

FIVE YEARS OF ISLAMIC FINANCIAL LITERACY RESEARCH IN INDONESIA IN SINTA INDEXED JOURNALS: A BIBLIOGRAPHY STUDY

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Abstract

This study aims to determine and discuss the development of research on the influence of Islamic financial literacy from 2020 to 2024 using scientific journals indexed by SINTA (Science and Technology Index) 1,2,3,4,5 and 6. The research method used in this study is the Literature review bibliography method. This study found the fact that the development of research on Islamic financial literacy is still not stable enough, as evidenced by the increase and decrease in each year which is less consistent. The method widely used by researchers in this research is the quantitative method. Most of the articles in this study were published in journals indexed by SINTA 4 and no related articles were found in journals indexed by SINTA 1. This study shows the development of Islamic financial literacy in Indonesia using the bibliographic analysis method, by comparing articles published in journals indexed 1,2,3,4,5 and 6 during the last five years, namely 2020-2024 which have never been studied by other researchers.

Keywords: Financial literacy, Sharia, Islamic Finance, Indonesia, Bibliography.

A. INTRODUCTION

Recently, the issue of Islamic financial literacy in Indonesia has become a significant focus in public discussions (H. A. Nasution & Soemitra, 2024). The Financial Services Authority (OJK) provided empirical data through the National Survey on Financial Literacy and Inclusion (SNLIK), showing that Islamic financial literacy among Indonesia's Muslim population has reached 39.11% (Financial Services Authority, 2024). This fact highlights the low level of literacy among the Indonesian population, the majority of whom are Muslims, regarding Islamic finance knowledge, presenting an epistemological challenge that could hinder the progress of Islamic economics and finance in Indonesia, particularly in the banking sector, one of the Islamic finance products (Kaharuddin et al., 2024). The government itself has begun encouraging the public to switch to the Islamic financial market due to the fact that the majority of Indonesia's population is Muslim, providing potential for the development of the Islamic industry (Ramdhani et al., 2022).

Financial literacy is the level of basic knowledge on how to manage one's finances, from income to expenditure (Dikria & W, 2016). Islamic financial literacy refers to understanding and applying financial principles in line with Islamic Sharia, allowing individuals to make sound financial decisions and plan their finances well (Mufidah et al., 2022). Financial literacy, including Islamic financial literacy, is a key component in the growth and

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development of an economy. The presence of Islamic financial literacy is a major concern for the Indonesian government as it forms an important part of public financial literacy (Suman et al., 2024). As the country with the largest Muslim population globally, Indonesia has great potential to utilize Islamic finance as a support for economic development (Azri et al., 2024). Islamic financial literacy is a critical element in supporting the vision of inclusive finance, where people from various backgrounds can access and understand Islamic banking products (Hera Susanti, 2023).

Ignorance about Islamic finance can lead to poor financial decisions and planning, especially among Muslims in Indonesia, potentially affecting their adherence to managing personal finances according to Sharia principles (Mufidah et al., 2022). High levels of financial literacy among Muslims could create significant opportunities to expand Islamic financial products (Panghayo & Musdhalifah, 2018). However, according to Puspitasari (2021), interest in investing in the Islamic capital market or Islamic financial products is not influenced by Islamic financial literacy. Although the Indonesian Ulema Council (MUI) has contributed to efforts to increase Islamic financial literacy, the impact is indirect and less effective in addressing widespread ignorance (Soumena, 2024).

In Indonesia, Islamic financial literacy still faces considerable challenges related to issues such as insufficient understanding of financial products, decision-making based on religious values, and the need for educational materials promoting tolerance and moderation (Bahri S et al., 2022). Low awareness of Islamic finance, limited understanding of Islamic principles, and poor knowledge of Islamic banking services are some of the issues that hinder financial inclusion within the community (Budianto, 2022). Understanding Islamic finance means understanding Islamic financial rules that allow individuals to manage their finances ethically, avoid exploitative loans, and make appropriate financial decisions aligned with Sharia principles. (Aulia et al., 2024).

Islamic financial literacy is crucial as it positively impacts investment decisions in Sharia-compliant goods and services, effective marketing strategies, and the promotion of Islamic financial education (Ahmad Fauzi & Abdur Rafik, 2024). Additionally, research on Islamic financial literacy is essential as it enhances understanding of Islamic products, how they influence financial decisions, and how to integrate local wisdom with Islamic principles to boost community participation (Kaharuddin et al., 2024). Given that the majority of Indonesia's population practices Islam, studying and deepening knowledge of finance in line with Sharia principles and laws is both relevant and necessary for Muslim-majority countries, including Indonesia. Therefore, the primary goal of this research article is to examine and discuss the development of research on the impact of Islamic financial literacy from 2020 to 2024 using SINTA (Science and Technology Index) indexed journals 1, 2, 3, 4, 5, and 6. This bibliographic study is expected to aid this research by providing new insights into the progression of Islamic financial literacy impacts over the years and making it easier for readers to find relevant journal sources.

B. LITERATURE REVIEW

Bibliography

A bibliography is a publication containing a list of documents, such as books, journal articles, or other library materials, related to a particular field, discipline, or area of study (Nurhayati & Elly, 2019). It also serves as a secondary document that functions as a reference source for primary documents, containing a list of primary documents organized according to bibliographic rules, with locations not limited to a single library (Feranisa et al., 2017). Bibliographic analysis is a scientific method useful for both seasoned and novice academics

who want to retrospectively examine the broad and rich field of business research. (Donthu et al., 2021).

Islamic Financial Literacy

Financial literacy refers to how individuals perceive their financial situation, enabling them to make informed decisions to improve their financial management (Handida & Sholeh, 2019). Meanwhile, Islamic financial literacy is the ability to manage finances to enhance well-being, influenced by internal factors such as cognitive and psychological abilities, and external factors like social and economic conditions, based on Islamic principles and laws (A. W. Nasution, 2019). Islamic financial literacy involves increasing knowledge, understanding, and engagement of individuals or communities in using Islamic financial products and services, helping them to understand and become interested in various Sharia-compliant financial offerings. (Yasin et al., 2021).

C. RESEARCH METHODOLOGY

The research method used in this study is the Literature Review Bibliography method. The literature review method involves gathering data from various credible sources that are proven to be relevant to the topic or theme of interest to the researcher (Yanti et al., 2022). A bibliographic study is a research method that involves analyzing literature or references related to a research topic based on quality and accurate information. The scope of a bibliographic study includes various literature sources such as books, journal articles, conference papers, theses, and other documents related to the research topic (Habibah & Maulida, 2023).

The steps in compiling this research article include searching for journals or articles indexed in SINTA levels 1, 2, 3, 4, 5, and 6 over the last five years, from 2020 to 2024, with a total of 102 articles accessible online using the keyword “Islamic Financial Literacy.” After collecting data that aligns with the title, descriptive qualitative analysis or synthesis is conducted, and the articles are categorized according to the journal name and year of publication.

D. RESULTS AND DISCUSSION

The results and discussion include information on the sample articles, followed by a mapping of journal names and publication years. Analysis based on the mapping of journal names and publication years provides information on the distribution of articles over the five-year period from 2020 to 2024 and on which journals have published the most articles on the topics or themes researched and of interest to the researchers. Table 1 shows that the SINTA-indexed journal that has published the most articles with the keyword “Islamic Financial Literacy” is Al-Kharaj: Journal of Islamic Economics, Finance & Business, with 9 articles indexed in SINTA 4. This is followed by JIEI: Journal of Islamic Economics, which has published 8 articles indexed in SINTA 3, with other SINTA-indexed journals publishing only 1 or 2 articles each.

Table 1. Mapping of Islamic Financial Literacy Articles by Journal Name for the 2020-2024 Period

No	Journal Name	Year of Publication (Number of Articles)		Total Article	Persentase (%)
		2020-2022	2023-2024		

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1	Jurnal Ekonomi Pendidikan dan Kewirausahaan	1	0	1	1%
2	Al-Mutharahah: Jurnal Penelitian dan Kajian Sosial Keagamaan	1	0	1	1%
3	JIEI: jurnal ilmiah ekonomi Islam	3	5	8	8%
4	Jurnal Ekonomi Syariah Teori dan Terapan	1	0	1	1%
5	DINAMISIA: jurnal pengabdian kepada masyarakat	1	0	1	1%
6	JIP3MAS: Jurnal Inovasi Hasil Pengabdian Masyarakat	1	0	1	1%
7	jurnal bahtera inovasi	1	0	1	1%
8	INOVBIZ: jurnal inovasi bisnis	1	0	1	1%
9	AL-KHIDMAT: jurnal ilmiah pengabdian masyarakat	1	0	1	1%
10	JURNAL IQTISAD: reconstruction of justice and welfare for indonesia	1	0	1	1%
11	Jurnal Ekonomika dan Bisnis Islam	2	0	2	2%
12	jurnal maps (manajemen perbankan syariah)	1	0	1	1%
13	J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)	2	0	2	2%
14	Syntax Idea	1	0	1	1%
15	HUMANISM: Jurnal Pengabdian Masyarakat	1	0	1	1%
16	Muhasabatuna: Jurnal Akuntansi Dan Keuangan Islam	1	0	1	1%
17	Economic Education Analisis Journal	1	0	1	1%

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18	Jurnal Riset Akuntansi Multiparadigma (JRAM)	1	0	1	1%
19	Jurnal Muslim Heritage	1	0	1	1%
20	JIEFeS: Journal Of Islamic Economics And Finance Studies	1	0	1	1%
21	Transekonomika-Akuntansi Bisnis dan Keuangan	1	0	1	1%
22	SULUH: Jurnal Abdimas	1	0	1	1%
23	COMMUNITY EMPOWERMENT	1	0	1	1%
24	Jurnal Ekonomi & Pendidikan	1	0	1	1%
25	IQTISHADUNA: Jurnal Ekonomi & Keuangan Islam	1	0	1	1%
26	ARSY: Aplikasi Riset Kepada Masyarakat	1	0	1	1%
27	Mutanaqishah: Journal Of Islamic Banking Community	1	0	1	1%
28	Engagement & Emergency Journal	2	0	2	2%
29	Jurnal Penelitian Manajemen Terapan (PENATARAN)	1	0	1	1%
30	E-Amal: Jurnal Pengabdian Kepada Masyarakat	1	0	1	1%
31	YUME: Journal Of Management	2	0	2	2%
32	MENARA RIAU: Jurnal Ilmu Pengetahuan Dan Pengembangan Masyarakat Islam	1	0	1	1%
33	Jurnal Abdimas Perbanas (JAP)	2	0	2	2%

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34	SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam	1	0	1	1%
35	EKSISBANK: (Ekonomi Syariah Dan Bisnis Perbankan)	1	3	4	4%
36	Business And Accounting Education Journal	1	0	1	1%
37	Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah	1	8	9	9%
38	SYARIKAT: Jurnal Rumpun Ekonomi Syariah	1	0	1	1%
39	JURNAL AKAL: ABDIMAS DAN KEARIFAN LOKAL	1	0	1	1%
40	Jurnal Ekonomi Syariah Indonesia	1	0	1	1%
41	El-Mal (Jurnal Kajian Ekonomi & Bisnis Islam)	1	3	4	4%
42	EKOMBIS Sains (Jurnal Ekonomi, Keuangan Dan Bisnis)	1	0	1	1%
43	Jurnal Paradigma Ekonomika	1	0	1	1%
44	Syntax Literate: Jurnal Ilmiah Indonesia	1	0	1	1%
45	Jurnal Pendidikan Akuntansi (JPAK)	1	0	1	1%
46	Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi	1	0	1	1%
47	Jurnal Akuntansi Dan Pajak (JAP)	1	0	1	1%
48	AN-NISBAH: Jurnal Perbankan Syariah	1	0	1	1%
49	Wahana Islamika: Jurnal Studi Keislaman	1	0	1	1%

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50	Elocity (Journal Of Sharia Finance And Banking)	1	0	1	1%
51	Jurnal Pendidikan Dan Kewirausahaan	1	0	1	1%
52	Jurnal Ilmu Akuntansi Dan Bisnis Syariah	1	0	1	1%
53	Jurnal Manajemen Perbankan Keuangan Nitro (JMPKN)	1	0	1	1%
54	BRILIANT: Journal Of Islamic Economics And Finance	0	1	1	1%
55	Jurnal Ilmiah Manajemen Bisnis Dan Inovasi	0	1	1	1%
56	Reswara: Jurnal Pengabdian Kepada Masyarakat	0	1	1	1%
57	MANEGGIO: Jurnal Ilmiah Magister Manajemen	0	1	1	1%
58	Journal On Education	0	1	1	1%
59	Madaniya	0	1	1	1%
60	NERACA: Jurnal Pendidikan Ekonomi	0	1	1	1%
S6 1	Jurnal Ilmiah Metansi (Manajemen Dan Akuntansi)	0	1	1	1%
62	Maqdis: Jurnal Kajian Ekonomi Islam	0	1	1	1%
63	Reslaj: Religion Education Social Laa Roiba Journal	0	1	1	1%
64	JCES (Journal Of Character Education Society)	0	1	1	1%
65	COSTING: Journal Of Economics, Business And Accounting	0	1	1	1%
66	Jurnal Baabu Al-Ilmi (Ekonomi Dan Perbankan Syariah)	0	1	1	1%

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67	GUYUB: Journal Of Community Engagement	0	1	1	1%
68	J-ABDIMAS	0	1	1	1%
69	INNOVATIVE: Journal Of Social Science Research	0	1	1	1%
70	Juremi: Jurnal Riset Ekonomi	0	1	1	1%
71	An-Nawawi: Jurnal Hukum Dan Ekonomi Bisnis	0	1	1	1%
72	Jurnal Ekonomika Dan Bisnis (JEBS)	0	1	1	1%
73	Jurnal Pengabdian Multidisiplin	0	1	1	1%
74	Economics Reviews Journal	0	1	1	1%
75	Jurnal Pengabdian Dan Kewirausahaan	0	1	1	1%
76	PROFICIO: Jurnal Pengabdian Kepada Masyarakat	0	1	1	1%
Total		60	42	102	100%

Source: (Data Processed by Author, 2024)

Classification of Articles by Year of Publication

The observation period in this study spans the years 2020-2024, as shown in Figure 1 below. The figure indicates that publications on sharia financial literacy research in Indonesia in SINTA-indexed journals experienced a decline in 2021, with 16 articles (16%) compared to the previous year, 2020, which had 19 articles (19%). However, in 2022, research on sharia financial literacy saw an increase over the previous two years, 2020 and 2021, reaching 25 articles (25%). In 2023, the number of articles dropped again to 15 (15%), marking a lower decrease than in 2021. Then, in 2024, this research saw another increase over the past four years, with 27 articles (26%).

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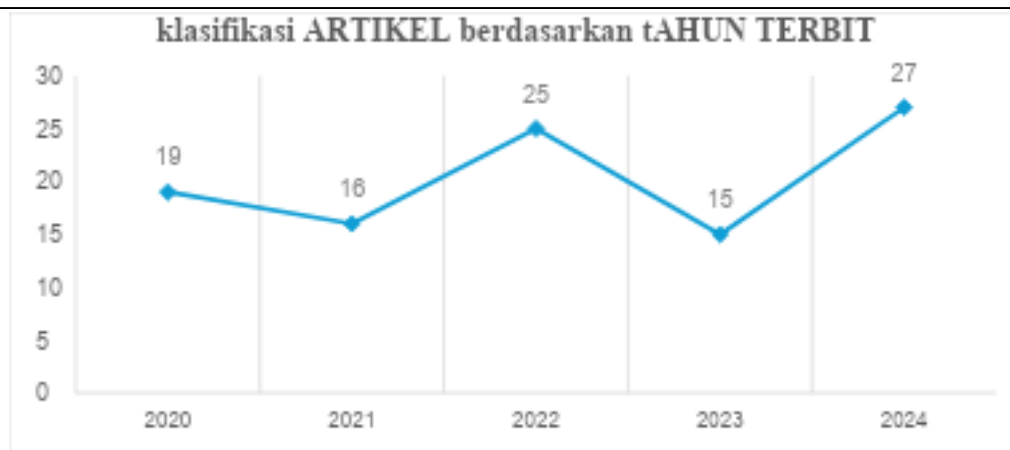


Figure 1. Classification of Articles Based on Year of Publication

Classification of Articles Based on Journal Ranking

The ranking of journals indexed by SINTA related to research on Islamic financial literacy in Indonesia is shown in Figure 2. The results indicate that, from SINTA 1 to SINTA 6, the highest number of articles were published in SINTA 4, with 47 articles (46%). Meanwhile, no research related to Islamic financial literacy in Indonesia was found in SINTA 1. For SINTA 2, there were 2 articles (2%), SINTA 3 had 16 articles (16%), SINTA 5 had 30 articles (29%), and SINTA 6 had 7 articles (7%).



Figure 2. Classification of Articles Based on Journal Ranking

Classification of Articles Based on Research Method

Figure 3 shows that the research method used is predominantly quantitative compared to qualitative and mixed methods. It is noted that there are 38 articles (37%) using qualitative research methods, 61 articles (60%) using quantitative research methods, and 3 articles (3%) using mixed methods.

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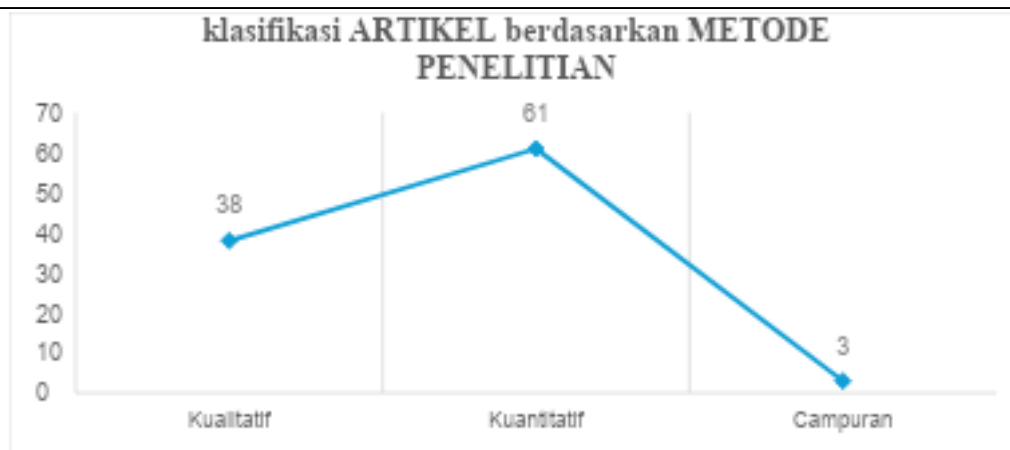


Figure 3. Classification of Articles Based on Research Method

E. CONCLUSION

Based on the bibliographic study of the literature review method, in the process of exploring new understanding, the researcher obtained 102 articles from 2020 to 2024 indexed in SINTA 2, 3, 4, 5, and 6. It can be concluded that research from 2020 to 2024 experienced some declines from 2020 to 2023 but saw an increase again in 2024.

In this study of 102 articles, the researcher found journals indexed in SINTA 2, 3, 4, 5, and 6, with the highest number of published articles in SINTA 4, amounting to 47 articles (46%). In terms of research methods, quantitative methods were more dominant, with 61 articles (60%), followed by qualitative methods with 38 articles (37%), and mixed methods (mix method) with 3 articles (3%). When classified by publication year, from 2020 to 2022, 60 articles (59%) were found, while from 2023 to 2024, 42 articles (41%) were found.

There were articles discussing Islamic financial literacy over a 5-year period, but they differ from the review literature already studied, namely from 2020-2024, using articles indexed in SINTA 1 to 6. The lack of articles indexed in SINTA 2 and the absence of articles indexed in SINTA 1 may be considered for future research, with the suggestion of using a longer observation period, such as a 10-year observation period or more.

This study concludes that Islamic financial literacy may continue to rise and fall over time. Therefore, the hope for future research is to find articles indexed in SINTA 1 or SCOPUS, with a deeper analysis of the mapping of topics discussed. This research is expected to provide new information and insights to the general public on the subject of Islamic financial literacy, helping to improve understanding of Islamic products, financial decisions, and integrating local wisdom with Islamic principles to increase community participation.

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