# Building Financial Awareness and Personal Branding: Strategies to Avoid Riba and High-Risk Online Transactions

Muhammad Sholahuddin[1*], Moechamad Nasir[1], Andy Dwi Bayu Bawono[1], Qisthoni Permatasari[1], Widya Annisa[1]

[1]Universitas Muhammadiyah Surakarta, Indonesia

**Abstract:** In the face of increasing financial complexities and digital transaction risks, a workshop and mentoring program was conducted by Universitas Muhammadiyah Surakarta (UMS) in collaboration with MSU, PCIM-PCIA Malaysia, and PRIM-PRIA Malaysia to enhance financial literacy, personal branding skills, and awareness of secure online transactions. Engaging 38 participants, the program utilized an interactive learning model—comprising pre-tests, visual presentations, case simulations, group discussions, and post-tests—to cover topics such as professional identity building, Islamic financial principles to avoid riba, and strategies to counter digital fraud. The pre-test results revealed an average score of 53.2, indicating a low-to-moderate understanding, while the post-test results showed significant improvement, with an average score of 82.1. Participants demonstrated improved abilities in identifying online transaction risks, recognizing forms of riba, and applying strategic personal branding techniques. This initiative effectively addressed critical challenges in financial literacy and digital security, while also offering a replicable educational model. The outcomes contribute to fostering financially aware, digitally secure, and professionally resilient individuals, equipping them to thrive in a globalized economic and digital environment.

**Keywords:** Financial Awareness; Personal Branding; Riba; Online Transactions; Interactive Learning

## Introduction

In today's modern era, marked by rapid technological advancements and social changes, financial and digital literacy have become essential for modern society. Awareness of the importance of managing finances wisely, avoiding usury (riba), and protecting oneself from the risks of online transactions remains uneven across communities (Сигетова et al., 2022). Simultaneously, the ability to build strong personal branding is becoming increasingly relevant in addressing global competition. The integration of these three elements not only equips individuals for daily life but also fosters the development of a more just, secure, and competitive economy.

The urgency of these issues reflects the challenges faced by society today. Problems such as falling into usury-based debt often stem from a lack of understanding of Islamic finance or the pressures of urgent financial needs (Musa et al., 2024). The practice of riba, aside from contradicting Islamic principles of justice, undermines the financial stability of both individuals and society. Moreover, the digital era has introduced new threats, such as sophisticated online fraud, including data theft, phishing, and fraudulent investment schemes. Low digital literacy leaves many people vulnerable to these crimes (Anindyastri et al., 2022). At the same time, personal branding—the ability to create an authentic and professional identity—often goes overlooked, despite being crucial for building trust, expanding networks, and increasing opportunities in both the workforce and business sectors.

The challenges faced by Malaysian society emphasize the urgent need for a strategic approach to educating the public on financial awareness and personal branding, particularly in avoiding riba and

high-risk online transactions(Muqorobin & Nasir, 2009). Limited understanding of these issues often leaves individuals vulnerable to financial, social, and even moral mistakes (Alharbi et al., 2022). For instance, while many people recognize riba as a religious prohibition, they may lack the practical knowledge to apply this principle in their daily lives, such as in managing loans or investments. Similarly, many individuals lack the necessary skills to safeguard their personal data during online transactions, exposing them to cybercrimes.

This community service initiative is designed to tackle these pressing issues. Through international collaboration, the program aims to enhance financial awareness and digital literacy among participants while equipping them with strategies to build effective personal branding (Ali et al., 2024). The primary objective is to provide a comprehensive understanding of avoiding riba, recognizing online transaction risks, and applying personal branding techniques to strengthen participants' competitiveness in the global era. The program employs an interactive approach, including discussions, simulations, and hands-on activities, to ensure that participants not only grasp theoretical concepts but can also apply them effectively in real-life situations.

The benefits of this initiative are extensive and sustainable. For participants, it offers practical skills to manage their finances wisely, protect themselves from digital fraud, and cultivate a professional image that supports their success in the workplace or business (Gualdoni et al., 2017). At the societal level, it aims to develop financially and digitally literate individuals with strong personal identities, better equipped to face global challenges. Furthermore, this international collaboration fosters cross-country knowledge exchange, strengthens community ties, and contributes to broader efforts toward fair and sustainable economic development. Given the urgency of these issues and the tangible benefits at individual and societal levels, this initiative represents a strategic step toward creating a more informed, protected, and competitive populace. The program's outcomes are anticipated to inspire and serve as a model for future educational efforts addressing similar challenges.

In an ever-evolving world, financial awareness, digital literacy, and personal branding are essential skills that every individual must possess. Daily challenges such as falling into riba-based practices, becoming a victim of online fraud, or failing to establish a professional image often stem from insufficient understanding of these critical areas. This lack of knowledge not only affects individuals but also poses broader social and economic risks. For example, a person facing financial pressure might resort to a high-interest loan without fully understanding the

implications of riba in Islam. While the loan may appear to be a solution, the mounting interest burden often leads to a cycle of debt that becomes increasingly difficult to escape (Jiang et al., 2024). Similarly, an individual might fall prey to fraudulent online investment schemes that promise high returns but result in financial losses and data theft. Additionally, many people struggle in the job market due to a lack of knowledge about how to build personal branding that effectively communicates their values and professional potential (Hidayah et al., 2022).

These issues highlight the need for concrete action to improve public understanding. Financial awareness, particularly regarding the prohibition of riba, is crucial not only as a religious principle but also as a practical framework for fostering a fair economic system (Beldad et al., 2011). Digital literacy is essential for safeguarding against online transaction risks, while personal branding provides individuals with a competitive advantage in an increasingly demanding global market.

The UMS community service team is addressing these challenges through international collaboration. The program employs an interactive learning approach designed to deepen participants' understanding and engagement. Through discussions, simulations, and hands-on practice, participants gain practical insights into personal branding strategies, ways to recognize and avoid riba practices, and techniques to protect themselves from online transaction risks (Asari et al., 2023). By integrating theory with practical application, the initiative ensures that participants are well-prepared to navigate the complexities of the modern world.

The International Collaboration Community Service (PKM-KI) program at Universitas Muhammadiyah Surakarta aims to:
1. Increase participants' awareness of the importance of managing finances wisely and avoiding the pitfalls of usury
2. Equip participants with digital literacy skills to protect themselves from the risks associated with online transactions
3. Guide participants in developing effective personal branding to support their career growth and professional development
4. Combine theory and practice through an interactive learning approach, ensuring that participants not only understand the concepts but also gain the ability to apply them in real-life situations.

The benefits of this program are far-reaching. For participants, it establishes a critical foundation for protecting themselves from financial traps, strengthening their professional identities, and navigating the digital era more safely and confidently (Hasyim et al., 2022). At the societal level, the program fosters the development of a community that values

economic justice and prioritizes digital security. Additionally, the international collaboration offers a platform for cross-cultural exchange, enabling participants to share ideas and experiences that enrich their perspectives and strengthen global connections.

The outcomes of this initiative are anticipated to go beyond enhancing participants' knowledge. It aims to deliver tangible contributions by promoting the development of more effective and practical prevention strategies. This program not only prepares individuals to face contemporary challenges but also contributes to the creation of a more just, informed, and secure society.

## Method

The community service activity was carefully designed to ensure that its objectives were achieved through an interactive and structured approach. The method used was tailored to address the three key topics—financial awareness, digital literacy, and personal branding—while actively involving participants to enhance understanding and practical application.

*Stages and Approaches*
*1. Pre-Test to Assess Initial Understanding*
The activity began with a pre-test consisting of 10 multiple-choice questions covering the three main topics: riba and its solutions, online transaction risks, and personal branding. The pre-test results provided an initial measure of participants' knowledge, helping facilitators identify areas requiring greater focus. Additionally, participants were grouped based on their knowledge levels to optimize the learning process.

*2. Interactive Material Delivery*
Each facilitator delivered a specific topic, supported by interactive methods to reinforce participants' understanding:
a. Dr. Azizur Rahman (MSU): Delivered material on riba, including its definition, impacts, and practical solutions for avoiding riba traps. He emphasized strategies to achieve financial independence and comply with Islamic financial principles.
b. Dr. M. Sholahuddin (UMS): Focused on identifying traps and scams in online transactions, including phishing, fraudulent investments, and data theft. He provided participants with tools to recognize and prevent digital fraud effectively.
c. Dr. M. Nasir (UMS): Guided participants on personal branding, explaining its importance for career development and offering strategies for building a professional and authentic personal identity.
To make the material more engaging and memorable, each session included:

a. Interactive Presentations: Facilitators used visual aids, real-life examples, and simplified explanations to deliver the material effectively.
b. Group Discussions: Participants worked in small groups to analyze case studies and share their perspectives, encouraging collaboration and deeper understanding.
c. Games and Songs: To reinforce learning, each facilitator incorporated games and songs related to their respective topics. These activities were designed to make the sessions enjoyable while strengthening participants' retention of key concepts.
d. Simulations and Role-Playing: Participants actively practiced scenarios, such as managing finances to avoid riba, identifying online fraud tactics, and creating a personal brand. This hands-on approach ensured participants could apply the concepts in real-life situations.

*3. Guidance and Q&A Sessions*
Following each session, participants engaged in a Q&A and guidance segment. This allowed them to clarify their doubts and receive direct feedback from facilitators. The discussions also provided opportunities to address individual challenges, ensuring participants fully understood the material.

*4. Post-Test to Evaluate Learning Outcomes*
At the end of the activity, participants completed the same pre-test to measure their improvement in understanding. The post-test results demonstrated the effectiveness of the methods used and provided insights into participants' learning progress.

*5. Evaluation and Participant Feedback*
After the post-test, facilitators conducted an evaluation of the activity's effectiveness. Participants were also invited to provide feedback about the sessions, including the materials, methods, and overall experience. This feedback was used to refine future community service activities and ensure continuous improvement.

*Division of Roles*
To ensure smooth execution and effective delivery of the material, the following division of roles was implemented:
a. Dr. Azizur Rahman (MSU): Delivered the topic of riba and solutions to avoid its traps, incorporating Islamic financial principles and practical tips.
b. Dr. M. Sholahuddin (UMS): Covered online transaction risks and scams, providing tools to safeguard participants from digital fraud.

c. Dr. M. Nasir (UMS): Presented personal branding strategies, emphasizing professional development and the creation of an authentic personal image.

Each facilitator coordinated with the others to align their topics, ensuring a cohesive and comprehensive learning experience for participants.

*Ensuring the Achievement of Objectives*

The interactive and structured approach ensured that the objectives of the community service activity were met. By dividing roles among experts, providing engaging and practical sessions, and incorporating games and songs to reinforce understanding, participants were equipped with the knowledge and skills to:
a. Avoid riba traps and achieve financial independence.
b. Recognize and protect themselves from online transaction risks.
c. Build and leverage personal branding for career and personal growth.

The combination of theoretical knowledge, practical exercises, and creative engagement activities provided participants with a holistic learning experience, ensuring they could apply the concepts effectively in their daily lives. The structured evaluation process further confirmed that the objectives were achieved, making the activity a successful and impactful initiative.

## Result and Discussion

*Result*

The evaluation of the participants' understanding before and after the workshop highlights the effectiveness of the training program. The pre-test scores revealed significant knowledge gaps, particularly in areas such as Riba, Online Fraud Awareness, and Personal Branding. However, the post-test results demonstrate substantial improvements, indicating the success of the workshop in addressing these gaps and equipping participants with practical knowledge and skills. Below is a detailed analysis of the results.

*1. Pre-Test Results*

The pre-test results from the three topics provided an insightful snapshot of participants' initial understanding of the concepts delivered. Among the 28 participants, scores ranged from 40 to 70 on a scale of 100. While a small number of participants demonstrated a fair understanding of the material, the majority require deeper engagement to achieve optimal comprehension.

Approximately 21% of participants scored 40, representing the group with the greatest difficulty in grasping the material. This group likely struggles with basic concepts across the three topics, such as personal branding, the prohibition of usury (riba), or fraud in online transactions. They can be likened to explorers just beginning their journey, needing a clearer roadmap and structured, step-by-step guidance to progress effectively.

**Table 1.** Participant Scores from the Pre-Test

| Participant Code | Score | Participant Code | Score |
|---|---|---|---|
| A1 | 40 / 100 | A15 | 50 / 100 |
| A2 | 60 / 100 | A16 | 50 / 100 |
| A3 | 60 / 100 | A17 | 40 / 100 |
| A4 | 40 / 100 | A18 | 60 / 100 |
| A5 | 60 / 100 | A19 | 70 / 100 |
| A6 | 50 / 100 | A20 | 50 / 100 |
| A7 | 60 / 100 | A21 | 40 / 100 |
| A8 | 50 / 100 | A22 | 60 / 100 |
| A9 | 40 / 100 | A23 | 70 / 100 |
| A10 | 60 / 100 | A24 | 50 / 100 |
| A11 | 70 / 100 | A25 | 40 / 100 |
| A12 | 50 / 100 | A26 | 60 / 100 |
| A13 | 50 / 100 | A27 | 70 / 100 |
| A14 | 50 / 100 | A28 | 50 / 100 |

Source: Respondent Data, 2024

The majority of participants, around 64%, scored between 50 and 60. This group has a foundational grasp of the material but struggles to apply concepts at a deeper level. For instance, while they may understand the definitions or categories of personal branding, they may find it challenging to connect these to actionable strategies for building brand loyalty. These participants are mid-journey, moving in the right direction but requiring further guidance to reach their goals successfully.

A smaller group, approximately 14%, achieved the highest score of 70 points. These participants demonstrated a more advanced understanding and appeared to be familiar with the concepts discussed. They can be seen as sprinters, better prepared to face challenges and even capable of supporting their peers in understanding the material. However, despite their above-average performance, they also have room for improvement, particularly in applying theoretical knowledge to real-world contexts.

The average pre-test score of 53.2 highlights that participants' initial understanding is relatively low, with the majority falling into the medium or low categories. These results provide valuable insights into the participants' learning landscape, emphasizing the need

for targeted interventions to enhance their comprehension.

To address these gaps, incorporating visual explanations and interactive simulations could be highly beneficial for those in the low comprehension group. For participants in the medium comprehension group, structured activities like case analysis exercises and group discussions may help deepen their understanding and strengthen their ability to apply concepts. Meanwhile, those in the high comprehension group would benefit from additional challenges, such as in-depth case studies or real-world problem-solving exercises, to further maximize their potential.

These results underscore that learning is a gradual and cumulative process. With a well-structured, targeted approach, every participant has the potential to develop a comprehensive understanding. This journey can become a collective success story if all stakeholders actively collaborate and provide support, ensuring that participants progress effectively toward mastery of the material.

*2. One day-Workshop Session*

The first session was conducted by Dr. Muhammad Azizur Rahman Ramli, a lecturer from MSU, who addressed the critical topic of the prohibition of usury (riba) in Islam and presented sharia-compliant alternatives to replace riba-based practices. The session began with a thorough explanation of the linguistic and terminological meanings of riba. Linguistically, riba signifies "increase" or "excess," whereas terminologically, it refers to any unjustifiable addition in a transaction or loan. For example, a loan of RM100 requiring repayment of RM110 involves an additional RM10, which is deemed riba and prohibited in Islam.



**Figure 1.** Materials by Dr. Azizur (MSU)

Dr. Azizur Rahman elaborated on two types of riba: Riba Duyun (debt usury), which involves interest on loans, and Riba Jahiliyyah, an increment imposed on delayed repayments. Both types were shown to unfairly benefit creditors while burdening debtors. The session

also traced the stages of riba's prohibition in Islam. Initially, riba was discouraged through comparisons with virtuous acts like zakat and charity, as mentioned in Surah Al-Rum (30:39), which implies that usury lacks blessings. In the final stage, riba was categorically prohibited in Surah Al-Baqarah (2:275), where Allah declares that while trade is lawful, riba is forbidden. Supporting hadiths further condemn all parties involved in riba-based transactions, including lenders, borrowers, witnesses, and record-keepers.

To offer alternatives, Dr. Azizur Rahman introduced several sharia-compliant financial contracts, such as Murabahah (cost-plus sale), Musharakah (partnership), Mudharabah (profit-sharing), Rahn (collateral), and Wakalah (agency). These contracts are designed to ensure justice, transparency, and compliance with Islamic principles while eliminating riba from transactions.

The second session was led by Dr. Muhammad Sholahuddin, a lecturer in Management and Chair of the PKM-KI UMS 2024 program. He focused on the increasing sophistication of online transaction fraud and the detrimental effects of usurious debt on individuals and society. Dr. Sholahuddin outlined common types of online fraud, including counterfeit products, non-delivery scams, phishing-based data theft, and fraudulent investment schemes. He provided practical tips to prevent online fraud, such as verifying platform authenticity, avoiding suspiciously low prices, and using strong, secure passwords.



**Figure 2.** Materials by Dr. Sholahuddin (UMS)

Additionally, Dr. Sholahuddin highlighted the perils of usurious debt, particularly online loan traps that often lead to severe financial and mental burdens. He shared examples of individuals falling into cycles of debt due to high-interest loans and emphasized the importance of digital literacy and adherence to Islamic financial principles as preventive measures. His session provided actionable strategies to help participants navigate the challenges of the digital age and avoid both financial and ethical pitfalls.

The third session, led by Dr. Moechammad Nasir, SE, MM, a lecturer in Management at UMS and a member of the PKM-KI UMS 2024 team, focused on personal branding during the international community service program in Kepong, Malaysia. Dr. Nasir explained the pivotal role of branding in consumer behavior, highlighting that without a name or brand, products cannot be distinguished or recognized in the market. Drawing on definitions from the American Marketing Association and Keller, he emphasized that branding is a tool for differentiation and effective communication.


**Figure 3.** Materials by Dr. M. Nasir

Dr. Nasir guided participants through the steps for building personal branding, beginning with self-awareness and market research, followed by maintaining honesty and consistency in one's personal and professional identity. He discussed the importance of brand trust, stressing that it emerges from the alignment of consumer expectations, company actions, and brand characteristics. He concluded the session by explaining that personal branding is not only about standing out but also about fostering emotional connections with others. Participants gained practical strategies to leverage personal branding for both individual and business success.

Together, these sessions provided a comprehensive learning experience, equipping participants with essential knowledge and actionable insights into avoiding financial pitfalls, navigating the digital landscape safely, and building strong personal and professional identities.

### 3. Post-Test Results

The post-test results represent an inspiring success story. Among the 28 participants, the majority demonstrated significant improvement compared to their pre-test results. While many initially struggled with low scores, the post-test average rose to 82.1 out of 100, reflecting a much better understanding of the material covered.

**Table 2.** Participant Scores from the Post-Test

| Participant Code | Score | Participant Code | Score |
|---|---|---|---|
| A1 | 80 / 100 | A15 | 90 / 100 |
| A2 | 80 / 100 | A16 | 80 / 100 |
| A3 | 80 / 100 | A17 | 80 / 100 |
| A4 | 60 / 100 | A18 | 90 / 100 |
| A5 | 80 / 100 | A19 | 80 / 100 |
| A6 | 80 / 100 | A20 | 90 / 100 |
| A7 | 80 / 100 | A21 | 80 / 100 |
| A8 | 80 / 100 | A22 | 90 / 100 |
| A9 | 100 / 100 | A23 | 80 / 100 |
| A10 | 80 / 100 | A24 | 90 / 100 |
| A11 | 80 / 100 | A25 | 80 / 100 |
| A12 | 80 / 100 | A26 | 90 / 100 |
| A13 | 90 / 100 | A27 | 80 / 100 |
| A14 | 60 / 100 | A28 | 90 / 100 |

Source: Respondent Data, 2024

### 4. Key Achievements
a. Majority Improvement: Nineteen participants scored 80, signifying that they successfully grasped the core concepts, including personal branding strategies, the dangers of usury, and ways to avoid online transaction fraud.
b. High Performers: Six participants achieved a score of 90, showcasing deeper mastery of the material. Notably, one participant, A9, earned a perfect score of 100, demonstrating exceptional dedication and consistency in learning.
c. Remaining Challenges: Despite the overall improvement, two participants, A4 and A14, scored 60. Although this reflects progress from their pre-test scores, it indicates lingering difficulties with certain topics. These participants may benefit from additional personalized mentoring or tailored explanations to address their specific challenges.

### 5. Contributing Factors to Success

The success of this community service initiative can largely be attributed to the use of interactive teaching methods, including discussions, simulations, and hands-on activities, which effectively engaged participants and fostered deeper understanding. However, these results also highlight the importance of recognizing individual learning paces. To achieve a more uniform understanding, follow-up measures such as mentoring for participants with lower scores and advanced enrichment for high achievers should be implemented.

Ultimately, the post-test results emphasize that learning is a collaborative process. When educators and participants work together, extraordinary results can be achieved. With a spirit of collaboration and a commitment to refining educational approaches, this initiative serves as a model of success for future programs.

*6. Comparison Between Pre-Test and Post-Test*

This community service activity involved 28 participants with varying initial levels of understanding of personal branding, the prohibition of usury, and safe online transactions. The pre-test results revealed relatively low comprehension levels among participants, with an average score of 53.2 out of 100. The score distribution showed that 64.3% of participants fell into the low to medium understanding range (40–60), while only 14.3% scored above 70, indicating a limited grasp of the material by the majority. These results underscored the need for targeted interventions to bridge knowledge gaps and enhance participants' understanding of the concepts.

In contrast, the post-test results demonstrated a remarkable improvement, with the average score increasing to 82.1 out of 100. The majority of participants (89.3%) scored in the high range (80–100), highlighting the effectiveness of the learning methods employed during the workshop. Key comparisons between pre-test and post-test results further illustrate this improvement. Participants who initially scored in the low range (40–50) improved significantly, achieving scores of 80 or higher in the post-test. Those in the medium range (60) progressed to scores between 80 and 90, while the top performers, who scored 70 in the pre-test, achieved a perfect score of 100 in the post-test. These outcomes highlight the workshop's success in fostering deeper understanding and practical application of the material among participants. These results validate the effectiveness of interactive learning approaches, including discussions, simulations, and hands-on practice, in enhancing participants' understanding and retention of the material.

*7. Key Areas of Improvement*

Before the workshop, most participants lacked awareness of strategic steps for building a professional identity, such as creating uniqueness, maintaining consistency, and conducting evaluations. After the workshop, they demonstrated an improved ability to identify elements of personal branding relevant to their professional needs, including enhancing visibility through social media and building trust through authenticity and values.　　　Similarly, in the area of the prohibition of usury and Islamic financial management, participants initially viewed riba as merely a religious rule without understanding its practical implications. Post-workshop, they gained a deeper understanding of riba's forms, its impact on social justice, and sharia-compliant alternatives like Murabahah and Mudharabah, with many expressing an intention to adopt these principles in daily life. Regarding online transaction risks, participants initially lacked awareness of threats such as phishing scams, data theft, and fraudulent investments. By the end of the workshop, they were able to recognize signs of digital fraud, such as unrealistic investment offers or unsecured websites, and practiced methods for safeguarding personal data and verifying transaction platforms.

*8. Challenges*

The workshop faced several challenges, primarily due to the variation in participants' levels of understanding. Facilitators needed to balance their approach by offering simplified explanations for participants with limited prior knowledge while also providing in-depth enrichment for those with a stronger grasp of the material. Time constraints further added to the challenges, as the workshop's limited duration prevented a comprehensive exploration of all topics. While the core material was effectively delivered, many participants expressed a need for additional time to delve into more technical concepts, such as advanced digital security tools. Additionally, resistance to technology among some participants posed another hurdle. Those less familiar with digital tools struggled to understand practices for protecting personal data in online transactions, requiring facilitators to provide extra guidance during simulations to ensure their progress. These challenges highlighted the need for more flexible and adaptive approaches in future workshops.

The post-test results highlight the transformative impact of the community service program, which successfully enhanced participants' understanding of personal branding, the prohibition of usury, and online transaction risks. The significant improvement in scores demonstrates the effectiveness of the interactive and engaging learning methods employed.

While challenges such as varying comprehension levels and time limitations were noted, they provide valuable insights for improving future programs. With tailored follow-ups and a focus on participant needs, this initiative serves as a model for collaborative learning that empowers individuals to achieve meaningful personal and professional growth.

*Discussion*

The results of this activity highlight the increased understanding of participants in personal branding, the prohibition of usury, and online transaction security.

These findings align with theories from Keller (2013) that describe personal branding as the process of building a unique identity to create deeper emotional and professional connections with an audience. Before the activity, most participants were unaware of strategic steps in personal branding. Afterward, they could identify strategies relevant to their professional needs.

Increased understanding of the prohibition of usury supports Visser & Macintosh (1998) view that usury violates principles of justice and has detrimental social and economic impacts. Through simulations and group discussions, participants not only understood the religious context of prohibiting usury but also how Islamic financial concepts provide practical solutions for social justice.

For digital literacy, the results mirror the importance of community awareness in facing cyber threats. Zukry et al. (2024) study highlights that low digital literacy is a major factor in the rise of online fraud cases. After the activity, participants could recognize risks in online transactions, such as phishing and data theft, proving the effectiveness of interactive approaches in raising digital awareness.

## Conclusion

The community service program themed "Building Financial Awareness and Personal Branding: Strategies to Avoid Usury and Risky Online Transactions" successfully enhanced participants' understanding of essential modern concepts. Through interactive learning approaches, this activity provided not only theoretical but also practical learning experiences, enabling participants to apply knowledge in their daily lives. With a significant increase in average scores from 53.2 to 82.1, the results reflect the effectiveness of interactive learning methods. These included discussions, simulations, and hands-on practice, allowing participants to overcome initial challenges and develop essential skills in finance, digital safety, and personal branding. From an academic perspective, this activity demonstrates that interactive learning approaches can effectively convey complex concepts, serving as a model for similar educational programs in the future. These findings enrich the literature on financial awareness, digital literacy, and personal branding, emphasizing their role in creating.

## References

Alharbi, R. K., Yahya, S., & Ramadani, V. (2022). Financial literacy, access to finance, SMEs performance and Islamic religiosity: evidence from Saudi Arabia. *International Journal of Entrepreneurship and Small Business*, *46*(2), 259. https://doi.org/10.1504/IJESB.2022.124456

Ali, M. M., Muhammad, K., Ghani, E. K., Ilias, A., & Tarmezi, N. (2024). Understanding the intrinsic and extrinsic factors in financial literacy of the Orang Asli in Malaysia. *Nurture*, *18*(2), 214–227. https://doi.org/10.55951/nurture.v18i2.578

Amirrul Alhafiz Bin Mohd Zukry, M., Abdullah, R., Nur Aqmal Bin Khatiman, M., & Rusli Bin Haji Abdullah, P. T. (2024). Strategies for Protecting Senior Citizens Against Online Banking Fraud and Scams: a Systematic Literature Review. *Article in Journal of Theoretical and Applied Information Technology*, *31*(14). www.jatit.org

Anindyastri, R., Lestari, W. D., & Sholahuddin, M. (2022). The Influence of Financial Technology (Fintech) on the Financial Performance of Islamic Banking (Study on Islamic Banking listed on the Indonesia Stock Exchange Period 2016-2020). *Benefit: Jurnal Manajemen Dan Bisnis*. https://doi.org/10.23917/benefit.v7i1.18051

Asari, A., Anwar, R. N., Stiawan, T., Anwar, M., Faizah, S. I., Syaf, H. M., Sholahuddin, M., Talebe, T., Hamidah, S., Yusnita, R. R., & Iryanto, R. K. (2023). *Ekonomi Islam*. PT Mavy Media Literasi Indonesia.

Beldad, A., de Jong, M., & Steehouder, M. (2011). I trust not therefore it must be risky: Determinants of the perceived risks of disclosing personal data for e-government transactions. *Computers in Human Behavior*, *27*(6), 2233–2242. https://doi.org/10.1016/j.chb.2011.07.002

Gualdoni, J., Kurtz, A., Myzyri, I., Wheeler, M., & Rizvi, S. (2017). Multi-Layer Defense Model for Securing Online Financial Transactions. *2017 International Conference on Software Security and Assurance (ICSSA)*, 75–79. https://doi.org/10.1109/ICSSA.2017.25

Hasyim, H., Simarmata, J., & Nasirwan, N. (2022). Building marketing performance through digital marketing and database-based networking capability in Indonesian SMEs. *International Journal of Data and Network Science*, *6*(4), 1125–1134. https://doi.org/10.5267/j.ijdns.2022.7.007

Hidayah, E. N., Dwi, A., & Bawono, B. (2022). The Effect of Village Financial Management Implementation, Financial Management Supervision and Organizational Commitments on Fraud Prevention. *The International Journal of Business Management and Technology*, *6*(6), 222–230.

Jiang, Z., Rai, A., Sun, H., Nie, C., & Hu, Y. (2024). How Does Online Information Influence Offline Transactions? Insights from Digital Real Estate Platforms. *Information Systems Research*, *35*(3), 1324–1343. https://doi.org/10.1287/isre.2020.0658

Muqorobin, A., & Nasir, M. (2009). Alat Ukur Kinerja Perusahaan. *Jurnal Manajemen Dan Bisnis*, *13*(1), 1–13.

Musa, H., Ahmad, N. H. B., & Nor, A. M. (2024). Expanding financial inclusion participation in Muslim-dominated communities through Islamic finance products (IFP) adoption. *Journal of Islamic Accounting and Business Research*. https://doi.org/10.1108/JIABR-09-2023-0308

Visser, W. A. M., & Macintosh, A. (1998). A short review of the historical critique of usury. *Accounting, Business & Financial History*, *8*(2), 175–189. https://doi.org/10.1080/095852098330503

Сигетова, К., Узікова, Л., Доценко, Т., & Бойко, А. (2022). ОСТАННІ ТЕНДЕНЦІЇ ФІНАНСОВОЇ ЗЛОЧИННОСТІ СВІТУ. *Financial and Credit Activity Problems of Theory and Practice*, *5*(46), 258–270. https://doi.org/10.55643/fcaptp.5.46.2022.3897