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The Influence of Islamic Financial Literacy on Financial Behavior Among Students of Bandung State Polytechnic (Case Study of Islamic Finance Students at Bandung State Polytechnic)

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Abstract: This research aims to determine the influence of the level of Islamic financial literacy on financial behavior among students of Islamic finance at Bandung State Polytechnic. The variables in this study are the level of Islamic financial literacy (X) and financial behavior (Y). The method employed in this research is a quantitative descriptive approach. Data collection was conducted through a questionnaire distributed via Google Form. The respondents in this study are all students of the Islamic Finance Program at Bandung State Polytechnic, totaling 256 individuals. The sample size was calculated using the Slovin formula with a 0.05 level of error, resulting in a sample of 156 individuals. Subsequently, the relationship between the two variables was analyzed using simple linear regression, computed using SPSS software version 25. The results of this research indicate that the Islamic Financial Literacy variable has a positive and significant influence on financial behavior among students of the Islamic Finance Program at Bandung State Polytechnic.

Keywords:
Islamic Financial Literacy. Financial Behavior.Quantitative.

Abstrak: Penelitian ini memiliki tujuan untuk mencari tahu pengaruh antara tingkat literasi keuangan syariah terhadap Perilaku keuangan pada mahasiswa keuangan syariah Politeknik Negeri Bandung. Variabel dalam penelitian ini adalah tingkat literasi keuangan syariah (X), dan Perilaku keuangan (Y). Metode pada penelitian ini menggunakan pendekatan deskriptif kuantitatif. Dengan teknik pengumpulan data adalah dengan angket/kuesioner yang disebar melalui Google form. Responden pada penelitian ini adalah seluruh mahasiswa Program Studi Keuangan Syariah Politeknik Bandung yang berjumlah 256 orang dengan sampel yang diperhitungkan dengan rumus slovin dengan tingkat kesalahan 0.05 adalah 156 orang. Kemudian hubungan antara kedua variabel dianalisis dengan regresi linier sederhana yang diperhitungkan dengan menggunakan Software SPSS versi 25. Hasil penelitian ini menunjukkan bahwa Variabel Literasi Keuangan Syariah berpengaruh positif dan signifikan terhadap perilaku keuangan pada mahasiswa Program Studi Keuangan Syariah di Politeknik Negeri Bandung.

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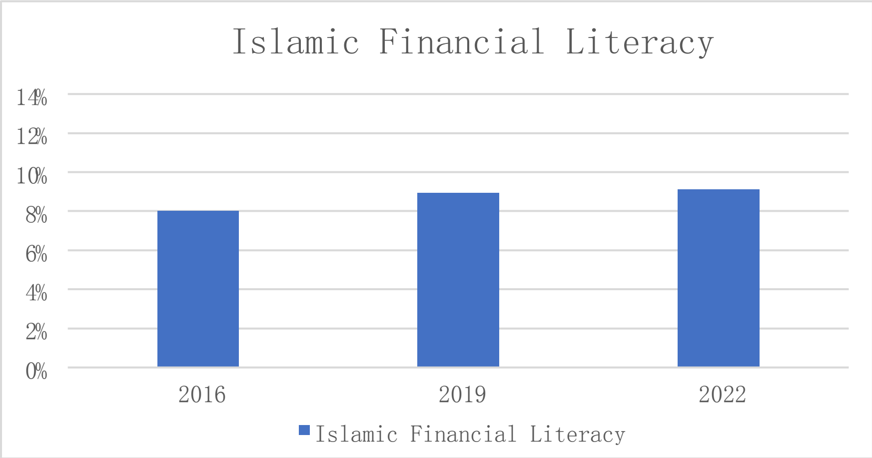
INTRODUCTION

Indonesia is one of the countries with a majority of Muslims in its population (Rahmawati et al., 2023). According to data from the Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs as of June 2021, the population of Indonesia is approximately 272.23 million people. Out of this total, around 86.88% or approximately 236.53 million people are followers of Islam (Kusnandar, 2021). The significant percentage of the population adhering to Islam in Indonesia has led to an increasing Islamic financial market to serve Muslim consumers. According to data released by the Financial Services Authority (OJK) during 2021, the assets of the Islamic finance industry have reached Rp. 2,050.44 trillion, growing by 13.82 percent year on year (yoy), with the assets of the Islamic Banking industry growing by 13.94 percent yoy. Simultaneously, the Islamic Capital Market industry has shown development evident from the market capitalization of the Indonesian Shariah Stock Index (ISSI) reaching Rp. 3,983.65 trillion, growing by 19.10 percent yoy in 2021.

The development of the Islamic financial market makes Islamic financial literacy crucial to implement (Gunaepi et al., 2023). Islamic financial literacy helps individuals understand and manage their finances in accordance with Sharia principles, thereby shaping good financial behavior (Nurhadi, 2015). Strong Islamic financial literacy assists people in grasping the principles of Sharia finance, such as riba (usury), gharar (uncertainty), and maysir (gambling), as well as understanding how Islamic financial products and services differ from conventional financial products and services (Nasution & Fatira, 2019).

Given the importance of Islamic financial literacy, it's only reasonable for individuals to possess this skill (Assyifa & Subagyo, 2023). However, the reality on the ground shows that Islamic financial literacy is still relatively low. Based on a survey conducted by the OJK among the Indonesian population during 2019, the level of financial literacy, both conventional and Islamic, measured by the Standard of Financial Literacy and Financial Inclusion (SNLIK), was still relatively low. In 2019, only 38.03% of the Indonesian population had a sufficient understanding of financial literacy, while the rest were categorized as having low literacy or even being illiterate. From an academic perspective, as formulated by Chen & Volpe in their financial literacy model, this percentage is still considered low (<60%). Furthermore, recent survey results state that as of 2022, the level of Islamic financial literacy is extremely low, with only about 9.14% of the total Indonesian population possessing adequate Islamic financial literacy skills (Fungky et al., 2022).

Grafik 1



Grafik 2

The persistent low level of Islamic financial literacy can lead to problems caused by poor financial management resulting from inadequate financial behavior. Financial behavior encompasses the actions and decisions of individuals or families related to personal financial planning, management, and control. This includes activities such as managing income, creating budgets, saving, borrowing money, purchasing financial products, and making long-term retirement plans. Empirical studies suggest that low financial literacy is correlated with poor financial behavior, including debt issues (Lusardi et al., 2011). This indicates that without strong financial literacy, individuals are more likely to exhibit poor financial behavior (Ruwaidah, 2020). Therefore, to understand whether similar findings can be observed between the variables of Islamic financial literacy and financial behavior, this research has been conducted.

METHODS

Types and Data Sources

Research methodology is a systematic approach that governs a rational, empirical, and systematic activity to acquire data for specific objectives and purposes. The subject of this study is the relationship between Islamic Financial Literacy, measured through the dimensions of financial literacy as defined by Volpe (1998) (Chen & Volpe, 1998), which is divided into four dimensions: understanding financial matters, savings and loans, insurance, and investments. The researcher combines these questions with Sharia principles based on the questions posed by OJK [2] when surveying the financial literacy level of the community. The resulting variable is named Islamic Financial Literacy (X). As for the variable (Y), which will be studied, it is Financial Behavior, which according to Ajie (Ajie, 2018), can be divided into four dimensions: Savings, Insurance, Cash Flow, and Debt Management.

The method used in this study is quantitative, where data can be measured numerically and then analyzed to determine the influence relationship between dependent and independent variables [11]. Islamic financial literacy in this study is defined as an individual's mastery of the four financial literacy dimensions explained by Chen & Volpe (Chen & Volpe, 1998), covering financial knowledge, savings and loans, insurance, and investments. The financial knowledge dimension is measured with 5 questions, savings and loans with 6 questions, insurance with 4 questions, and investments with 4 questions, resulting in a total of 19 questions. The responses to these questions are measured using a nominal scale, where selecting the wrong answer is scored as 0 and the correct answer is given 10 points, with a maximum total score of 190 and a minimum of 0 (Farahdiba, 2020). As for the financial behavior variable discussed in this study, it is limited to usage behavior and also only has four dimensions: Savings, Consumption, Cash Flow, and Debt Management. This division is based on research conducted by Ajie (Ajie, 2018). A higher score in this variable indicates positive behavior (being thrifty, saving regularly), while a lower score indicates negative behavior (extravagance, having excessive consumer debt).

Analysis Method

This research employs several interconnected analysis methods, including descriptive analysis, simple linear regression, validity test, reliability test, classic assumption tests (Normality Test, Multicollinearity Test, Heteroskedasticity Test), and hypothesis testing. The data used is primary data, which Sugiyono (Sugiyono, 2013) defines as data collected directly from the main source.

In this study, the data collection technique will be in the form of a questionnaire distributed through Google Form. A questionnaire is a data collection technique involving a set of written questions or statements given to respondents to answer (Sugiyono, 2013). The questionnaire will be distributed through a Google Form link provided to respondents via WhatsApp. The targeted number of respondents, as calculated using the previously mentioned Slovin formula, is 156 respondents.

RESULTS AND DISCUSSION

Description of Research Data

In this study, there are two groups of data that will be used. The first data set consists of data obtained from 63 respondents in the pilot test, which will be used for validity and reliability analysis. The second data set is comprised of data from 156 respondents who serve as the research sample. This second data set will be used to test the hypotheses of this study. It's important to note that out of the final 156 data points used for hypothesis testing, the 63 respondents from the pilot test are included and serve as a benchmark for validity and reliability testing.

Islamic Financial Literacy of Research Respondents

For the Islamic Financial Literacy variable, it will be divided into two groups: the pilot test group and the actual research group. Below is the descriptive analysis of the respondents.

Table 1. Number of Passenger Cars (Passenger Cars) in Indonesia.

Islamic Financial Literacy Descriptive Statistics Trial	
Mean	12.8
Standard Error	0.76474
Median	13.5
Mode	17
Standard Deviation	4.188655
Sample Variance	17.54483
Kurtosis	1.121442
Skewness	-1.08616
Range	16
Minimum	2
Maximum	18
Sum	384
Count	30

It can be observed that out of the 30 respondents in the pilot test, the minimum value obtained by a respondent is 2, while the highest value is 18. The average score for the respondents is 12.8, with a median value of 13.5. From this pilot test, it can be concluded that the average respondent has a basic understanding of Islamic financial literacy, as indicated by the average score exceeding 50% (12.8/19).

Table 2

Variable Descriptive Analysis

Mean	12.55279503
Standard Error	2.622615186
Median	14
Mode	15
Standard Deviation	33.27725614
Sample Variance	1107.375776
Kurtosis	0.671627971
Skewness	-1.005100669
Range	15
Minimum	3
Maximum	18
Sum	2021
Count	161

With the actual sample of 161 individuals, the median value has increased to 14, while the average has decreased by 0.3 points. Nevertheless, despite this change, the classification of the 161 sample can still be considered to have a fairly good understanding of Islamic Financial Literacy.

Financial Behavior of Respondents

The Financial Behavior group is divided into two categories: the pilot test group and the actual test group.

Table 3

Descriptive Statistics of Financial Behavior Pilot Test

Mean	43.2
Standard Error	1.763878
Median	44.5
Mode	48
Standard Deviation	9.661156
Sample Variance	93.33793
Kurtosis	2.538688
Skewness	-1.45154
Range	43
Minimum	13
Maximum	56
Sum	1296
Count	30

It can be observed that the score results from the pilot test with a sample of 30 respondents have an average score around 3.6. The median is at 44.5, with a maximum value of 43 and a minimum of 13.

Table 4

Descriptive Statistics on Financial Behavior	
Mean	44.1552795
Standard Error	0.672528776
Median	44
Mode	42
Standard Deviation	8.533433516
Sample Variance	72.81948758
Kurtosis	2.136910541
Skewness	-0.981893917
Range	47
Minimum	13
Maximum	60
Sum	7109
Count	161

Based on the analysis of respondent answers, for the Islamic financial literacy variable, it is known that the overall average of the 12 question items is 3.67, representing an increase of 0.7 points from the pilot test. This average can be categorized as high or good. Among the 12 statement items, it is noted that statement X1.8, which reads "When borrowing, I consider Sharia principles (no interest-based elements)", has the highest average score of 4.17, falling into the high or good category. On the other hand, the statement with the lowest average score is X1.10, which reads "My income is higher than my monthly expenses", with an average score of 3.24 and categorized as moderate. Based on these results, it can also be observed that most respondents provided agreement responses to each question, with the lowest response being strongly disagree and the highest being strongly agree.

3.4 Validity and Reliability Test

Table 5 Validity Test for Pilot Test using SPSS

TOTAL_X			TOTAL_Y	
TX.1	Pearson Correlation	.604**	Y.1	.742**
	Sig. (2-tailed)	0.000		0.000
	N	30		30
X.2	Pearson Correlation	.702**	Y.2	.700**
	Sig. (2-tailed)	0.000		0.000
	N	30		30
X.3	Pearson Correlation	.566**	Y.3	.770**
	Sig. (2-tailed)	0.001		0.000
	N	30		30
X.4	Pearson Correlation	.457*	Y.4	.862**
	Sig. (2-tailed)	0.011		0.000
	N	30		30

X.5	Pearson Correlation	.375*	Y.5	.591**
	Sig. (2-tailed)	0.041		0.001
	N	30		30
X.6	Pearson Correlation	.469**	Y.6	.740**
	Sig. (2-tailed)	0.009		0.000
	N	30		30
X.7	Pearson Correlation	.685**	Y.7	.460*
	Sig. (2-tailed)	0.000		0.011
	N	30		30
X.8	Pearson Correlation	.648**	Y.8	.628**
	Sig. (2-tailed)	0.000		0.000
	N	30		30
X.9	Pearson Correlation	.509**	Y.9	.719**
	Sig. (2-tailed)	0.004		0.000
	N	30		30
X.10	Pearson Correlation	.463*	Y.10	.709**
	Sig. (2-tailed)	0.010		0.000
	N	30		30
X.11	Pearson Correlation	.695**	Y.11	.769**
	Sig. (2-tailed)	0.000		0.000
	N	30		30
X.12	Pearson Correlation	.373*	Y.12	.774**
	Sig. (2-tailed)	0.042		0.000
	N	30		30
X.13	Pearson Correlation	.469**	TOTAL_Y	1
	Sig. (2-tailed)	0.009		
	N	30		30
X.14	Pearson Correlation	.743**		
	Sig. (2-tailed)	0.000		
	N	30		
X.15	Pearson Correlation	.469**		
	Sig. (2-tailed)	0.009		
	N	30		
X.16	Pearson Correlation	.685**		

	Sig. (2-tailed)	0.000
	N	30
X.17	Pearson Correlation	.457*
	Sig. (2-tailed)	0.011
	N	30
X.18	Pearson Correlation	.413*
	Sig. (2-tailed)	0.023
	N	30
TOTAL_X	Pearson Correlation	1
	Sig. (2-tailed)	
	N	30

In this study, the instrument will be considered valid if the significance value is < 0.05. Since the significance values of all questions in the instrument are smaller than 0.05, it can be concluded that all questions in the instrument pass the validity test.

If you need assistance with interpreting the table or analysis results, please provide more specific information from the table, and I'd be happy to help.

Table 5 Reliability Test for Pilot Test using SPSS

Reliability Statistics			
Variabel X		**Variabel Y**	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
0.854	18	0.906	12

As explained in Chapter 2, a research instrument can be considered reliable when its Cronbach's alpha value exceeds 0.6. It can be observed that variables X and Y have Cronbach's alpha values of 0.854 and 0.906, respectively, both exceeding 0.6. Thus, it can be concluded that the research instrument is reliable for both variable X and Y.

3.4 Classic Assumption Tests

3.4.1 Normality Test

Table 6

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		161
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	8.26666172
Most Extreme Differences	Absolute	.065
	Positive	.051
	Negative	-.065
Test Statistic		.065

Asymp. Sig. (2-tailed)	.091[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the test results, it is known that the significance value of Asymp.Sig (2-tailed) is 0.091, which is greater than 0.05. Therefore, it can be concluded that the Kolmogorov-Smirnov normality test indicates that the data is normally distributed.

3.4.2 Multicollinearity Test

Table 7

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	36.169	2.558		14.140	.000		
	LITERASI KEUANGAN SYARIAH	.064	.020	.248	3.229	.002	1.000	1.000

a. Dependent Variable: Financial Behavior

Based on the multicollinearity test results, it is known that the tolerance value of the Islamic Financial Literacy variable is 1.000 and the VIF value is 1.000, which is not exceeding 10. Therefore, it can be concluded that there is no multicollinearity present in the independent variables in this regression model.

3.4.3 Heteroskedasticity Test

Table 8

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	6.086	1.664		3.658	.000
	LITERASI KEUANGAN SYARIAH	.001	.013	.009	.107	.915

a. Dependent Variable: ABSRES

Based on the table of heteroskedasticity test results, it can be seen that the significance value (Sig.) for the Islamic Financial Literacy variable is 0.915, which is greater than 0.05. Therefore, it can be concluded that there is no heteroskedasticity present in the regression model.

3.5 Regression and Hypothesis Testing

3.5.1 Linear Regression Results

Table 9

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients .beta
1	(Constant)	36.169	2.558	
	LITERASI KEUANGAN SYARIAH	.064	.020	.248

a. Dependent Variable: Financial Behavior

From the SPSS calculation table, the simple linear regression equation is obtained as follows:

$Y = a + \beta x + e$

$Y = 36.169 + 0.064x + e$

Where:

Y = Financial Behavior

X = Islamic Financial Literacy

B = Regression Coefficient

E = Standard Error

Based on the model, the explanation of the relationship between the dependent variable and the independent variable is as follows:

The obtained constant (a) is 36.169.

The coefficient value of the Islamic Financial Literacy variable is 0.064. This means that if the Islamic Financial Literacy variable increases by 1 unit, the Financial Behavior variable (Y) will increase by 0.064 units or 6.4%. The positive coefficient value of the Islamic Financial Literacy variable indicates that as the literacy in Islamic finance increases, financial behavior will exhibit progress or improvement.

3.5.2 Significance of Parameter Test (t-test)

Table 10

Coefficients^{a}

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	36.169	2.558		14.140	.000
	LITERASI KEUANGAN SYARIAH	.064	.020	.248	3.229	.002

a. Dependent Variable: Financial Behavior

From the SPSS calculation in the table, it can be seen that the significance value is 0.002, and the tabulated value for a confidence level of 0.05 with 161 respondents is 1.65431. The calculated t-value is 3.229, which means that the calculated t-value is greater than the tabulated t-value. Thus, it can be concluded that the null hypothesis (H0) is rejected, and the research has sufficient evidence to state that Islamic Financial Literacy has a positive and significant influence on the Financial Behavior of students in the Sharia Finance program at Politeknik Negeri Bandung.

Table 11 Coefficient of Determination Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.248[a]	.062	.056	8.29262

a. Predictors: (Constant), Sharia Financial Literacy

The adjusted R-squared value for this study is 0.056, indicating that 5.6% of financial behavior can be explained by students' Islamic financial literacy. The remaining portion (94.4%) is influenced by other variables not covered in this study.

3.6 Discussion

This study found that the Islamic financial literacy variable, composed of dimensions such as Knowledge of Islamic Finance, Loans, Investments, and Insurance, has a significant and positive impact on the financial behavior of students at Politeknik Negeri Bandung. This suggests that the better a student understands Islamic Finance, the higher the likelihood of exhibiting good financial behavior. In this context, "good" financial behavior is defined as being thrifty and avoiding impulsive spending (Siswanti & Halida, 2020).

This can be observed from the results of the significance parameter test (t-test), which compares the calculated t-value to the tabulated t-value. The Islamic Financial Literacy variable has a calculated t-value of 3.229, which is greater than the tabulated value. Additionally, the significance value is 0.002, which is smaller than 0.05. Thus, it can be stated that the Islamic Financial Literacy variable has a positive and significant impact on the financial behavior of students in the Sharia Finance program at Politeknik Negeri Bandung.

This implies that literacy encompassing knowledge of Islamic finance supports students in understanding Islamic finance, loans, investments, and insurance, leading to better financial behavior. The findings of this study align with research conducted by Naufal (2020) (Naufal, 2020), which concluded that financial knowledge has a significant and positive influence on respondents' financial behavior.

CONCLUSION

Based on the research results, it can be concluded that Islamic financial literacy has a significant and positive impact on the financial management behavior of students at Politeknik Negeri Bandung. Students with good knowledge of Islamic finance, loans, investments, and Islamic insurance tend to exhibit good financial behavior, characterized by thriftiness and avoiding impulsive spending. The significance parameter test results indicate that the Islamic financial literacy variable has a positive and significant influence on the financial behavior of students in the Sharia Finance program at Politeknik Negeri Bandung. This study found that the Islamic financial literacy variable, composed of dimensions such as Knowledge of Islamic Finance, Loans, Investments, and Insurance, has a significant and positive impact on the financial behavior of students at Politeknik Negeri Bandung. This suggests that the better a student understands Islamic Finance, the higher the likelihood of having good financial behavior.

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