



## TOT KHATIB AS AN EFFORT TO IMPROVE LEADERSHIP AND COMMUNICATION SKILLS FOR ISLAMIC ECONOMIC AND FINANCIAL DA'WAH

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### Abstract

*The Khatib (Friday prayer preachers) Training of Trainers (ToT) activity conducted by Bank Indonesia Representative Office of West Java Province is aimed at improving the leadership and communication skills of Khatib in West Java Province in improving the level of Islamic economics and finance (Eksyar) understanding. The participants of this activity were 300 people consisting of Islamic boarding school representatives, Islamic community organizations, and the Indonesian Mosque Council of West Java Province. One of the challenges in Eksyar development is related to the low understanding or literacy of the community regarding Eksyar which was only 9.14% and the weak market share of Islamic economics when compared to conventional economics nationally. The key success of this Khatib ToT is the competency of speakers and the time efficiency given by the committee so that the activity was carried out in a comprehensive manner for 1 (one) day. In developing the program, collaboration with vertical and horizontal institutions was needed such as OJK, KNEKS, KDEKS of West Java Province, PT. Bank Syariah Indonesia, Tbk., MES of West Java Province, academics, and other stakeholders. Increasing understanding of Eksyar literacy is expected to encourage Indonesia's potential globally related to the development of the sharia industry.*

*Keywords: Training of Trainers, Leadership, Communication, Islamic Economics and Finance.*

### Abstrak

*Kegiatan Training of Trainers (ToT) Khatib yang diselenggarakan oleh Kantor Perwakilan Bank Indonesia Provinsi Jawa Barat bertujuan untuk meningkatkan kemampuan kepemimpinan dan komunikasi para Khatib di Provinsi Jawa Barat dalam meningkatkan taraf pemahaman ekonomi dan keuangan Islam (Eksyar). Peserta kegiatan ini berjumlah 300 orang yang terdiri dari perwakilan pondok pesantren, ormas Islam, dan Dewan Masjid Indonesia Provinsi Jawa Barat. Salah satu tantangan dalam pengembangan Eksyar adalah terkait rendahnya pemahaman atau literasi masyarakat mengenai Eksyar yang hanya sebesar 9,14% dan lemahnya pangsa pasar ekonomi Islam jika dibandingkan dengan ekonomi konvensional secara nasional. Kunci keberhasilan ToT Khatib ini adalah kompetensi narasumber dan efisiensi waktu yang diberikan oleh panitia sehingga kegiatan terlaksana secara komprehensif selama 1 (satu) hari. Dalam pengembangan program diperlukan kolaborasi dengan lembaga vertikal dan horizontal seperti OJK, KNEKS, KDEKS Provinsi Jawa Barat, PT. Bank Syariah Indonesia, Tbk., MES Provinsi Jawa Barat, akademisi, dan pemangku kepentingan lainnya. Peningkatan pemahaman literasi Eksyar diharapkan dapat mendorong potensi Indonesia secara global terkait pengembangan industri syariah.*

*Kata kunci: Training of Trainers, Kepemimpinan, Komunikasi, Ekonomi dan Keuangan Islam.*



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## INTRODUCTION

Indonesia, the world's most populous Muslim country, has yet to fully capitalize on its role as a global Islamic economic and financial producer. The 2023/2024 State of Global Islamic Report (SGIE) shows that Indonesia ranks third among several OIC countries in various aspects of the Islamic economic and financial market, as well as the halal value chain (HVC).<sup>1</sup>

One of the challenges currently facing Indonesia regarding the development of Islamic economics and finance is improving the quality of human resources (HR) and the relatively low level of public knowledge or awareness regarding public education on Islamic economics and finance.<sup>2</sup> This is due to the lack of practitioners or preachers who deliver material covering Islamic economics and finance. Furthermore, a survey conducted by the Financial Services Authority (OJK) found that the Islamic financial literacy index in 2022 only reached 9.14%, in contrast to the conventional financial literacy index of 49.68%.<sup>3</sup>

To increase public understanding of Islamic economics and finance, various parties, including educational institutions, the Islamic financial industry, community groups engaged in the Islamic economics sector, Bank Indonesia, and the Financial Services Authority (OJK), have implemented various programs to promote Islamic economics, education, and literacy. These activities include workshops, capacity building, seminars, and national research forums. In each region, there are Islamic economics activist organizations, such as the Regional Committee for Islamic Economics and Finance (KDEKS) and the Islamic Economic Community (MES), which are highly enthusiastic about providing education and literacy about Islamic economics to the public.<sup>4</sup>

To improve education and literacy in Islamic economics and finance, the Bank Indonesia Representative Office for West Java Province conducted a Training of Trainers (ToT) for 300 preachers in 2024 to improve their leadership and communication skills. The ToT was held in three areas of West Java Province: Sukabumi City, Bogor City, and Bandung City.

*Training of Trainers* ToT (ToT) is training aimed at participants or audiences who are expected to become trainers, teaching knowledge or training materials to others or the wider community after the training. ToT is typically conducted using various methods such as lectures,

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<sup>1</sup> Dinar Standard, "State of the Global Islamic Economy Report 2023/2024," Salaam Gateway, Dinar Standard, 2024.

<sup>2</sup> Nur Hidayah, *Literasi Keuangan Syariah* (Rajawali Pers PT. RajaGrafindo Persada, 2021).

<sup>3</sup> Otoritas Jasa Keuangan, *Siaran Pers: Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022* (Jakarta, 2022).

<sup>4</sup> Ubaedul Mustofa, "Efektivitas Program Edukasi dan Religiositas dalam Meningkatkan Literasi dan Inklusi Keuangan Syariah," *Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 7, no. 2 (2020): 214, <https://doi.org/10.31942/iq.v7i2.3710>.

Q&A sessions, and communication technique practice. Furthermore, the duration of the ToT is relatively short or adjusted to the needs of the agency or institution.<sup>5</sup>

Islamic communication is a communication study whose elements can be adapted to the vision and mission of Islamic preaching, or it can be explained that Islamic communication is a unique form of communication in which a communicator conveys messages sourced from the Quran and Hadith, with the aim of encouraging other people or the audience to do good deeds after the Islamic preaching messages are conveyed properly. The objectives of Islamic communication include the following:<sup>6</sup>

- a) Carrying out religious orders or obligations and fulfilling one's existential needs in religion
- b) There is a change in the audience regarding behavior, attitudes, understanding or changes that are in accordance with the Al-Quran and Hadith.

In practice, da'wah communication will be ineffective if the preacher or preacher lacks strong or competent leadership skills. Leadership is a way or ability to influence and motivate others to act in accordance with a shared goal. A true leader should always work hard and improve themselves before attempting to improve others. Leadership itself is not simply a title, but rather something that grows and develops within each individual.<sup>7</sup>

Based on the results of the identification of the root of the problems faced regarding increasing education and literacy regarding Islamic economics and finance in West Java Province, the strategy implemented by the Bank Indonesia Representative Office for West Java Province is to provide training or Training of Trainers (ToT) to preachers or preachers spread across various regions in West Java Province in order to improve leadership and communication skills regarding Islamic economics and finance.

## RESEARCH METHODS

The community service program, which involved the Training of Trainers (ToT) for Khatib (preachers) with the theme "Excellent Khatib Movement for Sharia Economics and Finance," was implemented in several stages. The first stage involved an online survey and focus group discussion to discuss the topic and activity location. Broadly speaking, there were five topics discussed:

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<sup>5</sup> Erni Krisnaningsih, "Training of Trainers (ToT) Peningkatan Pemahaman Perlindungan Konsumen Sektor Jasa Keuangan di Kabupaten Serang," *Seminar Nasional Hasil Pengabdian Kepada Masyarakat (SEMBADHA) PKN STAN* (Jakarta) Vol.4 (2024).

<sup>6</sup> Kamaruzzaman, "Epistemologi Kajian Dakwah dan Ilmu Komunikasi," *Liwaul Dakwah: Jurnal Kajian Dakwah dan Masyarakat Islam*, Vol 12, No.1 Vol. 12 No. 1 (2022): Liwaul Dakwah: Jurnal Kajian Dakwah dan Masyarakat Islam (2022): 72–90, <https://doi.org/10.47766/liwauldakwah.v12i1.1239>.

<sup>7</sup> Asep Solikin dkk., "Pemimpin yang Melayani dalam Membangun Bangsa yang Mandiri," *Anterior Jurnal* 16, no. 2 (2017): 90–103, <https://doi.org/10.33084/anterior.v16i2.41>.

- a) Encourage the acceleration of the implementation of halal lifestyle: the use of halal products such as food and beverages, medicines, cosmetics, and tourism.
- b) Acceleration and expansion of halal certification for business actors or MSMEs.
- c) Optimizing the management of Zakaf, Infak, Sedekah, and Waqf (ZISWAF) funds
- d) Sharia Financial and Commercial Instruments for blessings in this world and the hereafter
- e) Leadership training and da'wah communication

Based on discussions with practitioners, the Bank Indonesia Representative Office for West Java segmented participants into heads or administrators of Islamic boarding schools, Islamic Community Organizations (Ormas) specializing in Islamic preaching, and the National Mosque Council (DMI) across three regions in West Java Province: Sukabumi City, Bogor City, and Bandung City. The objective of this activity is to enhance the leadership and communication skills of Islamic preachers in order to enhance their understanding of Islamic economic and financial education and literacy.

*Second stage*, the implementation of activities carried out from November 15 to 21, 2024 in 3 (three) regions of West Java Province. At this stage, the delivery of previously agreed materials was carried out. In the initial phase, the resource person presented material related to the importance of developing the Islamic economy and finance and the implementation of a halal lifestyle in Indonesia. Participants were also given an understanding of the critical points of a product's halalness and the process of obtaining halal certification from BPJH or the government. This was followed by a presentation on the urgency and optimization of Zakat, Infak, Sedekah, and Waqf (ZISWAF) fund management to develop existing potential in the region. Not to forget, material related to the development of Islamic Financial Institution instruments in the financing process for MSMEs and Islamic boarding schools was also presented. The final material was strengthening soft skills through a discussion of transformational leadership and a discussion of good da'wah communication methods.

*The third stage* After the activity was completed, the committee monitored and evaluated the participants by providing a post-test and making a creative preaching video which would later be assessed.

Picture 1. ToT Activity Implementation Flow

Stage 1 Planning	Stage 2 Implementation	Stage 3 Evaluation
<ul style="list-style-type: none"><li>• Conducting Focus Group Discussions (FGD)</li><li>• Determination of participant segmentation, discussion topics, and activity materials</li></ul>	<ul style="list-style-type: none"><li>• Delivery of material according to the discussion topic</li><li>• Conducting a pretest</li><li>• Soft skills training in leadership and da'wah communication</li></ul>	<ul style="list-style-type: none"><li>• Evaluation and reporting of activities</li><li>• Conducting a post test</li><li>• Making creative Islamic preaching videos by participants</li></ul>

(Source: Author's Processed Data, 2024)

RESULTS AND DISCUSSION

Throughout 2024, several activities were carried out by the central and regional governments to accelerate the improvement of education and literacy in Islamic economics and finance, such as the Islamic Economic Festival (FESyar) held in three regions: Sumatra, Java, and Eastern Indonesia (KTI). There was also the 11th Indonesia Sharia Economic Festival (ISEF) in Jakarta, which aimed to increase the competitiveness of Islamic businesses, implement a halal lifestyle, encourage the independence of MSMEs and Islamic boarding schools, celebrate halal certification, improve education and literacy, optimize Islamic financial institutions, strengthen ZISWAF institutions, and so on.<sup>8</sup>

PurposeIn support of the government's program, the Bank Indonesia Representative Office for West Java Province conducted a Training of Trainers (ToT) for preachers on November 15-21, 2024, themed "Excellent Preacher Movement for Islamic Economics and Finance" in three regions of West Java Province, namely Sukabumi City, Bogor City, and Bandung City. Participants included heads or administrators of Islamic boarding schools, Islamic Community Organizations (Ormas) in the field of da'wah, and the National Mosque Council (DMI) in each region. The process or stages of this activity are summarized in the following table:

<sup>8</sup> Bank Indonesia, "Indonesia Sharia Economic Festival," *Penyelenggaraan Indonesia Sharia Economic Festival ke 11*, November 2024, <https://isef.co.id/>.

**Table 1. ToT Activity Details**

Activity Stage	Activity	Method
<b>Planning or Coordination Meeting (November 8, 2024)</b>	1) <i>Focus Group Discussion</i> (FGD) 2) Determination of participant segmentation and discussion topics	<i>On line</i> (Online)
<b>ToT Activities Region 1 (November 15, 2024)</b>	1) Conduct a pre-test 2) Carrying out lectures on Eksyar, leadership and da'wah communication	Face to face (Offline)
<b>ToT Activities Region 2 (November 19, 2024)</b>		Face to face (Offline)
<b>ToT Activities Region 3 (November 21, 2024)</b>		Face to face (Offline)
<b>Evaluation (During the activity)</b>	1) Evaluation and Reporting 2) Conducting a post test 3) Making preaching videos	Face to face (Offline)

(Source: Author's Processed Data, 2024)

Before the material is delivered, a pre-test is conducted to determine the participants' initial understanding of Islamic economics and finance. The pre-test can be used during the presentation to determine the extent to which the participants have mastered the material. The pre-test material must also be relevant to the material being taught.<sup>9</sup> The tool or application used to conduct the pre-test in this preacher's ToT activity was Kahoot, which is considered to be more interactive in the process. The average pre-test score for participants reached >80%, indicating a general understanding of Islamic economics and finance theory.



Picture 2. Process ToT Pre-Test

Source: Personal Documentation (2024)

<sup>9</sup> Ina Magdalena, "Analisis Penggunaan Teknik Pre-Test dan Post-Test pada Mata Pelajaran Matematika dalam Keberhasilan Evaluasi Pembelajaran di SDN Bojong 04," *Jurnal Pendidikan dan Ilmu Sosial*, Vol.3 No.2 Vol 3 No 2 (2021): JULI (t.t.), <https://ejournal.stitpn.ac.id/index.php/nusantara/article/view/1250>.

The material presented in the ToT was a discussion topic agreed upon by the speakers and Bank Indonesia. The first topic related to accelerating the implementation of the halal lifestyle: the use of halal products such as food and beverages, medicines, cosmetics, and tourism, was presented by Dr. Sutan Emir Hidayat from the National Committee for Islamic Economics and Finance (KNEKS). The first speaker's hope was how preachers or preachers could convey more widely to the public the importance of implementing a halal lifestyle and support Indonesia in becoming a global center for Islamic economics and finance.



Picture 3. Delivery of related material *Halal Lifestyle*

Source: Personal Documentation (2024)

The next topic, on the acceleration and expansion of halal certification for businesses and MSMEs, was presented by a resource person from the Salman Halal Center of ITB. This topic discussed the development of the halal certification process, the urgency of halal certification, and the critical points for a product's halal status. Halal products are those that meet the halal requirements according to Islamic law,<sup>10</sup> as follows:

- a) Does not contain pork or ingredients derived from pork.
- b) Does not contain prohibited ingredients such as ingredients derived from human organs, blood, feces and others.
- c) All ingredients come from halal animals that are slaughtered according to Islamic law.
- d) All storage, sales, processing, management, and transportation facilities must not be used for pork. If previously used for pork or other non-halal goods, they must first be cleaned according to Islamic law.
- e) All food and drinks that do not contain khamr.

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<sup>10</sup> Departemen Agama Republik Indonesia, *Panduan Sertifikasi Halal* (Kementerian Agama Republik Indonesia, 2003).

The third material with the theme of Optimizing the management of Zakat, Infaq, Sedekah, and Waqf (ZISWAF) funds was delivered by Dr. Banu Muhammad, Faculty of Economics, University of Indonesia and Prof. Dian Masyita, Faculty of Economics and Business, Padjadjaran University. This material aims to provide an overview of the potential for collecting ZISWAF funds in Indonesia as well as an understanding of ZISWAF which is not only for consumption, but can be productive and continue to run or roll like zakat and productive waqf. Literally, productive zakat is the utilization of zakat in the form of assets or funds given to mustahik (zakat recipients) which are not used and spent directly for consumption needs, but are developed or used to help their businesses, so that with these businesses they can meet their living needs continuously.<sup>11</sup> Productive waqf is a waqf donation management scheme that makes the waqf donations productive, thus generating sustainable profits or surpluses. Waqf donations can be in the form of movable objects such as money and metals, or immovable objects such as land and buildings.<sup>12</sup>

The next topic presented was Sharia Financial and Commercial Instruments for blessings in this world and the hereafter, presented by PT. Bank Syariah Indonesia Tbk. and Suci Aprilliani Utami (Head of the Sharia Investment Gallery, FPEB UPI). The presenters discussed inclusive finance, which is a condition where every member of society has access to quality formal financial services in a timely, smooth, and secure manner at affordable costs according to their needs and abilities, in order to improve community welfare.<sup>13</sup> This material also discusses how preachers or Islamic preachers can comprehensively understand the financing process in Islamic banking and other Islamic financial institutions, so that they can implement or teach the flow and Sharia contracts to the wider community.

The final presentation was delivered by a communications practitioner, discussing leadership training and da'wah communication. After analysis, the leadership style most suitable and appropriate for the preachers was transformational leadership, which inspires, motivates, and develops the potential of its followers. Transformational leaders aim to create profound positive change within the organization. The characteristics of transformational leaders are as follows:<sup>14</sup>

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<sup>11</sup> Tri Wahyuningsih dkk., "Konsep Pengelolaan Zakat Produktif Berdasarkan Indeks Desa Zakat di Desa Cupak, Kabupaten Jombang," *Filantropi : Jurnal Manajemen Zakat dan Wakaf* 1, no. 2 (2020): 177–92, <https://doi.org/10.22515/finalmazawa.v1i2.2810>.

<sup>12</sup> Badan Wakaf Indonesia, "Makna Wakaf Produktif," Pemerintah Republik Indonesia, *Makna Wakaf Produktif*, t.t., <https://www.bwi.go.id/4508/2020/02/24/makna-wakaf-produktif/>.

<sup>13</sup> Kementerian Keuangan Republik Indonesia, "Keuangan Inklusif," Pemerintah Republik Indonesia, *Keuangan Inklusif - Badan Kebijakan Fiskal*, 2024, <https://fiskal.kemenkeu.go.id/informasi-publik/keuangan-inklusif#:~:text=Keuangan%20inklusif%20didefinisikan%20kondisi%20ketika,dalam%20rangka%20meningkatkan%20kesejahteraan%20masyarakat.>

<sup>14</sup> Putri Handayani, "Kepemimpinan Transformasional," *Jurnal Manajemen Kreatif dan Indonesia* Vol.1 No.3 (Juli 2023): 84–101, <https://doi.org/10.59581/jmki-widyakarya.v1i3.695>.



- a) Visionary, able to predict ideal conditions in the company and plan changes to achieve them. This type of leadership employs a collaborative approach, providing direction and meaning to work processes and providing a clear vision.<sup>15</sup>
- b) Inspiration, providing ethical, empathetic, optimistic, and authoritative examples. The leadership of these figures can create a very strong character and personality, or can be influential, inspiring and motivating those around them to actively participate in positive ways. In general, inspiration itself can be used as an example of selflessness, hard work, intelligence, courtesy, creativity, innovation, honesty, and transparency.<sup>16</sup>
- c) Adaptable, able to adapt to a dynamic environment. Adaptive leadership is an approach that emphasizes the leader's ability to adapt to dynamic and complex environmental changes.<sup>17</sup> This correlates with the challenges faced by preachers in disseminating Islamic economics and finance to different audiences/communities/fields.
- d) Open-mindedness, receptive to ideas and input. A good leader is one who has an open mindset, always being agile and innovative in addressing challenges. This can also be instilled by preachers, encouraging them to always think openly, not compartmentalize any thought or theory, and to listen to all input from various parties. This will increase the body of knowledge related to the development of Islamic economics and finance.<sup>18</sup>
- e) A role model, can be relied on to do the right thing. Leaders who are role models for their members are those who can set a good example, are highly disciplined, honest, fair, and match their words with their actions.<sup>19</sup>

In addition to discussions on transformational leadership, preachers are equipped with materials on effective Islamic communication. This material is provided to ensure that the delivery of Islamic economic and financial education is easily understood by the public through effective communication from the preacher. Effective communication is communication that can produce behavioral changes in those involved. The goal of effective communication is to facilitate

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<sup>15</sup> Erie Hidayat Sukriadi, "Pengaruh Kepemimpinan Visioner dan Motivasi Kerja terhadap Kepuasan Kerja (Studi pada Dosen Tetap Program Studi Perhotelan Perguruan Tinggi Swasta Kota Bandung)," *The Journal : Tourism and Hospitality Essentials Journal*, Vol.8, No.2 (2018): 139.

<sup>16</sup> Husnan Abrori, "Inspiring Leadership dan Transformasi Kelembagaan Menuju Perguruan Tinggi Islam yang Unggul," *Jurnal Manajemen Pendidikan Islam: Al-Tanzim* Vol.2 (t.t.).

<sup>17</sup> Sartini, "Tantangan Kepemimpinan Adaptif dalam Dunia Pendidikan di Era Generasi Milenial," *TEACHING : Jurnal Inovasi Keguruan dan Ilmu Pendidikan* Vol.4 No.2 (t.t.): Juni 2024.

<sup>18</sup> Enadarlita Enadarlita, "The strategy of Leaders as Agents of Change in Improving Organizational Performance," *Jurnal Prajaiswara* 1, no. 2 (2020): 114–24, <https://doi.org/10.55351/prajaiswara.v1i2.9>.

<sup>19</sup> Marko Ilpiyanto, "Pengaruh Teladan Pimpinan, Pengawasan, Dan Komunikasi Dua Arah Terhadap Disiplin Kerja Pada Dinas Penanaman Modal Dan Pelayanan Terpadu Satu Pintu Kabupaten Muara Enim," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis* 11, no. 1 (t.t.).

understanding of the message conveyed between the sender and receiver, resulting in more complete, clear, balanced feedback, and effective non-verbal communication.<sup>20</sup>

In this Training of Trainers (ToT) for preachers, an evaluation process was conducted to assess whether the implementation of the activities went well and smoothly according to the initial coordination meeting or not. The evaluation process obtained several inputs such as the use of easy-to-understand language, more interesting case study examples, and a wider variety of materials from practitioners or academics in each activity area. Furthermore, after an evaluation through a post-test aimed to assess the picture of the participants' understanding after the ToT activity, the average post-test score was obtained >90%, indicating that participants were able to understand the material well and thoroughly.

## CONCLUSION

Based on the discussion above, it can be concluded that after the Training of Trainers (ToT) for preachers regarding improving education or literacy in Islamic economics and finance in West Java Province, there was an increase in understanding, leadership skills, and da'wah communication. This success is inseparable from the competent presenters in their fields and the efficient time in its implementation. This ToT activity is one of the efforts to support the West Java Province Governor Regulation No. 1 of 2022 concerning the Development of Islamic Economics and Finance in West Java. Further development of Eksyar requires collaboration with various stakeholders such as the Financial Services Authority (OJK), the National Committee for Islamic Economics and Finance (KNEKS), the Regional Committee for Islamic Economics and Finance (KDEKS) of West Java Province, PT. Bank Syariah Indonesia, Tbk., the Islamic Economic Community (MES) of West Java Province, academics, and other parties. Increased understanding of Eksyar literacy is expected to boost Indonesia's potential on the global stage related to the development of the Islamic industry. Then, to increase the effectiveness of the program, further development or reference is needed in the form of ongoing training, such as short-term to long-term evaluations and closer collaboration with various policy stakeholders.

## RESEARCH LIMITATIONS

Although this study provides useful insights regarding the effectiveness of Training of Trainers (ToT) for preachers in improving understanding of Islamic economics and finance, there are several limitations that need to be considered, such as the limited duration and number of

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<sup>20</sup> Hugo Aries Suprpto, "Pengaruh Komunikasi Efektif untuk Meningkatkan Hasil Belajar Kewirausahaan Mahasiswa," *Lectura: Jurnal Pendidikan* 9, no. 1 (2018): 1–9, <https://doi.org/10.31849/lectura.v9i1.913>.

training participants, the relatively simple evaluation method, and the less than optimal collaboration between various parties.

## **SUGGESTION**

Based on the research results and identified limitations, there are several development suggestions for the program, such as extending the training duration divided into several segments so that the material can be absorbed more optimally, then a long-term evaluation is needed to measure the effectiveness of the training and real implementation in the community, the training material includes more simulations and case studies so that participants can directly implement the knowledge they have acquired, then providing digital modules and collaboration with sustainable Islamic economics and finance learning platforms based *one-learning*, which can facilitate program monitoring and evaluation.

## **THANK-YOU NOTE**

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