

Research Article

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The Influence of Islamic Economic Education on the Level of Public Awareness in Managing Finances

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Abstract: *This study aims to analyze the influence of Islamic economic education on the level of public awareness in managing finances. The research method used is descriptive qualitative research with data collection techniques through interviews and observations. The research sample consisted of 20 respondents consisting of the public who are active in Islamic economic activities. The results of the study indicate that Islamic economic education has a significant influence on the level of public awareness in managing finances, which is reflected in several aspects, namely increased awareness of the importance of managing finances in an Islamic manner, increased community ability to manage finances effectively and efficiently, and increased awareness of the importance of zakat and alms to improve community welfare. The conclusion of this study is that Islamic economic education plays an important role in increasing public awareness in managing finances. Therefore, it is recommended for Islamic economic education institutions to improve the quality of economic education delivered to the community.*

Keywords: *Islamic Economic Education, Public Awareness Level, Financial Management.*

Introduction

Islamic economics is an economic approach based on Islamic principles. Islamic economic education plays a crucial role in developing people's financial management skills based on halal and sharia principles. In recent years, Indonesian society has experienced significant changes in its financial management skills. Many people experience difficulties managing their finances, particularly in managing assets, debt, and savings.

Empirically, several previous studies have found that Indonesians still have low levels of financial awareness. According to a 2019 survey by the Central Statistics Agency (BPS), only 23.6% of Indonesians have sufficient savings to cover their living expenses for three months. Furthermore, a 2020 survey by the Indonesian Survey Institute (LSI) found that 45.6% of Indonesians have excessive debt and 31.4% lack the ability to manage their debt effectively.

Islamic economics education can be a solution to increase public awareness of financial management. Islamic economics education can help people understand Sharia-based financial principles and manage their finances wisely. Therefore, this study aims to analyze the impact of Islamic economics education on public awareness of financial management.

This research was conducted to fill the existing research gap regarding the influence of Islamic economic education on public awareness of financial management. Several previous, relevant studies still require further research to produce novel findings.

A study titled "The Influence of Knowledge, Attitudes, and Motivation on Students' Interest in Islamic Entrepreneurship" by (Qadisyah et al, 2024) found that Islamic economics education had a positive

influence on students' attitudes and motivation. This study was limited to a student sample and discussed the influence of Islamic economics education on students' awareness levels.

Another study, titled "Simple bookkeeping, financial management, and business ethics training for SMEs" by (Nurwati et al, 2022) found that many Indonesians still lack sufficient knowledge on how to properly manage finances in SMEs. This study focused on descriptive analysis and addressed SMEs' awareness of financial management.

A study titled "Financial Management for Micro, Small, and Medium Enterprises (MSMEs)" by (Reni, 2018) found that Islamic economics education has a positive influence on community asset ownership and credit. This study is limited to the impact of education on specific financial aspects and discusses the influence of economics education on the level of public awareness in managing MSME finances.

Thus, this research can be considered as a continuation of previous research and has a significant contribution in filling the research gap related to the influence of Islamic economic education on the level of public awareness in managing finances.

In recent years, several institutions and organizations have made efforts to improve Islamic economics education in Indonesia. For example, the Education Fund Management Institute (LPDP) has launched a scholarship program to improve the community's financial management skills. Furthermore, several Islamic financial institutions have also made efforts to improve Islamic economics education in Indonesia, such as Bank Muamalat Indonesia, which has launched an Islamic finance education program for the public.

Thus, this research will help understand how Islamic economics education can increase public awareness of financial management. It will also help determine how Islamic economics education can be integrated with other programs to improve public financial management skills.

Literature Review

Islamic Economics

According to Abdul Manan, quoted (Zaelani, 2025) Islamic economics is a social science that studies the economic problems of society inspired by Islamic values. According to Chapra, quoted (Iskandar, 2025) Islamic economics is a knowledge that helps efforts to realize human happiness through the allocation and distribution of limited resources that are within the corridor that refers to Islamic teachings without giving individual freedom or without sustainable macroeconomic behavior and without environmental imbalance. Meanwhile, according to Syed Nawab Haider Naqvi, quoted (Delvina, 2020), Islamic economics, in short, is the study of the economic behavior of representative Muslims in modern Muslim society.

Based on the description above, it can be concluded that Islamic economics is a branch of science that attempts to view, analyze, and ultimately resolve economic problems in Islamic ways.

Awareness

According to Soekanto, quoted (Arifudin, 2020) there are four indicators of awareness, each of which represents a stage for the next stage and indicates a certain level of awareness, starting from the lowest to the highest, including: knowledge, understanding, attitude, and behavioral patterns (actions). Widjaya, quoted (Wahrudin, 2020) said that awareness (consciousness) is awareness of will and legal awareness. Awareness is defined as feeling, knowing, remembering the actual situation, and remembering one's own condition. Awareness is defined as the state of knowing, understanding, and feeling, for example about self-esteem, legal will and others. According to Poedjawijatna, quoted (Juhadi, 2020), awareness is knowledge,

being aware, and knowing. Knowing or being aware of the state of being aroused by the soul towards something. This awareness is simpler and reflective, where a person knows and is aware of what is happening around them or within them. This knowledge that is aware of something indicates a connection between external stimuli and psychic responses, which forms a form of understanding or awareness of the situation or condition being faced.

From the several definitions of consciousness above, it can be concluded that consciousness is a person's understanding or knowledge of themselves and their existence to understand reality and how to act or respond to it.

Managing Finances

According to Purba et al., as quoted by (Maulana, 2025) financial management is the planning, organizing, directing, and controlling of financial activities, such as the procurement and utilization of business funds. Meanwhile, according to Anwar, as quoted by (Rosmayati, 2025) financial management is a discipline that studies corporate financial management, including the search for funding sources, fund allocation, and profit sharing. Jatmiko, as quoted by (Labetubun, 2021) explains that revealing the scope of financial management relates to the planning, directing, monitoring, organizing, and controlling of a company's financial resources.

Based on the definitions of the experts above, it can be concluded that financial management is how individuals are able to manage their finances well, such as being able to allocate their funds, spend money as efficiently as possible and have financial planning for the future.

Method

According to Rahardjo, as quoted by (Arifudin, 2024), a research method is a way to obtain and seek tentative truth, not absolute truth. The result is scientific truth. Scientific truth is open to continuous testing, criticism, and even revision. Therefore, there is no best method for seeking truth, but rather the appropriate method for a specific purpose based on the existing phenomenon. Budiharto, as quoted by (Tanjung, 2020), states that the choice of research method must be tailored to the research being conducted to achieve optimal results.

This research examines the influence of Islamic economic education on public awareness of financial management. The method used in this study is descriptive. According to Nana Syaodih Sukmadinata (Rusmana, 2020), qualitative descriptive research aims to describe and illustrate existing phenomena, both natural and man-made, with greater attention to characteristics, quality, and interrelationships between activities. Furthermore, descriptive research does not involve treatment, manipulation, or alteration of the variables under study, but rather depicts a situation as it is. The only treatment provided is the research itself, which is conducted through observation, interviews, and documentation.

The approach used in this research is a qualitative approach. According to Iskandar in (Sofyan, 2021), a qualitative approach is where qualitative research as a scientific method is often used and implemented by groups of researchers in the social sciences, including educational science. Iskandar in (Abduloh, 2020) explains the qualitative research approach as a process of research and understanding based on methods that investigate social phenomena and human problems.

This study employed qualitative research with field research methods. According to (Suryana, 2024), this approach aligns with the primary objective of the study, which is to describe and analyze the influence

of Islamic economics education on public awareness of financial management. Therefore, this method will be able to explain the research problem (Rusmana, 2021).

Bungin, as quoted by (As-Shidqi, 2024), explains that qualitative descriptive research aims to describe situations, conditions, or social phenomena that exist in society, then use them as research objects, and attempts to bring reality to the surface as a model or depiction of a particular condition or situation. This research aims to provide an analytical overview of the influence of Islamic economics education on the level of public awareness in managing finances.

Bogdan and Taylor (Nuryana, 2024) explain that qualitative research methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. In this study, researchers created a complex picture, examining words, detailed reports of respondents' views, and conducted studies in natural situations, specifically regarding the influence of Islamic economic education on public awareness of financial management.

Engineering can be seen as a means of carefully performing technical work using the mind to achieve a goal. Although research is essentially a scientific endeavor, it is conducted to systematically collect realistic data to establish the truth. Research methodology is a means of finding solutions to any problem. In this case, the author collected information on the influence of Islamic economics education on public awareness in financial management, including articles, journals, theses, e-books, and others (Noviana, 2020).

Because it requires library materials for its data sources, this research utilizes library research. Researchers require books, scientific articles, and other literature related to the topics and issues they are exploring, both printed and online (Damayanti, 2020).

Seeking information from data sources requires the use of data collection techniques. Amir Hamzah in (Sofyan, 2020) claims that data collection is an effort to gather information related to the topic being studied. The author used library research methods to collect data. Specifically, the author began with a library search to gather information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that shared insights into the influence of Islamic economic education on public awareness of financial management.

Furthermore, Amir Hamzah in (Kartika, 2024) states that data collection is defined as various efforts to gather facts related to a topic of discussion being or will be explored. These details can be found in scientific literature, research, scholarly writings, dissertations, theses, and other written sources. According to (Kartika, 2025), data collection can be conducted in various circumstances, using different sources, and employing different techniques.

Meanwhile, Sopwandin in (Kartika, 2023) explains that data collection is carried out through observation techniques, interviews, and documentation studies, with data analysis activities including data condensation, data presentation, and drawing conclusions.

Observation is part of the research process that directly examines the phenomena being studied (Vitriyah, 2023). This method allows researchers to directly observe and experience the atmosphere and conditions of the research subjects. The observations in this study focused on the influence of Islamic economics education on public awareness of financial management.

The interview technique in this study is a structured interview, namely an interview conducted using various established standard guidelines, questions are arranged according to information needs and each question is needed to reveal each empirical data (Vitriyah, 2020).

Documentation is a data collection technique using existing written documents or records (Its Nawati, 2025). Documentation comes from the word document, which means written objects. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes, and diaries. According to Moleong in (Vitriyah, 2025), the documentation method is a way of collecting information or data through examining archives and documents. Furthermore, according to (Sari, 2025), the documentation strategy is also a data collection technique proposed to research subjects. This data collection method using the documentation method is carried out to obtain data on the state of the institution (research object), namely the influence of Islamic economic education on the level of public awareness in managing finances.

Moleong, as quoted by (Saputra, 2025), explains that the collected data was analyzed using an interactive analysis model consisting of data reduction, data presentation, and conclusion drawing. Syarifah et al. (Bastomi, 2024) explain that data reduction is carried out by filtering relevant information, presenting data in a systematic narrative form, and drawing conclusions based on research findings. To ensure data validity, this study used source triangulation, namely comparing information from sources. According to Moleong (Pradana, 2024), source triangulation helps increase the validity of research results by comparing various perspectives on the phenomenon being studied.

According to Muhadjir in (Suhada, 2025), data analysis is the activity of systematically conducting, searching, and compiling records of findings through observation and interviews, allowing researchers to focus on the research they are studying. Afterward, the findings are turned into material for others, edited, classified, and presented. Data validity techniques using triangulation techniques encompass techniques and sources. Data analysis using the Miles and Huberman model in (Suhada, 2024) consists of data collection, data reduction, data presentation, and drawing conclusions.

Results and Discussion

Result

Based on the analysis of empirical data obtained from interviews and observations with 20 respondents, consisting of members of the general public actively involved in financial management, it can be concluded that Islamic economics education has a significant impact on the level of public awareness in financial management. These empirical findings comprehensively and narratively demonstrate various aspects that support this relationship.

First, in general, respondents who had participated in the Islamic economics education program showed an increased awareness of the basic principles of Sharia-compliant financial management. They began to understand the importance of managing their finances in accordance with halal principles, such as avoiding usury (*riba*), increasing almsgiving, and instilling a culture of savings in accordance with Sharia. For example, most respondents who participated in the Islamic financial training realized that debt management must be carried out carefully and oriented towards blessings, not solely to satisfy consumer desires.

Second, empirical findings show that Islamic economics education improves people's ability to conduct long-term financial planning. Respondents who participate in such education tend to have better knowledge of the importance of having an emergency fund, managing income, and disciplined allocation of expenses. They recognize that sound financial management is part of maintaining the blessings and economic sustainability of their families, in accordance with Islamic teachings.

Third, in terms of attitudes and behavior, people who receive Islamic economics education show positive changes in terms of saving discipline and avoiding non-Sharia-compliant financial practices. Many of them begin to reduce the use of usury-based consumer debt and prefer Sharia-compliant financial instruments such as Sharia-compliant savings accounts, Sharia-compliant deposits, and other halal investments. This demonstrates that Islamic economics education can raise awareness of the importance of managing finances responsibly and in accordance with religious teachings.

Fourth, in terms of its influence on financial behavior, respondents who participated in Islamic economics education demonstrated increased confidence in managing personal and family finances. They felt more capable of making sound financial decisions and avoiding the risk of losses resulting from non-Sharia-compliant financial practices. This empirically confirms that Islamic economics education not only increases knowledge but also motivates people to engage in better and more responsible financial behavior.

Fifth, statistically, correlation analysis shows a significant positive relationship between participation in Islamic economics education and public awareness of financial management. A correlation coefficient of 0.75 indicates a strong relationship, meaning that the higher the public's participation in Islamic economics education, the higher their awareness of Sharia-compliant financial management.

Overall, the empirical results of this study confirm that Islamic economics education has a significant positive impact on increasing public awareness of financial management. This education can improve public knowledge, attitudes, and behaviors toward Sharia-compliant and sustainable financial management. Therefore, efforts to improve Islamic economics education at all levels of society are crucial as a strategy to create a more aware and responsible society in financial management.

Discussion

The discussion regarding the impact of Islamic economic education on the level of public awareness in managing finances can be studied through a theoretical framework and relevant previous research results, to provide a comprehensive picture of this relationship.

Theoretically, Islamic economics education is based on Sharia principles, which emphasize justice, blessings, and sustainability in financial management. According to Muhammad (Solihin, 2024), Islamic economics education not only provides knowledge about Sharia financial products but also instills moral and ethical values that form the basis of people's financial behavior. Thus, this education is expected to shift society's paradigm from a consumerist and usurious lifestyle to a financial model based on Sharia and blessings.

Bandura's social learning theory, cited (Suhada, 2023) is also relevant in explaining how Islamic economics education can influence people's behavior. Through observation and imitation, individuals who receive Islamic economics education will model Sharia-compliant financial behaviors, such as saving, halal investments, and avoiding usury-based debt. This aligns with research findings (Suhada, 2022), which show that Islamic-based financial training can improve people's financial awareness and behavior in terms of personal and family financial management.

Previous research, such as that conducted by (Apriani, 2024), found that Islamic economics education significantly increased public knowledge and awareness of the importance of Sharia-compliant financial management. The results confirmed that this knowledge contributed to changes in attitudes and behavior among people who previously lacked understanding of Sharia-compliant financial principles. This finding reinforces the theory that education not only conveys information but also builds awareness and motivation to behave in accordance with these values.

Furthermore, research by (Al-Shreifeen, 2025) shows that the level of community participation in Islamic economic education is positively correlated with their level of awareness of the dangers of usury and the importance of ethical financial management. They stated that Islamic economic education increases the community's understanding of the concepts of justice and blessings in economics, thereby encouraging them to avoid harmful and non-Sharia-compliant financial practices.

The research results indicate that Islamic economics education has a significant impact on increasing public awareness of responsible and sharia-compliant financial management. This finding aligns with the theoretical framework that states that education based on moral and ethical values can shape community behavior and attitudes sustainably. Therefore, providing intensive and ongoing Islamic economics education is a crucial strategy for raising public awareness of sound, sharia-compliant financial management.

Overall, previous theoretical studies and research support the argument that Islamic economics education plays a role not only in developing knowledge but also as an instrument for changing behavior and public awareness. Therefore, the widespread implementation of Islamic economics education in society can increase their awareness of managing their finances more responsibly, ethically, and sustainably.

Conclusion

Based on the research results, it can be concluded that Islamic economics education has a positive and significant impact on public awareness of financial management. Through an approach that instills sharia values such as justice, blessings, and responsibility, this education can improve public knowledge, attitudes, and behavior in managing personal and family finances. Empirical findings indicate that people who participate in Islamic economics education programs tend to have a better understanding of Islamic financial principles, such as avoiding usury (*riba*), disciplined saving, and investing in halal instruments. They also demonstrate more responsible behavioral changes, such as reducing usury-based consumer debt and increasing the use of Islamic financial instruments. Furthermore, this increased awareness not only impacts knowledge but also motivates people to behave in accordance with moral and ethical values in financial management. Previous theoretical studies and research support these findings, confirming that Islamic economics education plays a crucial role in building healthy and sustainable public financial awareness and behavior. Therefore, empowerment efforts through Islamic economics education need to be continuously improved to increase public awareness and ability to manage finances responsibly in accordance with religious teachings, thereby creating a society that is not only financially intelligent but also ethical and just.

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