



Sharia Financial Literacy Promotion Strategy to Support Green Economy

Lis Yulitasari^{1*}, Ahmad Habibi², Dewi Tradena³

¹²³Raden Intan State Islamic University Lampung, Indonesia

Correspondence ✉ *lisyulitasari05@gmail.com

Keywords:

Promotion, Literacy, Sharia Finance, Green Economy

Abstract: The issue of climate change and environmental damage has become a serious global concern. Green economy is echoed as an alternative solution that synergizes economic and environmental aspects in a sustainable manner. Islamic financial literacy plays an important role in supporting the implementation of green economy through the application of sharia principles that are in line with the concept of sustainability. However, the level of Islamic financial literacy in the community is still low, so an effective promotion strategy is needed. This study aims to explore and analyze effective Islamic financial literacy promotion strategies in supporting the implementation of green economy in the community. This research uses the literature study method to explore the promotional strategies of Islamic financial literacy in supporting the green economy. The data collection process was carried out by tracing related literature sources, such as scientific journals, books, and research reports. The data was analyzed qualitatively using the content analysis method to identify the main themes and key concepts. The results revealed that an effective Islamic financial literacy promotion strategy requires collaboration from various stakeholders, such as the government, Islamic financial institutions, educational institutions, community organizations, and mass media. The most effective promotion method is a combination of conventional and digital approaches, taking into account the social, cultural and economic context in each region. The research also found synergies between Islamic financial literacy and green economy. The research also provides recommendations for comprehensive promotional strategies, such as curriculum development and educational materials, utilization of digital technology, collaboration with educational institutions and community organizations, as well as strengthening regulations and incentives from the government.

Vol. 2, No. 1 (2025)

DOI: <https://doi.org/10.47352/3032-503x.98>

INTRODUCTION

The issue of climate change and environmental degradation has become a very serious global concern. Environmentally unfriendly human activities, such as overexploitation of natural resources, massive use of fossil fuels, and wasteful and unsustainable industrial and consumption practices, have had a significant negative impact on the balance of the earth's ecosystems (Kurniawan et al., 2021). Global warming, air and water pollution, deforestation, and species extinction are some of the adverse consequences that must be borne by human lifestyles that are not in line with the principles of sustainability (Ariwidodo, 2023). To mitigate this problem, the concept of *green economy* has been echoed as an alternative solution that can synergize economic and environmental aspects in a sustainable manner. Green economy is a development paradigm that aims to improve human welfare and social equality, while reducing environmental risks and

ecological scarcity. By prioritizing the principles of resource efficiency, the use of renewable energy, and sustainable production and consumption, the green economy is expected to become a more environmentally friendly and socially inclusive development model (Fulai et al., 2021).

Islamic financial literacy plays a very important role in supporting the implementation of the green economy. Islamic financial literacy refers to the knowledge, skills, and beliefs that enable a person to make appropriate financial decisions in accordance with the principles of Islamic sharia (Yusuf, 2020). These principles include the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling), as well as an emphasis on economic activities that are *halal*, fair, and provide benefits to the wider community (Kamal et al., 2024). One of the main aspects that makes Islamic financial literacy a supporter of the green economy is the application of sharia principles that are in line with the concept of sustainability. In Islam, humans are commanded to preserve nature and use it wisely, as stated in the Quran: "And do not make mischief on the earth after Allah has repaired it" (QS. Al-A'raf: 56). This principle emphasizes the importance of maintaining a balance between economic activity and environmental conservation, and avoiding over-exploitation of natural resources.

Islamic financial literacy also emphasizes the importance of socially and environmentally responsible investment. This concept is known as "*Sustainable and Responsible Investment*" (SRI) in Islamic finance, which integrates environmental, social and governance (ESG) considerations into the investment decision-making process (Haji Wahab & Naim, 2020). Thus, Islamic financial literacy can encourage individuals and institutions to invest in environmentally friendly projects, such as renewable energy, green technology, and sustainable agricultural practices. In addition, Islamic financial literacy can also support a green economy through the promotion of sustainable consumption practices. In Islam, the concept of "*israf*" or extravagance is strongly opposed, and Muslims are enjoined to live modestly and not to go overboard in consuming resources. If there is an increase in Islamic financial literacy, people can be wiser in managing their finances, avoid excessive consumption, and prefer environmentally friendly and sustainable products (Johan, 2022).

A major challenge in supporting a green economy through Islamic financial literacy is the low level of Islamic financial literacy in the community. Various studies show that the level of Islamic financial literacy in various countries is still relatively low, both in Muslim and non-Muslim countries (Vidyaningrum et al., 2022).. This low level of Islamic financial literacy can be caused by several factors, such as lack of education and socialization, low access to Islamic financial products and services, and lack of understanding of Islamic principles in economic activities. To overcome these problems, an effective and comprehensive Islamic financial literacy promotion strategy is needed. This strategy must involve various stakeholders, such as the government, Islamic financial institutions, educational institutions, community organizations, and mass media. Close collaboration between these various parties is very important to ensure that Islamic financial literacy programs can reach all levels of society, both in urban and rural areas (Saleh, 2023).

One important aspect of the Islamic financial literacy promotion strategy is the utilization of digital technology and social media. In today's digital era, the use of online platforms and social media can be an effective means to disseminate information and education on Islamic financial literacy. Islamic financial institutions can develop mobile applications and websites that provide educational materials, financial simulations, and online consultation services (Rachman et al., 2023). Social media can also be utilized to disseminate interesting and easy-to-understand educational content, such as infographics, animated videos, and so on. In addition, the formal education curriculum also needs to be revised to include materials on Islamic financial literacy and green economy principles. Starting from elementary school to university level, students and college students need to be equipped with adequate knowledge and skills in sharia financial management, as well as an understanding of the importance of preserving the environment in economic activities. Collaboration with non-formal education institutions, such as Islamic boarding schools, training

centers, and community organizations, can also be done to reach community groups that may not be reached through formal education channels (Widayanti & Kurniawan, 2023)..

Islamic financial literacy programs can be integrated with social and religious activities conducted by these institutions, such as recitation, lectures, or skills training. Thus, the community can be actively involved in the process of learning and improving Islamic financial literacy, as well as understanding its relationship with efforts to preserve the environment. In addition, the involvement of mass media is also very important in the Islamic financial literacy promotion strategy (Rachman et al., 2023). Print media, television, radio, and online media can act as effective information and education channels to reach the wider community. Special talk shows, news and feature programs on Islamic financial literacy and green economy can be developed to increase public awareness and understanding (Pradini & Faozan, 2023).

In addition, Islamic financial literacy promotion strategies should also consider the cultural, social and economic diversity of the people in each region. A one-size-fits-all approach may not be effective, given the differences in people's backgrounds and preferences. Therefore, promotional strategies should be tailored to the local context, involving local community leaders, religious leaders, and traditional leaders to ensure that Islamic financial literacy programs are well received and adopted by the community (Rozikin & Sholekhah, 2020). In addition to promotional and educational efforts, this strategy must also be supported by adequate policies and regulations from the government. The government can play a role in setting standards and guidelines for Islamic financial literacy programs, as well as providing incentives and support for institutions involved in such efforts. Clear and consistent regulations are also needed to ensure that Islamic finance and green economy practices are effectively implemented and standardized (Aysan et al., 2022).

However, in-depth research and studies on Islamic financial literacy promotion strategies to support a green economy are still relatively limited. Most of the existing studies still focus on specific aspects such as the level of Islamic financial literacy in a particular region or segment of society, or examine the influence of Islamic financial literacy on investment and consumption behavior. However, there are still few studies that explore effective and comprehensive promotional strategies to massively increase Islamic financial literacy, especially in relation to supporting the green economy. This study aims to explore and analyze effective Islamic financial literacy promotion strategies in supporting the implementation of green economy in the community.

METHODS

This research will use the literature review method to explore promotional strategies for Islamic financial literacy in supporting the green economy. Literature review is chosen as the main method because this research is exploratory and seeks to map the existing knowledge on the topic from various relevant literature sources. The data collection process will be conducted by searching various literature sources, such as scientific journals, books, research reports, government publications, and other reliable sources that discuss Islamic financial literacy, green economy, promotional strategies, and other related issues. Literature searches will be conducted through online databases such as Google Scholar, ScienceDirect, Emerald Insight, and so on. There are several criteria that must be met in this research, namely literature that discusses specifically about Islamic financial literacy, green economy, promotional strategies, and the relationship between the three. The data obtained from the literature study will be analyzed qualitatively using the content analysis method. Content analysis will be conducted to identify the main themes, key concepts, and important findings related to the promotional strategy of Islamic financial literacy in supporting the green economy.

RESULTS AND DISCUSSION

The results of this study reveal that an effective Islamic financial literacy promotion strategy in supporting the green economy requires the involvement and collaboration of various stakeholders. The government plays a central role in establishing policies and regulations that support the

development of Islamic financial literacy and green economy practices. Islamic financial institutions have a responsibility to provide sharia-compliant and sustainable financial products and services, as well as contribute to the education and improvement of Islamic financial literacy in the community.

Educational institutions, both formal and non-formal, have an important role in integrating Islamic financial literacy and green economy materials into the curriculum and learning programs. Community organizations and local leaders can also act as agents of change in promoting Islamic financial literacy and sustainable economic practices at the grassroots level. Mass media, including print, electronic and social media, serve as effective information and education channels to reach the wider community. The findings also identify that the most effective promotional method is a combination of conventional and digital approaches. Conventional approaches such as seminars, workshops and face-to-face training are still needed, especially to reach segments of society that are less accessible by digital technology. However, digital approaches through online platforms, mobile apps and social media are also very important to reach the younger generation and urban communities.

The study also found that Islamic financial literacy promotion strategies should be tailored to the social, cultural and economic context in each region. A one-size-fits-all approach will not be effective given the diversity of Indonesian society. Therefore, the involvement of local stakeholders such as community leaders, religious leaders, and traditional leaders is crucial to ensure that the promotional strategy is well received and adopted by the community.

Furthermore, the results revealed a strong synergy between Islamic financial literacy and green economy. Sharia principles such as the prohibition of usury, gharar and maysir, as well as the emphasis on halal, fair and beneficial economic activities, are in line with the green economy concept that emphasizes resource efficiency, the use of renewable energy, and sustainable production and consumption. By improving Islamic financial literacy, people will be wiser in managing their finances, investing in environmentally friendly projects, and adopting more sustainable consumption patterns.

Based on these findings, this study formulates recommendations for a comprehensive and integrated Islamic financial literacy promotion strategy to support a green economy. The strategy covers aspects such as curriculum and educational material development, utilization of digital technology and social media, collaboration with educational institutions and community organizations, and strengthening government regulations and incentives. In addition, this research also identifies potential challenges such as low public awareness, limited resources, and cultural barriers, and provides workable solutions to overcome them.

The results of this study indicate that an effective Islamic financial literacy promotion strategy in supporting the green economy requires the involvement and collaboration of various stakeholders. This finding is in line with the opinion of experts who state that efforts to improve financial literacy, including Islamic financial literacy, require synergy and coordination between the government, financial institutions, educational institutions, community organizations, and mass media (Syarvina et al., 2023; Zulpahmi et al., 2022). The government has a central role in establishing policies and regulations that support the development of Islamic financial literacy and green economy practices. Clear and consistent policies and regulations are needed to create a conducive environment for efforts to improve Islamic financial literacy and green economy implementation. This finding is in line with the study conducted by Sakifah & Masitoh (2023) which emphasizes the importance of the government's role in promoting Islamic financial literacy through national regulations and initiatives.

On the other hand, Islamic financial institutions have the responsibility to provide financial products and services that are in accordance with sharia principles and are sustainable. In addition, Islamic financial institutions also play an important role in educating and increasing the Islamic financial literacy of the community. This is in line with the concept of Islamic Social Finance which emphasizes the importance of Islamic financial institutions in supporting sustainable and inclusive

economic development (Sari & Sulistyowati, 2023). Educational institutions, both formal and non-formal, also have a very important role in the Islamic financial literacy promotion strategy to support the green economy. The findings of this study indicate that the integration of Islamic financial literacy and green economy materials into curricula and learning programs is an effective step to increase the younger generation's understanding and awareness of these issues. This result is in line with the study conducted by Nabila et al. (2021) which recommends the importance of incorporating Islamic financial literacy into the formal education curriculum in Indonesia.

In addition, community organizations and local leaders also serve as agents of change in promoting Islamic financial literacy and sustainable economic practices at the grassroots level. The involvement of community leaders and religious leaders can increase community trust and acceptance of Islamic financial literacy and green economy programs. This finding is consistent with a study conducted by Azwar (2023) which emphasizes the importance of involving religious and community leaders in promoting Islamic financial literacy. Mass media, whether print, electronic or social media, acts as an effective information and education channel to reach the wider community. The utilization of mass media can increase public awareness and understanding of Islamic financial literacy and green economy, and promote environmentally friendly practices. This result is in line with the study conducted by Lutfi & Prihatiningrum (2023) which highlights the important role of the media in improving Islamic financial literacy in the community.

The findings also identified that the most effective promotion method is a combination of conventional and digital approaches. Conventional approaches such as seminars, workshops and face-to-face trainings are still needed, especially to reach segments of society that are less accessible by digital technology. However, digital approaches through online platforms, mobile apps and social media are also very important to reach the younger generation and urban communities. This finding is in line with the study conducted by Aramana et al. (2023) who suggested the use of varied learning methods, including digital methods, to improve financial literacy in the community.

The study also found that Islamic financial literacy promotion strategies should be tailored to the social, cultural and economic context in each region. A one-size-fits-all approach will not be effective given the diversity of Indonesian society. This finding is consistent with the study conducted by Anwar (2021) who emphasized the importance of considering social and cultural factors in efforts to improve Islamic financial literacy in Indonesia. The involvement of local stakeholders such as community leaders, religious leaders, and traditional leaders is crucial to ensure that promotional strategies are well accepted and adopted by the community. This is in line with the *Community-Based Participatory Research* (CBPR) approach that emphasizes the importance of local community involvement in the research and intervention process. By involving community leaders, the Islamic financial literacy promotion strategy will be more contextualized and in line with local values and culture.

Furthermore, the results revealed a strong synergy between Islamic financial literacy and green economy. Sharia principles such as the prohibition of usury, gharar, and maysir, as well as the emphasis on economic activities that are halal, fair, and provide benefits, are in line with the concept of a green economy that emphasizes resource efficiency, the use of renewable energy, and sustainable production and consumption. This finding is in line with a study conducted by (Khaery, 2021) which states that Islamic principles, such as the prohibition of extravagance (israf) and the recommendation to live simply, support the concept of green economy and sustainable development. In addition, this research is also consistent with the concept of *Islamic Green Finance*, which seeks to integrate the principles of Islamic finance with environmentally friendly investment and financial practices (Zulpahmi et al., 2022).

By improving Islamic financial literacy, people will be wiser in managing their finances, investing in environmentally friendly projects, and adopting more sustainable consumption patterns. This is in line with the concept of Sustainable and Responsible Investment (SRI) in Islamic finance, which integrates environmental, social and governance (ESG) considerations into the investment decision-making process. Based on these findings, this study formulates recommendations for a

comprehensive and integrated Islamic financial literacy promotion strategy to support a green economy. This strategy includes aspects such as curriculum development and educational materials, utilization of digital technology and social media, collaboration with educational institutions and community organizations, as well as strengthening regulations and incentives from the government.

The development of curriculum and educational materials that integrate Islamic financial literacy and green economy concepts is very important. This curriculum can be implemented at various levels of education, from elementary school to university. Educational materials also need to be developed for non-formal training and learning programs that involve the wider community. In addition, the utilization of digital technology and social media is also a very important aspect in the Islamic financial literacy promotion strategy. The development of mobile applications, interactive websites, and educational content on social media can be an effective means to reach the younger generation and urban communities. This finding is in line with the study conducted by Handayati & Trisnawati (2022) which highlights the importance of utilizing digital technology in efforts to improve financial literacy in the community.

Collaboration with educational institutions, both formal and non-formal, as well as community organizations is also a key aspect in the Islamic financial literacy promotion strategy. These institutions can act as partners in developing and disseminating Islamic financial literacy and green economy education programs at the grassroots level. This finding is consistent with the *Community-Based Participatory Research* (CBPR) approach that emphasizes the importance of engagement and collaboration with local institutions in community empowerment efforts. In addition, strengthening regulations and incentives from the government is also an important aspect in the Islamic financial literacy promotion strategy. The government can establish regulations that support the development of Islamic financial literacy and green economy practices, and provide incentives for institutions involved in these efforts.

In terms of implementation, the Islamic financial literacy promotion strategy to support the green economy also needs to consider potential challenges that may be faced. One of the main challenges is the low public awareness and understanding of Islamic financial literacy and green economy. This can be overcome by increasing education and socialization efforts through various channels, both conventional and digital. Another challenge that may be faced is the limited resources, both human and financial, to support Islamic financial literacy and green economy programs. Overcoming this requires strong collaboration and synergy between various stakeholders, as well as efficient and sustainable utilization of resources. Cultural barriers and resistance from the community can also be a challenge in implementing Islamic financial literacy promotion strategies. To overcome this, a contextualized approach is needed, involving local community leaders and traditional leaders. By involving them in the planning and implementation process, promotional strategies will be better accepted and adopted by the community.

Overall, the results of this study make an important contribution to efforts to improve Islamic financial literacy in the community, while supporting the transition to a more sustainable and environmentally friendly economy. By integrating sharia principles and green economy concepts in financial literacy promotion strategies, this research offers a holistic and innovative approach in addressing the challenges of climate change and environmental degradation. Through close collaboration between various stakeholders, utilization of digital technology, and adaptation to the local context, the Islamic financial literacy promotion strategy recommended in this study is expected to have a significant impact in encouraging people to adopt more sustainable and environmentally friendly economic practices.

CONCLUSIONS

This study concludes that an effective Islamic financial literacy promotion strategy in supporting a green economy requires collaboration and involvement from various stakeholders, such as the government, Islamic financial institutions, educational institutions, community organizations, and mass media. The strategy should consider the social, cultural and economic context in each region, and utilize a combination of conventional and digital methods. This research also reveals a strong

synergy between Islamic financial literacy and green economy, where Islamic principles are in line with the concept of a sustainable and environmentally friendly green economy.

Based on the results of this study, it is suggested that the government needs to establish regulations and policies that support the development of Islamic financial literacy and green economy practices, and provide incentives for institutions involved in these efforts. Islamic financial institutions need to increase education and socialization about environmentally friendly Islamic financial products and services, as well as develop investment programs that are in accordance with the principles of sharia and green economy. Educational institutions, both formal and non-formal, need to integrate Islamic financial literacy and green economy materials into the curriculum and learning programs. Training and workshops for teaching staff should also be conducted to improve their capacity to teach the material. Community organizations and local leaders need to be involved in designing and implementing Islamic financial literacy and green economy programs at the grassroots level. This will increase community acceptance and trust in these programs. Mass media, including print, electronic and social media, need to play an active role in disseminating information and education on Islamic financial literacy and green economy to the wider community. Interesting and easy-to-understand educational content needs to be developed to increase public awareness and understanding. The development of mobile applications, interactive websites, and educational content on social media needs to be done to utilize digital technology in promoting Islamic financial literacy and green economy, especially for the younger generation and urban communities.

REFERENCES

- Anwar, S. (2021). Development of Sharia Financial Literacy Media for I-Generation (Internet Generation) as an Effort to Build Sharia Economic Society. *Journal of Sharia Economics & Economics*, 4(1), 681-695. <https://doi.org/10.36778/jesya.v3i1.260>
- Aramana, D., Hasrul, S., Trianda Pitri, D., Ilmi, B., & Gunung Leuser, U. (2023). *Journal of Multi-disciplinary Community Service Improving Financial Literacy among Students at Gunung Leuser University Afiliation: Corresponding email*. 26-30. <https://jurnal.itscience.org/index.php/jpmasdi>
- Ariwidodo, E. (2023). Environmental Philosophy and Strategic Environmental Assessment. In *Prenada* (Vol. 6, Issue 1). <http://repositorio.unan.edu.ni/2986/1/5624.pdf><http://fiskal.kemenkeu.go.id/ejournal><http://dx.doi.org/10.1016/j.cirp.2016.06.001><http://dx.doi.org/10.1016/j.powtec.2016.12.055><https://doi.org/10.1016/j.ijfatigue.2019.02.006><https://doi.org/10.1>
- Aysan, A. F., Disli, M., Belatik, A., & Oseni, U. A. (2022). *Standardization Efforts in Islamic Finance* (September Issue). <https://doi.org/10.13140/RG.2.2.18309.42720>
- Azwar. (2023). Opportunities, Challenges and Strategies for the Development of Literacy and Human Resources in Sharia Economics in Indonesia. *Info Artha*, 18-30. <https://www.bps.go.id/statictable/2012/04/20/1609/persentase->
- Fulai, S., Flomenhoft, G., Downs, T. J., Grande-Ortiz, M., Graef, D., Scholtens, B., Mol, A. P. J., Sonnenfeld, D. A., Spaargaren, G., Goel, R. K., Hsieh, E. W. T., Scricciu, S., Steurer, R., Polzin, C., Kostka, G., Ancev, T., Pirgmaier, E., Boons, F., Robèrt, K. H., ... Hermann, S. (2021). "Is the concept of a green economy a useful way of framing policy discussions and policymaking to promote sustainable development?" *Natural Resources Forum*, 35(1), 63-72. <https://doi.org/10.1111/j.1477-8947.2011.01347.x>
- Haji Wahab, M. Z. bin, & Naim, A. M. (2020). Sustainable and Responsible Investment: Concept and the Commonalities with Islamic Financial Institutions. *Ethical Economics*, 19(1), 141-154. <https://doi.org/10.15408/etk.v19i1.13772>
- Handayati, P., & Trisnawati, N. (2022). Increasing digital financial literacy in an effort to minimize victims of online loans. *Community Service Idea*, 2(6), 294-298.

- Johan, S. (2022). Complementary or Substitute: Sharia Financing, Green Financing, and Sustainable Development Goals? *International Journal of Sustainable Development and Planning*, 17(2), 487-495. <https://doi.org/10.18280/ijstdp.170213>
- Kamal, A. H., Sungkawaningrum, F., Yudiana, Y., Salam, A., & Agustina, A. Y. (2024). *Basics of Sharia Economics*. Penamudamedia.
- Khaery, M. (2021). Implementation of Green Economy Based on Maqashid Syariah in Realizing Sustainable Development (Case Study at PT Vale Indonesia Tbk). *Thesis*, 1-161.
- Kurniawan, D., Hermawan, W., Sunandi, I., Zidni Fadhila, S., PPKN Study Program, D., PPKN Study Program, M., PGRI Sukabumi, S., Karamat No, J., Gunungpuyuh, K., Sukabumi, K., & Barat, J. (2021). Legal Approaches to Environmental Issues in Sustainable Development: Challenges and Prospects. *Journal on Education*, 03(04), 643-658.
- Lutfi, L., & Prihatiningrum, V. (2023). Social Media, Islamic Financial Literacy, and Islamic Banking Product Ownership: a Moderating Model. *EL DINAR: Journal of Islamic Finance and Banking*, 11(1), 35-57. <https://doi.org/10.18860/ed.v11i1.17803>
- Nabila, A., Devi, A., & Indriya, I. (2021). Conceptualizing the Strategic Role of Sharia Financial Literacy Education for Children through a Systematic Review Approach at RA Al-Mu'min Kindergarten in Gunung Putri. *Al-Kharaj: Journal of Islamic Economics, Finance & Business*, 4(1), 79-95. <https://doi.org/10.47467/alkharaj.v4i1.481>
- Pradini, A. Y., & Faozan, A. (2023). Sharia Financial Literacy and Inclusion: Opportunities and Challenges. *Al-Mustashfa: Journal of Sharia Economic Law Research*, 8(2), 205. <https://doi.org/10.24235/jm.v8i2.15406>
- Rachman, A., Kartaatmadja, N. P., Rasya, Z. A., & Husniyyah, S. (2023). Strategies For Improving The Sharia Financial Literacy Index In The Millennial Generation In Indonesia. *I-Finance: A Research Journal on Islamic Finance*, 8(2), 152-169. <https://doi.org/10.19109/ifinance.v8i2.14249>
- Rozikin, A. Z., & Sholekhah, I. (2020). Islamic Financial Literacy, Promotion, and Brand Image Towards Saving Intention in Sharia Bank. *Iqtishadia*, 13(1), 95. <https://doi.org/10.21043/iqtishadia.v13i1.6489>
- Sakifah, S., & Masitoh, N. (2023). Contribution of Indonesian Sharia Banking to Sustainable Economic Development Until 2023. *Journal of International ...*, 6(6), 222-232. <https://www.ejournal.aibpmjournals.com/index.php/JICP/article/view/2701%0Ahttps://www.ejournal.aibpmjournals.com/index.php/JICP/article/download/2701/2254>
- Saleh, R. (2023). Determinants of the Level of Sharia Financial Literacy among Muslimah in Jabodetabek. *Journal of Social Science*, 4(6), 2464-2480. <https://doi.org/10.46799/jss.v4i6.719>
- Sari, W. R., & Sulistyowati. (2023). The Role of Sharia Microfinance Institutions in Building a Sustainable and Inclusive Economy. *Journal of Business Economics and Accounting*, 3(2), 44-52. <https://doi.org/10.55606/jebaku.v3i2.1690>
- Syarvina, W., Tarigan, A. A., & Marliyah, M. (2023). What Strategies are Employed in the Implementation of Sharia Bank Green Banking? *Equilibrium: Journal of Sharia Economics*, 11(2), 339. <https://doi.org/10.21043/equilibrium.v11i2.23004>
- Vidyaningrum, C. N., Nugroho, L., & Sugiarti, D. (2022). Analysis of Sharia Financial Literacy Level of Village Community (Case Study of Karangrejek Village, Wonosari, Gunungkidul). *Trending: Journal of Management and Economics*, 1(1), 156-164. <https://doi.org/10.30640/trending.v1i1.489>
- Widayanti, R., & Kurniawan, D. (2023). *Social Media in the Society 5.0 Era: Benefits or Threats To*. 597-608.

- Yusuf, T. and S. (2020). Sharia Financial Literacy in Basic Education: A Theoretical and Empirical Review. *Scientific Journal of Islamic Economics and Finance*, 1 (2003), 1-7.
- Zulpahmi, Asrunputri, A. P., Sumardi, Nugroho, A. W., & Tohirin. (2022). *Islamic Green Finance: The Future of Finance*.