



Financially Savvy and Character-Building Generation: Implementation of Islamic Human Resource Management and Finance at Sangkhom Islam Wittaya School, Thailand

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Abstract

Improving financial literacy and character building based on Islamic values is an urgent need in facing global challenges, especially among the younger generation. This study implements human resource management and Islamic finance at Sangkhom Islam Wittaya School, Thailand, through a participatory education-based community service programme. The activity began with a needs analysis to map the level of understanding of students and teachers regarding HR and financial management. Next, a training module was developed that combined the concepts of HR management, Islamic financial literacy, and Islamic character values. Training and mentoring in simple financial management practices were provided to instil skills in planning, recording, and managing funds in accordance with Islamic principles. The results of the programme showed a significant increase in students understanding of Islamic financial management, human resource management, and a positive attitude towards the application of the values of honesty, responsibility, and discipline. The long-term impact of this programme is expected to create a generation that is financially literate, has good character, and is competitive, while also being able to maintain the integrity of Islamic values. This implementation can serve as a model of practical and relevant Islamic financial literacy for Islamic-based schools in the Southeast Asian region

Keywords: Character Building, Financial Savvy, Islamic Human Resource Management

Abstrak

Peningkatan literasi finansial dan pembentukan karakter berbasis nilai-nilai Islam menjadi kebutuhan mendesak dalam menghadapi tantangan global, khususnya di kalangan generasi muda. Penelitian ini mengimplementasikan manajemen sumber daya manusia (SDM) dan keuangan Islami di Sangkhom Islam Wittaya School, Thailand, melalui program pengabdian berbasis edukasi partisipatif. Kegiatan diawali dengan analisis kebutuhan untuk memetakan

tingkat pemahaman siswa dan guru terkait pengelolaan SDM dan keuangan. Selanjutnya dilakukan penyusunan modul pelatihan yang memadukan konsep manajemen SDM, literasi keuangan syariah, serta nilai-nilai karakter islami. Pelatihan dan pendampingan praktik pengelolaan keuangan sederhana diberikan untuk menanamkan keterampilan perencanaan, pencatatan, dan pengelolaan dana sesuai prinsip syariah. Hasil program menunjukkan adanya peningkatan signifikan dalam pemahaman siswa mengenai pengelolaan keuangan islami, manajemen SDM, serta sikap positif terhadap penerapan nilai-nilai kejujuran, tanggung jawab, dan disiplin. Dampak jangka panjang dari program ini diharapkan menciptakan generasi yang cerdas secara finansial, berakarakter, dan berdaya saing, sekaligus mampu menjaga integritas nilai-nilai Islam. Implementasi ini dapat menjadi model literasi finansial syariah yang aplikatif dan relevan untuk sekolah berbasis Islam di kawasan Asia Tenggara

Kata kunci: membangun karakter, cerdas finansial, manajemen sumber daya Islami

Introduction

Industrial growth has become increasingly effective and efficient with the development of the 4.0 industrial revolution, which continues to adapt throughout the world with various systematic changes and all their consequences (Purba, Nabillah, Mhd Yahya, Nurbaiti, 2021) The 4.0 industrial revolution has changed the way humans work by introducing disruptive technological innovations (Tahar et al., 2022). The development of globalisation and the Fourth Industrial Revolution requires the world of education to produce a generation that is not only excellent in science but also has competencies in human resource management and finance.

Human resource management is key to the Fourth Industrial Revolution because it can no longer operate using conventional methods (Anggiana & Gunawan, 2023). In addition, financial literacy and digital awareness are key to influencing an individual's financial management (Anam & Setyawan, 2023). Good HR management is necessary to optimise individual potential so that individuals can play a productive and competitive role, while proper financial management helps individuals manage economic resources efficiently and sustainably. These two aspects are important skills that must be instilled from an early age, especially in secondary school students. In addition to improving human resource capacity, this programme also aims to improve Sharia-based financial management skills for students and teachers. Sharia financial management emphasises Islamic-based financial planning with risk management (Roisiyatin & Alfisyahrin, 2023).

Advances in information technology require the younger generation to possess skills that are not only academically oriented, but also focused on wise self-management and financial management. The development of the 4.0 industrial revolution encourages the mastery of advanced digital skills (Rohmah et al., 2025) In today's digital era, financial literacy and managerial skills are key to creating an independent, productive, and competitive generation. In addition, financial literacy is key to improving financial well-being (Ridwan Mahmud & Budi Prabowo, 2023). In order to improve financial literacy, good financial education is required (Setyowati & Lailatullailia, 2020). Not only that, moral and ethical values must also be the foundation in shaping the character of the younger generation so that they are

able to face modern challenges without losing their identity. This is because the younger generation must continue to have, understand and apply these ethics and morals in the real and digital worlds (Hudi, 2019).

From an Islamic economics perspective, human resource and financial management not only emphasises efficiency and effectiveness, but also prioritises moral values, ethics, and sharia principles such as trustworthiness, justice, transparency, and responsibility (Supono & Dewata, 2024). This concept is relevant for shaping a generation that is not only intellectually intelligent, but also noble in character and integrity. Therefore, strengthening the understanding of Islamic value-based human resource management and Sharia financial literacy is an urgent need in today's world of education.

Educational challenges in the global era demand a balance between mastery of knowledge and character building. Many studies show that low financial literacy among students can trigger consumptive behaviour, an inability to manage money, and economic dependence in the future. In line with research (Nyoman et al., 2025) which states that low financial literacy leads to an inability to manage finances and will result in accumulating debt. This becomes even more crucial when linked to human resource management, which involves aspects of discipline, leadership, and self-potential management.

Islamic economics provides solutions through principles such as justice (al-'adl), trustworthiness, responsibility, and the prohibition of usury. Through these principles, Islamic economics forms the basis for sustainable and educational business (Rustya & Siswoyo, 2023). If these principles are applied in education, especially in secondary schools, a generation will emerge that is not only intellectually intelligent but also has an understanding of how to manage resources and finances with Islamic values. In addition, spiritual intelligence will also give rise to positive attitudes such as responsibility, independence, honesty and optimisation of financial freedom, which will open up more opportunities (Susriyanti et al., 2022).

Sangkhom Wittaya School Thailand is an Islamic educational institution committed to developing a generation of young people who are outstanding and have good character. However, the challenges of globalisation, the influx of consumerist culture, and limited understanding of Islamic human resource management and finance are obstacles to achieving this vision. Sharia financial literacy is not merely about providing knowledge on money management, but also enables female students to avoid engaging in improper activities in financial management (Anwar et al., 2022). To improve the quality of education, human resources, including teachers, head teachers, students, parents, and the community, have an important role to play (Anarki et al., 2025) Therefore, through this community service programme, training on effective human resource management and financial literacy based on Islamic values is provided to shape a generation that is intelligent, has good character, and is ready to face global challenges based on sharia principles.

Sangkhom Wittaya School Thailand, as one of the Islamic-based secondary schools, has a strategic opportunity to integrate these concepts into the development of students. Through this community service, Islamic human resource management is implemented to optimise students' potential through time management, discipline, and responsibility, as well

as the application of Islamic financial management that focuses on fund management in accordance with sharia principles, financial literacy, and sound financial planning. It is hoped that this programme will produce a generation that is financially savvy and has Islamic character, capable of competing in the global era without abandoning Islamic values.

Method

Implementation of the Activities

This community service programme was implemented at Sangkhom Wittaya School, Thailand, with a focus on strengthening human resource management and financial literacy based on Islamic economic values. The implementation was carried out through an educational and participatory approach, involving students, teachers, and the school to create a comprehensive understanding that can be applied in everyday life.

The methods used include:

1. Interactive Lectures and Discussions

Introduction to Islamic human resource management concepts, time management, career planning, and principles of Islamic financial literacy.

2. Simulations and Case Studies

Team-based human resource management exercises, financial planning simulations, and decision-making in accordance with Islamic principles.

3. Workshops and Hands-on Practice

Effective activity scheduling, personal budgeting in accordance with Islamic values, and needs-based financial management.

4. Evaluation and Reflection

Measuring participants' level of understanding through quizzes, question and answer sessions, and final discussions.

Table 1. Community Service Activities

No	Activity	Description
1	Coordination with the School	Developing a schedule, adjusting material requirements to the curriculum and student characteristics.
2	Knowledge Pre-Test	Measuring students' initial understanding of HR management and Islamic financial literacy.
3	Delivery of Islamic HR Material	Explaining the concepts of self-potential management, discipline, trustworthiness, and Islamic leadership.
4	Delivery of Islamic Financial Material	Sharia-based financial literacy: pocket money management, savings, prohibition of usury, and the concept of the blessings of wealth.

5	Simulation and Group Discussion	Practical budget planning and resource management based on Islamic values.
6	Action Plan Development	Each student develops an Islamic time management and pocket money management plan for one month.
7	Post-Test and Reflection	Measuring knowledge improvement and providing evaluation and conclusions.
8	Certificate and Documentation Presentation	Awarding participants and the school.

Community Service Methods

This community service activity uses an educational, participatory, and applicative approach by involving schools, teachers, and students. The methods used include:

1. Activity Preparation

a. Needs Analysis

Identifying participants' needs related to understanding Islamic human resource management and financial literacy through initial communication with the school.

b. Material Preparation

Developing training modules covering the concepts of Islamic human resource management (discipline, trustworthiness, leadership) and Islamic financial management (budget planning, savings, prohibition of usury, blessings of wealth).

c. Coordination with Partners

Setting the schedule, location, and division of roles between the community service team and the school.

2. Conceptual Framework

The conceptual framework for this community service activity is based on the understanding that human resource management and Islamic financial management are two important aspects in shaping a generation that is financially literate, has good character, and is grounded in Islamic values. The relationship between the components is shown in the following figure:

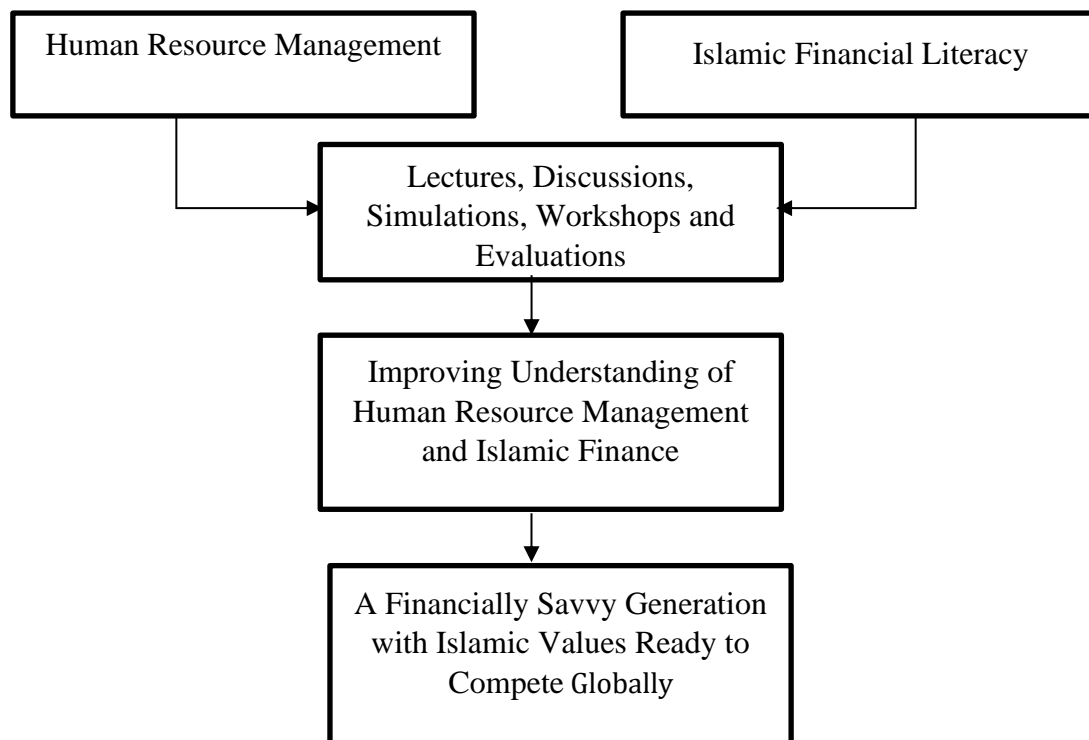


Figure 1. Conceptual Framework

Result and Discussion

The community service activities at Sangkhom Wittaya School, Thailand, went well according to plan. The entire series of activities, from material delivery and interactive discussions to simulations and workshops, ran smoothly and received positive responses from participants. This activity focused on strengthening understanding of Islamic human resource management and financial literacy based on sharia principles, which were implemented through participatory and applicative methods. The results showed a significant increase in the participants' knowledge and skills, as reflected in their enthusiasm, active participation, and the outputs produced. In general, this activity had a positive impact on efforts to develop a generation that is financially literate, has Islamic character, and is ready to face global challenges. The results of this activity are as follows.

1. Improved Understanding Among Participants

The community service programme at Sangkhom Wittaya School, Thailand, showed a significant improvement in the understanding of students and teachers regarding the concepts of Islamic human resource management and financial literacy based on sharia values. Based on the results of pre-tests and post-tests, the average understanding of participants increased by 35%, especially in the aspects of time management, discipline, trustworthiness, and financial management in accordance with Islamic principles such as the prohibition of usury, budget planning, and the concept of the blessings of wealth.

2. Implementation of Islamic HR Management

Participants were able to compile structured daily and weekly activity schedules in accordance with the principles of discipline and responsibility. Several students also

demonstrated the ability to identify roles and tasks within a team, resulting in an increase in cooperation and leadership skills. Teachers provided support by creating simple monitoring programmes to ensure consistency in the application of Islamic HRM values.

3. Application of Islamic Financial Literacy

All participants were given exercises in preparing monthly budgets based on Sharia values. From the simulation results, 90% of participants were able to distinguish between needs and wants and understood the importance of saving money in a halal manner. In addition, students were trained to set aside part of their pocket money for infaq and sadaqah as a form of implementing the concept of the blessings of wealth.

4. Active Participation and Enthusiasm of Participants

The activity was enthusiastically attended by 50 students and 10 teachers. Participants actively asked questions, discussed, and took part in simulations on Islamic human resource and financial management. This was evident from their involvement in group discussions, action plan presentations, and willingness to apply the concepts taught.



Figure 2 Presentation of Material by the Community Service Team

To assess the effectiveness of the PKM activity ‘Financially Smart and Characteristic Generation: Implementation of Islamic Human Resource and Financial Management at Sangkhom Islam Wittaya School, Thailand,’ measurements were taken through pre-tests and post-tests. Pre-tests were given before the activity began to determine the participants' initial level of understanding, while post-tests were conducted after the entire training series was completed. This measurement aimed to assess the extent of improvement in participants' knowledge and skills in the areas of human resource management, time management, financial literacy, Islamic economic principles, and financial planning. The results of the comparison between the pre-test and post-test average scores are presented in the following diagram to provide a clearer picture of the impact of the activity on the participants.

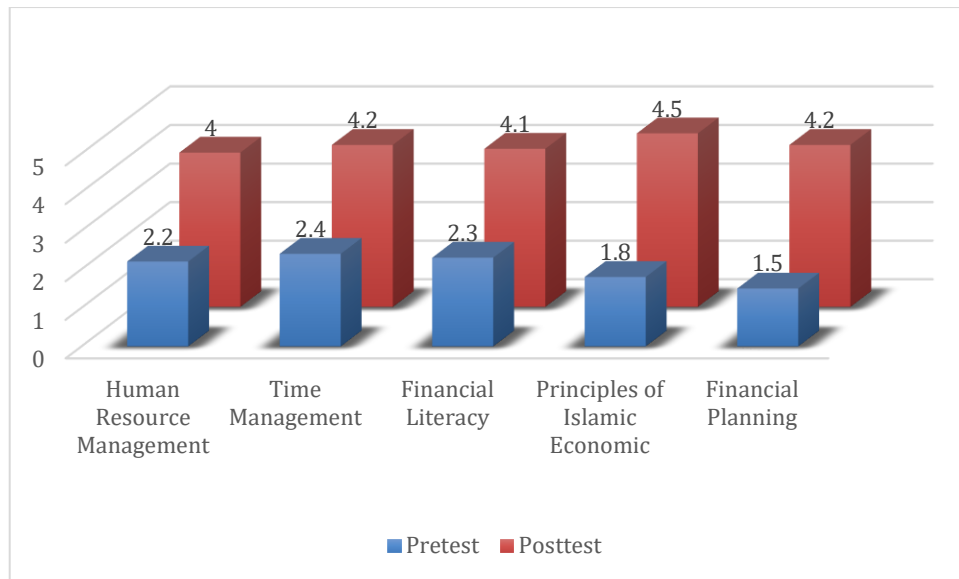


Figure 3. Pretest and Post-test Result

The diagram above shows a comparison of average scores between the pretest and posttest on five key indicators in community service activities with the theme ‘Financially Smart and Characteristic Generation: Implementation of Islamic Human Resource and Financial Management at Sangkhom Islam Wittaya School, Thailand.’

1. Human Resource Management increased from a score of 2.2 in the pretest to 4.0 in the posttest, indicating a significant improvement in participants' understanding of Islamic human resource management.
2. Time Management rose from 2.4 to 4.2, indicating that participants were better able to plan activities effectively in accordance with Islamic management principles.
3. Financial literacy increased from 2.3 to 4.1, meaning that participants better understood the concepts of Sharia-based financial literacy.
4. Islamic economic principles, which were initially only 1.8, increased to 4.5, indicating a huge improvement in the mastery of Islamic economic principles, such as the prohibition of usury and the obligation of zakat.
5. Financial Planning increased from 1.5 to 4.2, reflecting participants' skills in developing sound Islamic financial planning.

Overall, there was a significant increase in all indicators after the implementation of the activities, demonstrating the programme's success in improving participants' understanding and skills related to human resource management, time management, and financial literacy based on Islamic economic principles.



Figure 4. Foto with Student and Teacher Sangkhom Islam Wittaya School

The implementation of this community service activity provides a clear picture of the importance of integrating Islamic human resource management concepts and financial literacy based on Islamic economic principles in shaping a financially literate and character-building generation. The pretest and posttest results show a significant improvement in all indicators, namely human resource management, time management, financial literacy, understanding of Islamic economic principles, and financial planning. This indicates that an interactive and applied educational approach can improve participants' knowledge and skills in managing resources and finances in accordance with sharia values.

Group discussions and sharia-based financial planning simulations were among the most influential factors in improving participants' understanding. Before the activity, most participants were only familiar with the basic concepts of money management, but did not yet understand aspects of long-term financial planning and the application of Islamic principles, such as the prohibition of usury, the importance of zakat, and the concept of the blessings of wealth. Through hands-on methods, participants were able to implement theory into simple case studies relevant to their lives.

In addition, the reinforcement of Islamic human resource management material helped participants understand the importance of self-management, discipline, and cooperation in shaping a character that is in line with Islamic values. A significant improvement in time management and human resource management indicators shows that participants not only understand these concepts but also begin to apply them in their daily activities at school.

These findings are in line with previous studies that emphasise the importance of Islamic values-based character education in financial and human resource management to produce a generation that is not only financially literate but also has noble character. Thus, this activity contributes positively to strengthening participants' capacity to face global economic challenges without neglecting Islamic values.

Conclusion

The community service activity with the theme Financially Smart and Characteristic Generation: Implementation of Islamic Human Resource and Financial Management at Sangkhom Wittaya School, Thailand, succeeded in improving participants' understanding and skills in human resource and financial management based on Islamic economic principles. The results of the pre-test and post-test showed a significant improvement in five key indicators, namely human resource management, time management, financial literacy, Islamic economic principles, and financial planning. This improvement proves that interactive learning methods, group discussions, and practical simulations are effective in instilling these concepts. Furthermore, strengthening Islamic values in human resource and financial management has shaped participants' characters to be more disciplined, responsible, and oriented towards blessings.

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