MEASUREMENT OF ISLAMIC FINANCIAL LITERACY IN ISLAMIC FAMILY FINANCIAL MANAGEMENT: LITERATURE REVIEW

Nelsi Arisandy[1], Afrizal[2], Wirmie Eka Putra[3], Rico Wijaya Z[4]
[1]UIN Sultan Syarif Kasim Riau, [234]Universitas Jambi
Email: nelsi.arisandy79@gmail.com

Abstract

Islamic Financial Literacy is an insight that a person has about Islamic financial products and services and is a type of Sharia-based finance in Islamic life and law. This knowledge will ultimately have implications for a person's attitude in making economic decisions by Islamic values. The purpose of this study is to provide an understanding of the importance of Islamic financial literacy related to the financial management of Islamic households so that the goals of Sakinah Mawaddah Warrahmah Islamic households can be achieved. This study discusses the indicators used in measuring Islamic financial literacy in Islamic family financial management using a structured systematic literature review methodology that uses 40 scientific articles indexed by Scopus and accredited by SINTA. The background of this study is because the statistics of divorces caused by economic problems show astonishing numbers. The measurement of Islamic financial literacy is also a combination of several qualitative and quantitative studies. The results of the study show that the indicators used in measuring Islamic financial literacy are zakat, deposits and loans in Islam, Sharia insurance, Sharia investment and household consumption.

Keywords: *Measurement, Islamic Financial Literacy, and Islamic Family*

INTRODUCTION

Low levels of financial literacy can lead to a lack of good financial planning. This often causes financial problems such as being in debt, consumptive and not preparing an emergency fund. Financial literacy plays a role in influencing an individual's readiness to accept risks to financial investments. In general, a person is less interested and tends to be reluctant to make financial transactions that are poorly understood. So, in addition to financial literacy, risk factors are also a consideration for an individual who intends to invest. Financial risk tolerance is the maximum level of risk that a person is ready to accept to invest. In addition to the level of financial literacy in Indonesia, interest and awareness of investing are also still low, especially at a young age (Roemanasari et al., 2022).

The outbreak of the Covid-19 pandemic has paralyzed various sectors of society. Layoffs, layoffs, and salary cuts, in many large companies have made people anxious and difficult to manage family finances. The divorce rate in Riau Province is among the highest. BPS data in 2021 recorded 12,722 divorce cases in Riau. This figure is ranked 9th nationally. Meanwhile, in the city of Pekanbaru, throughout 2021 there were 1,756 divorces. Constant disputes and quarrels are the main factors causing this. For 2022, until July 2022, the Pekanbaru Religious Court has handled 841 divorce cases. The most, 689 cases due to disputes and quarrels. The causes are various, the husband is irresponsible, leaving the wife, to economic factors. In Indonesia, there are at least five highest factors that cause divorce, namely disputes and quarrels, economy, abandonment of one of the rights, domestic violence (KDRT), and drunkenness (Databoks.katadata.co.id, 2023).

Economic stability in the family is one of the factors that determine happiness in the family because insufficient income for living needs can be the main cause of quarrels in a family. The instability in the family economy is not only due to insufficient income but also because the family is not wise in spending money (Novi, 2019). To achieve the goals of Islamic households, shekinah, mawaddah, and warrahmah of household financial planning are very important and should not be abandoned. Good and correct financial management will minimize household problems that come from economic problems. Household management by providing guidelines for making household budgets, recording, providing direction in the decision-making process, and directing household managers to be able to prepare long-term household planning, so that the problems of overbudgeting, deficit, and accumulated debt can be avoided (Probowati, 2021).

Islamic financial literacy is a type of Sharia-based finance in Islamic life and law. The main goal of Islamic finance for morality and honesty is more than just legal regulations, this sharia concept represents the idea of the human needs to create justice and balance (Abdullah, 2013) on (Parhan et al., 2022). Islamic financial literacy is a concept that is by Islamic life and law.

An Islamic family is a house in which there are *sakinah* ((feelings of calm), *mawaddah* (love), and *rahmah* (affection) which always envelopes the atmosphere of the house every day. All family members feel the atmosphere of "paradise" in it. Fatima Heeren in her book *Women in Islam* (1993) mentions four conditions in building a Muslim family. First, Muslim families must make the family the main forum for the formation of a resilient generation by making the family a place for safe, healthy, and comfortable interaction between parents and children. Second, family life must be used as a means to maintain the sexual desires of men and women. Third, Muslim families must make the family the first place in instilling human values such as love and affection. Fourth, Muslim families must be used as a refuge for each member and a place to solve all problems faced by their members (Wachyu & Winarto, 2022).

Islamic financial literacy in Indonesia is still very low (Fauzi & Murniawaty, 2017), both from the formal and informal education sectors. On the other hand, Djuwita & Yusuf (2018) explained that Islamic financial literacy is an important concept that influences a person's behavior to adopt Islamic finance. The level of understanding of the Indonesian people towards Islamic financial services products is an important factor in encouraging the development of Islamic finance in Indonesia considering that Indonesia has a majority Muslim community. For this reason, Islamic financial literacy must be intensified in the community for the growth of the Islamic finance industry (Sufyati, 2021).

Research on Islamic financial literacy has revealed several key findings. Said (2017) found that the level of Islamic financial literacy among the academic community of UIN Alauddin Makassar is low, with a focus on Islamic banking. (Ahmad et al., 2020) identified two dimensions of Islamic financial literacy: subjective knowledge about sharia compliance and subjective knowledge about riba and profit sharing. Abdullah (2016) developed the construction of Islamic financial literacy, with religiosity, despair, and financial satisfaction as the main determining factors. Finally, Dogan (2020) shows that higher levels of Islamic financial literacy are associated with a greater likelihood of choosing Islamic banks. These studies collectively highlight the need to improve Islamic financial literacy and its potential impact on financial decision-making.

LITERATURE REVIEW

As for what is meant by "Islamic financial literacy is the ability of a person from aspects of knowledge, attitudes and behavior of Islamic finance in managing finances based on Islamic financial principles". Setiawati explained that Islamic financial literacy is how an individual has the ability from various aspects, such as knowledge, attitudes and behaviors in Islamic finance to manage finances based on Sharia/Islamic financial principles (Insani et al., 2020).

Some important concepts in Islamic financial literacy are (1) Law of Profit/Interest: Islamic financial literacy includes an understanding of the prohibition of riba in Islam, namely prohibiting interest or profits obtained unfairly in financial transactions (2) Law of Zakat: includes an understanding of the obligation to give zakat, namely donations required by Islam for property that reaches a certain limit, as well as an understanding of how zakat should be managed and distributed (3) Principles Profit Sharing: In addition, understanding the principle of profit sharing, or profit sharing, is part of Islamic financial literacy, where profits and risks are shared between the parties involved according to a pre-agreed percentage (4) Islamic Financial Literacy: Islamic financial literacy includes knowledge of various financial products in accordance with sharia principles, such as sharia savings, murabahah financing, mudharabah, musharakah, and others and (5) Financial ethics: includes an understanding of ethics and values that underlie Islamic financial principles, such as fairness, transparency, and social responsibility. (Hakim & Muttaqin, 2020) in (Khotimah & Saputeri, 2024).

In the book Sharia Wealth Management (Drafting Team, 2021), it is stated that financial management in the afterlife or the application of Islamic financial literacy is (1) income, namely the management of sources of income that must be halal and how existing income can be allocated for current expenses and savings for future needs (2) Spending, which is planning needs and expenditures with a priority scale to avoid "wasted" money that is not It is necessary so that current and future needs can be met (3) Longevity, which is planning for retirement life preparation and at the same time preparation for the "life" of the hereafter, (4) Assurance, which is the management of protection against certain but unexpected events, namely death that can significantly affect the financial ability of the family.

The existence of sharia insurance products will help minimize risks. (5) Management of Debts is the management of debts, which is sometimes unavoidable, therefore the management must be careful and the use of debt must always pay attention to sharia law (6) Investment, namely the management of future needs and how to fulfill them through sharia investment instruments and products in the market (7) Cleansing of Wealth / Zakat is the fulfillment of zakat obligations, which is actually a human need, as part of the purification of the treasure that was once received.

Islamic financial literacy is an extension of financial literacy with elements by Islamic law. Islamic financial literacy includes many aspects in finance, including money and asset management (such as saving for retirement and emergency funds to be used at any time), and aspects of financial planning such as pension funds, investments, and sharia insurance. There are also aspects of social assistance such as waqf, infaq, and shadaqah other aspects are about zakat and inheritance (Djuwita & Yusuf, 2018).

RESEARCH METHOD

This study was carried out through a literature study through the assessment of research results, scientific references, online and offline literature. This study is still at the conceptual level which still needs further development, namely collecting data or related scientific articles (Irfan, 2022). Furthermore, data analysis was carried out focusing on the findings of each study that has been published in journals indexed by Scopus and accredited by SINTA. The research method used is similar to that used by Susetyarini & Fauzi (2020). To facilitate the collection of articles, software is used using Publish or Perish. The keyword written is "Islamic financial literacy". To add to the article being researched, a search is carried out on Google Scholar by writing the same keywords. A total of 40 articles were obtained from 2012 to 2024 (Paledung, et al., 2023). In this study, the researcher reveals the important role of Islamic household financial management for the achievement of household goals in the perspective of Islamic economics and Islamic financial literacy (Probowati, 2021)

RESULT AND DISCUSSION

This systematic literature review was carried out to find out the indicators of measuring Islamic financial literacy, especially in Islamic households. The study was conducted by collecting articles from various databases which were then analyzed. The analyzed articles are then categorized according to the method used, the results of the research, and the research recommendations given for the next research. In the research (Djuwita & Yusuf, 2018), Islamic financial literacy consists of indicators: business experience; Islamic motivation; Islamic business training; and Islamic education in Islamic financial management. Some indicators that can be used to assess the level of Islamic financial literacy are account ownership in Islamic financial institutions, understanding of products and services as well as sharia contracts, knowledge of profit sharing, and guarantees.

Islamic financial literacy has indicators of the basic concept of money (money basic), Islamic banking (Islamic bank), Islamic investment (Islamic investment) and Islamic insurance (takaful) (Patrisia & Abror, 2022) Financial literacy according to the Financial Services Authority (OJK) is insight, skills, and trust that affect the quality of decision-making and financial management to achieve prosperity (OJK 2016). From an Islamic perspective, financial literacy is a person's knowledge and understanding of the concepts of money, debt, savings, spending, zakat, and transactions that are allowed and prohibited (Lahsasna 2016) (Rahman & Arsyianti, 2021).

Islamic financial literacy is an understanding and knowledge of the concept of Islamic finance. Previous research has comprehensively developed the measurement of Islamic financial literacy as a unidimensional variable with eight items. The measure is based on three factors: hopelessness, religiosity, and financial satisfaction (Rahim et al., 2016) in (Muslichah et al., 2023) In addition, to measure Islamic financial literacy, many studies use product opinions, parental influence, investment decisions, and knowledge of excellence and attitudes about Islamic financial goods. Opinions on banking products; product Sharia banking perspective; the impact of parents on bad Islamic financial products and services; stock market investment drivers; traditional banking offerings perspective Attitude towards personal financial management; the impact of financial management; planning and management of wealth of expertise (Saputra & Rahmatia, 2021).

According to Huston (2010) in (Nawi et al., 2018), the most widely used context in the field of financial literacy by previous researchers is (1) the basic concept of money, (2) the concept of borrowing, (3) the concept of protection and (4) the concept of savings or investment. Therefore, these four features will be the focus in this study. It has been determined that the assessment of Islamic financial literacy involves the evaluation of the application of the interest-free principle. Another important statement in terms of measurement is that buying stocks with short price fluctuations is not speculation and is therefore permissible in Islamic banking (Hasan & Asutay, 2011).

Islamic banking focuses on investing in spending money based on the profit-sharing method. These institutions focus on providing higher levels of hire financing, trade finance and industrial financing; this is another aspect of Islamic banking (Zaman et al., 2017).

This study also adopts the indicators of Islamic financial literacy in the Hambali (2018) and (Syahputra, 2018) studies which are modified from Chen & Volpe (1998), namely (1) Basic knowledge of Islamic finance, which is insight and knowledge related to the basics of financial management principles that a person has to help in making decisions and implementing several policies in the financial aspect to be by sharia principles (Ichwan, 2016; (2) Sharia savings and loans. In general, savings are part of the income that is set aside to be saved so that it can be used in the future or for other urgent needs. In addition, Savings encourages a person to learn to manage their finances wisely: (3) Sharia insurance, Fatwa DSN MUI number 21 of 2001 concerning general guidelines for Sharia insurance defines sharia insurance as an effort to protect each other and help several people/parties through investment in the form of assets and/or Tabarru' which provides a pattern of return to face certain risks through contracts (engagements) by sharia and (4) Investment sharia, namely investment activities in financial instruments by Islamic principles. Business and investment activities are highly encouraged in Islamic teachings (Nanda et al., 2019).

In addition to quantitative research, indicators of Islamic financial literacy in Islamic households are also found in qualitative research. The results of the study show that the accountability carried out by a wife in her household is accountability to maintain self-esteem and maintain self-image towards the husband for the expenses made. There are 6 responsibilities and indicators used, namely: income, maintenance, Zakat Infak Sadaqah, consumption, investment, and savings (Gustiningsih, DA, Mediaty, 2022).

Tammani and Mukhlisin (2018) in (Hadady et al., 2021) explained that there are five indicators of financial management of the Sakinah family, consisting of managing income, managing needs, managing wants, managing surpluses, and managing contingencies. Although these indicators have been identified, the actual implementation of these guidelines in practice has been a cause for concern. On the one hand, Muslim families need to practice sharia (rules). However, they tend to be preoccupied by conservative financial management, including interest (riba) generated through family investment strategies and policies.

Qualitative research (Arsyil et al., 2022) states that the steps we take in managing family finances are as follows: (1) recording assets/assets owned, (2) recording all income and expenses, (3) identifying routine, monthly, and annual expenses, (4) preparing an expense plan, (5) saving periodically. The key to success in managing family finances in a healthy state is: Basically, measuring the financial health of the household is how we are committed to carrying out what has been planned above, because if we cannot commit to household finances, then the household finances are in a sick state, if we can carry out financial planning as we planned.

The concept of Islamic financial literacy in Islamic households includes starting from the acquisition of wealth to its utilization. Islam encourages its people to acquire wealth based on three main conditions: (1) Wealth must be collected in a truly honest manner (2) Wealth must be managed responsibly so that it is not only beneficial to the owner and his family, but also to society and (3) Wealth does not in any way distract Muslims from their faith in Allah SWT (Noor et al., 2021).

According to Nurizal Ismail and Muhammad Syafii Antonio (2012) in (Yusoff et al., 2021), wealth can be obtained in two main ways: al-warātsah (inheritance) and al-kasb (income). Wealth acquired through inheritance does not require effort but is passed down from the owner to the rightful heirs. The heirs must ensure that the inheritance left by the deceased person is properly managed before being divided among them according to their agreement, or if an agreement cannot be obtained, they must divide it according to the agreement. Faraid. The second source of wealth generation is through income from work, either by running a business or working with an organization. The measurement of Islamic financial literacy in this study is:

Zakat

In addition to this, Mulyani and Budiman (2018), explained that there are still differences in obligations in the management of household assets between Islamic households and conventional households, namely in the management of assets for the obligation of zakat payment orders. According to Wazier in Kompasiana (2007) Islam considers the responsibility of rights and obligations in the household to be the responsibility of individual, which has been attached to the predicate of husband and wife. Except, there is a legal initial agreement written when performing a marriage or such as an agreement agreed upon by both parties (Gustianingsih, 2022). Zakat is one of the most important things and affects human economic behavior and economic development in general (Ali, 2013) in (Indrayani & Harkaneri, 2022).

The wisdom of zakat according to Ali Ridho (Ali, 2014) when viewed from this aspect of ijtimaiyyah is: (a) Zakat is a means to help in fulfilling the needs of the poor who are the majority group of most countries in the world (b) Providing support for the Muslims and elevating their existence. This can be seen in the group of zakat recipients, one of which is mujahidin fi sabilillah (c) Zakat can reduce social jealousy, resentment and a sense of jealousy in the chest of the poor because the lower society will be easily ignited by racism, hatred and hostility if they see a group of high-economic people squandering their wealth 126 Vol. 7 No. 1, January 2014 Al-'Adl Journal which is so abundant to alleviate poverty will certainly be established harmony and love love between the rich and the poor (d) Zakat will spur the economic growth of the perpetrator and what is clear is that the blessings will be abundant. And (e) Paying zakat means expanding the circulation of property or money, because when the property is spent, the circulation will expand and more parties will take advantage.

Savings and Loans

Saving is born from a person's ability to resist lust and momentary orgasm that is destructive to build a prospective and competitive future. The substance of saving is the same as fasting which suppresses hunger and thirst for long-term enjoyment, either when breaking the fast or when meeting God later. So, it is clear that savings in Islam are a consequence or response of Islamic economic principles and Islamic moral values, which state that human beings must live frugally and not extravagantly because Allah strongly condemns the act of israf (waste) and tabzir (squandering useless wealth), and they are encouraged to live not in poor conditions.

In this life, there are so many different conditions of the community, some need property or funds, and some have excess funds. Therefore, in Islam, the distribution of wealth is regulated so that the money or property does not only revolve around the rich so there is a social gap. The level of savings from a person in Islamic theory is inseparable from the consideration of the benefit of the ummah. People who need funds, then individuals who have more funds, will reduce their savings level or wealth level to help people who are in need. by using the distribution of ZIS (Zakat, Infaq, Shodaqoh) so that the funds can be channeled to the right people to receive them.

Household debt/loans are advice to meet the needs of life, and also as a wheel of the economy. Unfortunately, if not properly controlled, the existence of debt can be a barrier to macroeconomic growth. Debt management is a way to control debt through financial planning and budgeting.

The opinion from Tazel Dalam (Naefs & Rr. Iramani, 2024) is that the tendency to be in debt is an individual who is in a state of wanting to always be in debt to get something (Wiranto, 2023). In addition, debt is often equated with borrowing, installments, buying cashless or on credit. Research from Kamleitner et al. explains that there are 3 reasons related to this, namely: (1) the word "debt" is one of the phases in the use of credit, (2) the person who uses credit is the one who has debt arrears and the person who has problems with debt has the same situation and personality only differs in intention, and (3) debt is a short-term problem that a person who is involved in debt behavior has and will usually return to debt in a short time (Shohib, 2015).

From the results of this study, the author can identify and find as many as nine factors or dimensions of households that are included in debt, namely: due to small income, the influence of visual and online media, the influence of the closest people, the convenience provided by financial institutions, the ability to manage finances, social class and lifestyle, the number of dependents in the family, as well as alternative income, urgent and sudden needs. Some households in their lives use debt to facilitate consumption and other needs because they do not have property, savings, inheritance that can be used when facing sudden and unexpected needs, thus the conclusion of this study is that household debt behavior occurs because the income level is increasing in the end the household is faced with the choice to go into debt and as a consequence it becomes an obligation or burden must be are covered by households. In the end, every household that is in debt is expected to be a good debtor (Herispon, 2018).

Sharia Insurance

According to (Ignasius, 2021) in essence, Indonesian has its own term which is identical to the word Insurance, namely Insurance, but in daily life people are more familiar with the word "Insurance" than the word "Insurance". In addition, the book also mentions the purpose of insurance as follows:

The purpose of insurance is (1) Providing a guarantee of protection from the risks of losses suffered by one party. (2) Increase efficiency, because we do not need to specifically hold security and supervision to provide protection that takes a lot of energy, time and cost (3) Help to equalize costs, which is enough only by incurring premium costs which are a certain amount and on a regular basis every period, so that there is no need to replace or pay for losses incurred by yourself which are uncertain and uncertain amounts.

(4) The basis for providing credit from banks or institutions Other finances, where in the provision of credit or leasing, the lender or leasing requires a guarantee of protection for the credit/leasing goods (5) In Life Insurance can be used as savings, because the premium costs deposited to the insurance company can be improved and (6) Covering the Loss of Earning Power of a person, where insurance can provide compensation if the insured is unable to run a business again due to the existence of risk of causing the malfunction of all or part of the limb.

Sharia Investment

Islam is a universal and comprehensive religion. Every aspect of life, both aspects of individual life, social life (social), afterlife (hereafter), spiritual, and materialistic has been regulated in Islam. In Islam, there has also been a mechanism for developing wealth, and explaining the laws that Muslims must obey and those that are prohibited from being implemented. Investing is one way to develop wealth. Investing can be interpreted as an activity that aims to develop the assets owned. Investment can also be interpreted as a commitment made in the present to a certain amount of money or other resources to achieve various benefits in the future. Investment activities begin with withdrawal in the present to obtain greater benefits or profits in the future (Tyas & Abidin, 2022).

In the calculation of national income, the definition of investment is expenditure to buy capital goods and production equipment to replace and especially adding capital goods in the economy that will be used to produce goods and services in the future (Pardiansyah, 2017).

CONSUMPTION

Creating a budget can begin by identifying income and expenses. An average of monthly routine expenses can be made by reviewing expenses in previous months. With a realistic budget, we can make an allocation that is by its designation, for example for worship, household needs, transportation, health, and others. By planning a budget in detail, we can avoid extravagance.

For outflows, it can be broadly categorized into 4, namely: the rights of Allah SWT, the rights of others, the rights of oneself in the future and the rights of oneself in the present. The first is the right of Allah SWT, as a form of our servitude to Allah in the form of zakat, infaq, sadaqah, and waqf. The amount is at least 2.5% to 10%, or more is better. The right of Allah SWT is not solely for Allah, but for the benefit of the ummah and the reward is multiplied for ourselves. Then the 2nd is the rights of others, what is meant here is the form of our expenditure as debt. For example, mortgages, motorcycle installments, furniture installments and others. This type 2 of expenditure should ideally be limited to a maximum of 30%. Then the 3rd is the right to own the future, which is a form of savings and investment for entrepreneurship of at least 10%. And the last is your own right now, which is a daily or monthly routine expense that is filtered on the condition of 'not excessive'," and you should not waste your wealth extravagantly. Indeed, the extravagant are the brothers of Satan" (QS. Al-Israa: 26-27). Ideally, this expenditure is limited to a maximum of 50%, less is better (Ridwan & MA, 2013).

Muslim consumer behavior that must be considered is: a. The use of clean, good, and useful goods b. Fairness in spending wealth c. A simple and fair attitude d. An attitude of generosity and high morality e. Asking for more priority needs (Salwa, 2019)

CONCLUSION

The results of the study show that the indicators used in measuring Islamic financial literacy are zakat, deposits and loans in Islam, Sharia insurance, Sharia investment and household consumption. The purpose of this study is to provide an understanding of the importance of Islamic financial literacy related to the financial management of Islamic households so that the goals of Sakinah Mawaddah Warrahmah Islamic households can be achieved. From several quantitative and qualitative studies, the author adds the zakat indicator as a measure of Islamic financial literacy and makes it the most important indicator in Islamic financial literacy.

Based on the results of the above research, it is recommended that housewives who play the role of financial managers in their families increase their knowledge and insight into Islamic financial literacy. It is also recommended that you be willing to take the time to make family financial planning so that the source of household income or available funds can be allocated effectively and efficiently

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