

Portrait of Islamic Economic Literacy on Students of Department Sharia Economics IAIN Kerinci

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Abstrak,

Penelitian ini bertujuan untuk menyolediki tingkat literasi ekonomi Islam / Islamic Economic Literacy (IEL) pada mahasiswa Jurusan Ekonomi Syariah Institut Agama Islam Negeri Kerinci (IAIN Kerinci). Penyelidikan tingkat literasi ekonomi Islam dilihat dari sisi pengetahuan, pemahaman dan kemampuan menerapkan sikap (tindakan) dari materi ekonomi Islam yang sudah dipelajari kedalam kehidupan sehari-hari. Data penelitian bersumber dari data primer dengan mempergunakan model Miles dan Huberman sebagai alat analisis data kualitatif. Penelitian ini menunjukkan bahwa tingkat IEL pada mahasiswa DSE IAIN Kerinci masuk dalam katogori cukup baik. Ini dibuktikan masih banyak mahasiswa yang minim pengetahuan dan pemahaman terhadap materi ekonomi Islam. Padahal prestasi akademik atau Indeks Prestasi Kumulatif (IPK) diatas 3.50. Bahkan ditemukan IPK yang lebih tinggi masih minimnya pengatahuan dan pemahaman dibandingkan dengan IPK rendah. Walaupun pengetahuan dan pemahaman masih sangat minim, kemampuan menerapkan sikap (perilaku) dalam kegitan ekonomi sehari-hari sudah diterapkan sesuai dengan ekonomi Islam. Penelitian ini dapat menjadi sasaran pihak terkait untuk memusatkan perhatian penuh terhadap peningkatan literasi ekonomi Islam pada mahasiswa DSE IAIN Kerinci. Penelitiain ini juga dapat menambah bacaan lieteratur ekonomi Islam dan dalam kajian IEL, serta sekaligus membuka bagi penelitian lanjutan.

Kata Kunci: Literasi Ekonomi, Literasi Ekonomi Islam, Ekonomi Islam, Mahasiswa Jurusan Ekonomi Syariah, IAIN Kerinci

Abstract,

This study aims to investigate the level of Islamic Economic Literacy (IEL) among students of the Department of Sharia Economics (DSE) Institut Agama Islam Negeri Kerinci (IAIN Kerinci). Investigation IEL levels in terms knowledge, understanding, and ability to apply attitudes (actions) from Islamic economics material that has been studied into everyday life. The research data comes from primary data collected using the Miles and Huberman model as a qualitative data analysis tool. This study shows that the level of IEL among students DSE IAIN Kerinci is in the pretty good category. This is evidenced by the fact that there are still many students who lack knowledge and understanding of Islamic economics material. Even though academic achievement or Grade Point Average (GPA) is above 3.50. It was even found that a higher GPA still lacks knowledge and understanding compared to a low GPA. Even though knowledge and understanding are still very minimal, the ability to apply attitudes (behavior) in daily economic activities has been applied in accordance with Islamic economics. This study can be the target of related parties to focus their full attention on increasing IEL in students DSE IAIN Kerinci. This study can also contribute to the reading of Islamic economics literature and the study of IEL, and at the same time, it opens up the door for further research.

Keywords: Economic Literacy, Islamic Economic Literacy, Islamic Economic, Students of the Department of Sharia Economics, IAIN Kerinci.

INTRODUCTION

The idea of Islamic Economic Literacy (IEL) is the ability of individuals or communities to identify problems, recognize the basic concepts of Islamic economics, understand Islamic principles and values in economic activity, and apply them in everyday life (Manisih, 2015; Nugraha et al, 2019a; 2019b; 2023; Gustiana et al, 2023; Ichsan & Yuda et al, 2023). In Indonesia, IEL in society is more dominant than conventional sharia. The proof can be seen from the 2022 Financial Services Authority (OJK) Survey, where general financial literacy reached 49.68% compared to sharia financial literacy which only reached 9.14%. (Otoritas Jasa Keuangan, 2022; 2023). This difference is a big question mark, considering that the majority of Indonesia's population is Muslim, reaching 237.56 million people (86.7% of the total population), which is also the country with the largest Muslim population in the world (Rizaty, 2022). In the context of students also describe the same thing, which is still low (Mendari & Kewal, 2013; Chorisnawati, 2022; Kartini et al, 2023). In fact, the popularity of Islamic economics among them is no different from conventional economics (Widowati et al, 2022). Supposedly, the educational background they have will affect their literacy level (Widyanti et al, 2019; As'ad, & Zulfikar, 2020; Hashim & Kayode, 2013; Yasmin et al, 2014). This phenomena illustrates that there is a lack of knowledge and understanding, both from a cognitive, affective, and psychomotor perspective, among students (Suminto et al, 2020).

Students of the Department of Sharia Economics (DSE) at the Institut Agama Islam Negeri Kerinci (IAIN Kerinci) are agents of change for society, so it is necessary that their level of IEL be sharper (higher). Based on the construction of knowledge and understanding possessed by students DSE IAIN Kerinci, it can be seen in terms of the Grade Point Average (GPA), which averages above 3.50 (Documentation of GPA Values). Ideally, the size of the GPA will be directly proportional to the actions and behaviors taken. This is in line with the behavioristic theory that in the learning process there is a stimulus and a response, meaning that if there is a change in behavior, then the indication is that the learning has been done well (Slavin, 2000). However, there is still a discrepancy between the GPA and the economic actions (behavior) of students DSE IAIN Kerinci because some students who have a GPA above 3.50 do not implement sharia-compliant economic activities. In contrast to GPA students below 3.50, they are already able to carry out their economic activities according to Sharia (Observasi, February 15, 2023).

From the phenomena above, this research aims to investigate IEL among students DSE IAIN Kerinci. So far, no research publications have been found that specifically discuss IEL among students DSE IAIN Kerinci. Investigation of IEL in students DSE IAIN Kerinci in terms of knowledge, understanding, and ability to apply attitudes (actions) from Islamic economics material that has been studied into everyday life.

This research is rooted in the argument that not all students DSE IAIN Kerinci have a good level of IEL. Even though the GPA is high, it cannot be promised that the IEL of students DSE IAIN Kerinci is at a good level. Likewise, the material in the courses by students DSE IAIN Kerinci is the reason why the level of knowledge and understanding of students is so low that, in carrying out economic activities, they feel that they are not so important or do not have to comply with sharia.

LITERATURE REVIEW

The idea of economic literacy (EL) in general is the ability to understand economic problems so that people have the sensitivity and critical power to act appropriately in the field. This literacy ability is obtained through various learning processes, including reading, observing, experiencing, and finally understanding economic problems. With economic literacy, one can act appropriately in the economic field (Manisih, 2015). In a broader discussion, the idea of EL is an illustration of an individual's ability to understand basic economic concepts that can be used to make appropriate and intelligent economic decisions in order to obtain and improve life's welfare. So, it can be predicted that the consequences of low EL will have an impact on welfare; therefore, increasing EL is a must for individuals or families who want to be prosperous. In other words, increasing the mastery of economic literacy is non-negotiable but a necessity, and all of that can be started with a desire for continuous learning. Considering that increasing EL specifically has a positive impact on asset accumulation, debt deaccumulation, protection, accumulated savings, and careful management of expenses (Nugraha et al, 2019a; 2019b; 2023).

In the notion of IEL, it is defined as the ability to understand Islamic economics so that it has sensitivity and critical power that allows it to act appropriately in carrying out economic activities based on Islamic principles. In short, IEL is defined as intelligence in economics according to Islamic sharia (Manisih, 2015). In a broader sense, the concept of IEL is the ability of individuals or communities to identify problems, recognize the basic concepts of Islamic economics, understand Islamic principles and values in economic activity, and apply them in everyday life to achieve prosperity. A person can be said to be "literate" in Islamic economics if he is able to distinguish between needs and desires, which are then manifested in his economic life. Able to understand the basic concepts of Islamic economics as well as the basic principles and values that strengthen them, and the most important thing is to be able to apply these Islamic economic principles and values in their lives (Nugraha et al, 2019a; 2019b; 2023).

A measure or indicator in assessing EL in general is said to be "literate" in economics, having knowledge and being able to understand economic principles, economic motives, needs, and consumption concepts (Nugraha et al, 2019a; 2019b; 2023). Meanwhile, IEL uses six indicators, including awareness of Islamic economic terms, awareness of halal products and services, Islamic social financial institutions, Islamic financial management, numerical abilities, and attitudes towards the future (Firdiana & Fikriyah, 2021).

IEL in Indonesian society is more dominant in conventional than in sharia. The proof can be seen from the Financial Services Authority (OJK) Survey in 2022, where financial literacy in general reaches 49.68% compared to Islamic financial literacy, which only reaches 9.14% (OJK, 2022; 2023). This difference is a big question mark, considering that the majority of Indonesia's population is Muslim, reaching 237.56 million people (86.7% of the total population), which is also the country with the largest Muslim population in the world (Rizaty, 2022).

From there, empirical facts about students also illustrate the same thing: that IEL in students is at a low level, both in terms of knowledge, understanding, and implementing it in everyday life (Mendari & Kewal, 2013; Chorisnawati, 2022; Widowati et al, 2022; Prasetyo & Siwi, 2022). If the level of IEL is low, then increasing IEL is an urgency that cannot be negotiated. Furthermore, this low literacy affects the economic life decisions of students, starting with personal financial planning, whether it is in accordance with the principles and values of Islamic economics or not. Until literacy about Islamic philanthropy, which in turn is able to encourage an attitude of mutual help in making the people's economy self-sufficient (Nugraha et al, 2019a; 2019b; 2023). Therefore, as agents of change for society, it is necessary that their level of IEL be sharper (higher).

METHOD

This research includes field research using a qualitative descriptive approach. In qualitative research, the data source is more accurately called a social situation. Social situations can be seen from three elements, including places, actors and activities that interact synergistically (Sugiyono, 2015). The social situation in this research is students DSE IAIN Kerinci . There were so many students, that we determined the research informants using purposive sampling, which often means determining the source of information for a group of informant members who have characteristics that match the characteristics of the social situation (population) that have been previously known (Sugiyono, 2015; Yusuf, 2014). From this, the informant characteristics obtained or determined were eight (8) DSE IAIN Kerinci

students, including six (6) 4th semester students, one (1) 6th semester student, and one (1) 2th semester student.

Research data was collected from primary sources in the form of unstructured in-depth interviews with informants, accompanied by observation and documentation. Apart from that, this research also collected secondary data that supports the research theme (Sugiyono, 2015; Hulwati, 2022; Fauzi et al, 2021; 2022). In this research, before carrying out data analysis tests, the validity of the data was first tested. Testing the validity of the data uses triangulation techniques so that common threads and/or better results can be seen. After testing the validity of the data, the data analysis stage was then carried out using the Miles and Huberman model, including data reduction, data presentation, and drawing or verifying conclusions (Sugiyono, 2015; Yusuf, 2014).

RESULT AND DISCUSSION

Result

As already explained, to achieve the research objectives, the research will be carried out using a descriptive-qualitative approach. The study then answered key questions through field investigations by conducting in-depth and unstructured interviews with predetermined informants, namely 8 students DSE IAIN Kerinci. To protect the identity of students DSE IAIN Kerinci, they will be given initials. Based on gender, 3 male and 5 female. Furthermore, students who were interviewed at the semester 2 level were 1 person, at the semester 4 level there were 6 people, and at the semester 6 level there was 1 person. More details can be seen in the following table:

Table 1. Informan

| Initials Name | Gender | | Level Semester | | |
|---------------|--------|--------|----------------|---|---|
| | Male | Female | 2 | 4 | 6 |
| GP | ✓ | | ✓ | | |
| DA | ✓ | | | | ✓ |
| HA | | ✓ | | ✓ | |
| DS | | ✓ | | ✓ | |
| MA | ✓ | | | ✓ | |
| RA | | ✓ | | ✓ | |
| NL | | ✓ | | ✓ | |
| NES | | ✓ | | ✓ | |
| Total | 3 | 5 | 1 | 6 | 1 |

Source: Interview Record, 2023

Started with an interview with DA (6th semester student) revealed:

“Last year's GPA was 3.71. During the six semesters I was a DSE student, yes, broadly speaking, Islamic economics must certainly be in line with sharia principles. This is different from the economy in general; it does not run according to sharia principles. Thank God, by studying Islamic economics, I can apply it in my daily life, for example, when I start working. Well, of course I have to apply it according to what I know from what is known about Islamic economics” (Interview, May 02, 2023).

From the results of the interview with DA above, it appears that he obtained a GPA of 3.71 last semester. His knowledge and understanding of Islamic economics is good. Likewise the application in daily life, can be implemented properly. DA statement is also in line with the results of observation, where he currently works as an employee at a dumpling shop. When he recorded a day's sales profit report, he often found excess profits. Even though BOS (the owner of the dumpling shop) has systematically recorded the sales profit report on a daily basis, he still has the principle of being honest as an employee, how much more profit is recorded in the report (Observation, May 8, 2023).

Slightly different from GP (2th semester student), where in his statement that:

“Alhamdulillah. The cumulative grade point average (GPA) I obtained last semester was 3.74. From here too, I just became a student or just entered the second semester. As for the overall material of Islamic economics, maybe I don't know that much. Simply put, the essence of Islamic economics is the application of sharia in the economic activities that we carry out, like when I was carrying out consumption activities, which must be protected by Islamic teachings, which means not buying goods that are prohibited for consumption.” (Interview, May 09, 2023).

The results of the interview above show that GP had a very good GPA last semester, which was 3.74. In another statement, it seems that he does not know very deeply, but by studying Islamic economics, he is able to understand or apply it well in everyday life. This was also supported at the time of observation, where it appeared that the GP had not been able to provide feedback from auDSEnce statements during discussions (Observation, May 10, 2023). However, when observing at different times or outside the classroom, there is an economic behavior that is not in accordance with Islamic economics, especially in gaming transactions of the chip type, and this includes those that are prohibited in Islamic economics because there is an element of *Maysir* (Observation, May 15, 2023).

Interview with HA (4th semester student) which revealed that:

“I obtained a GPA of 3.81 last year. I admit that while I was a DSE student, I did not really understand Islamic economics. What I know about Islamic economics certainly examines human behavior in production, consumption, and distribution in accordance with Islamic principles guided by the Qur'an and Hadith. Studying Islamic economics is very important because it can be a way of life in daily economic activities; for example, in consumption, you have to consume halal, and so on.” (Interview, May 17, 2023).

Based on the results of the interview above, it appears that HA does not fully understand Islamic economics. This can be seen when observing; it appears that HA has not been able to analyze questions from the auDSEnce in discussion forums, even if they are not in line with the questions the auDSEnce raised (Observation, May 19, 2023). In the interview, HA remains enthusiastic about keeping her daily economic activities in line with Islamic economics, such as buying something that must be halal. This is supported by observational data: when HA was shopping for cosmetics online, she emphasized the presence of a halal logo (Observation, June 10, 2023).

In line with that, DS (4th semester student) also revealed that:

“Last year, I had a 3.52 GPA. I don't really understand Islamic economics. However, Islamic economics certainly does not follow sharia principles. In studying Islamic economics, we can implement it in our daily lives. For example, when I buy cosmetics, of course I choose halal cosmetics” (Interview, May 25, 2023).

In DS statement above, it is clear that he does not know Islamic economics in depth, but he remains enthusiastic about applying the Islamic economics he has learned to everyday life, such as when he buys cosmetics that must have the halal logo. This is in line with what was expressed by MA (4th semester student), who revealed that:

“Last year, I obtained a 3.48 GPA. I don't really understand Islamic economics. But in studying Islamic economics, we can implement it into our everyday lives; for example, when buying food and drinks, we choose what is in accordance with Islamic economics or halal.” (Interview, May 29, 2023).

In MA statement above, it seems clear that he admits that not too much knowledge about Islamic economics has been stuDSEd. At the same time, during the observation, the lecturer asked the MA a question, but he could not fully answer it (Observation, June 05, 2023). Furthermore, NL (4th semester student) also expressed the same thing, where in the expression:

“My GPA last year was 3.69. I know a little about Islamic economics, as far as it is an economy that works and is guided by sharia principles. As an example, if someone is trading, of course he has to be sincere, not borrow Riba, and not hoard goods either. This is prohibited. Alhamdulillah, with this little knowledge, of course I have to apply it to my daily economic activities, for example, when I shop for food or cosmetics, paying attention to the halal aspects.” (Interview, June 06, 2023).

Based on the interview with NL above, it appears that he admits that he knows little about Islamic economics. This was also proven when making observations, NL, when the percentage of papers in front of the class was not able to analyze auDSEnce questions (Observation, June 6, 2023). In the results of the interview above, it is also seen that, with little knowledge, he always applies the best in his economic activities, such as when he

prioritizes halal consumption activities. I almost agree with RA statement (4th semester student), who said that:

“I obtained a GPA of 3.29. Islamic economics, as I know it, is the study of managing an economy based on sharia principles. Islamic economics invites us to do economics not only for the world but with hope or with implications for the hereafter. So it is important to study Islamic economics, and we must apply it in everyday life. For example, when doing business, it must be in accordance with the guidance of good morals, such as being honest, etc. It is also certain that Islamic economics is not only for us to do the world in economics but also for the hereafter.” (Interview, June 12, 2023).

On the other hand, it is somewhat different from the previous informant, where an interview with NES (4th semester student) revealed that::

“Last semester, I had a GPA of 3.66. Before becoming a student, I did not know the difference between conventional economics and Islamic economics, but after becoming a student, I was able to find out the differences between the two economic systems, plus there were many lecturers who explained it well, so I confirmed that conventional economics does not have a gap to fight against the economy. Islam. Certainly, Islamic economics moves positively and normatively; at a positive level, it does not mean to deny that economic activity is only world-centered, but how economic activity can be implemented in the afterlife. or what is often known to reach Fallah. Apart from that, in economic activities, I always apply Islamic economics, such as when I want to buy a product, of course it must be seen as Halal. Likewise, I always remind my family, including my neighbors, how to carry out economic activities in accordance with Islamic economics. For example, in transactions, try not to get into debt with ribawi and others. Maybe that's what I can explain.” (Interview, June 13, 2023).

From the interview above, it appears that NES is different from previous informants in that the statement describes knowledge and understanding that is different from other informants. This is in line with what was seen during the observation, where he was able to properly analyze the auDSEnce's questions at the percentage (Observation, June 13, 2023). Even during previous observations, he often entered into dialogues to provide information to his family and neighbors; when asked how borrowing money at conventional banks could include usury, he immediately gave an explanation using the knowledge he had (Observation, May 8, 2023).

Discussion

From the results above, IEL among students DSE IAIN Kerinci can be seen in the academic process. When looking at this aspect, students DSE IAIN Kerinci have a fairly high GPA, which is above 3.50. Based on these data, of course, it is very encouraging because students are considered to have high knowledge and understanding of Islamic economics material. However, it is inversely proportional to the GPA of students' knowledge and understanding of Islamic economics. In fact, it was found that students with a higher GPA still had minimal knowledge and understanding compared to students with a low GPA. Thus, the GPA cannot be a demonstration of the high level of IEL students have.

Based on the results of both interviews and observations, it was found that there were still many students who had minimal knowledge and understanding of Islamic economics. The knowledge referred to here is related to material matters and all matters concerning Islamic economics. In the knowledge of students DSE IAIN Kerinci, it can be seen when the lectures are taking place, where the knowledge of students DSE IAIN Kerinci has not been able to be applied properly, which is seen based on their abilities during class presentations, both analyzing questions submitted by the audience and providing information or data that do not yet support the results of the analysis, which in terms of “different questions - different answers given”. Suminto et al (2020) argue that cognitive aspects of knowledge are related to reasoning or thinking processes, namely the ability and activity of the brain to develop rational abilities. This is an important aspect of IEL owned by students because this important activity will depend heavily on students' ability to study economics in class and will depend heavily on the lecture process in class and the discussion process between students in studying economic theory.

Knowledge of economic material possessed by students is certainly something that must be prioritized. Mastery of material is mandatory to change human behavior for the better (Suminto et al, 2020). Even though material mastery is still very minimal, at least it can differentiate in carrying out economic activities in accordance with Islamic principles. The knowledge and understanding possessed by students DSE IAIN Kerinci, which are manifested in the form of behavior, then provide very many benefits for their lives. This is what is meant by IEL, which is the ability of students to realize their knowledge and understanding based on the behavior they do.

Behind the minimal knowledge possessed by students DSE IAIN Kerinci, it appears that their activities in carrying out the economy have been good. This problem is included in student affective problems, as stated by Suminto et al (2020), where affective problems in IEL are based on everything related to emotions such as appreciation, values, feelings, enthusiasm, interests, and attitude towards something. According to Nugraha et al (2019a; 2019b; 2023), someone can be said to be “literate” in Islamic economics if he is able to distinguish between needs and wants, which are then manifested in his economic life. Able to understand the basic concepts of Islamic economics as well as the basic principles and values that strengthen them, and the most important thing is to be able to apply the principles and values of Islamic economics in one's life.

Besides that, DSE IAIN Kerinci students have been able to do well when carrying out daily economic activities, which are usually carried out through conventional methods or knowledge bases; now they can be applied from an Islamic economic perspective. This problem is included in the psychomotor problems of students, and as emphasized by Suminto

et al (2020), psychomotor abilities in implementation will be demonstrated in several attitudes, namely imitation, preparation, guided response, adaptation, creation, and others. Masinih (2015) reveals that IEL is a set of abilities for understanding Islamic economics so that it has sensitivity and critical power that allows it to act appropriately in carrying out economic activities based on Islamic principles. In short, IEL is defined as intelligence in economics according to Islamic sharia.

An understanding of Islamic economics can be seen in every activity of students DSE IAIN Kerinci, such as when shopping, they prioritize halal products. However, the understanding of economics taught by a lecturer to students DSE IAIN Kerinci is, of course, not all well received. For example, in the practice of buying a halal product online, not all students use the services of Islamic banks. Even though students think scientifically that when using conventional banks there is a threat of Riba, This could also be due to interest or even caused by external factors, such as the fact that in the Kerinci area there is only one branch office of Bank Syariah Indonesia (BSI). Therefore, driving IEL is needed by many parties who do it.

Applying Islamic economics in everyday life can be demonstrated through one's ability to implement Islamic economics in everyday economic actions. The application of this economic literacy is an act that clearly pays attention to or materializes something abstract or theoretical into real action. Economic problems faced by humans are then studied so that the impact is not too dangerous. This is where the role of students DSE IAIN Kerinci is to implement good and correct economic activities in accordance with what is learned at IAIN Kerinci. These situations and conditions are then called implementing IEL. students DSE IAIN Kerinci, who should provide different examples regarding how economic behavior can be carried out properly and in accordance with Islamic teachings.

In general, the behavior of students DSE IAIN Kerinci can be seen in their economic activities, such as buying halal goods. In this situation, according to what was said by Nugraha et al (2019a; 2019b; 2023), a person can be said to be "literate" in Islamic economics if he is able to distinguish between needs and desires, which are then manifested in his economic life. Able to understand the basic concepts of Islamic economics as well as the basic principles and values that strengthen them, and the most important thing is to be able to apply the principles and values of Islamic economics in their lives.

In addition, students DSE IAIN Kerinci are able to apply good practices to the work they do, such as working as employees at a dumpling shop. When he recorded a day's sales profit report, he often found excess profits. Even though BOS (the owner of the dumpling shop) has systematically recorded the sales profit report on a daily basis, he still maintains an

honest principle as an employee by recording how much more profit he earns in the report. In this context, students are able to apply ethics (morals) to their work, namely honesty.

CONCLUSION

Based on the results of the research above, it appears that the level of IEL among students DSE IAIN Kerinci is quite good. This is evidenced by the fact that there are still many students who lack knowledge and understanding of Islamic economics material. Even though academic achievement, such as a GPA above 3.50, it was even found that a higher GPA still lacks knowledge and understanding compared to a low GPA. Even though knowledge and understanding are still very minimal, students DSE IAIN Kerinci are able to apply them well, such as through actions (behavior) in daily economic activities that are able to be applied in accordance with Islamic economics.

This research can be a target for related parties, especially focusing full attention and making more intense strategies to increase literacy in students DSE IAIN Kerinci. This research can be used as a reading of Islamic economic literature and in the study of IEL. In the end, this research also requires further research considering the large limitations it has, such as population and research approach, while at the same time connecting to material or variables that support it to review IEL in students DSE IAIN Kerinci. In addition, it is necessary to carry out research on certain themes, especially how to ensure the application of the economy in accordance with the principles of Islamic economics and its impact on the community in which students DSE IAIN Kerinci live. Because students DSE IAIN Kerinci are agents of change and agents of sharia economic development in the Kerinci community (City of Sungaipenuh and Kerinci Regency).

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