

ISLAMIC FINANCIAL PLANNING AND FAMILY SUSTAINABILITY: EVIDENCE FROM HOUSEWIVES IN INDONESIA

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Abstract: *This study analyzes the role of Islamic financial planning on the family sustainability of Muslim families in Indonesia. This study is based on the low level of Islamic financial literacy, which has implications for the weak economic resilience of households. A quantitative approach was applied using a survey of 48 housewives members of the "Islamic Women's Organization" in Demak, Central Java, Indonesia, using convenience sampling as the sampling technique. The data analysis techniques used are dummy regression. The results show that Islamic financial planning positively and significantly affects family financial, socio-islamic ethically, environmentally sustainability. Conversely, formal education and income levels did not show a significant impact. These findings confirm that understanding and applying Islamic*

financial planning is crucial in strengthening household economic resilience. Furthermore, the practical implications of this study highlight the importance of Islamic financial education, especially for housewives, as a strategy to improve family welfare.

Keywords: *Islamic Financial Planning; Family Sustainability; Islamic Financial Literacy*

Introduction

Family financial, socio-islamic ethically, and environmentally sustainability is an important indicator in measuring the extent to which families can survive economically in the long term. This aspect reflects the ability of families to meet basic needs, maintain financial stability, and build intergenerational welfare. In the context of Muslim families, sustainability is viewed from an economic perspective. It relates to adherence to Islamic values that govern the principles of justice, the blessings of wealth, and social responsibility. Therefore, family sustainability is not only an economic responsibility, but also an ethical and spiritual one (Gideon et al., 2024; Rahman et al., 2023).

However, economic challenges such as inflation, global crises, and social inequality have caused many families to face serious financial pressures. Problems such as excessive consumption, consumer debt, and lack of financial planning are the main causes of household economic instability. This is exacerbated by low financial literacy among the public, especially literacy based on Sharia principles, which are the foundation of life for Muslim families. The lack of understanding of Sharia-compliant financial management is a major obstacle to creating fair and sustainable economic sustainability (Kusdiana & Safrizal, 2022; Marioni et al., 2025; Zuhra et al., 2024).

From an Islamic perspective, the ability to manage finances is known as Islamic financial capability. This concept not only includes an understanding of Sharia financial products but also includes ethics in transactions, avoidance of usury, gharar, and maysir, as well as strengthening the values of generosity through zakat, alms, and charity. Several studies mention that families with high levels of Islamic financial literacy have better financial resilience and can plan their finances wisely for the future (Azmi et al., 2020; Hidayah et al., 2021)

However, there is still a gap in implementing Islamic financial literacy among Muslim families. Most previous studies only highlight the role of conventional financial literacy without considering Islamic values holistically. In fact, there is still limited empirical research that directly links Islamic financial literacy with family sustainability performance. In fact, this value-based approach has great potential in strengthening household economic resilience in the long term (Rakhmat et al., 2022). Therefore, this study aims to fill this gap by empirically testing the relationship between Islamic financial literacy and family sustainability.

In addition to financial literacy, education is an important element that shapes financial behavior and family decisions. Individuals with higher levels of education tend to have better analytical and critical skills in managing finances, budgeting, and making appropriate investment decisions (Saputri & Iramani, 2019). Research by (Pradita, 2021) showed that education positively correlates with thriftiness, saving habits, and avoiding consumer debt.

Not only does education shape cognitive aspects, but it also encourages normative understanding in financial management, especially when accompanied by Islamic-based

financial knowledge (Brilianti & Lutfi, 2020). With adequate education, individuals are more receptive to information related to Islamic economic principles, such as the fair distribution of wealth and the importance of productive activities. Research by Aisyah & Saepuloh (2019) states that education is important in shaping Sharia economic behavior in households. This shows that education is important for building sustainable family financial capacity.

In addition to literacy and education, income is a major determinant in maintaining family financial stability. Families with adequate income tend to have greater flexibility in managing expenses, making investments, and dealing with unexpected financial risks. Studies by (Zahro & Hapsari, 2023) confirm that income levels greatly influence the quality of financial decision-making and families' ability to survive in crises.

However, high income does not always guarantee financial sustainability if good planning skills and awareness of Islamic financial principles do not accompany it. Many cases show that high-income families still experience financial problems due to uncontrolled spending or poor asset management. Therefore, it is important to examine the synergistic relationship between income, Islamic financial literacy, and education as a whole that shapes the economic resilience of Muslim families (Saputri & Iramani, 2019).

Given the lack of studies that comprehensively integrate these three variables in the framework of Islamic finance, this study aims to fill the existing gap. Previous studies tend to examine these variables partially and do not consider the normative framework of Islam in depth. In fact, the Islamic approach emphasizes both material and spiritual balance in financial management. By examining Islamic financial literacy, education, and income simultaneously, this study is expected to contribute to strengthening the economic sustainability of Muslim households in the modern era.

Literature Review

Family Sustainability Performance

Family sustainability performance refers to a family's ability to maintain long-term economic well-being through prudent financial management. This performance can be measured by the extent to which families can meet their basic needs, maintain financial well-being, and improve their quality of life without adding to their uncontrolled debt burden (Baard et al., 2004; Farma et al., 2024). Family sustainability performance in Islam is closely related to the application of Islamic financial literacy. A good understanding of Islamic financial principles enables families to manage their finances wisely, avoid prohibited practices such as usury, and ensure long-term economic well-being.

In addition, Islamic financial literacy also helps individuals understand the importance of instruments such as zakat, alms, and charity in wealth circulation, which contribute to the social and economic welfare of families. However, low Islamic financial literacy can be an obstacle to increasing Islamic financial inclusion in society (Pratama & Nisa, 2024).

Islamic Financial Planning Literacy

Islamic Financial Planning is an approach that focuses on managing family finances in accordance with Islamic principles. Important values serve as guidelines in financial management in Islamic financial planning, namely the balance between the worldly and the

hereafter and the protection of the five important aspects of human life: religion, soul, intellect, offspring, and wealth.

Islamic financial planning literacy refers to an individual's ability to understand, apply, and utilize these principles in their daily life (Rakhmat et al., 2022). This includes managing income, expenses, investments, and distribution of wealth in accordance with Islamic teachings, such as the prohibition of usury, *gharar* (uncertainty), and *maysir* (speculation). A study by Permatasari & Hidayatulloh (2023) shows that a high level of Islamic financial planning literacy among Muslim families contributes to better financial decision-making, thereby creating financial resilience within the family. Meanwhile, research by Adiba (2021) shows that low Islamic financial literacy can cause families to face financial difficulties, such as excessive debt and an imbalance between expenses and income.

The application of Islamic financial literacy helps individuals make better financial decisions in accordance with Islamic principles, including in terms of budget planning, savings, and halal investments (Pratama & Nisa, 2024).

The Effect of Education Level on Family Financial Sustainability

Education is an important factor influencing individual economic behavior and financial management. People with higher levels of education generally have better critical thinking and planning skills, including in household financial management. Education enables individuals to understand basic financial planning concepts, such as budgeting, saving, investing, and avoiding risky consumer debt practices. Thus, education plays a role in shaping mindsets and habits that support the creation of family financial sustainability.

Research conducted by (Brilianti & Lutfi, 2020) states that the level of education is directly proportional to the level of financial literacy, which in turn affects long-term financial stability. This is in line with research by Yushita (2017), and Saputri & Iramani (2019) that families with a higher educational background tend to have better economic resilience than those with lower education. Therefore, research by Prihatiningsih (2021) shows that the higher the level of education of individuals in a household, the higher their ability to maintain family financial sustainability.

H1: Education level positively and significantly affects family financial sustainability.

The Effect of Islamic Financial Planning Literacy on Family Financial Sustainability

Islamic financial planning is a financial management strategy based on Sharia principles that balances worldly and spiritual interests. In Islamic financial planning, financial decisions consider economic benefits and compliance with religious rules, such as prohibiting usury, *gharar*, and *maysir*, and the obligation to pay zakat, alms, and charity. Therefore, individuals with good Islamic financial planning literacy can manage their finances more responsibly and sustainably.

The research findings by (Permatasari & Hidayatulloh, 2023) and (Setyowati et al., 2018) showed that Islamic financial planning literacy contributes positively to the economic stability of Muslim families in Indonesia. Research by (Adiba, 2021) also states that a low understanding of Sharia-based financial planning has an impact on household financial difficulties, including a decline in the ability to save and balance expenses. Therefore, understanding and applying

Islamic financial planning is considered one of the main determinants in building the financial sustainability of Muslim families.

H2: Islamic financial planning positively and significantly affects family financial sustainability.

The Effect of Income Level on Family Financial Sustainability

Income is the main resource for meeting household economic needs. Families with high income levels tend to have greater capacity to meet basic needs, set aside funds for savings and investments, and be better prepared to face financial risks. Conversely, limited income is often a major factor causing economic pressure, inability to save, dependence on short-term debt, and disruption of family financial sustainability.

Muat et al. (2025) showed that household income strongly determines financial management behavior, including saving and consumption habits. Research by Hidayah et al. (2021), Ryan & Deci (2000), and Zahro & Hapsari (2023) reinforces these findings by stating that income significantly affects household investment and financial planning behavior. Thus, adequate income is essential for families to achieve economic stability and maintain long-term financial sustainability.

H3: Income level positively and significantly affects family financial sustainability.

Methodology

Sample and Data Collection

This study used a quantitative, survey-based approach to analyze the effect of Islamic financial planning on family financial sustainability. The population in this study is members of the “Islamic Women's Organization” in Demak, Central Java, Indonesia, with a sample size of 48 respondents selected using convenience sampling. The sample selection was based on specific characteristics, such as age, education level, and income level, to better understand how Islamic financial planning plays a role in improving family financial sustainability.

Data collection was carried out using structured questionnaires and direct interviews. The questionnaire covered indicators relevant to Islamic financial planning and family financial sustainability, including economic and social aspects, compliance with Islamic principles, and the environmental impact of financial decisions made by families.

Research Model and Variable Measurement

This research model examines the influence of Islamic financial planning, education, and income on family financial sustainability. The independent variables in this study are Islamic financial planning, education, and income, while the dependent variable is family financial sustainability as in the Table 1.

Table 1 Independent Variables and Dependent Variable

Construct	Definition	Dimensions & Attributes	References
family financial sustainability.	The ability of families to manage their finances in a sustainable, balanced manner that is in accordance with Islamic principles in the long term to achieve prosperity.	1. Economic Sustainability: - Save 25–30% of income. - (–)Installments >30% of income. - Emergency fund > 4 months of expenses. - Education & health insurance. - Investments (gold, land, securities). - Maintain a financial surplus. - Fixed and additional income. 2. Socio-Islamic Ethically Perspective: - ZISWAF payments >10% of income. - Active in social and religious activities. - Obligatory and Sunnah worship. - <i>Muamalah</i> without usury. - (–) Financing & savings in conventional banks. - Halal consumption. - Hajj savings as a priority. 3. Environmental Perspective: - Harmonious social relationships. - Active in maintaining environmental cleanliness. - Efficient use of energy and water.	(Huy and Phuc 2020; Wibowo 2014)
Islamic financial planning	Formulating, managing, and evaluating family financial goals and activities is based on the principles of <i>maqashid sharia</i> and the goal of a blessed life.	1. Islamic Financial Goals: <i>al-falah</i> , short-medium-long term. 2. Spending Priorities: <i>dzaruriyah</i> – <i>hajiyyat</i> – <i>tahsiniyah</i> . 3. Qanaah and Maqashid: managing dreams, maintaining balance.	(Huy and Phuc 2020; Wibowo 2014)

		4. Future Protection: zakat, retirement, inheritance.
		Deficit Issues: due to misplaced priorities or force majeure.
Level of Education	The highest level of formal education completed by the respondents.	Categorized into: - Junior High School - Senior High School - Bachelor's Degree - Master's Degree - Others
Income Level	Total monthly family income earned from salaries, businesses, or other sources.	Categorized into: - < 2 million - 2 – 5 million - > 5 – 10 million

Result And Discussion

Description of Respondent Characteristics

This study involved 48 respondents with the following characteristics:

Table 2. Respondents' Characteristics

Characteristics	Frequency	Percent
Age		
25-35 years old	2	4.2
36-45 years old	8	16.7
46-55 years old	24	50
> 55 years old	14	29.2
Gender		
Women	48	100
Highest level of education		
Junior High School	2	4.2
Senior High School	15	31.3
Diploma	1	2.1
Undergraduates	27	56.3
Postgraduates	1	2.1
Others	2	4.2
Work		
Government employee	5	10.4
Private Employee	10	20.8
Self-employment	2	4.2
Teacher	10	20.8
Housewife	5	10.4
Others	16	33.3

Monthly Income		
< 2 million	33	68.8
2-5 million	14	29.2
5.1-10 million	1	2.1

Based on Table 2, respondents aged 46-55 were the most numerous (50%), followed by those aged > 55 at 29.2%, and only two respondents (4.2%) were aged 25-35. All respondents were female. Regarding education level, most respondents (56.3%) had a bachelor's degree, followed by 31.3% of respondents with a senior high school level.

The most common type among respondents was other types of work (33.3%), followed by private employees and teachers (20.8% respectively). Based on the monthly income level, most respondents (68.8%) had an income below 2 (two) million rupiah, and only one respondent (2.1%) had an income above 5 (five) to 10 million rupiah.

Results of Validity and Reliability Analysis of Research Variables

Table 3. Description of Research Variables

Variable		Indicator	r- count	r- table	Results	Cronbac h alpha
Family Financial Sustainability		SE1	0.640	0.285	Valid	0.873
		SE2	0.084		Invalid	
		SE3	0.531		Valid	
		SE4	0.565		Valid	
		SE5	0.598		Valid	
		SE6	0.584		Valid	
		SE7	0.774		Valid	
		SE8	0.469		Valid	
		PROSES1	0.726		Valid	
		PROSES2	0.636		Valid	
		PROSES3	0.637		Valid	
		KTPS1	0.532		Valid	
		KTPS2	0.438		Valid	
		KTPS3	0.345		Valid	
		KTPS4	0.448		Valid	
		KTPS5	0.422		Valid	
		KTPS6	0.102		Invalid	
		PL1	0.326		Valid	
		PL2	0.540		Valid	
		PL3	0.446		Valid	
Islamic Financial Planning		PKS1	0.627	0.285	Valid	0.621
		PKS2	0.406		Valid	
		PKS3	0.351		Valid	
		PKS4	0.353		Valid	
		PKS5	-0.137		Invalid	
		PKS6	-0.008		Invalid	

PKS7	0.373	Valid
PKS8	0.032	Invalid
PKS9	0.335	Valid
PKS10	0.437	Valid
PKS11	0.171	Invalid
PKS12	0.551	Valid

The results of the validity analysis on the family financial sustainability variable show that there are two (2) invalid indicators (r-count is smaller than r-table of 0.285 and $n = 48$), namely the second indicator in the economic sustainability aspect and the sixth indicator for the element of compliance with sharia principles. The validity analysis results for the Islamic financial planning variable obtained 4 (four) invalid indicators, namely indicators 5, 6, 8, and 11, which also had r count values < 0.285 . The reliability analysis shows that both variables are reliable, as indicated by Cronbach's Alpha values above 0.60 (0.873 and 0.621) for family financial sustainability and Islamic financial planning.

Description of Research Variables

The description of the research variables, consisting of Islamic financial planning and family financial sustainability (economic sustainability, socio- Islamic Ethically perspective, and environmental perspective), is shown as follows:

Table 4. Description of Research Variables

Statistics	Variable					
	ISP	SE	PS	KTPS	PL	PKS
Mean	93,7	30,5	15,9	27,6	19,7	45,1
Std. Deviation	16,7	9,2	4,5	5,0	2,4	7,9
Median	96	30	17	27	21	46
Minimum	62	14	6	17	9	30
Maximum	122	49	21	35	21	56
Category	High	High	High	High	High	High

ISP: Islamic sustainability performance (family financial sustainability), SE: economic sustainability, PS: social perspective, KTPS: compliance with sharia principles, PL: environmental perspective, PKS: Islamic financial planning. Family financial sustainability consists of 18 questions (7 questions on economic sustainability, three on social perspective, five on compliance with Sharia principles, and three on environmental perspective). The descriptive test results obtained a score range of 62–124 with an average of 93.7 and a median of 96. The average or median value obtained is above the theoretical average (72), so it can be stated that the respondents have high family financial sustainability. In detail, this high family financial sustainability comes from:

1. High economic sustainability, as the average score obtained is 30.5, greater than the theoretical average score (28).
2. Social perception is also relatively high, as the average score obtained is 15.9, greater than the theoretical average score (12).
3. Respondents' compliance with Sharia principles is also relatively high because the average score obtained is 27.6, greater than the theoretical average score (20).
4. The respondents' environmental perception was also high, as indicated by the average score of 19.7, which was higher than the theoretical average score (12).

Islamic financial planning has a score range of 30–56, with an average of 45.1 and a median of 46. This variable consists of 8 questions, so theoretically it has a score range of 8–56 and a theoretical average of 32. The empirical average score obtained was 45.1, which is higher than the theoretical average, indicating that the respondents' Islamic financial planning is also relatively high.

Results of the Classical Assumption Test Analysis

The classical assumption test for the regression of dummy variables of education, income, and Islamic financial planning on family financial sustainability includes normality, multicollinearity, and heteroscedasticity tests. The results of the classical assumption test are shown as follows: Results of normality analysis

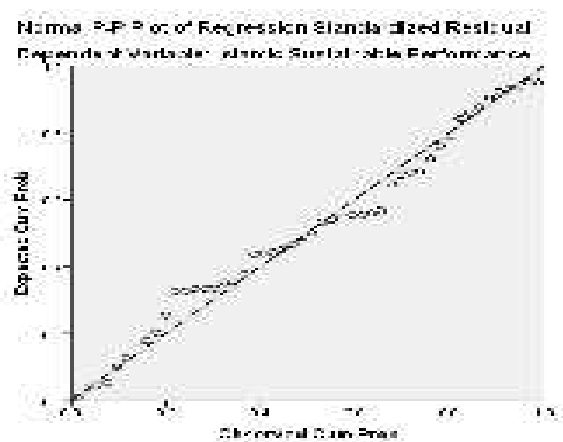


Figure 1. Normal p-plot graph of regression analysis of Islamic financial planning, Education, and Income on Family Financial Sustainability

The normal p-plot image in the regression model of financial planning variables, education, and income on family financial sustainability also shows plots scattered close to the diagonal line, meaning that the regression model meets the assumption of residual data normality. Results of multicollinearity analysis

Table 5. Results of multicollinearity analysis

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Islamic financial planning	0.824	1.214
Highest level of education		
- Junior high school	0.842	1.187
- Senior high school	0.933	1.072
- Others	0.953	1.050
Monthly income		
- 2-5 million	0.958	1.043
- >5 million	0.941	1.063

Table 5 shows that the second regression model is also free from multicollinearity, as seen from the tolerance value > 0.1 and $VIF < 10$. Results of heteroscedasticity analysis

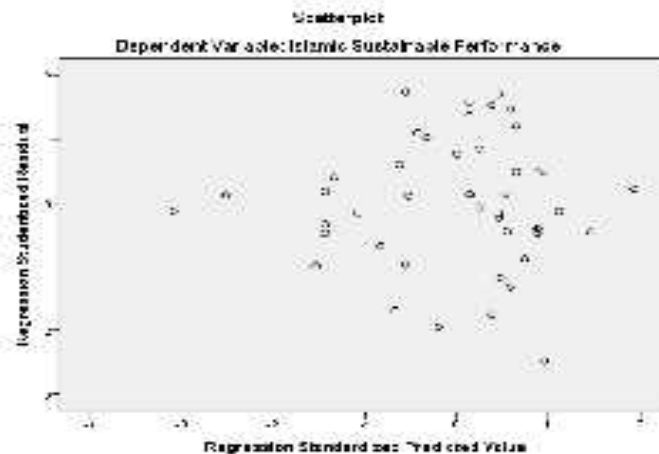


Figure 2. Scatter plot graph of the regression model of Islamic financial planning, education, and income on family financial sustainability.

The scatter plot graph in Figure 2 shows data plots scattered randomly below and above the value of 0 on the Y-axis, indicating that the second regression model is also free from heteroscedasticity.

Hypothesis Testing Results

The results of the hypothesis testing are summarized in the following table:

Table 6. Results of dummy regression analysis of the effect of education, income, and Islamic financial planning on family financial sustainability

Variables	B	SE	β	p-value	Results
Contant	46.545	13.669		0.001	
Islamic financial planning	0.998	0.294	0.472	0.002	H1 accepted
Education level (Ref: high level)					H2 rejected
Junior high school	-13.271	11.377	-0.160	0.250	
Senior high school	5.693	4.661	0.159	0.229	
Others	7.764	10.699	0.094	0.472	
Income (Ref: <2 million)					H3 rejected
Income 2-5 million	2.57	4.689	0.074	0.587	
Income >5 million	-9.442	15.062	-0.081	0.534	

The Effect of Islamic Financial Planning on Family Financial Sustainability (H1)

Islamic financial planning has been proven to significantly affect family financial sustainability, with a significance value of 0.002 (< 0.05) in both regression models. This shows that the better and more Islamic the family's financial planning is, the higher the family's financial sustainability level.

Islamic financial planning, based on *maqashid syariah*, covers income and expenditure management. It includes the principles of blessing, long-term goals (*al-falah*), and future protection through zakat, inheritance, and retirement planning. These dimensions reflect a

holistic and spiritual approach that is not only profit-oriented but also focused on moral values and sustainability.

These findings are in line with the results of research by Muat et al. (2025) that financial capability and access to financial services are important in improving family financial well-being.

The Effect of Education Level on Family Financial Sustainability (H2)

The regression test results show that the respondents' highest level of formal education has no significant effect on family financial sustainability, whether at the junior high school, high school, or higher education level. This is indicated by significance values that are all above 0.05.

This finding can be explained by the fact that formal education does not always correlate directly with Islamic financial literacy. Even if someone has a higher education, if they do not understand and practice sharia-based financial management principles, this does not necessarily support the financial sustainability of the family. In other words, even if someone has a higher education background, if it is not accompanied by financial knowledge and skills in accordance with Sharia principles, financial sustainability in the family cannot be guaranteed.

This finding supports the study by Huang & Guo (2020) that financial knowledge and skills positively and significantly influence financial well-being, regardless of the level of formal education.

The Effect of Income Level on Family Financial Sustainability (H3)

The addition of the income variable to the regression model did not show a significant effect on family financial sustainability. Both in the Rp2–5 million income group and above Rp5 million, the significance values obtained were 0.587 and 0.534, respectively, which means that both are well above the significance threshold of 0.05. Thus, the amount of income does not directly determine household financial sustainability.

This finding reinforces the understanding that the nominal income is not the main determinant of financial resilience, but rather how that income is managed wisely and according to Islamic values. Families with limited income but who can implement sharia-based financial management, such as saving, paying zakat, and investing in halal instruments, have a greater chance of achieving financial sustainability than high-income families who are consumptive and lack planning.

These results align with the research by Birkenmaier et al. (2022) that access to financial services and financial management skills have a greater impact on financial well-being than the amount of income itself. Similarly, Huang & Guo (2020) found that mainstream financial services effectively contribute positively to financial well-being. In contrast, alternative financial products reduce financial stability, especially among low-income groups.

Conclusion

This preliminary study, based on a context-specific sample of 48 housewives, suggests that Islamic financial planning (IFP) has potential in helping families manage finances more effectively. Data were analysed using a quantitative, survey-based approach. We acknowledge that due to the limited and specific nature of the sample, the findings cannot be broadly

generalized to all Muslim families in Indonesia. Therefore, further research with a larger and more diverse sample is recommended to validate these results and improve Islamic financial literacy, particularly among housewives in Indonesia and other countries.

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