

ISLAMIC FINANCIAL LITERACY IN THE BIMWIN MODULE: AN URGENT NEED IN THE ERA OF DIGITAL CONSUMERISM

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Abstract :

The digital era has transformed financial behavior and consumption patterns of young Muslim couples preparing for marriage. The proliferation of digital financial services such as paylater, online lending, and fintech investment platforms presents significant challenges for family financial management based on Islamic values. In response, the Ministry of Religious Affairs of Indonesia has integrated Islamic financial literacy content into the Bimbingan Perkawinan (Bimwin) program. However, analysis reveals that the current content remains normative and lacks contextual adaptation to the digital financial ecosystem faced by Millennials and Gen Z. This study employs a qualitative-descriptive approach using document analysis and literature review to identify gaps between normative teachings and practical application. The findings highlight that Bimwin participants face substantial challenges in translating Islamic financial principles into daily financial decision-making within digital environments. The study proposes comprehensive strategies, including contextual learning through digital financial case studies, simulation-based training, facilitator capacity-building, and multi-stakeholder collaboration. Strengthening Islamic financial literacy through these strategies can equip young Muslim families with critical skills to navigate the digital economy ethically and sustainably in accordance with maqashid sharia principles.

Keywords : *Islamic Financial Literacy, Bimwin, Digital Economy, Financial Behavior, Maqashid Sharia, Financial Education.*

INTRODUCTION

Social and economic changes in the digital era have had a significant impact on consumption patterns and financial behavior among young people, including couples preparing for marriage (Zulkarnaen, Lubis, et al., 2025). The ease of access to digital financial services, such as pay-later schemes, instant loans, and digital wallet applications, has created new challenges in household financial management. The rise of a consumerist lifestyle, driven by social media and an instant gratification culture, has the potential to weaken the

economic foundation of young families, ultimately becoming a risk factor for divorce and household conflicts. (Saputra, 2024).

As a preventive measure, the Ministry of Religious Affairs of the Republic of Indonesia, through the Marriage Guidance Program (Bimbingan Perkawinan – Bimwin), has strengthened the content of its latest edition module. (Machrus et al., 2021), As a preventive measure, the Ministry of Religious Affairs of the Republic of Indonesia, through the Marriage Guidance Program (Bimbingan Perkawinan – Bimwin), has strengthened the content of its latest edition module by incorporating the theme of family financial management based on Islamic values (Sutoyo et al., 2023). This initiative represents a significant advancement in raising awareness among prospective couples about the importance of financial preparedness as an integral part of marital readiness. However, the inclusion of such material does not automatically ensure effective understanding or application in the real-life financial management of couples, particularly in the increasingly complex landscape of digital financial challenges (Ashar & Setyanti, 2022).

Although substantively the Bimwin module has incorporated Sharia financial principles, such as the importance of livelihood planning, halal consumption, and the avoidance of *riba* (usury) (Aslama, 2022), However, a gap remains between the delivery of these values and the financial lifestyle realities of the participants, who are highly exposed to digital consumerism culture. This situation is further exacerbated by the suboptimal presentation of contextual, interactive, and practical materials to address the dynamic digital financial ecosystem (Ma'mun et al., 2024).

Drawing upon the aforementioned background, this study seeks to conceptually analyze the quality and challenges in actualizing Islamic financial literacy within the Bimwin program, particularly in responding to the digital financial culture among young couples. Utilizing a literature review and normative analysis approach, this paper proposes strategies to enhance the learning process by embedding Sharia values not only at the normative level, but also through contextual alignment with the dynamic digital financial ecosystem encountered by the participants.

RESEARCH METHOD

This research adopts a descriptive qualitative method, utilizing a library research approach as its primary source of data. The primary data source consists of the official and most recent edition of the Marriage Guidance Module published by the Ministry of Religious Affairs of the Republic of Indonesia (Machrus et al., 2021), Relevant regulations, literature on Islamic financial literacy, and scientific journals related to the development of digital finance and the financial behavior of young generations were also utilized. The analysis was conducted using an inductive-comparative approach by examining the alignment between the substance of the Bimwin module and the contextual needs of participants in the digital era.

FINDINGS AND DISCUSSION

Findings

The examination of the Bimwin module content, combined with the literature review, has produced several key findings regarding the integration of Islamic financial literacy within the program. These findings highlight existing gaps between the available instructional materials and the participants' actual needs in addressing the challenges of today's digital financial ecosystem.

Islamic Financial Literacy Has Been Integrated, but Its Contextualization of Values Remains Suboptimal

The latest edition of the Bimwin module has incorporated Sharia financial principles into its instructional content. Several fundamental concepts, such as the importance of livelihood planning, the financial responsibilities of husband and wife, the encouragement of productive wealth management, and the strict prohibition of *riba* (usury), have become key components of the learning sessions. The inclusion of Islamic financial content represents a commendable advancement in strengthening the economic resilience of Muslim households (Artila, 2024).

However, the integration of Islamic financial content within the Bimwin module remains predominantly normative, focusing primarily on the textual comprehension of *halal* and *haram* rulings, with limited emphasis on developing practical competencies necessary to navigate the complex and rapidly evolving realities of digital finance. Much of the content fails to sufficiently bridge these normative principles with the dynamic digital environment that significantly shapes the everyday financial behaviors of Bimwin participants, particularly those from the Millennial and Generation Z cohorts. (Yanti et al., 2025).

In practice, Bimwin participants are highly familiar with various digital financial products, such as pay-later schemes, app-based installments, online loans, as well as digital investment schemes involving crypto-assets, robot trading, and even illegal schemes disguised as Sharia-compliant. All of these phenomena carry various forms of risks, including *gharar* (uncertainty), *maysir* (speculation), and even hidden elements of *riba* (usury) (Surachman et al., 2024). Unfortunately, the Bimwin module has not yet fully equipped participants with practical guidance on how to identify, evaluate, and make financial decisions based on *maqashid syariah* principles (Widjaja, 2024) when encountering real-life digital financial situations.

The lack of contextualization has led to a disconnect between the normative knowledge imparted and the participants' capacity to exercise ethical and Sharia-compliant financial decision-making in everyday practice. Consequently, there is a pressing need to enhance the Islamic financial literacy components of the Bimwin program by advancing beyond purely normative content towards the development of analytical reasoning, reflective skills, and adaptive competencies necessary for navigating the increasingly complex digital financial landscape.

The Discrepancy Between Content and Participants' Digital Financial Lifestyle

Participants of the Bimwin program, most of whom belong to the Millennial and Generation Z cohorts, live within a highly massive, fast-paced, and complex digital financial ecosystem. Their lifestyle is heavily influenced by the penetration of digital technology, which facilitates instant financial transactions, ranging from online shopping, app-based consumer financing, pay-later schemes, digital installments without credit cards, to app-based digital investments aggressively offering rapid returns. (Huda et al., 2024).

This digital financial lifestyle is strongly influenced by social media culture that emphasizes self-image, viral trends, and excessive consumption drives. Instant discounts, flash sales, one-click purchasing convenience, and seemingly effortless pay-later promotions create impulsive consumption traps that pose serious threats to the financial stability of young families (Irdiana et al., 2024). Many young Muslims eventually fall into excessive consumer debt that becomes difficult to manage, even before entering marriage.

In contrast, the Islamic financial literacy content within the Bimwin module (Machrus et al., 2021) continues to emphasize normative conceptual frameworks—such as the prohibition of *riba*, the promotion of frugality, and the obligation of financial sustenance—without providing sufficiently detailed and practical illustrations of how these principles can be applied to navigate the complexities of the contemporary digital financial ecosystem (Aslama, 2022). Akibatnya, peserta memahami prinsip halal-haram secara teks, tetapi kesulitan melakukan penilaian kritis atas layanan digital yang mereka hadapi sehari-hari.

The misalignment between the educational content and the digital financial realities faced by participants undermines the effective internalization of Sharia principles into ethical financial decision-making competencies. There is a pressing need for instructional frameworks that cultivate participants' capacities to identify digital financial contracts, assess associated risks, comprehend Sharia-compliant fintech business models, and foster reflective and adaptive Islamic digital financial literacy skills (Rahmadia et al., 2023). In the absence of such critical skill development, participants risk remaining entrapped in a persistent dilemma between the normative Sharia teachings they have received and the pervasive allure of an aggressively consumerist digital culture that jeopardizes their daily financial stability.

Lack of Integration of Digital Financial Literacy in the Module

Educational Aspects Although the Bimwin module has generally incorporated the principles of Sharia financial management, it provides little discussion on digital financial literacy specifically. Yet, digital finance has now become a primary reality for younger generations. Participants are not sufficiently equipped with insights on how to assess the legality of fintech products from a Sharia perspective, including classifications of digital financial contracts, discussions of halal fintech, and identification of digital services that may involve *syubhat* (doubtful) or even *haram* (prohibited) elements (Machrus et al., 2021).

The absence of adequate discussion on the types of halal fintech products, boundaries of online lending, risks of digital shadow banking, and the protection of personal data in online transactions demonstrates a critical gap in digital financial literacy within the curriculum (Otoritas Jasa Keuangan (OJK) and Badan Pusat Statistik (BPS), 2024). Meanwhile, threats of data misuse, illegal lending, and fraudulent digital investment schemes that entrap young generations are increasingly rampant in this era of open digital finance (Universitas Gadjah Mada, 2024).

The lack of digital literacy integration in the module makes participants vulnerable to falling into consumer debt, app-based speculative investments, or simply chasing viral investment trends without a strong understanding of Sharia foundations (Otoritas Jasa Keuangan (OJK) and Badan Pusat Statistik (BPS), 2024). Therefore, it is necessary to develop comprehensive Islamic digital financial literacy content to ensure the Bimwin program remains relevant to the financial realities faced by young Muslim generations today.

In addition to legal aspects of halal and haram, participants also require knowledge concerning the protection of their personal financial data, as many digital platforms exploit user data for commercial interests or cybercrime (Indonesia, 2025). Instruction on digital password management, securing e-wallet accounts, and avoiding phishing scams (Otoritas Jasa Keuangan (OJK), 2024) should be integrated into the Bimwin Sharia financial literacy curriculum.

Thus, updating digital financial literacy content within the Bimwin module is crucial to strengthen participants' capacity for self-protection when navigating the modern digital financial ecosystem in a Sharia-compliant and secure manner.

Challenges of Actualizing Sharia Values in a Secular Financial Culture

One of the greatest challenges in actualizing Sharia values for Bimwin participants is the disconnect between normative Sharia teachings and the secular modern financial culture that dominates the daily lives of young generations (Mejova et al., 2017). Modern financial lifestyles, heavily influenced by social media, consumerist culture, digital social status, and instant financial conveniences, create dilemmas in consistently internalizing Sharia principles (Ardian, 2024).

Bimwin participants face social dynamics that prioritize consumerist self-image, including following the latest fashion trends, luxury travel, acquiring the newest gadgets, and other forms of consumptive asset ownership (Ardian, 2024). These lifestyles are often facilitated by digital financial products offering quick loans, unsecured pay-later schemes, easy installments, and credit without cards—all of which carry long-term financial risks (Bahasoan et al., 2025).

On the other hand, Bimwin teachings often emphasize normative arguments such as the prohibition of *riba*, the obligation to earn a living, and the importance of frugality, without elaborating on how these principles may be practically implemented in a digital world full of secular financial offers (Aslama, 2022). As a result, participants often perceive Sharia teachings as

idealistic but difficult to apply realistically amidst the pressures of modern lifestyles.

To address this challenge, the Bimwin program must become more adaptive and foster ethical awareness among participants concerning the long-term implications of financial decisions that are not aligned with Sharia principles. Strengthening the spiritual dimensions of Islamic financial values, promoting qana'ah (contentment), managing consumer desires, and fostering a culture of productivity and frugality should become essential parts of the educational approach (Efendioğlu, 2022).

A transformative educational approach is also needed to develop critical financial awareness, enabling participants to independently evaluate digital financial products, weigh financial benefits and harms (maslahah and mafsadah), and internalize integrity-based Sharia values in their daily financial decision-making.

Discussion

Building upon these findings, the subsequent discussion explores in greater depth the challenges associated with the actualization of Sharia values in digital financial practices, and proposes strategies to enhance the relevance and practical implementation of Islamic financial literacy education within the Bimwin program.

Islamic Financial Literacy: From Normative Values to Critical Instruments in the Digital Era

Islamic financial literacy has frequently been conceptualized narrowly as a body of knowledge concerning the halal and haram aspects of financial transactions (Rurkinantia, 2021). While this normative understanding serves as an essential foundation, it remains inadequate for addressing the growing complexity, aggressiveness, and rapid innovation of the digital financial system. Contemporary young Muslims are confronted not only with traditional financial contracts but also with emerging financial products that frequently give rise to Sharia legal ambiguities (syubhat) as a consequence of the increasingly complex nature of financial technologies.

Phenomena such as the emergence of crypto investment platforms, peer-to-peer lending, Sharia-compliant crowdfunding, and digital pay-later schemes require advanced Sharia analytical capabilities. Bimwin participants need Islamic financial literacy not merely as a set of normative rules, but as critical thinking tools that enable them to objectively, thoroughly, and contextually evaluate every financial product offering (Otoritas Jasa Keuangan (OJK) and Badan Pusat Statistik (BPS), 2024).

The maqashid shariah principles serve as a crucial framework for developing this critical thinking approach. Every financial transaction must be evaluated in terms of its ability to protect wealth (hifz al-mal), avoid uncertainty (gharar), excessive speculation (maysir), hidden elements of riba, and promote justice and long-term financial sustainability. By internalizing a maqashid-oriented way of thinking, participants are able to distinguish which

digital financial products align with the spirit of Sharia justice and which merely exploit consumer vulnerabilities. (Mohamed Fisol & Saad, 2019).

This critical-instrument-based Islamic financial literacy must also train participants to develop awareness of digital financial psychology. They need to understand how social media algorithms, personalized advertisements, app reward systems, and the culture of FOMO (fear of missing out) drive impulsive behaviors that ultimately undermine Islamic financial discipline (Prasetianingsih et al., 2025). With such analytical skills, participants will be able to exercise self-control, develop realistic financial planning, and select financial products that are truly halal, safe, and productive (Ashar & Setyanti, 2022).

In this regard, enhancing Islamic financial literacy in the digital era extends beyond the rote memorization of halal and haram rulings; it entails the cultivation of reflective, critical, practical, and ethical competencies necessary for navigating the complexities of the digital financial ecosystem in a manner that is both Sharia-compliant and sustainable.

Challenges of Actualization in the Consumerist Culture of the Digital Generation

The Bimwin participants, who are predominantly Millennials and Generation Z, are confronted with a digital financial reality far more complex than what is currently addressed in the module's content. Their daily lives are saturated with consumption temptations from various digital platforms offering instant transaction conveniences, discount programs, cashback incentives, and pay-later services that obscure their awareness of long-term financial consequences (Astuti & Dasman, 2024).

While the digital ecosystem provides convenient access to cashless transactions, it simultaneously encourages impulsive consumption behaviors that pose significant risks to household financial stability. Consumption habits shaped by FOMO (fear of missing out), social media-driven lifestyle pressures, and digital community expectations contribute to an increased likelihood of excessive consumer indebtedness, often emerging even prior to marriage (Prasetianingsih et al., 2025).

Meanwhile, the instructional content of the Bimwin module continues to emphasize foundational Sharia principles, yet falls short of offering detailed, practical guidance on how these principles can be effectively applied to navigate the consumerist pitfalls prevalent in the digital environment. (Machrus et al., 2021). Islamic financial education should not be limited to discussing the prohibition of *riba*, but must also provide concrete examples of how to assess the risks of pay-later services, avoid app-based speculative investments, and understand the psychological effects of impulsive consumption driven by digital culture.

To address this gap, the Bimwin module should be redesigned with a contextual approach that aligns more closely with the digital lifestyle of its participants. Pedagogical strategies such as case-based simulations, experience-driven group discussions, and Sharia-compliant digital household budgeting

simulations may serve as effective mechanisms to foster the practical internalization of Sharia principles.

Strategies for Strengthening Contextualization in the Bimwin Program

In order to bridge the disconnect between normative Sharia teachings and the digital financial realities encountered by participants, it is essential to adopt learning strategies that are contextually grounded, practically oriented, and responsive to contemporary developments. Contextualization in learning should extend beyond the presentation of Sharia rulings to include direct engagement with the practical application of these values within digital financial transactions that are closely intertwined with the daily experiences of Millennials and Generation Z.

Transforming Islamic financial literacy education within the Bimwin program necessitates not only the revision of instructional content but also a fundamental paradigm shift in pedagogical approaches. Traditionally, many participants have assumed passive roles, focusing on the rote memorization of normative concepts. To foster a genuine understanding of the complexities inherent in Sharia-compliant digital finance, participants must be actively involved in skill-based, problem-solving-oriented, and character-building learning processes that cultivate resilient Islamic financial behavior (Zulkarnaen, Lubis, et al., 2025).

First, the development of learning methods grounded in real-world case studies is essential. For example, participants may engage in simulated scenarios involving family financial management under conditions of pay-later indebtedness, online installment schemes, or household income derived from digital sources such as freelancing, content creation, affiliate marketing, among others. Through such realistic case-based simulations, participants are equipped to practically evaluate Sharia legal implications, assess long-term financial benefits, and analyze associated risks. (Zulkarnaen, Gundahara, et al., 2025).

Second, the utilization of interactive, technology-based learning media can significantly enhance the internalization of values. This may include the development of Sharia-compliant household budgeting simulation applications, educational games focused on Islamic investment literacy, or e-learning modules incorporating animated video content tailored to participants' real-life contexts. These methods are particularly effective in engaging digitally native generations who demonstrate greater responsiveness to visual and experiential learning modalities compared to traditional one-directional verbal instruction (candra sari et al., 2024).

Third, strengthening reflective experiential learning approaches is essential. Participants may engage in family financial projects, including the development of a Sharia-compliant five-year financial plan for the early years of marriage, simulations of emergency fund allocation, zakat management planning, and children's education savings strategies. Such hands-on learning experiences facilitate the deeper and more sustainable internalization of Islamic financial principles (Sevriana & Herlina, 2021) (Syed Musa & Mail, 2024).

Fourth, strengthening the competencies of Bimwin facilitators is also a key factor. Facilitators should receive comprehensive cross-disciplinary training covering contemporary fiqh muamalah, digital financial literacy, financial psychology, and communication strategies tailored for digital-native generations. This will enable them to manage classes dynamically, interactively, and contextually in line with current developments. (Syahrudin, 2025).

Through the adoption of contextualized learning strategies, Bimwin participants are expected to transcend mere normative understanding of halal-haram rulings and cultivate critical, ethical, and practical competencies essential for managing Sharia-compliant household finances within the complexities of the digital financial landscape.

Table 1. Problems and Strategic Solutions for Strengthening Islamic Financial Literacy in the Bimwin Program

Key Problems	Strategic Solutions
Normative-based content	Case-based learning using actual digital financial scenarios
Limited understanding of digital financial practices	Simulations of family financial management using digital applications
Inability to analyze digital financial products	Analytical exercises on financial contracts and Sharia risk assessment
Consumerist impulses driven by social media culture	Strengthening reflective learning and self-control training
Facilitator competency gaps	Cross-disciplinary facilitator training (fiqh muamalah, fintech, financial psychology)

Opportunities for Multi-Stakeholder Synergy in Strengthening Sharia Financial Literacy

The enhancement of Islamic financial literacy within the Bimwin program cannot be pursued in isolation by the Ministry of Religious Affairs alone. A collaborative multi-stakeholder synergy is essential to develop a comprehensive, up-to-date, and sustainable digital ecosystem for Islamic financial literacy. Each stakeholder contributes strategically according to their specific expertise and institutional mandates.

First, as the principal authority responsible for the Bimwin program, the Ministry of Religious Affairs (Kemenag) should establish strategic partnerships with key financial regulatory bodies, including the Financial Services Authority (OJK), Bank Indonesia (BI), and the National Sharia Council-Indonesian Ulema Council (DSN-MUI). Such regulatory synergy will enable continuous updates of Bimwin’s instructional content to accommodate the evolving landscape of Sharia fintech innovations, strengthen consumer protection frameworks in digital Islamic finance, address online lending regulations, and ensure robust Sharia compliance in technology-based financial transactions. This collaboration is equally vital for formulating Sharia risk assessment frameworks for digital financial products, which often involve

hybrid contractual arrangements requiring sophisticated contemporary fiqh muamalah evaluations (Otoritas Jasa Keuangan (OJK), 2021).

Second, Islamic higher education institutions, particularly academic programs in Islamic economics, serve a strategic function as centers of excellence in advancing Islamic financial literacy. These institutions contribute not only through curriculum development informed by contemporary empirical research, but also by developing digital technology-based learning media, including Sharia-compliant household budgeting simulation applications, interactive video-based e-learning modules, and serious games for Islamic financial education. Furthermore, universities can play an active role in producing highly qualified Bimwin facilitators through comprehensive cross-disciplinary training programs encompassing contemporary fiqh muamalah, digital financial literacy, household financial psychology, and pedagogical communication techniques attuned to the learning preferences of digital-native generations (Millennials and Gen Z) (Firdausi & Kasri, 2022).

Third, the Islamic banking sector, Sharia fintech companies, and Islamic digital finance startup communities should be actively engaged as strategic partners in enhancing practical, field-oriented learning experiences. These institutions possess distinct advantages in delivering real product exposure, offering participants direct simulations of Sharia-compliant financial products such as peer-to-peer lending, Islamic e-wallets, digital zakat platforms, Sharia crowdfunding, insurtech-based Takaful solutions, and digital retail sukuk investment instruments. Practitioner involvement enables Bimwin participants to move beyond normative conceptualizations of halal-haram, fostering applied and critical analytical competencies in evaluating the benefits, risks, and Sharia compliance frameworks associated with contemporary digital financial products. (Siregar et al., 2025).

Fourth, religious community organizations, zakat institutions, Islamic mass organizations, and mosque-based Islamic economic communities play a strategically significant role in broadening the reach of Islamic financial literacy to the community level. By reinforcing community-based educational initiatives—such as young family *majelis taklim*, Islamic parenting study circles, mosque-based *sakinah* family development movements, and productive zakat community programs—Islamic financial literacy dissemination can be expanded more extensively and contextually to grassroots populations. (Nasir & dkk., 2024).

With the establishment of strong multi-stakeholder synergy, strengthening Islamic financial literacy within the Bimwin program will serve as an effective instrument to prevent household economic collapse caused by digital consumption traps, while simultaneously providing a sustainable foundation for strengthening Muslim family economies in this era of technological disruption. To illustrate how this multi-stakeholder synergy can be realized concretely, the following table presents the strategic roles of each actor in collaboratively strengthening Islamic financial literacy within the Bimwin program:

Table 2. Multi-Stakeholder Roles in Strengthening Islamic Financial Literacy in the Bimwin Program

Stakeholders	Strategic Roles
Ministry of Religious Affairs (Kemenag)	Policy leadership, curriculum development, program implementation, and facilitator certification.
Financial Regulators (OJK, Bank Indonesia, DSN-MUI)	Regulatory updates on Sharia-compliant digital finance, consumer protection frameworks, and Sharia risk assessment standards.
Islamic Higher Education Institutions	Research-based curriculum innovation, development of digital learning media (e-learning, simulations, serious games), and cross-disciplinary facilitator training.
Islamic Financial Industry (Banks, Fintech, Startups)	Providing real product exposure, practical training, product simulations, and Sharia-compliant digital financial service demonstrations.
Organisasi Keagamaan & Ormas Islam	Grassroots community education, family-based <i>majelis taklim</i> , Islamic parenting groups, mosque-based <i>sakinah</i> family movements, and productive zakat programs.

CONCLUSION

The integration of Islamic financial literacy into the Marriage Guidance Program (Bimbingan Perkawinan – Bimwin) of the Ministry of Religious Affairs of the Republic of Indonesia represents a strategic effort to strengthen the financial preparedness of Muslim households. However, the analysis indicates that its current presentation remains normative and lacks contextual relevance to the digital financial challenges faced by Millennials and Generation Z.

The gap between the instructional content and participants' digital financial lifestyles creates the risk of limited internalization of Sharia values in everyday financial decision-making. Bimwin participants are highly vulnerable to the traps of digital consumerism, online lending schemes, and app-based investments that often contain elements of *syubhat* (doubt) or even hidden *riba* (usury).

Moving forward, Islamic financial literacy must extend beyond mastery of halal-haram rulings to the development of *maqashid syariah*-based critical thinking skills, reflective competencies, and practical risk analysis capabilities in navigating the digital financial landscape.

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