



Building a Sharia Financially Smart Generation Through Progressive Education from Allowance to Investment

Novita Maulani¹, Choniah Halimatus Sa'diyah², Ro'ifah³

¹Pendidikan Agama Islam, Universitas Muhammadiyah Surabaya, Surabaya, Indonesia

²Pendidikan Agama Islam, Universitas Muhammadiyah Surabaya, Surabaya, Indonesia

³Pendidikan Bahasa Inggris, Universitas Muhammadiyah Surabaya, Surabaya, Indonesia

Abstrak

Literasi keuangan syariah merupakan hal yang krusial dan strategis untuk ditanamkan pada remaja. Penelitian ini bertujuan mengeksplorasi konsep pendekatan bertahap untuk literasi keuangan syariah pada kelompok remaja, dimulai dari pengelolaan uang saku harian hingga pengenalan prinsip-prinsip investasi syariah. Penelitian ini menggunakan metode kualitatif deskriptif-analitis melalui studi kepustakaan. Data diperoleh dari artikel jurnal ilmiah dan buku-buku akademis mutakhir yang relevan, kemudian dianalisis untuk menjawab rumusan masalah. Temuan penelitian menunjukkan bahwa berbagai kajian literatur membuktikan tingkat keberhasilan yang signifikan dari pendekatan progresif. Dimulai dari manajemen keuangan dasar, seperti penyusunan anggaran, kebiasaan menabung, serta kemampuan membedakan antara kebutuhan dan keinginan. Fondasi ini menjadi pijakan kuat untuk pemahaman instrumen keuangan syariah yang lebih kompleks di masa depan. Penanaman pola pikir investasi syariah sejak dini tidak hanya berfokus pada aspek keuntungan materi, tetapi juga menekankan internalisasi nilai-nilai inti seperti keadilan, transparansi, dan tanggung jawab sosial. Dalam prosesnya, peran lingkungan sosial, terutama orang tua dan institusi pendidikan, sangat vital dalam membentuk kebiasaan dan perilaku keuangan yang sehat. Selain itu, strategi edukasi harus menyesuaikan dengan karakteristik remaja masa kini yang merupakan generasi digital. Penggunaan platform digital, media sosial, dan konsep gamifikasi terbukti dapat meningkatkan keterlibatan dan pemahaman mereka. Secara keseluruhan, pendekatan holistik ini adalah langkah strategis jangka panjang untuk menciptakan generasi yang tidak hanya cakap secara finansial, tetapi juga memiliki landasan moral dan kesadaran sosial yang kuat, sehingga berkontribusi pada terwujudnya sistem ekonomi yang lebih adil dan berkelanjutan.

Kata Kunci: Cerdas Finansial, Finansial Syariah, Investasi, Uang Saku

ABSTRACT

Islamic financial literacy is a crucial and strategic matter to instill in teenagers. This study aims to explore the concept of a gradual approach to Islamic financial literacy for adolescents, starting from managing daily allowance to introducing the principles of Islamic investment. Using a descriptive-analytical qualitative

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method through library research, this study analyzes various relevant literature sources. The research findings reveal that a progressive approach is highly effective. It begins with basic financial management, such as budgeting, saving habits, and the ability to distinguish between needs and wants. This foundation provides a strong footing for understanding more complex Islamic financial instruments in the future. Instilling an Islamic investment mindset from an early age does not only focus on material profit but also emphasizes the internalization of core values such as justice, transparency, and social responsibility. In this process, the role of the social environment, especially parents and educational institutions, is vital in shaping healthy financial habits and behaviors. Furthermore, educational strategies must adapt to the characteristics of today's teenagers, who are the digital generation. The use of digital platforms, social media, and gamification has proven to be more effective in increasing their engagement and understanding. Overall, this holistic approach is a long-term strategic step to create a generation that is not only financially skilled but also has a strong moral foundation and social awareness, thereby contributing to the realization of a more just and sustainable economic system.

Keywords: Allowance, Investment, Smart Finance, Syariah Finance

Corresponding Author:

Novita Maulani
Program Studi Pendidikan Agama Islam, Fakultas Agama Islam,
Universitas Muhammadiyah Surabaya, Kota Surabaya
Jalan Sutorejo No. 59 Surabaya
novitamaulani9@gmail.com

INTRODUCTION

Financial education in adolescence serves as a critical foundation for developing long-term financial well-being, shaping essential skills in budgeting, saving, and responsible spending (Amadi dkk., 2023a; Karepesina, 2024). Within an Islamic context, integrating sharia principles such as justice, transparency, and the prohibition of riba is crucial for embedding ethical and spiritual values into economic behavior. (Jinan dkk., 2024; Yunilhamri, 2024). However, empirical studies indicate a troubling reality: Islamic financial literacy among adolescents in Indonesia remains notably low, characterized by limited access to structured and engaging educational resources (Iswandi, 2023; Sakum dkk., 2024).

This situation creates a significant gap between the expectation of fostering ethically and financially competent young Muslims and the current state of superficial understanding. While adolescents are expected to internalize sharia principles in daily economic decisions, the formal education system lacks a comprehensive, developmentally appropriate curriculum. Recent initiatives to address this have explored digital and gamified learning tools, showing promise in increasing engagement with basic Islamic finance concepts (Ferdiyan, 2025; Wibowo, 2025). However, a critical limitation persists, as these interventions often lack a progressive framework and are predominantly studied in university student populations, whose cognitive maturity and

financial autonomy differ significantly from younger adolescents (Alimuddin dkk., 2023; Deny Yudiantoro, 2022).

To address these limitations, this study proposes the development of a progressive Islamic financial literacy model specifically tailored for adolescents. The novelty of this research lies in its sequential and developmental "spiral curriculum" approach. The model is designed to guide learners from foundational personal finance management such as allowance and saving to introductory Islamic investment concepts, while consistently integrating and deepening core sharia values at each stage. This structured progression ensures age appropriate learning and moves beyond the isolated treatment of topics found in many existing initiatives.

Drawing on a descriptive analytical literature review of recent journal articles (2018–2025) and authoritative books, this research synthesizes evidence on effective pedagogical approaches, digital engagement strategies, and developmental considerations for adolescent learners. Based on this synthesis, the study aims to: (1) analyze the needs and readiness levels for Islamic financial literacy among adolescents; (2) design a progressive literacy model aligned with their cognitive and developmental stages; and (3) formulate practical implementation strategies for digital and informal educational channels.

The urgency of this research is twofold. First, it responds to the momentum of Indonesia's growing Islamic finance industry, which requires a foundation of knowledgeable and ethical future consumers and market participants from an early age. Second, it addresses the vulnerability of adolescents to consumptive lifestyles and non-sharia financial products in the digital ecosystem. Therefore, this study contributes by providing an applicable academic framework for educators, parents, and policymakers to develop structured literacy programs. Furthermore, it enriches the field of Islamic economics by introducing a nuanced developmental pedagogy approach that remains significantly underexplored in existing literature.

RESEARCH METHODOLOGY

This study employs a qualitative method with a library research approach and descriptive-analytical analysis to comprehensively examine the phenomenon of adolescent Islamic financial literacy through secondary sources (Fadli, 2021). Data was collected systematically by reviewing relevant scientific journal articles and academic books. The literature search utilized online journal databases such as Google Scholar with predetermined keywords (Ridwan dkk., 2021) as well as ScienceDirect and Portal Garuda. Inclusion and exclusion criteria were applied to ensure quality and relevance: the analyzed literature consists of research journal articles or review articles published between 2018–2025, discussing concepts of Islamic financial literacy, adolescent education, or progressive learning models, and written in Indonesian or English. Data validity was ensured through the principle of theoretical triangulation by comparing and confirming findings from various sources and different theoretical perspectives. Subsequently, content analysis was conducted through three key stages of the framework data reduction by selecting and grouping journal data according to research themes; data presentation in the form of a matrix to map relationships between concepts; and conclusion drawing based on the interpretation and synthesis of the presented data (Fadli, 2021). In this research, the researcher serves as the key instrument. This role is reinforced by the use of the Zotero reference management software, which reflects a

structured methodology integrated with technological support (Assyakurrohim dkk., 2022). This methodology guarantees a comprehensive and systematic exploration of the research question through a meticulous review of various secondary sources.

RESULTS AND DISCUSSION

The Effectiveness of a Gradual Approach from Allowance Management to Investment

Research on the effectiveness of a gradual approach from managing allowance to investment is a relevant and applicable exploration in the field of financial literacy. The complexity of financial concepts poses a challenge for students, making a systematic learning approach highly necessary (Sianturi dkk., 2025). The basic concept of this approach is to build a strong financial foundation through a step-by-step process, starting from the simplest and most familiar aspect of daily life: managing an allowance (Dániel dkk., 2024). This initial stage focuses on understanding concepts of income, creating simple budgets, and the ability to distinguish between needs and wants (Sari & Putri, 2024). From here, individuals are then guided into the saving stage to meet short-term goals, which is followed by preparing an emergency fund as a financial buffer (Amagir dkk., 2022). This solid foundation ultimately enables a person to enter the stage of basic investment with better understanding and mental preparedness, thus avoiding speculative behavior (Mehta, 2024).

The ability in financial literacy has been proven to significantly influence students' investment decisions and financial behavior patterns. In this context, disciplined money management plays a crucial role in fostering the courage to invest. This aligns with the findings of various studies showing the positive impact of financial literacy on a person's intention to invest (Jonathan & Setyawan, 2022). The amount of allowance and the level of financial understanding have been shown to have a significant influence on investment decision-making among students (Hernanda & Saputra, 2025). The ability to understand financial concepts (financial literacy) coupled with good self-control has an important influence on the saving habits of students. Integrating these two key elements into financial education materials has the potential to strengthen stability and improve financial well-being among students (Gynola dkk., 2025). For students, financial understanding (financial literacy) shapes their investment decisions by first building sound financial behavior. This financial behavior then becomes the direct determining factor in investment decision-making (Putri, 2021).

Theoretically, this research can be grounded on several solid scientific pillars. The Theory of Planned Behavior is highly suitable for analyzing how attitudes, subjective norms, and perceived behavioral control shape a person's intention to transition from merely saving to investing (Seni & Ratnadi, 2017). Meanwhile, concepts in Behavioral Finance, such as Mental Accounting (the tendency to separate money into different mental "accounts" based on their purpose) (Prawitasari, 2024). And Nudge Theory (gentle prompts for better decision-making), explain why this gradual approach, which separates fund allocation for needs, savings, emergencies, and investment, can be more effective than an approach that merely suggests investing directly. This research will also

contribute to the body of knowledge in financial education by testing a constructive, tiered learning model (Ismia dkk., 2024).

On a broader level, the significance of this research is not limited to its contribution to the scientific body of knowledge in financial behavior, but also extends to its concrete application value. For individuals, the findings of this study have the potential to serve as a clear, step-by-step guide for achieving personal financial stability (Zaimovic dkk., 2023). Institutionally, both the education sector and policymakers can utilize the results of this study as a foundation for designing more structured financial literacy programs that are appropriate to the learners' level of understanding. Meanwhile, financial industry players can adopt the generated insights to develop product innovations and communication strategies that align with the public's level of readiness (Ramamoorthy, 2025). In other words, this research presents a comprehensive and sustainable approach to creating a generation that is not only knowledgeable but also proficient in managing their finances.

Building an Islamic Investment Mindset from an Early Age

The research findings indicate that building a Sharia investment mindset is a movement that encompasses cultural and educational aspects. This movement aims to equip young people with a strong moral and intellectual foundation for managing wealth. To achieve this, early financial education must not be limited to conventional literacy; rather, it must internalize the core principles of Islamic finance (AlMubaroq dkk., 2025a). This study reveals that by introducing the principles of maqashid sharia (the higher objectives of Islamic law), investment can transform from a mere speculative activity into an economic practice grounded in ethics and transparency (Amadi dkk., 2023). The core of this approach lies in the understanding that money and investment are not ultimate goals, but instruments for realizing comprehensive well-being, both material and spiritual, and for empowering the community. This study strongly recommends that Sharia financial products, such as sukuk and Sharia stocks, should only be introduced after the principles of justice, social impact, and transparency are thoroughly and maturely understood (Fitri & Ziaharah, 2025).

Financial literacy learning must be tailored to the child's development, both cognitively and psychologically, at each age group. The success of this approach heavily depends on the active role of the social environment, particularly the family and school. On one hand, parents must become role models by practicing consumption and investment in accordance with Islamic principles. On the other hand, schools must integrate financial understanding into relevant subjects, such as Economics, Religion, and Entrepreneurship. This collaboration will create a harmonious and supportive learning climate (Chofipah & Rukiyati, 2023). Research reveals that Islamic financial literacy introduced from an early age has the potential to enhance children's financial understanding and behavior. Through engaging methods such as games and charitable activities, this approach is not only effective but also shapes character and financial habits that align with Islamic teachings (Adhatia, 2025).

Young people face serious external obstacles in learning Islamic finance, primarily due to the culture of speculative investment and the chaos of information on digital media. Generation Z faces significant difficulties in understanding the principles of Islamic finance, which is mainly triggered by the proliferation of non-Sharia-compliant advertisements and the growth of speculative investment platforms. The main challenges they face include the negative impact of massive digital content, limited access to beginner-friendly Sharia investment platforms, and a lack of adequate educational materials that are relevant to the characteristics of young people (Wibowo, 2025). As a solution, the research recommends collaboration among various related parties (Yudhira, 2024).

In essence, building an Islamic investment mentality from an early age is a long-term transformative strategy. Its value lies not merely in financial profit, but in the formation of a holistic Muslim character as a foundation for economic development. Islamic investment principles emphasize that the purpose of financial transactions is not limited to obtaining material profit but also includes spiritual dimensions and social contribution (AlMubaroq dkk., 2025). Based on a synthesis of the findings, it can be concluded that the introduction of Islamic investment education in the early stages of life has the potential to shape human resources who are not only financially literate but also socially conscious, thereby ultimately accelerating the realization of just and inclusive economic growth (Yenny dkk., 2025).

The Effect of Social Surroundings and Parental Rearing on a Child's Financial Conduct

The social environment is defined as an area where individuals interact with each other and carry out activities collectively, both with other humans and with their surroundings. Its scope includes all entities, from individuals and groups to organizations and systems related to a person. In other words, the social environment is the relational context for an individual to interact continuously (Kenale Sada, 2022)

Parents act as the child's first role models and motivators. When children consistently see their parents planning their finances, being disciplined in spending, and setting aside money to save, it creates a powerful visual understanding. Hands-on practices, such as providing a piggy bank or opening a savings account in the child's name, teach responsibility. Furthermore, parents can create a safe "financial learning environment" at home by discussing needs versus wants with their children and guiding them to set short-term saving goals (for example, to buy a toy) and long-term goals (for example, for education costs) (Fitria dkk., 2025).

Parents also play a role in teaching children about finance by engaging them in discussions, using learning materials, and setting targets. If there are obstacles, for instance due to a lack of knowledge or external influences, parents can divert the child's attention or ask for the father's help to mediate. Therefore, parents should learn about financial education materials to be able to guide their children optimally (Pujianti dkk., 2020)

The core of family financial education is the teaching and habituation by parents to their children, focused on managing allowance through direct practice. Consequently, this education is necessary so that children are trained to use their allowance wisely, such as for saving, social activities, and fulfilling needs. The aspects measured include family financial habits, the culture of discussion, and the parents' trust in their children (Dyansyah, 2024).

Effective Financial Education Strategies and Channels for Generations Z and Alpha

A sound financial understanding is a critical foundation for Generation Z to build long-term financial resilience. In facing a complex modern economic landscape, skills in managing money, investing, and avoiding consumptive debt have become a necessity. Therefore, a targeted and relevant educational approach that aligns with their reality is absolutely essential.

To reach these digital natives, effective strategies must leverage technology. Socialization and advocacy programs need to be delivered through digital platforms like social media and applications, with creative and easily accessible content. It is the synergy between directed education and technology-based socialization that will empower Generation Z to create optimal financial planning and make intelligent financial decisions (Muaviah dkk., 2023)

Financial empowerment for Generation Z cannot be equated with the approach used for previous generations. This generation was born and raised in an instant, dynamic digital era saturated with a massive flow of information, including trends in consumption and investment. Consequently, their educational strategies must also adapt to their unique characteristics: being tech-savvy, visually oriented, and valuing interactive engagement. Rigid, one-way conventional approaches are considered less effective. Instead, the required methods are those that are participatory, applicative, and delivered through channels that are already part of their daily lives.

As a concrete implementation of this approach, organizing online financial literacy classes via platforms like Zoom for high school students emerges as a strategic solution. This initiative leverages technology not merely as a substitute for physical classrooms, but as a medium to create a more engaging and affordable learning experience. These classes do not just teach theory; they are focused on the fundamental principles of financial planning and management that can be immediately applied. The material can cover how to create a personal budget, understand the basics of safe investing, be wary of illegal online loans, and build consistent saving habits from an early age. Thus, this effort not only transfers knowledge but also equips them with practical skills to make smart and responsible financial decisions, ultimately leading them toward future financial independence (Saraswati & Nugroho, 2021).

CONCLUSION

This systematic literature review affirms that a progressive learning model is a critical and viable solution to address the low level of Islamic financial literacy among adolescents. In direct response to the research gap identified earlier the lack of a comprehensive, tiered educational framework tailored for this age group the findings of

this study contribute a specific conceptual pathway. The proposed model systematically guides learners from the concrete management of personal funds (e.g., allowance) to the foundational understanding of abstract Islamic investment principles, ensuring developmentally appropriate learning at each stage. The synthesis of recent literature (2018-2025) strongly supports this approach. It reveals that grounding education in adolescents' immediate financial experiences significantly enhances engagement and knowledge retention. Furthermore, the integration of interactive digital tools and gamification strategies is particularly effective for this digitally-native generation, although current applications often lack the comprehensive scope this model provides. Crucially, this review highlights that the model's effectiveness is contingent upon consistently embedding core Islamic values like justice ('adl), transparency, and social responsibility at every stage, moving beyond mere transactional knowledge to shape ethical financial mindsets. In conclusion, this study contributes a structured, value-integrated, and progressive framework for adolescent Islamic financial literacy. It positions the family and educational institutions as essential partners in this process, where practical modelling and formal instruction converge. By offering this specific conceptual contribution, the research provides a clearer scholarly foundation for developing targeted interventions, curriculum design, and future empirical studies aimed at cultivating a generation that is both financially proficient and morally grounded in Islamic economic principles.

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