



Enhancing Financial Literacy for Indonesian Students in Egypt through *Amānāh* Finance Training

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Abstract: *As the phenomenon of Indonesian students studying abroad increases, the number of concerns of Indonesian students in facing the challenges of financial management while studying abroad also increases. That is why proper and correct financial management is needed. Amānāh finance is financial management both individually and institutionally based on the values of Amānāh in order to realize blessings. The purpose of the community service program is to socialize personal financial management while studying in Egypt. The target of this community service program is Indonesian students who are studying in Egypt. The method used is to conduct training or workshops on personal financial management based on the values of Amānāh . The training begins with a pre-test before delivering the socialization material about Amānāh finance. The pre-test is to see the extent of the training participants' understanding of Amānāh financial management. The training ends with a post-test, to see the increase in understanding after being given socialization and training related to Amānāh finance. The results of community service show an increase in students' understanding of financial management material based on Amānāh values. This can be seen from the results of the pre-test and post-test of students who have increased. When the pre-test was carried out on the questions given, the correctness value obtained ranged from 70% - 80%, and after being given the material and a post-test was held, the value increased to 95% - 100%.*



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Introduction

Planning to study abroad is a big step that requires seriousness and careful planning. Because to be able to study abroad will cost a lot of money. For that, a good financial management plan is needed¹. According to research by Widiyasti et al.,

¹ Sun Education Group, *Tips Manajemen Finansial Selama Kuliah Ke Luar Negeri*, 2025,

Technically, student financial management is only limited to simple planning in the form of monthly expenses and desires to be achieved. In fact, many students initially do not know what the conditions of the facilities are like and what things need to be considered while being a student abroad other than lectures².

Financial management for students studying abroad has recently become the focus of two major institutions to conduct research, namely Niec Indonesia Education Consultant (NIEC) Indonesia and WISE, a global technology company that provides an international financial management platform. NIEC is an educational consulting institution that facilitates Indonesian students studying abroad³. Meanwhile, WISE is a global technology company that is building the best way to move money to more than 18 countries in the world⁴.

Based on a joint survey conducted by NIEC and WISE, it was revealed that 54% of Indonesian students are not ready to face the challenges of financial management while studying abroad⁵. The survey involved more than 200 respondents who were Indonesian students, either currently studying or still planning to study abroad.

The complete results of both studies were presented at a seminar entitled "Money Matters: Managing Finances for a Successful Study Abroad" held at the World Education Festival on October 19, 2024 in Jakarta⁶ in the seminar it was said that the purpose of this study was to understand financial skills, financial concerns when studying abroad, and understanding the hidden costs in international money transactions. While the results of the study said that many Indonesian students are not ready to face the challenges of financial management while studying abroad. More than half of respondents or 54% of students felt worried or very worried about managing finances while studying abroad. Some of the factors that caused this concern were that many students could not manage their finances while studying abroad, lack of preparation, significant differences between student expectations and reality in the field, and lack of awareness of hidden costs in international transactions. Based on the background above, we are very interested in carrying out community service, especially among students who are studying abroad, such as those in Egypt under the auspices of the Muhammadiyah Special Branch of Egypt (PCIM). PCIM Egypt is a Special Branch of the Muhammadiyah Association domiciled in

<https://suneducationgroup.com/news-id/cara-mengelola-keuangan-selama-kuliah-di-luar-negeri/>.

² Dinna Widiyasti et al., "Mentoring Mengelola Keuangan Dan Perbankan Mahasiswa Master Penerima Beasiswa NTB Di Malaysia Dan Polandia," *Kreativasi : Journal of Community Empowerment* 1, no. 3 (2022): 260-274.

³ niecindonesia.com, *NIEC Indonesia Education Consultant*, 2024, <https://niecindonesia.com/>.

⁴ platform.wise.com, *WISE Platform*, 2011, <https://platform.wise.com/about-us>.

⁵ [idntimes.com](https://www.idntimes.com/life/education/nurkorida-aeni/tips-pengelolaan-uang-saat-studi-di-luar-negeri-c1c2?page=all), "Tips Pengelolaan Uang Saat Studi Di Luar Negeri, Yuk Catat Dan Ikuti!," *IDN Times*, 2024, <https://www.idntimes.com/life/education/nurkorida-aeni/tips-pengelolaan-uang-saat-studi-di-luar-negeri-c1c2?page=all>.

⁶ [Press@wise.com](https://newsroom.wise.com/en-CAS/242650-54-of-indonesian-students-studying-or-planning-to-study-abroad-are-anxious-about-finances-wise-survey-finds), "54% of Indonesian Students Studying or Planning to Study Abroad Are Anxious About Finances, Wise Survey Finds," *Wiseneersroom*, 2024, <https://newsroom.wise.com/en-CAS/242650-54-of-indonesian-students-studying-or-planning-to-study-abroad-are-anxious-about-finances-wise-survey-finds>.

Cairo and oversees Muhammadiyah students and cadres in Egypt ⁷.

PCIM Egypt has a good and proven cadre system. PCIM Egypt was officially established on November 23, 2002 by a group of Muhammadiyah Central Leadership, including Mr. Din Syamsuddin and Mr. Haedar Nashir. PCIM Egypt is the first PCIM to be established abroad, so great hopes are attached to PCIM Egypt as the first overseas PCIM, to become the initial gateway for the Muhammadiyah Organization to greet the international world and become a barn for the cadre formation of scholars in Muhammadiyah, considering that PCIM Egypt is located in Egypt which is identical to Islamic madrasas⁸.

Activities at PCIM Egypt, one of which is an activity related to science. Since the beginning of our arrival, we were greeted with the Forza program, an activity that has an enrichment content for our purpose in Egypt. In addition, there is a Follow Up Forza which is filled with many study activities, starting from the science of mantiq, nahwu, tasawwuf, and others. The hope is that it can support our readiness to study the sciences at al-Azhar both in the mosque and on campus, at the final level there is also a Tarjih Academy program for the maturation of cadres to return to Indonesia. All of these activities are none other than the commitment of PCIM Egypt since its inception, namely to become a barn for the cadre formation of Muhammadiyah scholars. Activities regarding financial management both individually and institutionally have never been carried out, especially to equip students while studying in Egypt, especially those at PCIM Egypt.

Method

This community service program activity was carried out on January 2, 2025. The location of the activity was at PCIM Cairo, Egypt. First of all, before holding this service, the rector of the University of Muhammadiyah Surabaya, namely the Chancellor Dr. Mundakir, S.Kep, Ns, M.Kep, collaborated with the president of PCIM Egypt, namely Mr. Fathi Fathurrahman Saputra, Lc by signing a Memorandum of Understanding (MoU) dated December 28, 2024.

After the signing of the MoU between the University of Muhammadiyah Surabaya and PCIM Egypt, the Community Service Team with a letter of assignment from the LPPM Research and Community Service Institute numbered: 125 / TGS / II.3.AU / LPPM / A / 2024 is ready to carry out community service activities at PCIM Egypt. The stages carried out in carrying out this service include:

⁷ muhammadiyahmesir.or.id, "Berita PCIM," *Mesir.or.Id*, last modified 2025, <https://www.muhammadiyahmesir.or.id/category/berita-pcim/>.

⁸ PCIM Mesir, *PCIM MESIR: MADRASAH KADERISASI ULAMA*, 2024, <https://www.muhammadiyahmesir.or.id/pcim-mesir-madrasah-kaderisasi-ulama/>.

Observation

In the initial stage of the community service activity, observations were carried out as material for community service. Observations were conducted by conducting observations, data collection and interviews first, both directly and indirectly using social media with the leadership of PCIM Egypt. From the results of the observations made, data was obtained that there were many students who often gathered at PCIM Egypt.

Implementation of Socialization

The implementation of community service for Indonesian students who are in Egypt, precisely at PCIM Egypt, is carried out at night when the students are not busy at the Al-Azhar campus. Various students gathered at PCIM from several places around Egypt, for female students who came were always accompanied by men, because at night the atmosphere was rather dangerous, and it has become a habit that if there are activities at night for women there must be someone to accompany them when they come and go.

Evaluation

The evaluation was carried out after the material was given by the servant to the students who came to this socialization event. The students who came were invited to fill out a pre-test sheet before the delivery of the material, then the delivery of the material and continued with an in-depth discussion about the management of trustworthy finances for students towards the blessings of finance that the researcher had conveyed. Before the event ended, to find out the level of absorption and mastery of the material that had been delivered by the servant, a post-test was carried out first.

This evaluation is done by comparing the assessment results between the pre-test and post-test, whether the results are the same, increase or possibly decrease. If the post-test results are higher than the pre-test, it means that this training is effective and can be accepted as a solution for managing student finances while studying abroad (Egypt) using the basis of Amanah Finance, if the opposite (decrease) means that this socialization is less effective.

If this community service activity is depicted in a diagram, it will look like Figure 1 below:



Figure 1. Scheme of implementing community service from start to finish

Result

Situation Analysis

PCIM Egypt occupies 3 buildings on one floor in the Ismail Wahbi St. (Ruslan St.) Build. 4 block 22 First Floor flat 102, District 9, Nasr City - Cairo Egypt. The three buildings include: MD Inn "The Luxury Home". With its jargon, namely a residence that presents a concept of progress with leading facilities, satisfactory service, but the price remains on the market⁹ For MD Inn, it also includes a laundry business and making breakfast menus for guests who are staying there. The 2nd building is a library where students study, a special meeting room for administrators and important guests, and an auditorium that can accommodate 100 people. The 3rd building is the PCIM Egypt secretariat room with various organizations including: Tapak Suci, Lazismu, PCI Aisyiyah.

The management of the three buildings is carried out by Muhammadiyah students from various regions in Indonesia who are currently studying in Cairo, Egypt. They work in shifts so that if there is a clash with the exam schedule at the Al-Azhar campus, they can take turns on duty.

The socialization of community service was carried out on January 2, 2025. The location of the activity was at PCIM Cairo Egypt, attended by the President of PCIM and his staff, Chairperson 1 of PCIA and his staff, as well as Indonesian students studying at Al-Azhar University, Egypt, from various fields of study, including from the departments of Ushuluddin, Islamic Sharia, Psychology, Dirosah, Hadith Science and Philosophy as seen in the attendance list listed below in the attachment.

Mentoring Process

A community service initiative was conducted through a partnership between the University of Muhammadiyah Surabaya and PCIM Egypt in Cairo. This program provided Islamic finance mentoring for Indonesian students, aiming to enhance financial literacy based on the principles of *amanah* (trusteeship) and the pursuit of *barakah* (blessing). The "Amanah" framework served as the core methodology, addressing a recognized need for financial management skills that correspond directly to the real-world conditions faced by the student community in Egypt.

Adopting a participatory approach, the mentoring team, led by Dr. Luluk Latifah, SE., ME., guided participants in understanding the fundamentals of Islamic finance. The instructional content was structured around three primary pillars:

1. A comprehensive understanding of the concept of *amanah* within the context of financial stewardship.
2. The internalization of the concept of *barakah* in daily financial activities.
3. Practical training in constructing a Personal Income and Expenditure Budget (APBP).

The mentoring process successfully fostered an interactive discursive space, enabling participants to contextualize the material with their specific financial

⁹ KoranMu Indonesia, *Profil MD Inn Cairo (Homestay Indonesia Di Cairo, Mesir)*, 2019, <https://mesir.koranmu.com/2019/09/profil-md-inn-cairo-homestay-indonesia.html>.

challenges. Participant enthusiasm was evidenced by their active engagement in discussions and their demonstrated ability to formulate a personal budget using the Amanah approach.

The program delivered not only theoretical knowledge but also cultivated practical financial management skills. Through the Amanah Finance framework, participants were encouraged to develop a conscious awareness that financial stewardship is an integral aspect of religious practice (*ibadah*) and moral responsibility.

Summary of Pre-Test and Post-Test Results

After the presentation and Q&A session in this community service event, a final test or post-test was held. The results of the post-test were then compared with the results of the pre-test or initial test before the material was given, with the aim of finding out how much of the material that had been delivered by the community service provider could be accepted or absorbed by the students as participants in this community service. The results of the pre-test and post-test are written in table 2 below.

Table 2. Pre-Test and Post-Test Results

Item	Pre-Test (18)		Post-Test (22)		Resume
	Description	Prosentase	Description	Prosentase	
Sex	Female:	61,9%	Female:	39,1%	Previously, the majority of participants were women, but at the end of the event, the percentage changed to men.
	Male:	38,9%	Male:	60,9%	
Faculty	Kedokteran	5,6%	Kedokteran	0	The department with the most participants is Islamic Sharia, followed by Ushuluddin
	Lughah Arabiyah	5,6%	Lughah Arabiyah	4,3%	
	Syari'ah	44,4%	Syari'ah	26%	
	Islamiyah		Islamiyah	4,3%	
	Ushuluddin	5,6%	Ushuluddin	4,3%	
	Aqidah		Aqidah	4,3%	
	Ushuluddin	5,6%	Ushuluddin	21,7%	
	Hadits		Hadits	4,3%	
	Ushuluddin	5,6%	Ushuluddin	4,3%	
	Tafsir	27,8%	Tafsir		
Finance Management	Ushuludin		Ushuludin		At the beginning of the test, the number of correct answers was 66.7% and after the material was given, the number of correct answers increased to 91.3%.
	Psikologi		Psikologi		
Finance Management	Correct Answer	66,7%	Correct Answer	91,3%	
	Wrong Answer	35,3%	Wrong Answer	8,7%	

Amānāh Value in Planning	Correct Answer Wrong Answer	100% 0	Correct Answer Wrong Answer	100% 0	From the pre and post test, the correct answers were the same, namely 100%
Amānāh Value in Organizing	Correct Answer Wrong Answer	77,8% 22,2%	Correct Answer Wrong Answer	100% 0	At the beginning of the test, the number of correct answers was 77.8% and after the material was given, the correct answers increased to 100%
Amānāh Value in Spending	Correct Answer Wrong Answer	94,4% 4,6%	Correct Answer Wrong Answer	100% 0	At the beginning of the test, the number of correct answers was 94.4%% and after the material was given, the correct answers increased to 100%
Amānāh value in controlling	Correct Answer Wrong Answer	94,4% 4,6%	Correct Answer Wrong Answer	100% 0	Same as the trust value in financial spending

Source: 2025 Community Service Results Data, processed

Discussion

Amānāh Concept

Amānāh is etymologically from Arabic in the form of masdar from (amina, amanatan) which means honest or trustworthy. When in Indonesian the word mandate is divided into two words, namely mandate and Amānāh. Mandate according to KBBI means message, convey. Meanwhile, Amānāh means something that is entrusted.

According to Abu al-Baqa al-Kafu, according to the term or terminology there are several opinions, including: (1) According to Abu al-Baqa al-Kafu are all obligations imposed on a servant, such as prayer, zakat, fasting, paying debts and all other obligations.¹⁰(2) According to Muhammad Rasyid Rid'a is a Amānāh that is mandated to others so that peace of mind arises without worrying at all.¹¹ (3) According to Fakhr al-Di'n al-Ra'zi is an expression of a right that must be fulfilled to others.¹² (4) According to Abu Hayya al-Andah, are all forms of Amānāh given to someone, both in the form of orders

¹⁰ Abu al-Baqa Ayyub ibn Musa al-Husaini Al-Kafu, *Mu'jam Fii Al Mustalahat Wa Al-Furuq Al-Lugawiyah*. (Beirut: Beirut: Muassasah al-Risalah, 1998).

¹¹ Muhammad Rasyid ibn 'Ali Rida, *Tafsir Al-Manar Juz V* (Mesir: Mesir: al-Haiah al-Misriyyah al-Ammah li al-kitab, 1990).

¹² Muhammad Fakhr al-Din Al-Razi, *Mafatih Al-Gaib, Juz X, Cetakan 1*, Cetakan 1. (Beirut: Beirut: Dar al-Fikr, 1981).

and prohibitions, both related to worldly affairs and ukhrawi affairs, so that all of God's shari'a are Amānāh.¹³ (5) According to al-Qurtubi is everything that is borne or borne by humans, both things related to religious affairs and world affairs, both related to actions and words where the peak of Amānāh is its maintenance and implementation.¹⁴

The grouping of Amānāh to its meaning in the Qur'an can then be mapped into several groups, namely: (1) The command to convey and carry out the Amānāh is listed in QS al-Baqarah verse 283. (2) Maintaining Amānāh, listed in QS Al- Mu'minin verse 8. (3) Betraying Amānāh, listed in QS Al-Anfal verse 27. (4) Amānāh that must be borne by humans, listed in QS al-Ahzab 72.¹⁵

The current financial management phenomenon tends to be consumerism, wasteful, inefficient, greater expenditure compared to income. This is the biggest challenge faced when implementing this financial mandate¹⁶.

Financial Blessing

The concept of wealth in Islam is perfect, how to get it and spend it and how to place the heart on wealth, property is a deposit (Amanāh) of Allah because it must be accounted for in the hereafter. It means that there are other people's rights in it 8 asnaf (group). They are indigent, poor, Amil, mu'alaf, slaves, gharim, fiisabilillah, ibn sabil (Kementerian Agama RI, 2014).

The definition of Rich according to Islam is that if you can share with 8 asnaf, the more you earn, the richer you are. Wealth is not private property and wealth spent in the way of Allah is real wealth.

Financial freedom in Islam not only talks about freedom and poverty, but also freedom from wealth so that blessings can be achieved. so that the blessing of wealth is a condition where whatever is owned in any amount will provide optimal benefits for the hereafter and give a feeling of well-being "ziyadatul Khair" which means increased goodness. Financial blessing is an easy way to manage finances and multiply wealth with spiritual intelligence. Blessings cannot be seen with the naked eye, but can only be felt, because blessings are filled with divine values for goodness in this world and goodness in the hereafter. The indicators of wealth blessing from several sources are listed: Fortune Sufficiency, Health, wellbeing, inner peace.

The fortune sufficiency indicator is an indicator of blessing from the research conducted by Tubagus Chaeru Nugraha in 2019. His research is entitled Sustainability of Blessings in the Culinary Business Community: CDA.¹⁷ Health indicators are indicators of

¹³ Abu Hayyan Muhammad ibn Yusuf Al-Andalusi, *Al-Bahjr Al-Muht, Juz VII, Cet 1* (Beirut: Beirut: Dar al-Kutub al-ilmiiyyah, 1993).

¹⁴ Abu Abdillah Muhammad ibn Ahmad Syams al-Din Al-Qurtubi, *al-Jami' Li Ahkam Al-Qur'an Juz XII, Cet. II*, (Mesir: Mesir: al-Qahirah Dar al-Kutub al-Misriyyah, 1964).

¹⁵ Kementerian Agama RI, *Al-Qur'an Tikrar* (Jakarta: Sygma, 2014).

¹⁶ Luluk Latifah et al., "A Phenomenological Study On The Financial Management Of Muslim Households In The City Of Surabaya Indonesia," *Iranian Economic Review*, (2023).

¹⁷ Tubagus Chaeru dan Davidescu Cristina Nugraha, "Keberlanjutan Keberkahan Pada Komunitas

blessing which were studied by Pradipta Aditya in 2015. His research was conducted on Muslim laundry entrepreneurs about the meaning of blessing. Pradipta Aditya,¹⁸ Welfare indicators are indicators of blessing in the research conducted by Muthofar with the title "Analysis of indicators of zakat blessing for muzakki in the Joglosemar route". Ahmad Mifdlol Muthohar,¹⁹ The indicator of inner peace is an indirect indicator of blessing from Amānāh according to the writings of Syafii Antonio in his book "Encyclopedia: Prophetic Leadership & Management Wisdom, Amānāh Inter-Personal Capital (Inside the Success of Muhammad SAW)". Muhammad Syafii Antonio, *Ensiklopedia: Prophetik Leadership & Management Wisdom, Amānāh Inter-Personal Capital*,²⁰ The inner peace written in Syafii Antonio's book is one indicator of blessing according to research conducted by J. Nasution in his research entitled: "Analysis of the Effect of Compliance Paying Zakat on Blessing. Juliana Nasution, (2017).²¹

Personal Income and Expenditure Budget (APBP)

A budget is a plan that is prepared for all family payment needs and also to fulfill future plans. A simple example is making a spending plan in the form of dividing our income into various household expenditure items. There are two major parts in the budget, namely income (inflow of funds) and expenditure (outflow of funds). In general, the budget points are shown in table 2 below:

Table 1. Income and Expenditure Routinely and Irregularly

Description	Income	Expense
Routine	<ol style="list-style-type: none"> Salary Profit sharing 	<ol style="list-style-type: none"> Tuition fees Buy phone credit Pay Electricity Transportation
Not Routine	<ol style="list-style-type: none"> Business income Holiday allowance Bonus Commision 	<ol style="list-style-type: none"> Pay taxes Vacation cost Homecoming cost to Indonesia College entrance fee

Source: Financial Services Authority (OJK)

Income can be divided into two types, namely routine and irregular income. Routine income is income that is definitely received every month and is generally a fixed

Bisnis Kuliner: CDA," *Jurnal Kajian Peradaban Islam* 2, no. 1 (2019): 29–35.

¹⁸ Pradipta Aditya, "Makna Keberkahan Rezeki Bagi Pengusaha Laundry Muslim (Studi Kasus Di Lavender Laundry Di Gubeng Kertajaya Surabaya)," *JESTT (Jurnal Ekonomi Syariah Teori dan Terapan* 2, no. 2 (2015): 179–195.

¹⁹ Ahmad Mifdlol Muthohar, "Analisis Indikator Keberkahan Berzakat Bagi Muzaki Di Jalur Joglosemar," *Ijtihad : Jurnal Wacana Hukum Islam dan Kemanusiaan* 17, no. 2 (2018): 217.

²⁰ Muhammad Syafii Antonio, *Ensiklopedia: Prophetik Leadership & Management Wisdom, Amanah Inter-Personal Capital (Inside the Succes of Muhammad SAW)* (Jakarta: Tazkia Publising, 2013).

²¹ Juliana Nasution, "Analisis Pengaruh Kepatuhan Membayar Zakat Terhadap Keberkahan," *At-Tawassuth* II, no. 2 (2017): 282–303.

amount, for example salary, rental income and others. While irregular income is income that is only received in a certain period and is generally not the same amount and is not fixed, for example bonuses, business income, THR, business profits and others.

Expenses can be divided into two groups, namely routine expenses and irregular expenses. Routine expenses are costs that are definitely incurred every month and are generally fixed. While irregular expenses are cash funds that are only spent in a certain period.

Benefits of Making a Budget By making a financial budget, there are many benefits that we can take, including: 1) We can see in detail the flow of our family's finances, meaning that we can find out which expense items are the largest compared to other expense items so that we can evaluate if they exceed the ideal amount of expense items. 2) The budget that we have made can be used as a guide in managing money, both in setting aside and in spending the money. So it will be easier to achieve healthy finances and achieve our financial goals. 3) The budget also functions to prevent us from "living beyond our means" or spending more than our income. The budget can be used as a reminder of our expenses, especially expenses that we must pay, for example, income zakat, children's monthly school fees, paying debt installments and others. Important things to note so that the budgeting process and its implementation can run smoothly are: 1) Have dreams to be realized and written in the form of financial goals that you want to achieve so that there is motivation or enthusiasm in implementing the budget that has been made. 2) To achieve dreams such as buying a house, buying a vehicle, or going home for Eid, you must start saving every month. This saving need must be included in the budget. 1) Prioritize or put mandatory budgets first, such as paying debts, children's school fees and others that are mandatory, then other needs. 2) When income is limited, understand which are needs and which are wants. 3) Adjust your lifestyle for entertainment expenses, don't let your lifestyle cause your family's finances to become unhealthy. The amount of income can be seen from the previous month's data so that we can easily adjust. It must be made transparently, don't exaggerate or understate it. 4) Be communicative with your partner or other family members so that you get support and can work together to achieve family financial blessings.

Conclusion

This socialization activity was able to increase the knowledge and financial literacy of students at PCIM Egypt in realizing blessed finances both individually and institutionally. This can be seen from the results of the pre-test and post-test of the students who experienced an increase. During the pre-test of the questions given, the correctness value obtained ranged from 70% - 80%, and after being given material and a post-test was held, the value increased to 95% - 100%.

Financial management based on trustworthy values is very important for students, so we hope that many stakeholders can facilitate wider socialization for other students not only in Egypt but also in other countries.

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