



**BRIDGING ECONOMICS AND RELIGION: INTEGRATING THE
STRENGTHENING OF SHARIA FINANCIAL LITERACY AND
RELIGIOSITY FOR MUSLIM FAMILIES**

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ABSTRACT

The purpose of this qualitative study is to describe the objectification of religious values among Nahdliyin residents through sharia financial literacy assistance in Bintan Regency, Riau Islands Province. The sources of information in this study are Nahdliyin families, both at the MWCNU, Muslimat NU, and Fatayat NU levels. Secondary data consists of various relevant previous scientific studies. Data collection techniques included observation and interviews. Data analysis was conducted through the stages of reduction, presentation, and verification. The results of the study show the objectification of religious values in the Maslahat Family Programme with *Barokah Finance* as Family Financial Blessing Training for Nahdliyin in Bintan Regency. The programme contributes to improving literacy and soft skills in sharia-based family financial management as well as strengthening various dimensions of participants' religiosity. This study contributes to the finding that religious-based financial literacy programmes can strengthen financial knowledge and financial piety.

Keywords: *Sharia Financial Literacy, Religiosity, Nahdliyin, Bintan*

A. Introduction

Strengthening the family economy is one indicator of community resilience and independence. However, various studies in Indonesia show that household financial management remains one of the weak points of Muslim families, especially those in the lower-middle class (Havens, 2019). This issue is not only caused by low income, but is more related to low financial literacy, poor cash flow management, and consumptive behaviour due to the pressures of modern lifestyles (Nur Khasanah & Huda, 2021).

In fact, the low level of Islamic financial literacy among Muslims can lead to problems related to financial planning and risk acceptance in financial investment (Roemanasari, Sabela & Rusgianto, 2022). Moreover, people's consumptive lifestyles are also inseparable from their respective financial management models (Annisa, 2021).

The Financial Services Authority report in 2022 shows that the national level of Islamic financial literacy is only 9.1%, far behind general financial literacy, which stands at 49.68% (OJK, 2022). This means that the majority of Indonesian Muslims do not yet have adequate understanding of Islamic finance concepts, including the principles of halal and haram in transactions, the importance of financial planning, family risk management, and the difference between needs and wants. Many families do not have the habit of keeping simple records such as daily or monthly cash flow, are unfamiliar with the concept of emergency funds, and do not have long-term financial plans.

In the context of Nahdliyin families in Bintan District, this issue requires more serious attention. Based on initial observations and Focus Group Discussions (FGD) with the administrators of PCNU Bintan, Muslimat Nahdhotul Ulama (NU), and Fatayat NU, it was found that most Nahdliyin families face the same problems: lack of financial records, often unplanned spending, minimal savings allocation, and a lack of awareness of spiritual responsibility in managing wealth (FGD Pendampingan Keluarga Nahdliyin PCNU Bintan, 2025). This situation is exacerbated by the context of the Bintan region as an archipelago and coastal area, where fluctuations in community income are greatly influenced by the informal sector, such as fishermen, traders, and daily workers. This instability in income requires better financial management skills so that families can survive and achieve prosperity.

Furthermore, from an Islamic perspective, wealth management is part of one's trust and worship. In fiqh literature, wealth management is not only about technical aspects, but also moral values such as honesty, responsibility, moderation, and an orientation towards blessings (*barokah*) (Zulaihi, 2010). Abu Zahrah emphasised that one of the main functions of Sharia in the economic sphere is to protect wealth (*hifz al-māl*) as part of the main objectives of *maqasid al-sharia* (Zahrah, 1958). However, these values have not been widely translated into

daily household financial management practices. Some families consider financial management to be a low priority, so financial issues often arise as a trigger for family disputes.

The objective of this qualitative case study is to describe the objectification of religious values among Nahdliyin residents through sharia financial literacy assistance in Bintan Regency, Riau Islands Province. The assistance programme that is the subject of this research was carried out at the Joint Office of the Yusuf Syamsiyyah Bintan Foundation. Jl. Bhakti Sosial, Kp. Lembah Sari, Kel. Tanjung Uban Selatan Kec. Bintan Utara Kabupaten Bintan, Riau Islands. The sources of information in this study were Nahdliyin families, both at the MWCNU, Muslimat NU, and Fatayat NU levels. Secondary data consisted of various relevant previous scientific studies. Data collection techniques included observation and interviews. Data analysis was carried out through the stages of reduction, presentation, and verification.

Previous studies have shown that good financial literacy has a positive correlation with family economic resilience and control over consumptive behaviour (Irfan & Lestari, 2020). Lusardi and Mitchell state that low financial literacy is one of the causes of high financial vulnerability, especially in facing emergencies (Lusardi and Mitchell, 2014). Other studies confirm that a religiously-based approach to financial literacy can improve financial awareness and the quality of decision-making within households (Rahim, 2019). In the Nahdliyin community tradition, values such as *qana'ah*, *tawazun*, *i'tidal*, and *barokah* are important social capital that can be contextualised in family financial management. However, the utilisation of these values has not been optimal in daily practice.

The novelty of this research lies in its examination of the integration of the NU spiritual approach, sharia financial principles, and the use of digital instruments (KAKEKU) in a community-based assistance scheme in the context of Nahdliyin families in coastal areas. Academically, this research contributes to the development of a community-based Islamic family empowerment model, particularly in the context of religious organisations such as Nahdlatul Ulama. Practically, this research is expected to serve as a reference for NU administrators, Islamic educational institutions, and women's organisations such as Muslimat and Fatayat NU in designing relevant and sustainable financial literacy programmes.

B. The Construction of Human Religiosity

Religious aspects can be viewed from various perspectives, both theological and sociological. This is because religious phenomena are not only related to individuals who adhere to a particular religion, but also concern communities (groups). Based on this, religious issues are not only theological, intellectual, or awareness issues, but are also closely related to structural issues in which the government or state functions to oversee the religious practices of its citizens. For

example, in the context of religion in Indonesia, religious issues are greatly influenced by diversity in Indonesian society. Therefore, in the context of state life in Indonesia, the religious quality of its citizens has a significant impact on the progress of the development of a good society, nation, and state.

It is important to understand that the term religiosity in a person's life can function as a value system or guideline that guides daily activities. However, the definition of religiosity itself is still a subject of debate, with many different definitions.

In fact, experts in religious psychology have not yet reached an agreement on the meaning of the term religiosity. However, regardless of these various definitions, it is important to understand that a person's level of religiosity in daily life can actually be measured. In this context, there are theories that can be used to measure it. Based on the opinions of C. Y. Glock and R. Stark, as quoted by Nurul Istiani, there are five dimensions in measuring an individual's level of religiosity, namely as follows.

First, the practical aspect. In this aspect, we can see the extent to which individuals apply various forms of ritual obligations in their religious teachings. In other words, this aspect refers to the practice of worship in a religion.

Second, the belief aspect. This aspect can be assessed by the extent to which a person accepts various dogmatic matters derived from their religious teachings. In this context, this includes beliefs about the existence of God, angels, heaven, and so on. In this case, every religion emphasises the importance of belief and obedience for its followers to various dogmatic matters, so what needs to be emphasised is the willingness to follow the norms in the religious teachings that are embraced.

Third, the aspect of knowledge. The existence of this aspect can be identified by the extent to which a person knows the various teachings of their religion, especially those related to information contained in holy books and other sources. In this aspect, every religious individual is advised to understand the important basics related to beliefs, holy books, and traditions in their religion.

Fourth, the aspect of spiritual appreciation. This aspect covers various types of religious feelings and experiences experienced by individuals as followers of religious teachings. For example, feelings of closeness to God, prayers that are easily answered, and various other spiritual experiences. In the context of Islam, this aspect can take the form of a feeling of closeness to God, solemnity during worship (prayer), and so on.

Fifth, the dimension of effect. This dimension can be seen from the extent to which a person can be consistent with their religious teachings. Therefore, this dimension can be used to see the extent to which the behaviour of religious individuals can be motivated by their religious teachings to live their daily social lives. In other words, this dimension relates to the horizontal relationship between

humans and their fellow creatures. For example, the attitude of helping one another as taught in their religion, and so on. Furthermore, theoretically, a religious individual can be said to be religious when they can implement various aspects of this dimension of religiosity in their daily lives.

The above explanation shows that to understand the phenomenon of individual religiosity, it is important to involve an analysis of the dimensions of religiosity, both exoteric and esoteric. In the exoteric dimension, for example, a researcher should endeavour to review the outward manifestations of the religiousness of the individual who is the object of study, such as reviewing aspects of their behaviour in terms of ritual worship and various other religious activities. Meanwhile, in the esoteric dimension, a researcher should endeavour to examine the inner spiritual aspects or psychological condition of the individual in relation to their religious aspects. Based on the above explanation, it can be concluded that the level of an individual's religiosity has several dimensions that can be used as indicators(Istiani, 2023).

C. Overview of Sharia Financial Literacy Assistance for Nahdliyin Families in Bintan

In various countries with large Muslim populations and low levels of financial literacy, this is an important problem that needs attention(Sapsuha, 2024). For example, Indonesia, despite being the country with the largest Muslim population in the world, still has a very low level of Islamic financial literacy(Firdausi and Kasri, 2022). Therefore, Islamic financial literacy remains an important issue. (Mahfiyah, 2025). Considering that disciplined financial planning can have a positive impact on family financial resilience and stability(Anindita et al., 2024). Therefore, increasing Islamic financial inclusion in Indonesia has become an urgent matter (Suganda, 2025).

Assistance was chosen as the main approach because it provides more space for empowerment processes, joint reflection, continuous monitoring, and more stable behavioural change. Reason and Bradbury emphasise that Participatory Action Research (PAR) is an effective method for addressing community-based social issues, including family economic empowerment(Reason and Bradbury, 2008).

The community service activity entitled *"Keluarga Maslahat dengan Keuangan Barokah: Pelatihan Berkah Keuangan Keluarga bagi Nahdliyin di Bintan"* was carried out as a concrete response to the socio-economic challenges faced by Nahdliyin families in Bintan Regency. This programme is not merely a knowledge transfer activity, but rather a form of academic praxis based on the community engagement paradigm, namely the active involvement of higher education institutions in strengthening the social, economic, and spiritual resilience of the community.

In the context of Bintan's religious society, which is deeply rooted in the traditions of Nahdlatul Ulama (NU), family financial issues are an integral part of efforts to realise the vision of a prosperous family. Sociologically, Nahdliyin families in Bintan face a dynamic economic situation. On the one hand, they are open to modern economic opportunities, but on the other hand, they still face vulnerabilities in terms of financial literacy and long-term financial planning. This situation is exacerbated by limited access to information on Islamic finance, the dominance of consumptive transactions, and the absence of simple family financial record-keeping instruments that are in line with Islamic values.

From field observations and preliminary interviews with local NU community leaders, it was found that most Nahdliyin families do not have the habit of budgeting or recording their daily cash flow. Family income generally comes from informal jobs such as fishing, small-scale trading, and service work, with fluctuating expenditure patterns. In this situation, many families feel that they have 'enough' but lack long-term planning, making it difficult to set aside funds for education, health, or unexpected needs. This condition illustrates financial vulnerability, which has not only economic but also psychological and social impacts.

This community service activity analyzes that the root of the problem lies not only in economic factors, but also in the mindset and value system of the community. Most families still view money only as a means of fulfilling short-term needs, not as a trust that must be managed with planning, record-keeping, and spiritual accountability. Therefore, this training is designed to change that paradigm, from simply managing money to also managing the blessings of sustenance. In Islam, wealth is not only an individual's property, but also a trust from Allah that must be used responsibly and fairly. This principle is used as the philosophical basis for the training, with the value of barakah as the main orientation. Barakah is not measured by the amount of money, but by the benefits, peace of mind, and sustainability that the wealth brings.

From a methodological perspective, this training uses the Participatory Action Research (PAR) approach. This approach places the community as active subjects, rather than passive objects of the empowerment process. Participants are directly involved from the problem identification stage, solution formulation, to reflection on the results of the activities. This approach enables collective learning, which is a collaborative learning process based on the participants' real experiences. When a housewife shared her difficulties in recording daily expenses, other participants were able to provide input based on their own practices. This process fosters a sense of ownership of the program and strengthens social solidarity among community members.

During the training, the team found that participants showed tremendous enthusiasm, especially when the material was linked to religious principles and

stories of the Prophet's companions about trustworthiness in managing wealth. The delivery of material that combined modern financial knowledge and Islamic spirituality made participants feel close and relevant to their lives. For example, when introduced to the concept of family cash flow, participants were given an analogy about reckoning in the hereafter that every expenditure and income must be accounted for, both in this world and before Allah SWT. This analogy was effective in building awareness that financial record-keeping is part of worship and moral responsibility.

In addition, the use of tools such as worksheets and the simple KAKEKU (Family Financial Calculator) application proved to be effective in strengthening the practical aspects of the training. Participants who were previously unfamiliar with record-keeping began to learn how to fill in the income and expenditure columns and draw up monthly financial plans. Many participants stated that by keeping records, they could clearly see where their money was “flowing” and how to control it so as not to be wasteful. Some participants even shared testimonials in WAG that after trying this method for several weeks, their family's expenses became more organized and savings began to accumulate, albeit in small amounts.



Figure 1. Family Financial Calculator Application

Socially, this activity also strengthens the network between NU women's organizations such as Muslimat and Fatayat, which have been the driving force behind religious activities at the grassroots level. Through this training, they are not only participants, but also potential facilitators for follow-up activities in majelis taklim and other NU branches. This means that the program has a

multiplier effect, encouraging replication and community independence in disseminating Islamic-based financial literacy values.



Figure 2. Simulation of recording income/expenses

In terms of sustainability, the analysis shows that this service does not stop at a single training session. An online discussion group has been formed through WhatsApp Group, which serves as a forum for sharing experiences and post-training assistance. In this group, participants motivate each other, share financial recording practices, and even discuss small household-based business opportunities.

This indicates that the spirit of faith-based economic independence is beginning to grow organically from within the community itself. This training not only improves financial literacy, but also fosters financial piety, which is the view that money is not an end in itself, but a means to achieve blessings and prosperity in life. These results serve as evidence that an integrative approach combining knowledge, values, and action can create deeper and more sustainable social impact for grassroots communities.

D. Objectification of Religious Values Through the “*Keluarga Maslahat dengan Keuangan Barokah*” Program for Nahdliyin Residents in Bintan

Financial literacy is an activity to develop skills, abilities, confidence, awareness, and knowledge in managing personal finances. In practice, participants are expected to be able to effectively utilize both sharia and conventional financial

services to improve and prepare for their future financial well-being(Rizwan, Eriyati and Zamaya, 2025).

In the context of Islamic family life, the aspect of family financial management is also closely related to the formation of a strong economic foundation and religious values(Yani and Purwanti, 2024). This is increasingly important for housewives to have good Islamic financial literacy(Salam and Azizah, 2023). Especially amid the increasing growth of the digital economy, which can have a negative impact on consumption(Subhan et al., 2025). However, this is not matched by financial capabilities(Rahmatia, 2020).

The implementation of the *Keluarga Maslahat dengan Keuangan Barokah: Pelatihan Berkah Keuangan Keluarga bagi Nahdliyin* in Bintan not only had a temporary impact in the form of increased knowledge, but also resulted in significant changes in behavior, awareness, and collective enthusiasm among the participants.

In the context of community empowerment based on Islamic values, the success of a program is not only measured by how much material is absorbed, but also by how deeply these values and skills are embedded and continue to be practiced in daily life. Therefore, the impact and sustainability analysis of this activity needs to be viewed from three main dimensions: (1) cognitive or knowledge impact, (2) affective or value awareness impact, and (3) psychomotor or actual behavior impact. In addition, this section also discusses the potential for sustainability of activities at the community and institutional levels.

1. Improving Sharia Financial Knowledge and Literacy

One of the main indicators of the success of the Program *Keluarga Maslahat dengan Keuangan Barokah: Pelatihan Berkah Keuangan Keluarga bagi Nahdliyin* in Bintan is the increase in participants' understanding of the basic concepts of sharia financial literacy and the principles of managing blessed wealth. Based on the results of the pre-test and post-test, there was an average increase in understanding of 35–40%, particularly in terms of distinguishing between needs and wants, the importance of cash flow recording, and awareness of the prohibition of usury and the importance of sharia-compliant savings.

Participants who were previously unfamiliar with terms such as family cash flow, budgeting, or long-term planning began to understand and were able to explain these concepts using real-life examples. They also began to understand that money is not just a means of transaction, but part of God's trust that must be managed with moral and spiritual responsibility.

The educational approach used in the training combines Islamic economic theory, simulations, and readings of verses and hadiths, making it easier for participants to understand abstract concepts and turn them into concrete

experiences. Thus, this activity has succeeded in improving participants' financial literacy not only in technical aspects but also in value-based aspects.

2. Forming Spiritual Attitudes and Awareness towards Finances

The second very noticeable impact was the change in the participants' attitudes and spiritual awareness towards family financial management. Through the reinforcement of values such as trustworthiness, contentment, gratitude, and blessings, participants began to see that financial success is not solely measured by the amount of income, but by how beneficial and blessed it is for the family and society.

The reflection session in the training, where participants were asked to write down their family's financial intentions and hopes "lillahi ta'ala," became an important moment for this affective transformation. Participants began to assess that every rupiah spent must be accounted for not only in this world but also in the hereafter.

Most participants admitted that this training opened their eyes to the importance of intention in economic activities, as well as the awareness to stay away from wasteful behavior (*israf*) and extravagance (*tabdzir*). This change in perspective shows the success of the activity in instilling moral and spiritual awareness as the foundation of the Nahdliyin family's economic behavior.

3. Changes in Family Financial Behavior and Practices

The most concrete impact of this activity was the emergence of real behavioral changes among participants in managing family finances. After the training, most participants began to implement daily cash flow recording using the KAKEKU (Family Financial Calculator) worksheet distributed by the volunteer team. Participants wrote down every income and expense, then conducted weekly reflections with their families to assess which expenses could be reduced.

Some participants even admitted to starting small home-based businesses, such as selling snacks or handicrafts, after understanding the importance of diversifying family income. This shows that this activity not only had an impact on improving financial literacy, but also fostered a spirit of productivity and economic independence.

4. Strengthening Solidarity and Community Networks

In addition to individual impacts, this activity (*Keluarga Maslahat dengan Keuangan Barokah: Pelatihan Berkah Keuangan Keluarga bagi Nahdliyin*) also strengthens social and institutional aspects. The formation of a communication network among participants, particularly between Muslimat NU, Fatayat NU, and branch administrators, is the first step in establishing a "Blessed Financial Community" at the grassroots level.

This community functions as a space for mutual learning, sharing experiences, and providing moral support in maintaining civilized family financial commitments. This activity also strengthens collaboration between educational institutions (STAIN Sultan Abdurrahman), religious institutions (PCNU Bintan), and local government (Ministry of Religious Affairs of Bintan Regency). This cross-institutional collaboration is concrete evidence of the application of the triple helix model in community service, namely the synergy between academics, the community, and the government in realizing the welfare of the people.

Furthermore, the sustainability of this activity lies not only in technical and administrative aspects, but also in spiritual sustainability. The values instilled in the training, namely honesty, trustworthiness, simplicity, and gratitude, have become moral seeds that can grow in the lives of the participants' families. It is this spiritual sustainability that is the true spirit of the concept of *barakah* finance.

When good values and habits are embedded in the heart, programs like this no longer depend on the presence of facilitators, but become a new culture in the community. This is the true embodiment of empowerment, namely a community that is able to maintain and develop its own awareness and economic independence based on Islamic values that are *rahmatan lil 'alamin*.

Thus, the *Maslahat* Family with Barakah Finance activity has marked the birth of a small but meaningful movement: a Nahdliyin economic awareness movement rooted in faith, oriented towards benefit, and with the potential to become a national model of Islamic-based family financial literacy.

E. CONCLUSION

Based on the main discussion of the research, it can be concluded that there is an objectification of religious values in the *Maslahat* Family Program with *Barokah* Finance as Family Financial Blessing Training for Nahdliyin in Bintan Regency, Riau Islands Province. This can be seen from the implementation of the program, which in practice contributes to improving literacy and soft skills in sharia-based family financial management and strengthening various dimensions of the participants' religiosity.

This study confirms that financial literacy programs based on religious teachings can not only strengthen financial knowledge but also financial piety in line with religious values. This confirms that religious and financial literacy programmes can be integrated. The limitation of this study is that it has not examined the obstacles and challenges in the implementation of the sharia financial literacy assistance program for Nahdliyin families in Bintan Regency, which is the subject of this case study. Therefore, further research is important.

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