obtained through Islamic cooperatives for members of the *ta'lim* assembly.

After *Focus Group Discussions* (FGDs), mentoring, and counseling to the management and members of the BMT Al-Muhsinin KSPPS, the general public, and members of the *ta'lim* assembly, there were clear changes regarding their financial literacy and inclusion. This change includes increasing a deeper understanding of Islamic financial principles and the concept of Islamic cooperatives among management, cooperative members, and the general public. The participants showed more active participation in the discussion, asked more purposeful questions, and showed a better level of understanding of the topic discussed.

In addition, there has been a change in behavior in terms of prudent financial management and in accordance with Islamic principles. The mentoring and counseling participants admitted that they began to be interested in Sharia cooperatives and intended to become members of Sharia cooperatives. There is also greater awareness of the importance of involvement in Islamic cooperatives as an effort to obtain fair and sustainable economic benefits. Thus, the results of

assistance and counseling on literacy and inclusion of Islamic cooperatives can be seen from the results of different tests before and after using *paired sample t-test* analysis.

Table 1. Results of Paired Samples Test for Islamic Financial Literacy

Information	Mean	n	Std. Deviation	t	Sig. (2-tailed)	df
Descriptive Manager Statistics						
Pre-Test Manager	7.8750	8	.99103	-7.937	.000	7
Post-Test Manager	9.3750	8	.74402			
Descriptive Member Statistics						
Member Pre-Test	7.3269	52	2.27278	-7.795	.000	51
Post-Test Member	9.1731	52	1.09761			
Descriptive General Public Statistics						
Pre-Test Masyarakat	4.0000	26	3.03315	-6.385	.000	25
Post-Test Masyarakat	6.8846	26	2.43847			
Descriptive Statistics of Ta'lim Assembly						
Pre-Tes Talim Council	4.7059	17	2.82322	-7.211	.000	16
Post-Test Talim Council	7.7647	17	2.63461			

Table 1. is the result of *paired sample t-test* testing from four clusters, with the following interpretation:

In the BMT Al-Muhsinin KSPPS management cluster, the number of respondents before and after was 8 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the assistance at the BMT Al-Muhsinin KSPPS management, where the average value before was 7.8750 while the average value after the assistance was 9.3750. The average score increased by 1.50. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.12, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial literacy of the BMT Al-Muhsinin KSPPS Management between before and after the assistance.

The results of an increase in the average value from 7.8750 before mentoring to 9.3750 after mentoring at the management of KSPPS BMT Al-Muhsinin showed a positive change in performance or understanding achieved after the intervention. An increase of 1.50 in the mean value indicates a significant improvement in the understanding or performance of the observed sample. This can be interpreted that the assistance provided to the management of the BMT Al-

Muhsinin KSPPS resulted in a substantial increase in understanding or performance. This change could mean an increase in the application of Islamic financial principles, an improvement in financial management, or a better understanding of various Islamic financial products or services. Although an increase of 1.50 may seem small numerically, in the context of statistical analysis, this change can be considered significant and shows the effectiveness of the assistance that has been done.

In the BMT Al-Muhsinin KSPPS member cluster, the number of respondents before and after was 52 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the implementation of sharia cooperative literacy assistance for members of the BMT Al-Muhsinin KSPPS, where the average value before was 7.3269 while the average value after the assistance was 9.1731. The average score increased by 1.8462. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.12, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial literacy of BMT Al-Muhsinin KSPPS Members between before and after the assistance.

After receiving assistance, sharia cooperative members now understand more deeply about the various contracts used in cooperative operations and related practices. They have a better understanding of the practical application of contracts such as mudharabah, murabahah, ijarah, and other contracts in Islamic financial transactions. In addition, cooperative members also have more comprehensive knowledge of the sharia supervisory board. They understand the important role of the sharia supervisory board in overseeing the operations of the cooperative to conform to sharia principles, evaluating compliance with sharia rules, and ensuring transparency and integrity in the cooperative's financial activities. This provides a stronger basis for Islamic cooperative members to participate effectively in the management of the cooperative in accordance with the principles of Islamic finance followed.

In the community cluster of Rancakole Village, Arjasari District, the number of respondents before and after was 26 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and

after the implementation of sharia cooperative literacy assistance in the community of Rancakole Village, Arjasari District, where the average value before was 4,000 while the average value after the assistance was 6.8846. The average score increased by 2.8846. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.12, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial literacy of the people of Rancakole Village, Arjasari District, between before and after the counseling.

After receiving counseling, villagers now have a more thorough understanding of the key aspects of sharia cooperatives. First, they understand the role played by the sharia supervisory board, an independent institution responsible for overseeing the activities of cooperatives to align with sharia principles. The main focus of the supervisory board is to ensure transparency, compliance, and conformity of cooperative activities with sharia teachings.

Second, people now have a deeper understanding of the various buying and selling contracts used in sharia cooperatives and their practices in daily life. They understand how contracts such as mudharabah, murabahah, ijarah, and the like, work, and how their practical application in cooperative financial transactions is in accordance with sharia principles. Third, they also gain knowledge about the profit-sharing ratio, a profit-sharing mechanism between cooperatives and their members according to agreements based on sharia principles. This provides a stronger basis of understanding for rural communities to participate in contributing more effectively to the operational activities of sharia cooperatives in accordance with deeply held Islamic financial principles.

In the cluster of members of Majlis Ta'lim Al-Muhsinin, the number of respondents before and after was 17 people, respondents who filled out questionnaires before and after were the same person in order to see understanding in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the implementation of sharia cooperative literacy assistance for members of Majlis Ta'lim Al-Muhsinin, where the average value before was 4.7059 while the average value after the assistance was 7.7647. The average score increased by 3.0588. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.12, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that

there is a significant difference in the level of understanding of Islamic financial literacy of Majlis Ta'lim Al-Muhsinin members between before and after the counseling.

After counseling the members of the Ta'lim Council, they now have a better understanding of some key aspects related to sharia cooperatives. First, they understand the different types of deposits that can be placed in Islamic cooperatives, such as principal, compulsory, and voluntary deposits. This knowledge helps them in understanding how to invest and contribute to cooperatives. Second, members of the Ta'lim Council now have a clearer insight into the sharia supervisory board. They recognize that the supervisory board has an important role to play in ensuring that all cooperative activities are in line with sharia principles, assessing compliance with these teachings, and ensuring transparency and honesty in the cooperative's financial activities.

Third, the results of counseling provide a deeper understanding to members of the Ta'lim Council about the various buying and selling contracts used in sharia cooperatives and how they are applied in daily practice. They understand the principles and application of contracts such as mudharabah, murabahah, ijarah, as well as their practical application in cooperative financial transactions in accordance with sharia teachings. Fourth, they also understand about the profit sharing ratio, which is a profit-sharing mechanism between cooperatives and their members in accordance with agreements based on sharia principles. All this knowledge provides a stronger foundation for members of the Ta'lim Council to play an active role in sharia cooperatives and participate more effectively in advancing mutual welfare in accordance with the principles of Islamic finance applied.

From various mentoring and counseling that have been carried out related to sharia cooperatives, there are several patterns of findings that illustrate increased understanding and involvement of participants. Participants, both members of the village community, cooperative administrators, members of the ta'lim assembly, and the general public, began to understand more deeply about important aspects of sharia cooperatives such as the role of the sharia supervisory board, the sales and purchase contracts used, daily practices, and profit sharing ratios. They now better understand how sharia principles are implemented in cooperative operations, gain a stronger understanding of sharia finance principles, and have a broader knowledge of the mechanisms and practices used in sharia cooperatives. This builds a foundation

of better understanding for them to actively participate and contribute to the management of cooperatives in accordance with the principles of Islamic finance.

Paired sample t-test testing was also conducted to measure the increase in Islamic financial inclusion, before and after counseling and mentoring. The *paired sample t-test* showed the following results:

Table 2. Paired Samples Test Results of Islamic Financial Inclusion Test

Information	Mean	n	Std. Deviation	t	Sig. (2-tailed)	df
Descriptive Manager Statistics						
Pre-Test Manager	8.3750	8	1.92261	-2.434	.045	7
Post-Test Manager	9.7500	8	.46291			
Descriptive Member Statistics						
Member Pre-Test	6.4231	52	2.63719	-8.696	.000	51
Post-Test Member	8.4423	52	1.81943			
Descriptive General Public Statistics						
Pre-Test Masyarakat	6.6154	26	2.69929	-5.754	.000	25
Post-Test Masyarakat	8.1538	26	2.09174			
Descriptive Statistics of Ta'lim Assembly						
Pre-Tes Talim Council	5.5882	17	2.59949	-4.863	.000	16
Post-Test Talim Council	7.5882	17	2.20960			

Table 2. Is the result of *paired sample t-test* from four clusters, with the following interpretation:

In the BMT Al-Muhsinin KSPPS management cluster, the number of respondents before and after was 8 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the assistance at the BMT Al-Muhsinin KSPPS management, where the average value before was 8.3750 while the average value after the assistance was 9.7500. The average score increased by 1.375. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.14, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial inclusion of the BMT Al-Muhsinin KSPPS Management before and after the assistance.

Inclusion in the context of sharia cooperatives refers to efforts to provide inclusive and equitable financial access and services for all members of society, regardless of their economic, social, and religious backgrounds. In the perspective of sharia cooperative management, inclusion is the foundation for ensuring that cooperatives provide equitable services to all members and communities, including those who may have limited access to conventional financial services.

In the BMT Al-Muhsinin KSPPS member cluster, the number of respondents before and after was 52 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the assistance to members of the BMT Al-Muhsinin KSPPS, where the average value before was 6.4231 while the average value after the assistance was 8.4423. The average score increased by 2.0192. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.14, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial inclusion of KSPPS BMT Al-Muhsinin members between before and after the assistance.

The assistance in Islamic financial inclusion carried out in this study helps in ensuring that cooperative members have better access to financial services that are in accordance with Sharia principles, especially sharia cooperatives. This includes the development of products and services that better suit the needs of members as well as better service from BMT Al-Muhsinin. Through mentoring, members of KSPPS BMT Al-Muhsinin are given a better understanding of the benefits of using the services of sharia cooperatives. This can stimulate their motivation to actively use BMT Al-Muhsinin's financial services consistently. Mentoring not only provides understanding to cooperative members, but also enables them to become agents of change in the community. They can disseminate knowledge about the benefits and principles of sharia cooperatives to the wider community, which in turn can increase awareness and participation in sharia cooperatives.

In the community cluster of Rancakole Village, Arjasari District, the number of respondents before and after was 26 people, respondents who filled out the questionnaire before and after were the same person so that understanding could be seen in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after the counseling was

carried out in the community of Rancakole Village, Arjasari District, where the average value before was 6.6154 while the average value after the counseling was 8.1538. The average score increased by 1.5384. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.14, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial inclusion of the people of Rancakole Village, Arjasari District, between before and after counseling.

The counseling conducted in this study helps the community to understand the principles of Islamic finance and the benefits of joining Islamic cooperatives. This will increase their understanding of financial services that comply with sharia principles, opening up opportunities for them to use such services. In addition, counseling also helps in ensuring that all communities have equal access to financial services that are in accordance with sharia principles. This is important to ensure that Islamic cooperative financial services are accessible to all levels of society, without exception. Sharia cooperative inclusion counseling also plays a role in empowering the community's economy. By expanding access to sharia-compliant financial services, it helps drive the local economy and provide sustainable financial solutions. This counseling also provides an opportunity for the community to disseminate positive information about the principles of Islamic finance and the benefits of Islamic cooperatives to others in their community. This can help increase awareness and participation in Islamic cooperatives more broadly.

In the cluster of ta'lim assembly members, the number of respondents before and after is 17 people, respondents who fill out questionnaires before and after are the same person in order to see understanding in these respondents. It can be seen that there was an increase in the average value (*mean*) before and after counseling to members of the ta'lim assembly, where the average value before was 5,5882 while the average value after counseling was 7,5882. That average score increased by 2,000. The results of the average difference are also evidenced by the acquisition of t-count and significance. Referring to table 4.14, it can be seen that the significance value obtained is $0.000 < 0.05$ (smaller than the significance level of 5%). It can be concluded that there is a significant difference in the level of understanding of Islamic financial inclusion of ta'lim assembly members between before and after counseling.

Counseling on the inclusion of sharia cooperatives to members of the *Ta'lim* Council has great potential to influence and shape people's thinking and behavior in using Islamic financial services, increase understanding of Islamic financial principles, and support economic growth in accordance with Islamic principles in their communities. According to the PkM team, *Ta'lim* Council Members have deeper religious knowledge. Counseling on the inclusion of sharia cooperatives can help them understand the importance of Islamic finance and how financial values in accordance with Islamic teachings are applied in the operations of Islamic cooperatives.

Members of the *Ta'lim* Council have significant influence in their communities. Through an understanding of Islamic cooperatives, they can become agents who disseminate information and influence the surrounding community to use Islamic-compliant financial services, raise awareness of the importance of Islamic finance, and promote participation in Sharia cooperatives. Through Islamic cooperative inclusion counseling, members of the *Ta'lim* Council can understand the benefits of membership in Islamic cooperatives, including access to Islamic - compliant financial services to improve their own economic well-being as well as that of their communities. With knowledge of Islamic cooperatives, members of the *Ta'lim* Council can support local economic development by encouraging active participation in Islamic cooperatives, which in turn can help economic development and empowerment at the local level.

4. CONCLUSION

The results of an objective condition analysis obtained from the *pre-test* results on four respondent clusters in Arjasari District, Bandung Regency, found that their understanding of Islamic financial literacy in several statement items was still low. In the management cluster, low-value items were found related to the objectives of Sharia cooperatives, Sharia supervisory boards, and profit-sharing ratios. Then, in the cluster of sharia cooperative members, general public clusters and assembly members, several items of low value are the same, namely related to the Sharia supervisory board, buying and selling practice contracts, types of contracts in KSPPS, and profit sharing ratios. Objective conditions for Islamic financial inclusion in the cluster of good service management and delivery of information about Sharia cooperatives. Meanwhile, in the cluster of cooperative members and the general public, low-value items are related to the intensity of use of Sharia cooperative services, good service from Sharia cooperatives, and the delivery of information about Sharia cooperatives. Finally, the cluster of members of the *ta'lim*

assembly, found items of low value are a sense of security in transactions in Sharia cooperatives, trust in contracts used in KSPPS products in accordance with Sharia principles, intensity of use of Sharia cooperative services, and delivery of information about Sharia cooperatives.

The results of the statistical Paired Sample t-test showed that there was a significant difference before and after the assistance and counseling. The four clusters carried out by mentoring and counseling began to understand more deeply about important aspects of Islamic cooperatives such as the role of the Islamic supervisory board, the sales and purchase contracts used, daily practices, and profit sharing ratios. They now better understand how Islamic principles are implemented in cooperative operations, gain a stronger understanding of Islamic finance principles, and have a broader knowledge of the mechanisms and practices used in Islamic cooperatives. With enhanced understanding, cooperative members and the general public have better access to Islamic financial services, which in turn can improve their economic well-being and support local economic development. Through an understanding of the principles of Islamic finance, awareness is created of the importance of financial management in accordance with religious teachings, having a positive impact on economic and social sustainability in the community.

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