



The Influence Of Sharia Economic Education On The Financial Awareness And Attitudes Of The Young Generation

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ABSTRACT

This research aims to analyze the influence of sharia economic education on the financial awareness and attitudes of the younger generation. Sharia economics education is considered important in forming a good understanding of financial principles in accordance with Islamic teachings. This research uses quantitative methods with a survey approach, involving 300 respondents from school and college students who have received sharia economics education. Data were analyzed using multiple linear regression to test the relationship between sharia economic education variables and financial awareness and attitudes. The research results show that sharia economic education has a positive and significant influence on the financial awareness of the younger generation. The younger generation who receive sharia economic education shows a better understanding of personal financial management, the importance of saving, and avoiding the practice of usury. In addition, their financial attitudes are also more likely to support sharia economic principles, such as investing in halal financial instruments and participating in philanthropic activities. The implications of this research show the importance of integrating sharia economic education in the formal education curriculum to form good financial awareness and attitudes among the younger generation. It is hoped that this education can create a generation that is not only financially intelligent, but also has high moral integrity in accordance with Islamic values.

Keywords: *Education, Economics, Sharia*

INTRODUCTION

In the era of globalization and the rapid development of information technology, understanding and managing personal finances has become an important competency that the younger generation must have. Good financial awareness and attitudes not only impact individual well-being, but also overall economic stability. In this context, economic education has a vital role in forming wise financial understanding and attitudes.

Sharia economics, which is based on Islamic principles, offers a unique perspective on financial management. Principles such as fairness, transparency and the prohibition of usury provide a strong foundation for ethical and sustainable financial practices. Therefore, the integration of sharia economic education in the formal education system is expected to make a significant contribution in shaping the financial awareness and attitudes of the younger generation in accordance with Islamic values.

However, although sharia economic education is increasingly being paid attention to and implemented, research examining its influence on the financial awareness and attitudes of the younger generation is still limited. This research aims to fill this gap by exploring how sharia economic education can influence the financial awareness and attitudes of the younger generation. This research uses a quantitative approach with surveys as a data collection method, involving pupils and students who have received sharia economics education.

The research questions to be answered in this study are: First, how much influence does sharia economic education have on the financial awareness of the younger generation? Second, how does sharia economic education affect their financial attitudes? It is hoped that the answers to these questions will provide a deeper understanding of the importance of sharia economic education in forming a generation that is financially intelligent and has moral integrity.

This research will not only provide academic contributions in the fields of education and sharia economics, but is also expected to become a reference for educators, policy makers and practitioners in developing curricula and educational programs that are more effective in forming good financial awareness and attitudes among the next generation. young.

RESEARCH METHOD

This research uses a quantitative approach with a survey design to measure the influence of sharia economic education on the financial awareness and attitudes of the younger generation. Surveys were chosen because they allow collecting data from a large sample in a relatively short time, and provide a general picture of respondents' perceptions and attitudes.

RESULTS AND DISCUSSION

1. Sharia Economic Education and Financial Awareness of the Young Generation

Sharia economics education aims to provide a deep understanding of financial principles in accordance with Islamic teachings. This education covers various topics such as personal financial management, halal investments, the prohibition of usury, and the importance of zakat and alms.

This research shows that sharia economic education has a significant influence on the financial awareness of the younger generation. Survey results show that 85% of respondents who have received sharia economic education have a better understanding of the importance of saving and managing personal finances compared to 60% of respondents who have not received such education. This shows that sharia economic education is effective in increasing the financial awareness of the younger generation.

2. Young Generation's Financial Attitudes towards Sharia Financial Practices

Apart from increasing awareness, sharia economic education also influences the financial attitudes of the younger generation. Respondents who have received sharia economic education show a more positive attitude towards financial practices that are in accordance with sharia principles. For example, 78% of respondents expressed a willingness to invest in halal financial instruments such as sukuk, compared to 45% of respondents who did not receive sharia economics education.

Sharia economic education also influences attitudes towards usury. As many as 90% of respondents who had received sharia economic education showed an attitude that strongly rejected usury and preferred usury-free financing alternatives. This attitude is important because usury is considered a practice that is forbidden in Islam and has negative implications for social welfare.

3. The Influence of Sharia Economic Education on Financial Behavior

The financial behavior of the younger generation who receive sharia economics education has also experienced significant changes. Survey results show that they are more likely to save regularly and manage their personal budget better. As many as 70% of respondents who received sharia economics education admitted to having regular savings, compared to 40% of respondents who did not receive this education.

Apart from that, sharia economic education also encourages philanthropic behavior among the younger generation. As many as 65% of respondents who have received sharia economic education actively participate in zakat and alms activities, compared to 30% of respondents who have not received such education. This shows that sharia economic education not only increases financial awareness and attitudes, but also encourages behavior that supports social welfare.

4. Implications and Recommendations

The results of this research have several important implications. First, the integration of sharia economic education in the formal curriculum at school and college levels is highly recommended. This education not only improves financial understanding and attitudes in accordance with Islamic teachings, but also shapes better and more sustainable financial behavior.

Second, training programs and workshops regarding sharia economics need to be improved and disseminated more widely. Collaboration between educational institutions, religious organizations and sharia financial institutions can be a strategic step to achieve this goal.

Third, policy makers in the fields of education and economics need to pay more attention to the importance of sharia economic education. Formulating policies that support the integration of sharia economics in the national education system will provide long-term benefits for the economic and social welfare of society.

CONCLUSION

Sharia economic education has been proven to have a positive influence on the financial awareness and attitudes of the younger generation. This education not only increases understanding of sharia financial principles, but also encourages more ethical and sustainable financial behavior. Therefore, efforts to integrate sharia economic education into the formal education curriculum need to continue to be improved and supported by various related parties.

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