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The Influence of Digital-Based Islamic Financial Literacy on Family Financial Planning among Housewives in Sumedang Regency

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ABSTRACT

This study aims to analyze the influence of digital-based Islamic financial literacy on family financial planning among housewives. This explanatory quantitative study was carried out using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach through Smart-PLS, involving 52 housewives as respondents. A Likert-scale questionnaire served as the primary data collection instrument. All constructs demonstrated satisfactory reliability and validity, as detailed in the Results section. The R-square value of 0.478 indicates that digital Islamic financial literacy accounts for 47.8% of the variance in family financial planning, while the f-square value of 0.916 reflects a large effect size. Furthermore, the path coefficient from X to Y was 0.691 (T-statistic = 13.752; p = 0.000), indicating a positive and statistically significant relationship. The findings reveal that digital-based Islamic financial literacy has a positive and significant influence on family financial planning among housewives. These findings offer practical relevance for policymakers, Islamic financial institutions, and digital financial education providers seeking to strengthen household economic resilience through targeted digital Islamic financial literacy initiatives.

INTRODUCTION

Family financial planning is a fundamental pillar of household economic resilience. However, research on this topic has frequently been overlooked compared with studies focusing on physical infrastructure or long-term risk mitigation strategies [1]. Housewives occupy a central position as the family's financial managers; therefore, their level of financial literacy and financial understanding has a direct impact on household economic stability [4], [5]. In many Indonesian households, the wife is typically responsible for day-to-day cash-flow decisions, ranging from allocating income for basic needs to setting aside savings and managing informal debt, which places her financial competence at the core of the family's economic security. When this role is exercised without adequate financial knowledge, households become more vulnerable to impulsive consumption, over-indebtedness, and an inability to absorb unexpected economic shocks, underscoring the urgency of strengthening housewives' financial literacy as part of a broader household resilience strategy.

The rapid development of Islamic financial technology (Islamic fintech) has opened up new opportunities for families to manage their finances more efficiently, flexibly, and in accordance with Sharia principles through digital wallets, Islamic mobile banking, and digital gold investment platforms [1], [6], [13]. Ikmal et al. [13] point out that Islamic fintech in Indonesia continues to expand across payment services, financing, digital investment, and ZISWAF (Zakat, Infaq, Sadaqah, and Waqf), despite ongoing challenges related to

public financial literacy and data security. Likewise, Sitepu et al. [14] found that digital trust significantly encourages public intention to adopt Islamic mobile banking services. Nevertheless, the use of digital money at the household level remains largely confined to daily consumption transactions and has not yet been fully utilized as a long-term financial planning instrument [1]. Conceptually, Islamic financial literacy differs from its conventional counterpart in that it requires an additional layer of understanding, namely the ability to identify and avoid elements of riba (interest), gharar (excessive uncertainty), and maysir (speculation) in financial transactions, alongside the technical skills needed to operate digital platforms. This dual requirement means that a housewife may be technologically capable of using a digital wallet or e-commerce payment feature yet still lack the Sharia literacy needed to evaluate whether a given financial product or investment scheme is genuinely halal, which in turn can limit the extent to which digital adoption translates into sound, Sharia-compliant financial planning.

Previous studies have extensively examined issues related to Islamic financial literacy and financial planning. Tan et al. [11], in a systematic review of 53 studies, concluded that digital financial literacy is a multidimensional construct comprising knowledge, awareness, and practical skills. They further emphasized that this construct has most frequently been examined using the PLS-SEM approach while also pointing out that religiosity remains an underexplored determinant. Setiadi and Frederika [1] found that family financial literacy in disaster-prone areas remains relatively low, and digital money has not been effectively directed toward emergency fund planning. Similarly, Sabri et al. [2] and Dewi et al. [3] demonstrated that both digital financial literacy and Islamic financial literacy positively influence household digital financial inclusion and individuals' intention to become customers of Islamic banks. However, neither study specifically focused on family financial planning as the dependent variable among housewives. From a community service perspective, Anggriani et al. [4], Syarifah et al. [5], Maftuhah et al. [7], Firmanto et al. [8], Duni et al. [9], and Suparta et al. [12] consistently reported that financial education programs successfully improved housewives' bookkeeping and budgeting capabilities. Nevertheless, these studies were primarily descriptive and did not statistically examine the causal relationships among variables. On the other hand, Mahdzan et al. [10] tested a structural model involving Millennials and Generation X in Malaysia but did not specifically focus on housewives in the Indonesian context.

Taken together, these studies suggest a fragmented body of evidence: descriptive community-service reports document behavioral change but stop short of statistical inference, while the few quantitative studies available either measure digital or Islamic financial literacy separately, or examine outcome variables other than family financial planning. Moreover, most of the quantitative work reviewed above was conducted among the general public or specific generational cohorts (e.g., Millennials and Generation X), leaving housewives as a distinct socio-economic group comparatively underexamined despite their central role in household money management, particularly within a structural equation modeling framework that can simultaneously test measurement quality and structural relationships. Building on the existing literature, a clear research gap can be identified regarding the limited number of quantitative studies that empirically examine the influence of digital-based Islamic financial literacy on family financial planning among housewives by employing a structural equation modeling approach. Accordingly, this study seeks to address this gap by testing the following hypothesis: digital-based Islamic financial literacy (X) has a positive and statistically significant effect on family financial planning (Y) among housewives. Testing this hypothesis is expected to contribute both theoretically, by extending the digital financial literacy literature into the specific context of Islamic finance and housewife-headed household budgeting, and practically, by providing an empirical basis for Islamic financial institutions, fintech developers, and local governments to design more targeted literacy programs. Sumedang Regency was selected as the research locus because it hosts an active government-led community empowerment program for housewives, providing a relevant and accessible population through which the relationship between digital-based Islamic financial literacy and family financial planning could be examined under real-world conditions.

METHODS

This study employed an explanatory quantitative approach with a cross-sectional survey design to examine the effect of digital-based Islamic financial literacy (X) on family financial planning (Y). The explanatory nature of the design is intended to move beyond mere description of respondents' literacy levels toward statistically testing the causal pathway connecting digital-based Islamic financial literacy to concrete financial-planning behavior, while the cross-sectional design allows the relationship to be captured at a single point in time, consistent with the practical constraints of a community empowerment program with a fixed implementation period.

The study involved 52 housewives residing in Sumedang Regency, West Java, who were selected through purposive sampling. The inclusion criteria required participants to be active housewives, permanent residents of Sumedang Regency, aged between 20 and 55 years, and enrolled in community empowerment programs organized by the Sumedang Regency Government. Data were collected through a closed-ended questionnaire using a five-point Likert scale, which was distributed through Google Forms. Purposive sampling was chosen over probability sampling because the target population, namely active housewives enrolled in a specific government-run empowerment program, is not listed in a complete and accessible sampling frame; this technique therefore allowed the researchers to reach respondents who were both relevant to the research problem and realistically accessible within the study period. Prior to full distribution, the questionnaire was reviewed for content clarity and briefly piloted with a small number of respondents to ensure that the wording of each item was easily understood by participants with varying educational backgrounds.

The digital-based Islamic financial literacy variable was measured using indicators covering knowledge of Islamic financial products, understanding of halal and haram principles, Islamic financial attitudes, Sharia-compliant financial behavior, as well as access to and utilization of Islamic digital financial platforms, including Islamic fintech, Sharia e-wallets, and Islamic digital banking services. Meanwhile, the family financial planning variable was measured using indicators related to budget preparation, savings management, the

allocation of zakat, infaq, and sadaqah (ZIS), halal investment planning, and financial risk management. Each indicator was translated into several observable statement items rated on a five-point Likert scale ranging from 1 ('strongly disagree') to 5 ('strongly agree'), so that higher composite scores reflect a stronger self-reported level of digital-based Islamic financial literacy or a more structured approach to family financial planning, respectively. This operationalization allowed abstract constructs such as 'Sharia-compliant financial behavior' or 'halal investment planning' to be captured through concrete, easily answerable statements rather than open-ended questions, which is particularly important given the varying educational backgrounds of the housewife respondents.

The data were analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach with the assistance of Smart-PLS 4 software. The measurement model (outer model) was evaluated by assessing internal consistency reliability through Cronbach's alpha and composite reliability, convergent validity through the Average Variance Extracted (AVE), and discriminant validity using the Heterotrait–Monotrait Ratio (HTMT). Subsequently, the structural model (inner model) was assessed by drawing on the coefficient of determination (R-square), effect size (f-square), and path coefficient analysis through the bootstrapping procedure. Statistical significance was determined using the criteria of T-statistics greater than 1.96 and p-values below 0.05. PLS-SEM was selected over covariance-based SEM because it does not require multivariate normality and performs reliably with relatively small sample sizes, both of which are relevant to the present study's sample of 52 respondents. The bootstrapping procedure itself works by repeatedly resampling the original dataset with replacement to generate an empirical sampling distribution for each path coefficient, from which T-statistics and p-values are derived without relying on the assumption of a normally distributed population, thereby providing a robust basis for testing the statistical significance of the hypothesized relationship between digital-based Islamic financial literacy and family financial planning.

RESULTS AND DISCUSSION

Measurement Model Evaluation (Outer Model)

The results of the reliability and convergent validity assessments for both constructs are presented in Table 1. Reliability assessment establishes the extent to which the indicators of each construct consistently measure the same underlying concept, whereas convergent validity establishes the extent to which those indicators share a sufficiently high proportion of variance with their respective construct, both of which are prerequisite conditions before the structural relationships between constructs can be meaningfully interpreted.

Table 1. Construct Reliability and Validity

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE
X	0.835	0.862	0.875	0.509
Y	0.884	0.890	0.906	0.521

All Cronbach's alpha and composite reliability values (rho_a and rho_c) exceeded the recommended threshold of 0.70, while all Average Variance Extracted (AVE) values were above 0.50. These findings indicate that both constructs demonstrated satisfactory internal consistency and adequate convergent validity, in line with the widely accepted PLS-SEM criteria proposed by Hair et al. [15]. Figure 1 visualizes these results, showing that both constructs comfortably clear the 0.70 reliability threshold for Cronbach's alpha and composite reliability, while their AVE values sit only marginally above the 0.50 minimum, indicating that although the indicators converge acceptably on their respective constructs, there remains some room to sharpen individual item wording in future refinements of the instrument.

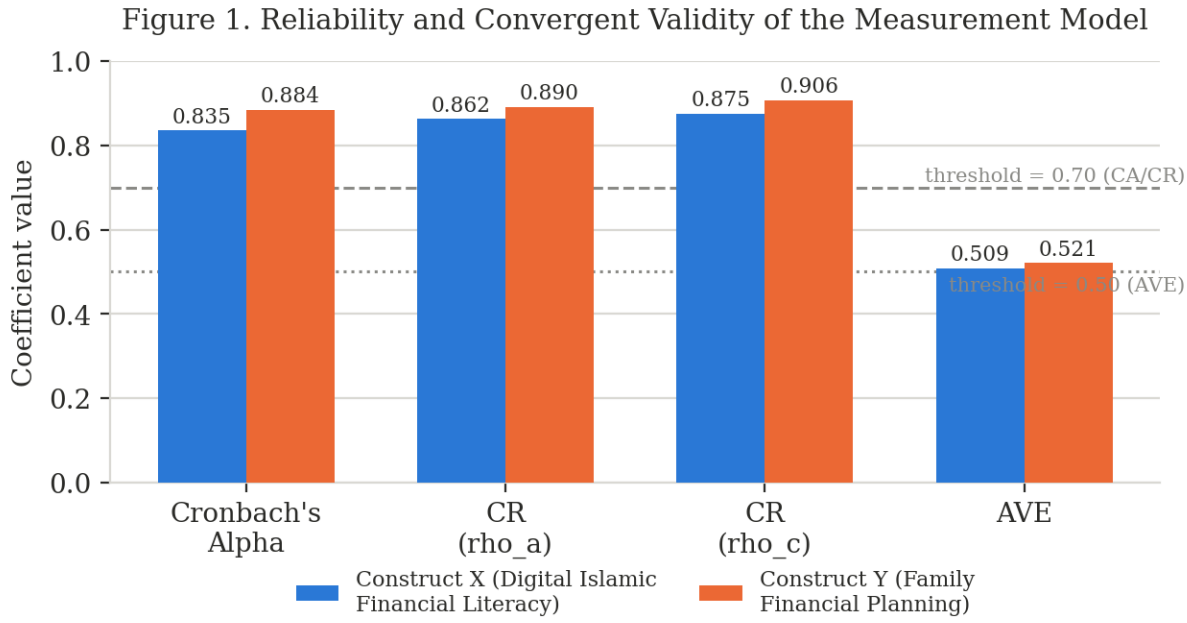

Figure 1. Reliability and convergent validity of the measurement model (based on Table 1).

Table 2. Discriminant Validity – Heterotrait-Monotrait Ratio (HTMT)

	X	Y
X	–	
Y	0.720	–

The HTMT value between Constructs X and Y was 0.720, which falls below the recommended threshold of 0.85. Therefore, discriminant validity was established, indicating that the two constructs can be empirically distinguished from one another. As shown in Figure 2, the observed HTMT value of 0.720 sits comfortably below the 0.85 cut-off, leaving a reasonably wide margin that suggests digital-based Islamic financial literacy and family financial planning, while theoretically and empirically related, are not simply two labels for the same underlying construct; respondents appear to perceive knowledge of Sharia-compliant digital financial products as conceptually distinct from the act of planning the family budget around them.

Figure 2. Discriminant Validity: HTMT Ratio between Construct X and Construct Y

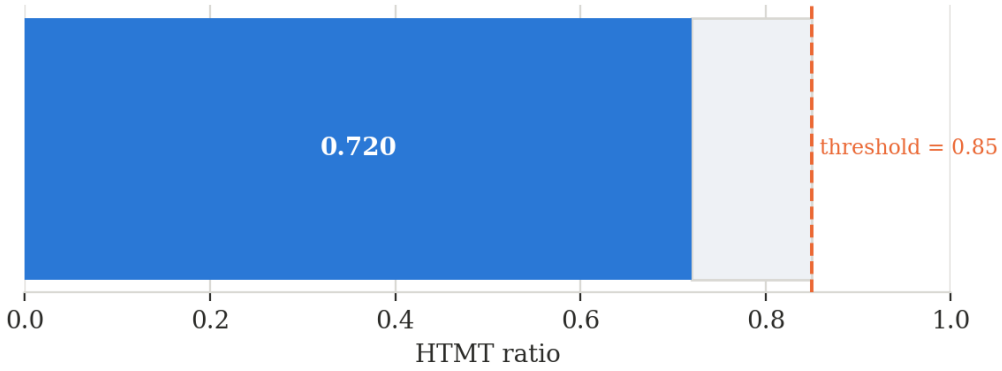

Figure 2. Discriminant validity (HTMT ratio) between Construct X and Construct Y (based on Table 2).

Structural Model Evaluation (Inner Model)

Table 3. R-Square

Construct	R-square	R-square Adjusted
Y	0.478	0.468

The R-square value of 0.478 indicates that digital-based Islamic financial literacy accounts for 47.8% of the variance in family financial planning, whereas the remaining 52.2% is explained by other variables left out of the present research model. This proportion, illustrated in Figure 3, is considerably higher than the variance typically explained by a single predictor in household financial-behavior research, suggesting that among the many factors that could shape family financial planning, such as income level, education, or access to formal banking, digital-based Islamic financial literacy stands out as a particularly influential driver within this sample of housewives.

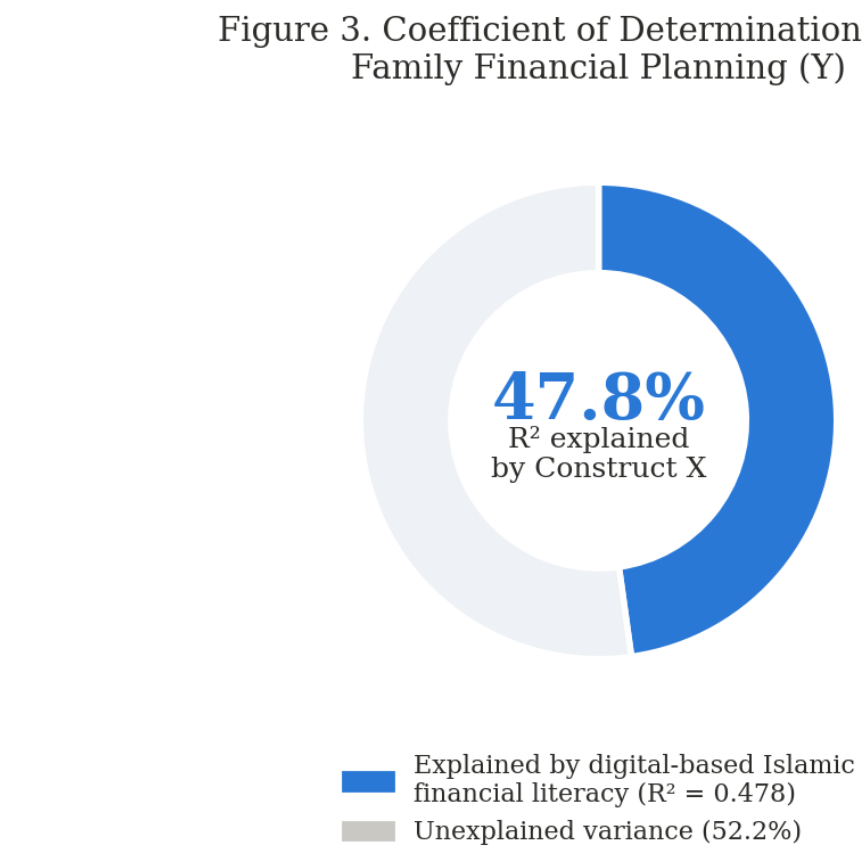

Figure 3. Coefficient of determination (R^2) of family financial planning explained by digital-based Islamic financial literacy (based on Table 3).

Table 4. f-Square

	X	Y
X	–	0.916
Y		–

The f-square value of 0.916 (> 0.35) indicates that the effect of digital-based Islamic financial literacy on family financial planning falls into the category of a large (substantial) effect size. Figure 4 places this value against Cohen's conventional benchmarks of 0.02, 0.15, and 0.35 for small, medium, and large effects, respectively, showing that the observed f-square of 0.916 does not merely cross the large-effect threshold but exceeds it by a considerable margin, reinforcing the conclusion that digital-based Islamic financial literacy is not a marginal contributor but a central determinant of family financial planning in this sample.

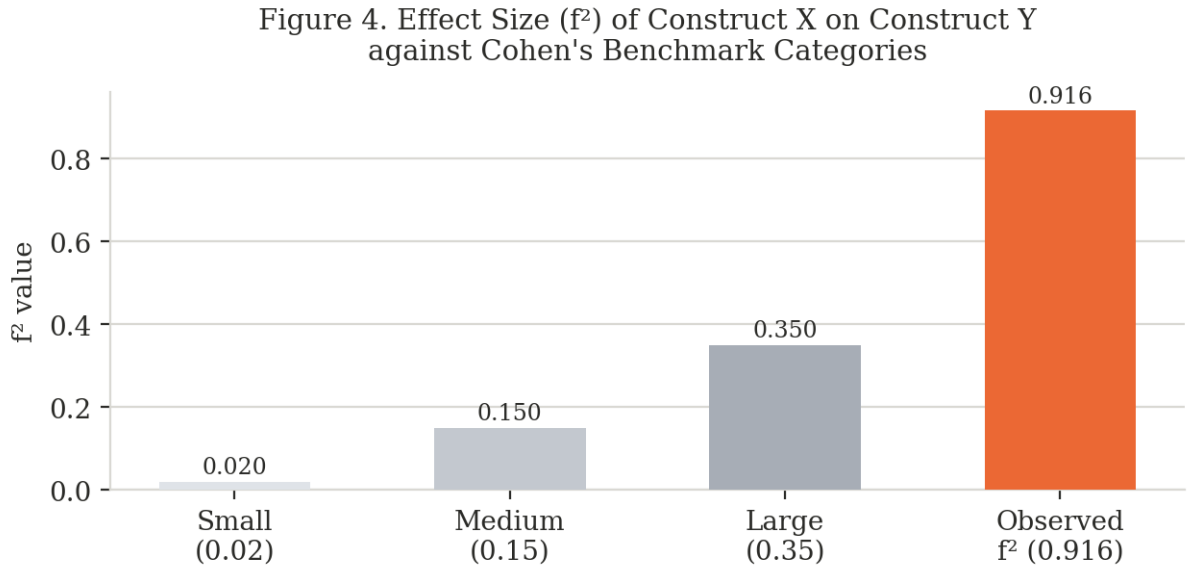

Figure 4. Effect size (f^2) of Construct X on Construct Y against Cohen's benchmark categories (based on Table 4).

Table 5. Path Coefficients – Mean, STDEV, T Values, P Values

Relationship	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values
X → Y	0.691	0.730	0.050	13.752	0.000

The path coefficient analysis yielded an original sample estimate of 0.691, with a T-statistic of 13.752 (> 1.96) and a p-value of 0.000 (< 0.05). These findings demonstrate a positive and statistically significant relationship between the two constructs. Accordingly, the proposed research hypothesis (H_1) is supported, indicating that digital-based Islamic financial literacy exerts a positive and significant influence on family financial planning among housewives. The structural relationship is summarized graphically in Figure 5, which depicts the direct path from Construct X to Construct Y together with its associated path coefficient, T-statistic, and significance level, offering a concise visual confirmation that the hypothesized effect is both positive in direction and statistically robust.

Figure 5. Structural Model (Inner Model) of the Effect of Digital-Based Islamic Financial Literacy (X) on Family Financial Planning (Y)

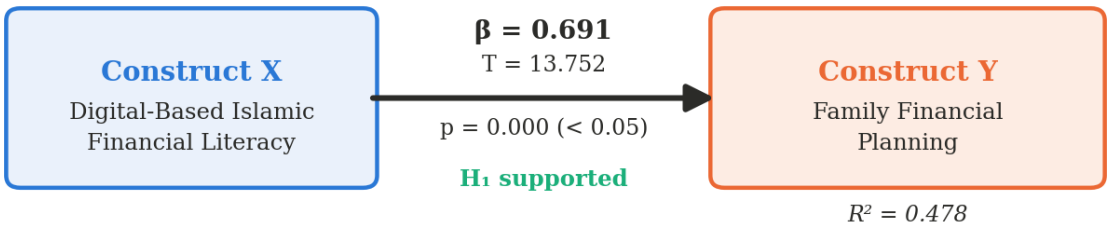

Figure 5. Structural model (inner model) of the effect of digital-based Islamic financial literacy (X) on family financial planning (Y) (based on Table 5).

Discussion

The results presented above confirm that digital-based Islamic financial literacy exerts a positive and significant influence on family financial planning (β = 0.691; R^2 = 0.478; f^2 = 0.916), thereby supporting the proposed research hypothesis. These findings are consistent with those reported by Dewi et al. [3], who found that Islamic financial literacy exerted a positive and statistically significant effect (39.1%) on the public's intention to become customers of Islamic banks using the same PLS-SEM approach. The present study builds on these findings by demonstrating a substantially stronger effect (47.8%) among housewives. The results also corroborate the community engagement studies conducted by Anggriani et al. [4], Syarifah et al. [5], and Duni et al. [9], which consistently reported that improving Islamic financial literacy effectively leads to positive changes in housewives' financial behavior, including preparing household budgets, distinguishing between needs and wants, and allocating financial resources for savings and investment. What distinguishes the present findings from these earlier studies is the specificity of the outcome variable: rather than measuring a general intention or a broad behavioral change, this study operationalized family financial planning through concrete indicators — budget preparation, savings management, ZIS allocation, halal investment planning, and financial risk management — that closely mirror the day-to-day financial decisions housewives actually make, which may partly explain why the observed effect size in this study is larger than that reported in studies using more general outcome measures.

The large f-square value observed for the relationship between digital-based Islamic financial literacy (X) and family financial planning (Y) indicates that digital platforms serve not only as educational channels but also act as practical instruments for implementing financial planning. This finding is in line with previous studies highlighting the role of digital platforms in facilitating Sharia-compliant digital gold investments [6] and driving household digital financial inclusion through the adoption of financial technology (FinTech) [2]. In contrast to the findings of Mahdzan et al. [10], who reported that digital financial literacy functions as a moderating variable in the relationship between digital financial behavior and financial well-being among Millennials and Generation X in Malaysia, the present study found that the influence of digital-based Islamic financial literacy on family financial planning among Indonesian housewives is both direct and substantial, without relying on additional moderating variables. A plausible explanation for this direct and substantial relationship is that, for housewives who are already the primary day-to-day financial decision-makers in the household, an increase in Sharia-compliant digital financial knowledge translates almost immediately into changed planning behavior, since there are typically fewer intervening organizational or bureaucratic layers between knowing and doing at the household level compared with the corporate or institutional settings in which moderated relationships are more commonly observed. From a practical standpoint, this implies that literacy interventions targeted at housewives, such as workshops on halal investment platforms or guided use of Sharia e-wallets, may yield comparatively fast

and visible improvements in household budgeting and savings practices, making housewives an efficient entry point for digital Islamic financial inclusion programs.

Despite these contributions, the study has several limitations. First, the relatively small sample size (52 respondents) and the restriction to a single geographical area limit the generalizability of the findings. Therefore, the results should be interpreted with caution when extending them to broader populations. Future research is encouraged to draw on larger and more geographically diverse samples to improve external validity. In addition, demographic characteristics, such as age, educational attainment, household income, and employment status, should be taken into account as potential moderating variables, as recommended by Mahdzan et al. [10]. It should also be noted that all data were collected through self-reported questionnaires, which, despite the care taken in item wording and the brief pre-distribution review described in the Methods section, remain susceptible to social desirability bias, particularly for indicators touching on religiosity-linked financial behavior such as ZIS allocation. Future studies could therefore complement the survey-based approach adopted here with qualitative interviews or triangulation against actual household spending records, which would help verify whether the strong statistical relationship observed in this study translates into equally strong real-world financial outcomes.

CONCLUSIONS

This study demonstrates that digital-based Islamic financial literacy has a positive and statistically significant influence on family financial planning among housewives, with a substantial effect size. The findings underscore that strengthening housewives' understanding of Sharia-compliant digital financial products and services plays a key role in promoting more effective family financial planning while contributing to the long-term sustainability of household economic resilience. Accordingly, policymakers, Islamic financial institutions, and digital financial education providers are encouraged to step up digital financial literacy initiatives that are tailored to housewives, recognizing their central role as the primary financial managers within the household. More specifically, the results suggest that literacy programs are likely to be most effective when they combine two elements simultaneously: technical instruction on how to operate Islamic digital financial platforms, and substantive education on the Sharia principles that determine whether a given product or transaction is permissible, since digital fluency alone, without the accompanying religious-financial literacy, appears insufficient to translate into structured family financial planning. Future research building on these findings could examine additional moderating or mediating variables, such as household income level, formal education, and access to Islamic banking infrastructure, and could extend data collection to other regencies to test whether the substantial effect size observed here in Sumedang Regency holds across more diverse socio-economic settings.

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