

LOCAL WISDOM IN APPLYING FINANCIAL FAMILY PLAN ACCORDING TO SHARIA: LESSONS LEARNED FROM MUSLIMAH HOUSEWIVES IN MAGELANG INDONESIA

Dien Silmi Al Anshor¹ & Nur Kholis²

¹ *Graudated from MIAI UII, Lecturer at STAI Ihyaul Ulum Gresik*

² *Universitas Islam Indonesia, Jl. Kaliurang KM 14,5 Sleman Yogyakarta 5584 Indonesia*

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ABSTRAK

This study aims to examine the effect of financial literacy on family financial management and analyze the skills of housewives in moderating financial literacy in family financial management. This study used a quantitative method with a sociological, gender, and Islamic economic approach involving 191 housewives. The data collection methods were questionnaires also documentation and were analyzed in a moderating regression analysis. The results show that financial literacy has a positive, significant effect on family financial management, and the skills of housewives can be a moderating variable that strengthens the impact of financial literacy on family financial management. This indicates that the better the financial literacy, the more improved the family's financial management. In addition, the skills of housewives as moderating variables can strengthen their effect on family financial management.

Keywords: *Financial Literacy, Family Financial Management, Housewife*

A. INTRODUCTION

Today, the complexity of various financial products and services requires every individual to harmonize the social transformation by developing an understanding of finance-related matters. Here financial literacy is considered a medium to manage economic and financial information appropriately to help someone with daily financial tasks (Garg & Singh, 2018). Not surprisingly, the development in the economic sector as the focus of the government is not merely implementing the physical instructors and facilities but expanding and improving the program of financial literacy which inequality in regional and gender lines (Bonang, 2019).

Based on regions, for example, Central Java was the second lowest financial literacy on Java island, the province reached 47,38% (OJK, 2019) means out of 100 residents in all regencies within the Central Java zone, only 47 people have financial literacy. The reason is this province has the highest number of villages in Indonesia, which is 8562 villages spread over 576 sub-districts in 35 regencies (*Badan Pusat Statistik*, 2022), according to survey data from the Financial Services Authority on financial literacy in 2019 by region, financial literacy in rural areas reached 34,53%, lower than financial literacy in urban areas which gained 41,41% (OJK, 2019). In fact, many villages in Indonesia have a lot of potential that requires good financial literacy, such as the business sector, agriculture, plantations, fisheries, tourist villages, etc.

Next, based on gender, women's financial literacy only reached 36,13%, lower than men's financial literacy which gained 39,94% (OJK, 2022). Also based on the OJK survey, the conventional financial literacy index for housewives is 15,2%, and 5,3% for Islamic financial literacy. This value is the lowest value of the financial literacy index based on work (OJK, 2016). Even though, 80% of household financial management in Indonesia is carried out by women (Amida et al., 2022). The low level of financial literacy causes inadequate public financial management (Farida et al., 2021). Similar to the position of housewives as family financial managers, if a housewife has low financial literacy, she tends to have low family finances. According to the National Survey of Financial Literacy and Financial Inclusion, this can happen because of some factors, such as; education, social strata, age, and occupation (Amida et al., 2022). This means that housewives need to improve their financial literacy (Senjiati et al., 2018).

Therefore, The main targets in financial literacy education activities since 2017 through the National Strategy for Financial Inclusion (SNKI) are women and housewives (Amida et al., 2022). From this case, Islam affirms beside the husband being responsible for livelihood as the basic principle of life, the wife must be skillful in managing household affairs, both temporary and sustainable, such as managing family finances and assets all the time and the management of a Muslim family has to be according to Islamic values and principles of Islamic economics (Dwiastanti, 2018). Of course, since the beginning of this purpose, financial literacy needs to be introduced before marriage, because household life never escapes from money and its management in short-term and long-term plans (Ridha, 2014).

عن ابن عباس أن عمر بن الخطاب قال له النبي صل الله عليه وسلم: أَلَا أُخْبِرُكَ بِخَيْرِ مَا يَكْنِزُ الْمَرْءُ: الْمَرْأَةُ الصَّالِحَةُ إِذَا نَظَرَ إِلَيْهَا سِرَّتُهُ وَإِذَا أَمَرَهَا أَطَاعَتْهُ وَإِذَا غَابَ عَنْهَا حَفِظَتْهُ. رواه أبو داود)

Ibn Abbas reported, The Messenger of Allah, peace and blessings be upon him, said to Umar Abdullah: "Let me inform you about the best a man hoards; it is a virtuous woman who pleases him when he looks at her, obeys him when he gives her a command, and guards his interests when he is away from her". (Abu Dawud transmitted it). (Dawud, 2000)

Like the phenomenon in the Srumbung subdistrict, Magelang regency, although it is known as the largest contributor in the agricultural sub-sector economic system, the welfare of its population still be categorized as less prosperous or underprivileged families (BPS Kabupaten Magelang, 2022). Its means can be concluded that the welfare of families in the Srumbung subdistrict including Kemiren Village is low. Kemiren Village is one of the villages in the Srumbung subdistrict zone with a lot of potential in agriculture, plantations, and mining, however, the low level of education of the populace dominated by primary school graduates, including housewives, causes low financial literacy, low family financial management, and family welfare. (Data Monografi Desa Kemiren Kecamatan Srumbung Kabupaten Magelang Tahun 2021, 2021).

Therefore, the author feels interested in exploring Islamic family financial management through the housewives' style in the village with financial literacy as an independent variable (X), family financial management as the dependent variable (Y), and housewife skills as a moderating variable (Z). The aims are to examine the effect of financial literacy on family financial management and analyze the skills of housewives in moderating financial literacy

B. METHODOLOGY

This study is explanatory research that explains the influence and relationship between variables (Bungin, 2005) using quantitative methods based on the causal relationship (Sugiyono, 2010) at three variables; financial literacy (X), family financial management (Y), and housewife skills (Z). The measurement of the financial literacy variable (X) includes 3 comprehensive dimensions; financial knowledge, financial behavior, and financial attitudes. Furthermore, the measurement of family financial management includes the dimensions of the financial portfolio, financial plan, and periodic monitoring and evaluation. Meanwhile, the skills of housewives include skills in managing economic and financial information as well as skills in managing family finances. The object of this research is the management of family finances, especially farmer families in Kemiren village, Srumbung subdistrict, Magelang regency. For the approach, in general, this research uses sociological, Islamic economics, and gender approaches. Because this study will examine policies, culture, and the perspective of a woman, especially a housewife (Harahap & Wahyuni, 2021) in managing, family finances were suitable to Islamic economic values to reach welfare (Aravik, 2016) using social indicators (Soemanto, 2014). The subjects of this study were 365 families whose livelihoods were from farming/ gardening/ animal livestock then the sample was 191 from the purposive sampling method. The data collection methods were questionnaires and data were analyzed in a Moderated Regression Analysis (MRA) with SPSS 2.4 software tools.

C. DISCUSSION

1. Theoretical Studies

Financial literacy

According to the Financial Services Authority, financial literacy is activities to manage economic information into knowledge, belief, judgment, also financial skills to

manage finances well (OJK, 2013). According to OECD (Organization for Economic Cooperation and Development), the scope or dimensions of financial education or OECD INFE (International Network on Financial Education) must include three comprehensive dimensions; financial knowledge, financial behavior, and financial attitude (OCDE, 2014).

Family financial management

Family financial management is managing finances during productive age that are adjusted to the people's life cycle, so the financial life more productive and prosperous in the next future (OJK, 2019). In Islam, family financial management not only looks for money and spending to survive but is based on the management of assets that are allocated in a trustful manner and expended efficiently to fulfill the family's requirement to achieve a well-being future (Sulastiningsih, 2012). Such as: being simple, prudent in expending, prioritizing primer requirements, increasing savings posts, sadaqah, alm, and on time in debt paying (Chomaria, 2015). This is according to Allah said;

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنَّ مِنَ الصَّالِحِينَ

And donate from what We have provided for you before death comes to one of you, and you cry, "My Lord! If only You delayed me for a short while, I would give in charity and be one of the righteous". Q.S Al- Munafiqun[63]:10 (Almahira, 2015).

The dimensions used to measure family financial management variables based on financial literacy materials that have been applied by the Financial Services Authority (OJK) include family finance portfolio, financial plan, and monitoring or evaluation periodically (OJK, 2017).

Housewife

The skills of housewives related to the role of wife and mother as responsible for all household matters (Sulastiningsih, 2012). In Islam, to be able to carry out her role in various things, a housewife obligates to have skills in various things, including as a family finance manager, a housewife is required to have skills in managing economic and financial information as well as skills in managing family finances were adjust with Islamic economic values (Ridha, 2014).

عَنْ عَبْدِ اللَّهِ، قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْنُونٌ. فَإِلِمَامٌ رَاعٍ وَهُوَ مَسْنُونٌ، وَالرَّجُلُ رَاعٍ عَلَى أَهْلِهِ وَهُوَ مَسْنُونٌ، وَالْمَرْأَةُ رَاعِيَةٌ عَلَى بَيْتِ زَوْجِهَا وَهِيَ مَسْنُونَةٌ، وَالْعَبْدُ رَاعٍ عَلَى مَالِ سَيِّدِهِ وَهُوَ مَسْنُونٌ. أَلَا فَكُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْنُونٌ. (متفق عليه)

Abdullah ibn Umar reported: The Messenger of Allah, peace and blessings be upon him, said: “Every one of you is a shepherd and is responsible for his flock. The leader of people is a guardian and is responsible for his subjects. A man is the guardian of his family and he is responsible for them. A woman is the guardian of her husband’s home and his children and she is responsible for them. The servant of a man is a guardian of the property of his master and he is responsible for it. No doubt, every one of you is a shepherd and is responsible for his flock.” (Muttawaq ‘Alaih transmitted it) (Hajar & bin Ali al-Asqalani, 2011)

D. RESULT

Classic assumption test

The normality test of this research using the One-Sample Kolmogorov-Smirnov test. The normality test of this research is normally distributed because of Kolmogorov-smirnov Z (0,062) and Asymp. Sig. (2-tailed) (0,075) means above 0,05. Furthermore, the multicollinearity test of this research is no multicollinearity between the independent variables because the VIF value (1,153) < 10 and tolerance value (0,867) > 0,10. Meanwhile, the heteroscedasticity test of this research is free heteroscedasticity caused significance value of financial literacy (0,063) and housewife skills (0,932) were above 0,05.

Regression test

Tabel 1 Regression Test Result						
Variables	Simple Linear Anysis	Moderating Regression Analysis				
	Unstandarized Coefficient B	t-tabel	Sig	Unstandar ized Coefficie nt B	t-tabel	Sig

Constant	8,927	3,272	0,001	-0,031	-0,511	0,610
X	0,610	8,353	0,000	0,426	6,647	0,000
Z				0,250	3,998	0,000
X*Z				0,126	2,052	0,042
Source: Primary Data Processed, 2022						

From table 4 above, the following equation can be written:

$$Y = \alpha + \beta_1 X + \epsilon$$

$$Y = 8,927 + 0,610X + \epsilon$$

$$Y = \alpha + \beta_1 X + \beta_2 Z + \beta_3 (X*Z) + \epsilon$$

$$Y = -0,031 + 0,426X + 0,250Z + 0,126X*Z + \epsilon$$

From the equation above, it can be seen that the regression coefficient has a positive direction which means that when the independent variable increases, the dependent variable increases too. Likewise, if financial literacy increases the family's financial management increases too. Based on the results test above, it can be explained as follows: (1) The value of the financial literacy coefficient in the regression test has a significance of 0,000 < 0,05. Based on these results, it can be stated that financial literacy affects family financial management. (2) The coefficient value of housewives' skills has a significance of 0,000 < 0,05. Based on these results, it can be stated that the skills of housewives affect family financial management. (3) The value of the coefficient of financial literacy (X) on family financial management (Y) with the skills of housewives (Z) as the moderating variable has a significance of 0,042 < 0,05. Based on these results, it can be stated that the results of interaction between financial literacy and the skills of housewives affect the management of family finances.

t test

Tabel 5 Partial Test Results (t test)						
Variables	Simple Linear Anysis	Moderating Regression Analsis				
	t-count	t-table	Sig	t-count	t-table	Sig
X	8,353	1,97	0,000	6,647	1,97	0,000
Z				3,998	1,97	0,000



X*Z				2,052	1,97	0,042
Source: Primary Data Processed, 2022						

The explanation of the t-test at the independent variable and the moderating variable on the dependent variable is as follows: (1) The results of the financial literacy variable's t-test (X) have a significance level of $0,000 < 0,05$, while the t-count is $6,647 > t$ -table (1,97); it can be concluded that H_0 is rejected and H_a is accepted. Thus the hypothesis which states "Financial literacy affects family financial management" is accepted. (2) The results of the skill variable of housewives' t-test (Z) have a significance level of $0,000 < 0,05$, while the t-count is $3,998 > t$ -table (1,97); it can be concluded that H_0 is rejected and H_a is accepted. Thus the hypothesis which states "housewife's skill variable affects family financial management" is accepted. (3) The results of the financial literacy variable moderated by the skills of housewives' t-test (Z) have a significance level of $0,042 < 0,05$, while the t-count is $2,052 > t$ -table (1,97); it can be concluded that H_0 is rejected and H_a is accepted. Thus the hypothesis which states "financial literacy variables, housewives, and interactions can be a moderator that strengthens the effect of financial literacy on family financial management" is accepted.

F Test

Tabel 6 Simultaneous Test Results (F Test)		
Model	Simple Linear Anysis	Moderating Regression Analysis
F	69,781	31,214
F Sig	0,000	0,000
Source: Primary Data Processed, 2022		

The results in the ANOVA table show that the independent variables, namely financial literacy and the moderating variable of housewives' skills, have an F-count of 31,214 with a significance value of 0,000. The F table value is $31,214 > 3,04$ and the significance value is $0,000 < 0,05$. Thus, it can be concluded that the model formulated in the regression equation is correct, meaning that the independent variables or financial literacy, housewife

skills, and interaction variables have a simultaneous effect on family financial management.

Determination test

Tabel 30. Determination Test Results (R ² Test)		
Model	Simple Linear Anysis	Moderating Regression Analysis
R ²	0,270	0,323
Source: Primary Data Processed, 2022		

The table above shows that the acquisition of the Adjusted R square (R²) is 0,323 = 32,3%. It can be concluded that the variables of financial literacy, housewife skills, and interactions, are able to explain family financial management by 32,3%, and other is explained by other variables that are not included in the model or are influenced by other factors outside the research variables studied.

Discussion

The effect of financial literacy on family financial management

The results of this study indicate that financial literacy has a positive effect with a t-count value of 6,647 which is greater than t-table 1,97 and has a significant effect with a significance value of 0,000 <0,05 on family financial management. It is probable the tendency of respondents' financial literacy in the descriptive analysis is included in the middle category. It means that the majority of respondents/housewives in Kemiren Village have a sufficient understanding of financial literacy which includes basic financial knowledge, financial behavior, and financial attitudes indicators. Thus, the results of this study are suitable with the theory that states that financial literacy affects family financial management.

Financial literacy is an inseparable part of one's life, especially in family life. Financial literacy will be knowledge that is able to make a person know what, where, why, when, and how to make decisions, make choices based on the economic information obtained, and be able to take appropriate financial actions (Yap et al., 2018). Theoretically, financial literacy is a combination of financial awareness, knowledge, attitudes, and financial behavior needed to make appropriate financial decisions. Thus, with financial

literacy, a person will have the ability to utilize financial resources, determine the sources of spending, finances manage, risks manage, and assets manage, also prepare for retirement. The better financial literacy, the more careful with financial problems and making financial decisions (Thakur, 2018).

The results of this study are also suitable with Reni Tri Purniawati and Lutfi's research entitled "Financial literacy and family financial management in the perspective of Javanese and Bugis culture" (Purniawati & Lutfi, 2019) also suitable with Sri Mulyati and Ravika Permata Hati's research entitled "The influence of financial literacy and attitudes towards money on family financial management" (Mulyati & Hati, 2021) which states that financial literacy has a positive value towards family financial management. However, the results of this analysis are not suitable with Rizki Amelia Putri's research entitled "Spiritual intelligence and financial literacy in family financial management with the locus of control mediation" which states that financial literacy has no significant effect on family financial management (Amelia Putri, 2017).

Housewife skills moderate the effect of financial literacy on family financial management

The results in this study indicate that the skills of housewives as a moderating variable have a positive effect with a t-count value of 2,052 greater than t-table 1,97 and a significant effect with a significance value of 0,042 <0,05. It is probable the tendency skill of housewives in the descriptive analysis included in the skilled category. This means that the majority of respondents/housewives in Kemiren Village have high skills in managing economic and financial information as well as skills in managing family finances. Thus, the results of this study are suitable with the theory which states that the skills of housewives can be a moderating variable that strengthens the influence of financial literacy on family financial management.

In Islam, it is also emphasized that one of the noble duties of a housewife is responsible for managing household affairs, starting from taking care of temporary and sustainable matters, such as managing family finances as long as the life of the family. Therefore, a housewife is required to be able to improve skills in managing economic and financial information as well as skills in managing assets and finances, from planning, and managing income and expenses, also solving financial problems (Ridha, 2014). According

to Islam, financial management must be based on trustworthy management, this means the housewife's expenses must be correctly and usefully for the future. In other words, Islamic family financial management is always allocated effectively, efficiently, and accompanied by gratitude. Thus, an increasing salary does not necessarily change the family's expenses, in fact, good financial management makes a family more disciplined, careful in making financial decisions, and straight in Islamic values, such as; simple, prioritizing needs, increasing family savings posts, and continuing infaq and alms (Sulastiningsih, 2012).

The results of this study are suitable with Handayani Dwilita and Pipit Buana Sari's research entitled "Analysis of Family Financial Management and Women's Financial Literacy in Dusun 20, Klambir Lima Kebun" which states that the financial skill variable or the high level of financial skills of a woman has a positive effect on financial budgeting which includes family financial reporting, as well as savings behavior (Amida et al., 2022).

Conclusion

Based on the discussion above and the results of the data analysis regarding the influence of financial literacy on financial management with the skills of housewives as a moderating variable (study on farmer families in Kemiren Village, Srumbung subDistrict, Magelang Regency) it can be concluded that: (1) The results of this study indicate that financial literacy has a positive effect with a t-count value of 6,647 is greater than t-table 1,97 and has a significant effect with a significance value of 0,000 <0,05 on family financial management. This is enough to prove that the majority of housewives in Kemiren Village have a good understanding of financial literacy. Better financial literacy affects the better making financial decisions, so the family financial management is better. (2) The results in this study indicate that the skills of housewives as a moderating variable have a positive effect with a t-count value of 2,052 greater than t-table 1,97 and a significant effect with a significance value of 0,042 <0,05. This is enough to prove that the majority of housewives in Kemiren Village have good skills in managing economic and financial information as well as skills in managing family finances. It means the higher housewives' skills in managing economic and financial information as well as skills in managing family finances, the higher management of family finances.

Meanwhile, from this research there are suggestions for further research, because

this research is limited to analyzing the Islamic economic perspective of financial literacy on family financial management with the skills of housewives as a moderating variable, further research is expected to be able to build new models or develop research models by adding variables that have not been studied that related to family financial management. In addition, further researchers can add the population or sample or may choose objects that have special characteristics or in certain areas that have carried out family financial management that is full of Islamic economic values.

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