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HARMONY IN PROGRESS:

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PSS001 - S-ILTIZAM: ISLAMIC MICRO SAVING AND LEARNING TOOL FOR UNIVERSITY STUDENTS

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ABSTRACT

University students in Malaysia, particularly those from low- to middle-income backgrounds, face mounting financial pressures without access to structured financial literacy or culturally aligned saving mechanisms. In response to this gap, *S-Iltizam* is introduced as a mobile-based Islamic micro-saving and learning tool tailored for Muslim university students. Grounded in Maqasid al-Shariah and Islamic financial ethics, the app integrates practical digital saving features with spiritual development components to foster holistic student well-being. Key modules within *S-Iltizam* include a goal-based savings tracker such as for tuition, umrah, sadaqah, a daily Quran reading and zikir reminder system, a visual dashboard summarizing financial growth, and personalized encouragements embedded with Islamic values. The design reflects a user-centred approach, catering to the Gen Z digital lifestyle while reinforcing Islamic behavioural discipline. Unlike conventional financial apps, *S-Iltizam* offers a dual developmental track—financial and spiritual—thus positioning itself uniquely within the Shariah-compliant fintech landscape. The novelty lies in how it gamifies saving behaviour with Islamic teachings, providing not only functional support for money management but also enhancing users' spiritual connection through daily engagement. Preliminary pilot tests with university students demonstrated increased saving frequency, improved religious consistency, and positive feedback on app usability and motivation features. The project contributes to the national agenda of financial inclusion and supports United Nations SDGs, particularly SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth). *S-Iltizam* is envisioned as a scalable, ethical fintech solution with potential to be adopted by higher education institutions, zakat bodies, and Islamic schools. It represents a meaningful innovation that bridges modern technology with Islamic pedagogy to empower the next generation of financially responsible, spiritually conscious youth.

Keywords – Islamic Financial Literacy, Micro-Saving App, Shariah-Compliant Fintech, University Students, Digital Islamic Learning

INTRODUCTION

University students in Malaysia face increasing pressure to manage personal finances, often without formal financial education. This can lead to poor budgeting, overspending, and long-term debt. For Muslim students, the lack of digital tools that combine financial management with Islamic values further limits their engagement with structured saving behaviour. *S-Iltizam* addresses this gap by offering a mobile platform that not only promotes micro-saving but also integrates Islamic learning tools, guided by Maqasid al-Shariah.

OBJECTIVE

i. To promote responsible and consistent financial behaviour among Muslim university students using a Shariah-compliant digital tool.
ii. To integrate Islamic teachings into daily financial habits through reminders, Quran tracking, and goal-based savings.
iii. To create an engaging and user-friendly mobile platform that blends financial technology with spiritual development.

DESCRIPTION OF THE PROJECT

Figure 1: Login and Sign-Up Page for the S-Iltizam Application

Figure 2: User Interface of the S-Iltizam Application and Record Saving Process

Figure 3: Calendar Tracking Based on the S-Iltizam Application

Figure 4: Learning Features on the S-Iltizam Application

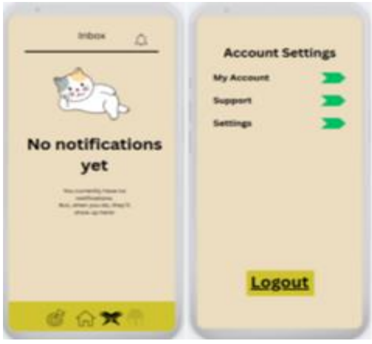

Figure 5: Other Features of the S-Iltizam Application

S-Iltizam is a mobile application designed to empower Muslim university students with the tools for disciplined financial saving and spiritual growth. Key features include:

i. Saving Goal Tool: Users can set financial goals such as tuition, sadaqah, or umrah savings with progress tracking and motivational alerts.
ii. Quran Reading Tracker: Helps users track daily reading, review statistics, and connect spiritual growth with financial discipline.
iii. Daily Doa and Zikir: Sends authenticated Islamic supplications and dhikr reminders.
iv. Total Saving Summary Dashboard: Provides an overall view of savings, expenditure, and personal milestones.

S-Iltizam is built with a user-friendly interface and is optimized for Gen Z digital preferences, using Islamic content as behavioural nudges.

NOVELTY

S-Iltizam stands out for its integrated approach to financial literacy and Islamic education. It is the first app of its kind in Malaysia to:

i. Combine micro-finance tools with gamified spiritual content.
ii. Embed Islamic behavioural nudges (e.g., Quranic reminders tied to savings goals).
iii. Support Maqasid al-Shariah dimensions including hifz al-mal (wealth protection), hifz al-din (faith), and hifz al-aql (intellect).
iv. Provide a dual-track development model that nurtures both material and spiritual well-being.

CONCLUSION

S-Iltizam presents a practical and innovative solution for promoting financial responsibility and spiritual growth among Muslim university students. It has the potential to expand to other demographics such as madrasah students, young professionals, and Islamic schools. With its Shariah-compliant framework and engaging design, the tool addresses a critical societal need and contributes to the broader goals of financial inclusion and ethical fintech development.

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