

Capacity Building for Sharia-Compliant Prize-Linked Savings Innovation at BPRS Al-Barokah Depok

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ABSTRAK

Program pengabdian masyarakat ini bertujuan untuk memperkuat pemahaman mengenai inovasi tabungan berhadiah yang sesuai dengan prinsip syariah di kalangan manajemen dan nasabah BPRS Al-Barokah Depok. Program ini mencakup tahapan persiapan, sosialisasi, pelaksanaan, dan evaluasi, dengan menggunakan metode ceramah interaktif, diskusi berbasis kasus, serta sesi tanya jawab. Hasil *pre-test* dan *post-test* menunjukkan adanya peningkatan pemahaman, khususnya terkait mekanisme pemberian hadiah, regulasi, dan segmentasi nasabah. Para peserta juga memberikan tanggapan positif mengenai relevansi materi serta cara penyampaian pelatihan. Program ini menjadi landasan bagi pembelajaran lebih lanjut dan pengembangan produk yang didasarkan pada pemahaman yang memadai. Pendampingan lanjutan diperlukan untuk mendukung penerapan praktis serta memantau sejauh mana peserta mempertahankan pengetahuan yang telah diperoleh.

ABSTRACT

This community service program aimed to strengthen understanding of Sharia-compliant prize-linked savings innovation among the management and customers of BPRS Al-Barokah Depok. The program involved preparation, socialization, implementation, and evaluation, using interactive lectures, case-based discussions, and question-and-answer sessions. Pre-test and post-test results showed improved understanding, particularly of prize mechanisms, regulations, and customer segmentation. Participants also reported positive perceptions of the training's relevance and delivery. The program provides a foundation for further learning and informed product development. Follow-up assistance is needed to support practical application and assess whether participants retain their knowledge.

INTRODUCTION

Under Law No. 4 of the Republic of Indonesia of 2023, Islamic rural banks, known as Bank Perekonomian Rakyat Syariah (BPRS), are Islamic banks that do not provide payment services. BPRS primarily focus on providing financial services to micro, small, and medium enterprises (MSMEs) and rural communities that have limited access to larger Islamic commercial banks. This function gives BPRS a strategically important role in promoting financial inclusion and supporting Indonesia's economic development. (Mai et al., 2026). According to the Ministry of Cooperatives and Small and Medium Enterprises, MSMEs account for approximately 99% of all business activities in the country and contribute around 61% of national gross domestic product (GDP) through at least 2025. These figures highlight the strategic importance of BPRS as financial intermediaries serving MSMEs, which constitute the backbone of the Indonesian economy.

As an intermediation institution, BPRS plays a role not only in financing but also in collecting public funds through savings products, deposits, and other forms of savings. (Ariyani et al., 2025). Savings products are general fundraising instruments widely offered by various financial institutions. Thus, BPRS needs to add value to its products to attract new customers while retaining existing ones. One strategy is a prize savings product. It offers gifts to customers who open a savings account, either as direct rewards or through prize draws, in accordance with Sharia principles. (Mujibno & Sakinah, 2023).

The development of prize-linked savings products in Islamic financial institutions is inseparable from contract provisions and Sharia compliance. DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 explains that Sharia-compliant savings are based on *mudharabah* or *wadiah*, whereas interest-based savings are not permissible under Sharia. For this reason, BPRS savings products must be designed based on the appropriate contracts (*mudharabah* or *wadiah*) and explained transparently to customers.

In addition to the contractual aspects, gifts in fundraising products must also comply with Sharia provisions. DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012 on Gifts in Fundraising by Sharia Financial Institutions provides comprehensive guidelines for fundraising activities. As an Islamic bank, BPRS operations are based on the Islamic philosophy of the Qur'an and Sunnah. Meanwhile, the main purpose of Sharia is to foster and protect human welfare from all losses arising from maintaining *din* (faith), *nafs* (soul), *aql* (reason), *nasl* (offspring), and *maal* (wealth) (Mai et al., 2023; Yussuf et al., 2022). Therefore, these provisions matter because gifts in Sharia savings products must not contain elements of interest

(*riba*), excessive uncertainty (*gharar*), gambling (*maysir*), fraud, or practices contrary to Sharia principles. (Mai et al., 2026). Gifts should also be designed so that they are not perceived as interest or fixed returns improperly agreed upon.

BPRS Al-Barokah Depok, as a partner in the service community activity hosted by Politeknik Negeri Jakarta, needs to strengthen its human resource capacity to develop innovative fundraising products, especially prize-linked savings products. Based on interviews with BPRS Al-Barokah management, they currently have a prize-linked savings program; however, it is only a joint program with other BPRS institutions organized under the Association of Sharia People's Economy Banks of Indonesia (HIMBARSI), called the "Tabungan Ukhuwah" program. BPRS Al-Barokah itself does not yet have an independent prize-linked savings program, unlike other BPRS institutions that already have such programs, such as BPRS Harta Insan Karimah and others.

Another issue identified is limited literacy regarding the contracts (*akad*) used in Islamic banking products, particularly funding products such as prize-linked savings accounts. Based on interview results with the Sharia Advisory Board of BPRS Al-Barokah, this need is reflected in the contractual documents governing such products, which still require refinement. For instance, a prize-linked savings contract structured under a *mudharabah* arrangement may not explicitly define the legal capacities of the contracting parties as *shahibul mal* and *mudharib*. However, it can be substantively understood that the customer acts as the *shahibul mal* (capital provider), while the bank acts as the *mudharib* (fund manager). This ambiguity may fail to fulfil an essential element of a valid *mudharabah* contract: clear identification and designation of the contracting parties.

Nevertheless, prize-linked savings products offer considerable potential when BPRS manage them independently, particularly through a direct reward scheme without a prize draw, which association-managed savings programmes have not yet accommodated. Prize-linked savings programmes administered through banking associations generally employ a nationwide prize-draw mechanism. By contrast, independent management would enable BPRS to award prizes directly to customers, including higher-value prizes for those who deposit substantial amounts of funds. Such a scheme could enhance the product's attractiveness, encourage greater public interest in saving, and increase the mobilisation of third-party funds. Ultimately, the growth of customer deposits generated through prize-linked savings products is expected to strengthen the liquidity position of BPRS.

Because prize-linked savings programs are important for BPRS, several previous studies have examined them (Fatah et al., 2022; Wahyudin, 2023). According to Fatah et al. (2022), prize-linked savings programs can boost the growth of low-cost funds, specifically *mudharabah* savings products, thereby reducing returns on financing products at BPRS. Another study by Wahyudin (2023) agreed that prize-linked deposits stimulate savings, enhance liquidity, build customer trust, and support local economic growth. The findings also underscore its positive impacts on society, including catalyzing further innovation in the financial sector and strengthening the resilience of the financial system.

Based on these issues, the community service team from Politeknik Negeri Jakarta implemented a capacity-building program to strengthen participants' understanding of innovation in Sharia-compliant prize-linked savings products at BPRS Al-Barokah Depok. The program used interactive lectures, case-based discussions, and question-and-answer sessions covering product innovation, relevant Sharia principles, contractual requirements, and applicable regulations. Therefore, this community service programme aims to enhance participants' understanding of prize-linked savings product innovation in BPRS, including the Sharia principles and regulatory requirements governing its development.

METHODS

This community service activity was held at Politeknik Negeri Jakarta on Saturday, 27th of June 2026, and involved 24 participants, including BPRS Al-Barokah management and customers. The participants were selected purposively based on their involvement in funding activities, product development, marketing, and Sharia compliance. The program aimed to strengthen participants' understanding of prize-linked savings product innovation and the Sharia principles and regulatory requirements governing its development.

The program applied a participatory capacity-building approach through interactive lectures, case-based discussions, and question-and-answer sessions. Interactive learning encouraged participants to connect the concepts presented with the institutional context and existing savings products at BPRS Al-Barokah. Active engagement through discussion and case analysis can support participants' involvement and understanding more effectively than relying solely on one-way information delivery. (Kozanitis & Nenciovici, 2023). The community service program was implemented systematically through four stages: preparation, socialization, implementation, and evaluation. With these structured stages, the community

service program is expected to provide tangible impacts for the target partners. **Table 1** summarizes the stages by activity timeline.

Table 1. Stages of the Community Service Program

Stages	Activities	Timeline
Preparation	- Conducting interviews with BPRS Al-Barokah management and the Sharia Supervisory Board; - Identifying partners' needs and knowledge gaps; - Reviewing the existing prize-linked savings program and relevant contractual documents; - Preparing learning materials and evaluation instruments.	May 2026
Socialization	- Coordinating the schedule, venue, participants, and technical arrangements with BPRS Al-Barokah; - Communicating the objectives, benefits, and scope of the program to the partner institution.	1st and 2nd Week of June 2026
Implementation	- Administering the pre-test; delivering materials on prize-linked savings product innovation; - Explaining relevant Sharia principles, contracts, and regulations; - Conducting case-based discussions and question-and-answer sessions; - Administering the post-test.	27th of June 2026
Evaluation	- Comparing participants' pre-test and post-test scores; - Collecting participants' feedback on the relevance, clarity, usefulness, and delivery of the materials; - Identifying topics requiring further clarification.	1st week of July 2026

Participants' Profile

Table 2 displays the participants' profile. Most participants were female (56%), followed by males (44%). The largest age group was under 25 years old (32%), followed by those aged 35-44 years (28%), and 25-34 years (20%). Regarding participants' education, 52% had completed senior high school, 36% held a bachelor's degree, and 12% held a diploma. These findings indicate that most participants were under 35 years of age and had completed senior high school, while the gender distribution was relatively balanced.

Table 2. Participants' Profile

Description	Frequency	Percentage (%)
Gender	Male	44
	Female	56
Age Groups	< 25 Years	32
	25-34 Years	20
	35-44 Years	28
	45-54 Years	12
	54-64 Years	8
Education	Senior High School	52
	Diploma	12
	Bachelor	36

RESULTS AND DISCUSSION

Results

The team delivered the community service programme through four interconnected stages: preparation, socialization, implementation, and evaluation. This approach allowed the team to organise the activities coherently and address the partner institution's needs throughout the programme. The following subsections outline the activities undertaken at each stage.

Preparation

The community service activity began with forming a team of lecturers from the Islamic Banking and Finance Programme at Politeknik Negeri Jakarta. The team interviewed BPRS AI-Barokah's management and Sharia Supervisory Board to identify the institution's needs and knowledge gaps. They also reviewed its existing prize-linked savings programme and contractual documents to identify issues for discussion. Based on these findings, the team prepared learning materials and instruments to assess participants' understanding of product innovation, Sharia principles, and relevant regulatory requirements. Finally, the team coordinated with BPRS AI-Barokah to confirm the training venue, schedule, and participants as shown in **Figure 1**.



Figure 1. Coordination activities between the community service team and the Commissioner, Director, Sharia Supervisory Board, and funding team of BPRS AI-Barokah

Socialization

In this stage, the community service team introduced the programme to BPRS AI-Barokah's management and customers, explaining its objectives, expected benefits, and scope. The team then coordinated the practical arrangements with the BPRS and selected Building F at Politeknik Negeri Jakarta as the venue. The building was accessible to participants and provided suitable rooms, air conditioning, and a sound system.

Implementation

The activity was conducted in Building F at Politeknik Negeri Jakarta on 27th of June 2026. The implementation stage involved providing training to managers and customers of BPRS AI-Barokah. At the beginning of the session, participants took a pre-test to assess their initial knowledge before receiving the training. This was followed by the delivery of educational materials and concluded with a post-test to evaluate participants' knowledge after the training. The implementation of the community service activity provided to participants was divided into two training sessions, namely:

First Session: Sharia Contracts for BPRS Funding Products

In this session, participants gained an understanding of Sharia contracts for funding products, delivered by Ahmad Yani Jurjani, S.E.I., M.Si. The materials covered Sharia theory, Maqasid Sharia, Sharia contracts, differences between Islamic and conventional banking, and the application of Sharia principles in banking operations. Participants also examined the contracts used for funding products, including savings accounts based on *wadiah* or *mudharabah* and term deposits based on *mudharabah*.

This session addressed the knowledge, skills, and attitudes relevant to Islamic banking practice. Participants learned how Sharia contracts serve as the fundamental source for creating financial products, especially savings products. They were also trained in practical skills such as analyzing Sharia contract drafts of funding products. Equally important, participants were guided on appropriate attitudes when explaining the Sharia contract terms clearly to BPRS AI-Barokah customers who may have limited familiarity with them. These aspects are essential to help customers understand the products and contribute to a more positive service experience.



Figure 2. 1st Session of Training – Sharia Contracts for BPRS Funding Products
Second Session: Innovation Blueprint: Sharia-Compliant Prize-Linked Savings

In this session, Dr. Dede Abdul Fatah, S.H.I., M.Si., presented an innovation blueprint for Sharia-compliant prize-linked savings. The material covered five main areas: the product's strategic objectives; the roles of customers and the bank under a mudharabah muthlaqah contract; Sharia requirements governing prizes; account operations and profit-sharing arrangements; and mechanisms for prize distribution, raffle licensing, and promotion. Through this session, participants gained an overview of how to structure and communicate a prize-linked savings product while observing Sharia principles.

The session also addressed how BPRS could develop a prize-linked savings product that appeals to customers. A case-based discussion encouraged participants to consider the product's prize mechanism in relation to customer needs and Sharia requirements. A question-and-answer session then allowed participants to clarify issues concerning the contract, prize distribution, and product implementation.



Figure 3. 2nd Session of Training – Innovation Blueprint: Sharia-Compliant Prize-Linked Savings

Evaluation

Before the training, the community service team administered a pre-test to assess participants' initial understanding of the topics covered. This initial assessment served as a baseline to identify participants' needs and capacities prior to the training intervention. After the training session, participants completed a post-test to assess their understanding of the materials given. Comparing the two sets of responses allowed the community service team to identify changes in participants' knowledge following the training.

The pre-test and post-test forms each contained 24 responses. After identifying one duplicate post-test submission and matching participants across the two forms, we had complete paired data for 22 participants. We retained the first submission for the participant who completed the post-test twice. All comparisons of test scores below are based on these 22 participants.

Table 3. Pre-Test and Post-Test Results

Outcome	Pre-Test	Post-Test	Change
Overall scores across 14 questions	74.35%	88.64%	+14.29 percentage points
Sharia principles and contracts (items 1-7)	89.61%	90.91%	+1.30 percentage points
Prize-linked savings mechanism, regulations, and customer segmentation (items 8-14)	59.09	86.36%	+27.27 percentage points

Based on the 14 questions relevant to this community service activity, the mean percentage of correct answers increased from 74.35% before the training to 88.64% afterward, a difference of 14.29 percentage points. Seventeen participants scored higher on the post-test, while five scored the same at both stages; none scored lower. The Wilcoxon signed-rank test showed a statistically significant difference in paired scores ($p < 0.001$).

The change was concentrated in questions on prize mechanisms, regulations, and customer segmentation. The percentage of correct answers in this group increased from 59.09% to 86.36%. By comparison, correct responses to questions on Sharia principles and contracts rose only slightly, from 89.61% to 90.91%. The high pre-test result for the latter group suggests that participants were already familiar with much of its content before the training.

Table 4. Item-Level Comparison of Pre-Test and Post-Test Results

Item	Topic	Correct Answers (Pre-Test)	Correct Answers (Post-Test)	Change
1	Purpose of prize-linked savings innovation	22/22 (100.0%)	22/22 (100.0%)	0.0 pp
2	Contracts used in Islamic	22/22 (100.0%)	22/22 (100.0%)	0.0 pp

	savings products			
3	Status of customer funds under <i>wadiah</i>	20/22 (90.9%)	22/22 (100.0%)	+9.1 pp
4	Relationship between the parties under <i>mudharabah</i>	21/22 (95.5%)	21/22 (95.5%)	0.0 pp
5	Prize condition that does not comply with Sharia principles	12/22 (54.5%)	15/22 (68.2%)	+13.6 pp
6	Sharia risks in prize-linked savings	19/22 (86.4%)	18/22 (81.8%)	-4.5 pp
7	Principles for designing a prize mechanism	22/22 (100.0%)	20/22 (90.9%)	-9.1 pp
8	Appropriate form of a prize-linked savings program	12/22 (54.5%)	18/22 (81.8%)	+27.3 pp
9	Sharia-compliant forms of prizes	11/22 (50.0%)	18/22 (81.8%)	+31.8 pp
10	Appropriate contract for prize-linked savings	13/22 (59.1%)	16/22 (72.7%)	+13.6 pp
11	Conditions for giving prizes to <i>wadiah</i> savings customers	6/22 (27.3%)	19/22 (86.4%)	+59.1 pp
12	Relevant DSN-MUI fatwa number	12/22 (54.5%)	20/22 (90.9%)	+36.4 pp
13	Customer's role in prize-linked savings	17/22 (77.3%)	20/22 (90.9%)	+13.6 pp
14	Purpose of customer segmentation	20/22 (90.9%)	22/22 (100.0%)	+9.1 pp

Note: pp = percentage points. Results are based on the same 22 participants at both stages.

At the item level, the largest increase concerned the conditions for giving prizes to *wadiah* savings customers in item 11: correct answers rose from 6 to 19 of the 22 participants. Correct answers also increased for the questions on the relevant DSN-MUI fatwa in item 12 (from 12 to 20 participants) and Sharia-compliant forms of prizes in item 9 (from 11 to 18 participants). Nevertheless, only 15 and 16 participants answered the questions on prize conditions and the appropriate contract for a prize-linked savings program correctly, respectively, in the post-test. Two other questions recorded small declines in correct responses. These findings identify topics that may benefit from clearer explanation in future training sessions.

Evaluation of the Implementation of Sharia-Compliant Prize-Linked Savings Innovation Training Activities

Overall, participants reported significant benefits from the training. Results are reported descriptively using item means and the number of scores of 4 or 5 on the five-point numerical scale. All participants rated the relevance of the material for savings product development as 4 or 5 (mean = 4.68). Twenty-one respondents gave high scores to the clarity of the material (mean = 4.73) and to the statement about improved understanding of prizes in Islamic financial products (mean = 4.55). Twenty respondents rated their perceived understanding of Sharia savings contracts at 4 or 5 (mean = 4.64). Moreover, for overall satisfaction, 20 respondents selected 5 and two selected 1 (mean = 4.64). Thus, these items reflect participants' perceived understanding and high satisfaction, whereas the separate 14-item pre-test and post-test assess knowledge responses.

Table 5. Evaluation of Sharia-Compliant Prize-Linked Savings Innovation Training

No	Evaluation Item	Mean score (1-5)	Scores of 4-5
1	Relevance to savings product development	4.68	22/22 (100%)
2	Clarity of the training material	4.73	21/22 (95.5%)
3	Perceived understanding of Sharia savings contracts	4.64	20/22 (90.9%)
4	Perceived understanding of prizes in Islamic products	4.55	21/22 (95.5%)
5	Overall satisfaction	4.64	20/22 (90.9%)



Discussion

The pre-test and post-test results indicate an overall improvement in participants' understanding of Sharia-compliant prize-linked savings, although the extent of improvement varied across the assessed aspects. These findings suggest that the training supported participants' learning, including their understanding of the conditions for providing promotional gifts to wadiah savings customers (item 11) and their ability to identify the relevant DSN-MUI fatwa (item 12). These gains are relevant to the previous study (Juliana et al., 2023) that stated that giving prizes in the form of goods or services, not money, before the wadiah contract is an application of Sharia compliance. This compliance is aligned with DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012 concerning prizes in raising funds for Islamic financial institutions.

The practical relevance of these findings can be understood in relation to DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012 on gifts in fund mobilization by Islamic financial institutions. The fatwa requires promotional gifts to take the form of goods and/or services rather than cash, have actual or constructive existence, and be permissible under Sharia. For wadiah-based savings, it specifically requires institutions to provide promotional gifts before entering into the contract. Understanding these requirements may help participants recognize that prize-linked savings innovation involves decisions about the form, permissibility, and timing of gifts. The observed knowledge gains therefore provide an initial foundation for informed discussions about product innovation at BPRS Al-Barokah. However, further assessment is needed to establish whether participants can apply this knowledge in practice.

Furthermore, the improvement in participants' knowledge of Sharia-compliant forms of prizes (item 9) indicates a better understanding of the types of promotional gifts permitted in Islamic savings products. The practical relevance of this knowledge is illustrated by Sakinah and Mujibno (2023), who documented the provision of goods as gifts in the Hijrah Prima savings program at Bank Muamalat Indonesia and examined this practice against DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012. Specifically, the fatwa requires promotional gifts to take the form of goods and/or services rather than cash and stipulates that they must be permissible under Sharia (DSN-MUI, 2012). Viewed in this context, the observed improvement suggests that participants gained foundational knowledge for distinguishing permissible promotional gifts from forms that do not meet these requirements. This knowledge may support more informed discussions about prize selection at BPRS Al-Barokah, helping align product innovation with Sharia requirements while maintaining customer appeal.

CONCLUSION AND RECOMMENDATION

Conclusion

The capacity-building program at BPRS Al-Barokah Depok improved participants' understanding of Sharia-compliant prize-linked savings innovation. Among the 22 participants with complete paired data, the mean percentage of correct answers increased from 74.35% to 88.64%, representing a statistically significant improvement of 14.29 percentage points (Wilcoxon signed-rank test, $p < 0.001$). The greatest gains concerned prize mechanisms, relevant regulations, and customer segmentation, particularly the conditions for providing prizes to wadiah savings customers. Participants also rated the training materials as relevant to savings product development and reported generally high satisfaction. These findings suggest that interactive lectures, case-based discussions, and question-and-answer sessions provided a useful learning environment to address the partner institution's identified knowledge gaps.

Recommendation

BPRS Al-Barokah Depok should continue the program through targeted learning sessions and follow-up assistance involving its management, funding team, and Sharia Supervisory Board. These activities should prioritize topics that remained less well understood after the training, particularly prize conditions, contract selection, and Sharia risks in prize-linked savings. Further sessions could use examples from the institution's existing contractual documents and proposed prize arrangements to help participants connect their knowledge with product development decisions. Concise learning materials and product review checklists could also support consistent understanding and clearer communication with customers.

Future evaluations should assess knowledge retention and participants' ability to apply the material through follow-up tests and case-based assessments. Including a comparison group where feasible would strengthen the assessment of program effectiveness, while monitoring subsequent product development would help determine whether the observed learning gains translate into institutional practice.

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