

Al-Quran Literacy and Sharia Business Mentoring: Young Entrepreneurial Candidates at SMK Muhammadiyah 4 Sragen

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Abstract

This Community Service Activity (PKM) aims to improve Quran literacy and understanding of sharia business for young entrepreneurs at SMK Muhammadiyah 4 Sragen, addressing the low national sharia financial literacy index. The implementation was carried out through site observations, lectures by experts, and interactive discussions and question-and-answer sessions with case study simulations from September to October 2025 in the school hall. The results showed a 30% increase in understanding (pre-post test), awareness of the integration of Quranic values in business ethics (60% of participants), and the development of Islamic business ideas such as mudharabah crowdfunding. This activity bridges the spiritual-economic dichotomy, creating a holistic mentoring model for Islamic-based vocational schools, with broad implications for the regional Islamic entrepreneurship ecosystem and contributions to SDGs 4, 8, and 9.

Keywords: Quran literacy, sharia business, community service, SMK Muhammadiyah 4

Abstrak

Kegiatan Pengabdian kepada Masyarakat (PKM) ini bertujuan untuk meningkatkan literasi Al-Qur'an serta pemahaman bisnis syariah bagi wirausaha muda di SMK Muhammadiyah 4 Sragen sebagai respons terhadap rendahnya indeks literasi keuangan syariah nasional. Pelaksanaan kegiatan dilakukan melalui observasi lokasi, penyampaian materi oleh para ahli, serta diskusi interaktif dan sesi tanya jawab yang dilengkapi dengan simulasi studi kasus. Kegiatan ini berlangsung pada bulan September hingga Oktober 2025 dan dipusatkan di aula sekolah. Hasil kegiatan menunjukkan adanya peningkatan pemahaman peserta sebesar 30% berdasarkan hasil pre-test dan post-test. Selain itu, sebanyak 60% peserta menunjukkan peningkatan kesadaran akan pentingnya integrasi nilai-nilai Al-Qur'an dalam etika berbisnis. Kegiatan ini juga mendorong lahirnya gagasan bisnis berbasis syariah, seperti pengembangan model crowdfunding mudharabah. Secara keseluruhan, PKM ini berhasil menjembatani dikotomi antara aspek spiritual dan ekonomi melalui pengembangan model pendampingan holistik bagi sekolah vokasi berbasis Islam. Temuan ini memiliki implikasi luas bagi penguatan ekosistem kewirausahaan Islam di tingkat regional serta berkontribusi terhadap pencapaian Tujuan Pembangunan Berkelanjutan (SDGs) poin 4 (pendidikan berkualitas), 8 (pekerjaan layak dan pertumbuhan ekonomi), dan 9 (industri, inovasi, dan infrastruktur).

Keywords: Literasi Al-Qur'an; Bisnis Syariah; Pengabdian kepada Masyarakat; SMK Muhammadiyah 4.



1. Introduction

The phenomenon experienced by young entrepreneurs at SMK Muhammadiyah 4 Sragen shows an urgent need to integrate technical vocational skills with a strong ethical and spiritual foundation. On the other hand, young entrepreneurs at SMK Muhammadiyah 4 Sragen have limited Quran literacy and understanding of sharia business. Although Muhammadiyah based schools emphasize Islamic values, the Quran literacy program is still limited to memorization without practical application in entrepreneurship, while the Islamic business curriculum has not been deeply integrated. This can be seen from the lack of Islamic finance subjects in vocational high school majors, which causes students to have difficulty implementing Islamic principles such as the prohibition of usury and zakat in business (Salsabila et al., 2025). As a result, young entrepreneurs to be are vulnerable to conventional business practices and low levels of national Islamic financial literacy among the younger generation. This phenomenon is due to various factors, one of which is the lack of direct mentoring, leaving students unprepared to become Islamic entrepreneurs amid high unemployment rates among vocational school graduates and the difficulty of finding jobs that match their fields of study (Nadya, 2025).

This phenomenon of low literacy is consistent with the grand theory of Islamic education from the Quran, particularly the concepts of tauhid and maqasid syariah (the objectives of sharia law), which emphasize spiritual, social, and economic balance. This theory states that Quranic literacy is not merely reading, but internalizing values such as justice ('adl) and trustworthiness to shape ethical entrepreneurial character (Hatija, 2023). Recent research reinforces this for example, Rahmawati (2023) describes the application of Quranic literacy at SMK Muhammadiyah, which has improved the religious culture and independence of students (Fitria Nur, 2024). Additionally, Hendra Candra (2024) show that sharia investment literacy among Nusantara vocational school students is crucial for the younger generation, as the formal curriculum is inadequate (Candra and Kohar, 2024). The theory of Quran based entrepreneurship education is also relevant, integrating verses such as QS. Al-Jumu'ah:10 to encourage halal businesses. Therefore, this activity connects the theory of Islamic ethical principles with business practice needs, making Quran literacy a pillar of ethics and Sharia Business a differentiation of integrity-based businesses.

The Quran literacy and sharia business mentoring program was implemented to improve the competence of young entrepreneurs at SMK Muhammadiyah 4 Sragen. First argument: Overcoming low literacy through integrated workshops, because the 2024 OJK survey shows that sharia financial inclusion is only 7.03% among young people, so direct mentoring can shape an Islamic entrepreneurial mindset. Second argument: Connecting the theory of maqasid syariah with practice, such as Quran-based halal business simulations, which have proven effective in building the independence of vocational school students. Third argument: Encouraging sharia innovation to reduce unemployment, in accordance with the Quranic theory of social entrepreneurship that combines honesty and social solutions. This activity is important because it creates a generation of entrepreneurs who are obedient, independent, and contribute to the economy of the ummah, with a long-term impact of improving the welfare of the people of Sragen.

2. Methodology

The Al-Quran literacy and sharia business mentoring activities for young entrepreneur candidates at SMK Muhammadiyah 4 Sragen used three main complementary methods: site observation, lectures, and discussions and question and answer sessions; a. Site Observation: Conducted as an initial stage to identify the actual conditions of partners, such as the level of Quran literacy and students' understanding of sharia business. This method is participatory and non-intrusive, allowing the community service team to directly observe school routines, facilities, and student challenges. Justification: Observation is effective for mapping real problems, such as the lack of integration of sharia values in the vocational school curriculum, so that activities can be tailored to the specific needs of partners (Raden Rizky and Abdul Fadhil, 2024). b. Lecture Method: Delivered by experts in Quranic literacy and Islamic business practitioners to convey core material, such as the objectives of Islamic law in entrepreneurship (QS. Al-Jumu'ah:10) and the principles of halal and haram in business. Lectures are supplemented with visual media and case studies. Justification: This method is efficient for transferring basic knowledge to 50 students at once, proven to improve understanding of Islamic financial literacy among vocational school students. And c. Discussion and Question and Answer Method: Used after the lecture to discuss practical applications, such as Quran-based halal business

simulations. Participants are divided into small groups for two-way interaction. Justification: Encourages active engagement, builds critical thinking, and addresses misconceptions, in line with a participatory approach to Islamic entrepreneurship mentoring (Pabesak et al., 2023).

The development of this method is not a special case, but rather an adaptation of Muhammadiyah-based community service standards, which have been described in the Introduction as the integration of Quranic literacy with sharia entrepreneurship to overcome the low sharia financial literacy index among the younger generation. The activity will be held from September to October 2025, from 8:00 a.m. to 12:00 p.m. Western Indonesian Time, following the school schedule to maximize the participation of 11th and 12th grade students majoring in accounting. Main location: SMK Muhammadiyah 4 Sragen, Jl. Raya Solo-Sragen Km. 15, Karangwuni Village, North Sragen District, Sragen Regency, Central Java 57213. The school hall was used for lectures and discussions, while observations were conducted in classrooms and entrepreneurship laboratories.

3. Result of activity

The Quran literacy and sharia business mentoring activities for young entrepreneur candidates at SMK Muhammadiyah 4 Sragen were carried out through a series of planned stages, resulting in significant achievements in increasing understanding and readiness for sharia entrepreneurship.

3.1 Implementation Stages.

The implementation of the activity began with a site observation on September 24, 2025. The community service team interacted directly with teachers and students, observing the facilities and existing entrepreneurial learning materials. This observation confirmed that sharia business materials were still limited to theoretical aspects without in-depth practical knowledge, and that students' Quran literacy tended to be based on memorization without a deep understanding of the application of its values in business. This initial identification was very important because it formed the basis for the development of relevant materials and approaches.

Next, on October 16, 2025, a lecture was held in the school hall with the participation of experts in Quranic literacy and Islamic business practitioners. The material presented covered the urgency of Quranic literacy as the basis for business ethics, an introduction to the basic concepts of Islamic economics (contracts, usury, uncertainty, gambling), and Islamic transaction ethics. Approximately 80 students and 5 accompanying teachers attended. This lecture focused on the delivery of grand theories such as maqasid sharia in Islamic economics and its relevance to halal entrepreneurship practices, supported by data on the low level of national Islamic financial literacy.

The final stage, on October 17, 2025, is a discussion and question-and-answer session followed by a case study simulation. Students are divided into 5 groups, each consisting of 10 people. Each group is given a fictional case study about business issues that contain sharia aspects, such as non-usury financing or ethical marketing practices. They are asked to analyze and present solutions based on the sharia principles that have been taught. This discussion is moderated by the community service team, and each group presentation is followed by an interactive question and answer session.



Picture 3.1 Implementation Stages.

3.2 Activity Achievements and Reasons.

This activity successfully achieved several important things: Improved Understanding of Sharia Business Concepts (New & Important): 75% of participants showed a significant improvement in their understanding of sharia business concepts, including the difference between halal and haram transactions and the importance

of contracts in muamalah. This was measured through pre-tests and post-tests, which showed that the average post-test score was 30% higher than the pre-test score. The reason for this is that the comprehensive lecture method was supported by relevant and in-depth case study discussions, allowing students to internalize theoretical knowledge into practical scenarios. This integration of theory and practice was new to those who had previously only learned separate concepts.

Beside that increased awareness of quranic literacy in entrepreneurship: Students began to realize that the Quran is not only a holy book to be read, but also a moral and ethical guide in business. About 60% of students said they would integrate the values of honesty, trustworthiness, and justice derived from the Quran into their business plans. The reason is that the discussion of Quranic verses relevant to business ethics (QS. An-Nisa:29) in lectures and discussions successfully brought together the spiritual and economic dimensions. This is important because it overcomes the dichotomy between religion and business that is often experienced by young entrepreneurs (Oktaviany et al., 2025).

Moreover that development of sharia-based business ideas: Several groups of participants successfully developed prototypes of business ideas that explicitly apply sharia principles, such as mudharabah-based crowdfunding platforms or halal food products with transparent supply chains. The reason is that case study simulations and group discussions encourage creativity and innovation within the Sharia framework. This is important because it helps them see market opportunities that have not been widely explored in terms of Sharia, while contributing to the development of the local Sharia economy (Nurul and Sastra, 2023). The last is formation of a learning community: Active interaction between students, teachers, and the volunteer team creates a collaborative learning environment. A total of 85% of participants expressed their desire to continue learning and discussing Quranic literacy and Islamic business. The reasons for this are that the discussion and question-and-answer methods facilitate the exchange of ideas and experiences, build students' confidence to ask questions and express their opinions, and foster a sustained interest in this topic.

Overall, the most important and novel aspect of this activity was its success in bridging the gap between Quranic literacy theory and its practical application in Islamic business, which had not previously been holistically integrated into the curriculum at SMK Muhammadiyah 4 Sragen. This approach not only increased knowledge, but also changed the students' mindset to become entrepreneurs based on Islamic values.



Picture. 3.2 Activity Achievements and Reasons.

3.3 Long-Term Impact of the Activity

Continuous competency improvement this mentoring activity is expected to have a long-term impact in the form of increased competency among students at SMK Muhammadiyah 4 Sragen in Quran literacy and sharia business over the next 1-2 years. First argument: Pre-post tests show a 30% increase, which will be internalized through the formation of a sharia entrepreneurship club at the school, enabling students to continue independent discussions and apply their knowledge in real projects such as halal MSMEs. Second argument: Integrating the material into the extracurricular curriculum will reach the next generation of reducing the low level of national Islamic financial literacy. Third argument: Graduates will be ready to contribute to the economy of the Sragen community, with the potential to reduce youth unemployment among vocational high school graduates by 15-20% through Islamic startups (Khodijah, 2024).

Local Social and Economic Impact, the impact extends to the Sragen community through ethical young entrepreneurs. First argument: Business ideas such as mudharabah crowdfunding can create halal jobs, in line with the maqasid syariah for welfare (maslahah). Second argument: Increased Quran literacy shapes

trustworthy character, reducing the practice of usury in local markets, which is still rampant. Third argument: Collaboration between schools and Muhammadiyah strengthens the sharia ecosystem, with 6 months of post-activity monitoring for continuous evaluation (Pranata and Aliasar, 2023).

4. Conclusion

The Quran literacy and sharia business mentoring program for young entrepreneurs at SMK Muhammadiyah 4 Sragen has successfully achieved its goal of increasing participants' understanding and awareness of sharia principles in entrepreneurship. Through an approach involving observation, lectures, and interactive discussions and question-and-answer sessions, there has been a significant increase in students' knowledge of Islamic business concepts and the integration of Quranic values into entrepreneurial practices. Most importantly and newly, students have developed the ability to bridge the gap between Islamic ethics and business operations, generating business ideas that are not only profit-oriented but also *maslahah* (beneficial). This success is reflected not only in the pre-post test results but also in the students' enthusiasm for developing sharia-based business ideas and their desire to form a sustainable learning community.

The success of the program at SMK Muhammadiyah 4 Sragen has profound and far-reaching implications for the development of the Islamic entrepreneurship ecosystem, not only at the local level in Sragen but also at the regional and national levels. Model of Integration of Religious Education and Entrepreneurship: This program can serve as a model for other vocational education institutions, especially those based on Islam, to integrate religious education with vocational skills. This is crucial for shaping a young generation that is not only technically competent but also has a strong moral and business ethics foundation in accordance with Islamic teachings.

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