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Developing Digital Green Financial Literacy Based on Sharia Economic Principles to Enhance Youth Financial Capability

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Abstract

Research integrating Islamic and green financial literacy into digital education for young adults remains limited, particularly in translating Islamic economic values into environmentally oriented financial learning. This study developed and evaluated "SyarGreen Finance," a digital educational platform incorporating justice, public welfare, and the prohibition of *riba*, *gharar*, and *israf*, to support young adults' financial literacy. A research and development approach using the ADDIE model was combined with a one-group pretest–posttest design involving 96 college students aged 18–25 selected through purposive sampling. Data were collected through expert validation questionnaires, financial literacy tests, and semi-structured interviews. Evaluation employed the content validity ratio, a paired-samples t-test, and N-gain analysis. Content and media experts rated the platform as highly valid, with validation scores of 90.4% and 88.7%, respectively. Participants' financial literacy scores increased significantly from pretest to posttest ($p < .001$), with a mean N-gain of 0.56. These findings support the platform's expert-assessed validity and provide preliminary evidence of its educational potential, although the single-group design limits causal attribution of the observed improvement. The study contributes to Islamic financial literacy and green finance scholarship by operationalizing religious and sustainability values within a digital educational product. It also offers an expert-validated model that educational institutions, Islamic financial institutions, and policymakers can consider when developing contextually relevant financial education for young adults.

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Keywords: Digital Financial Literacy; Green Financial Literacy; Islamic Economics; Financial Literacy Education; Young Adults

INTRODUCTION

Digital transformation is expanding young people's access to financial services, but national Sharia financial literacy still lags behind: the index rose from 9.14% (2022) to 39.11% (2024), while Generation Z's digital financial inclusion is already high but has not been matched by an equivalent level of digital financial literacy (Al-Shami et al., 2024; Otoritas Jasa Keuangan & Badan Pusat Statistik, 2024). This gap between access and understanding leaves the younger generation vulnerable to making suboptimal financial decisions, including when selecting products that align with Sharia principles or are sustainable.

On the other hand, environmental sustainability issues demand more responsible economic decision-making. The principles of maqashid al-sharia—particularly the prohibition against israf and the emphasis on balance (mizan)—are conceptually aligned with the goals of contemporary green finance (Kalkavan et al., 2021), while the younger generation itself has been shown to possess a fairly high level of environmental concern, even though this has not yet been consistently reflected in their daily consumption or financial behavior (Kanchanapibul et al., 2014). The combination of these two values should ideally be translated into practical financial education, not merely conceptual discourse.

Adequate financial literacy has been shown to encourage more rational financial participation and long-term financial decision-making (Chen et al., 2023; Lusardi & Mitchell, 2014). Based on this, the researchers believe that improving the financial competence of the younger generation requires interventions that explicitly integrate digital literacy, Islamic economic values, and a sustainability orientation—rather than the generic financial education that has been commonly implemented to date.

Current studies remain divided into two distinct streams: conceptual and bibliometric reviews of Islamic financial literacy and Islamic fintech (Alshater et al., 2022; Vijay Kumar & Senthil Kumar, 2023), as well as studies on Sharia green finance at the macro-policy level, such as the development of green sukuk and Islamic social finance to support the SDGs (F. H. M. Liu & Lai, 2021; Tok et al., 2022). There are currently no digital educational products at the individual level that have been specifically designed, validated, and tested for

effectiveness in integrating these three elements for the younger generation—this gap is the focus and novelty of this study.

This study is grounded in the Technology Acceptance Model (TAM), which explains that perceptions of usefulness and ease of use determine the level of adoption and effectiveness of a digital product among young users (Davis, 1989), combined with the framework of Islamic economic values and green finance in designing the product's content, activities, and success indicators. Based on this description, this study aims to (1) develop a digital product that integrates green financial literacy and Islamic economic values, (2) test the product's feasibility through expert validation of the content and media, and (3) analyze the product's effectiveness in improving the financial literacy of the younger generation based on pretest and posttest results.

METHODS

This study employs a Research and Development (R&D) approach combined with a sequential mixed-methods design, in which quantitative data from product effectiveness testing is supplemented by qualitative data from interviews to gain a more comprehensive understanding of the process and outcomes of product use (Creswell & Creswell, 2018; Sugiyono, 2019). The R&D approach was chosen because the study's objective is not only to describe a phenomenon but also to produce a digital educational product whose validity and effectiveness have been tested.

Product development followed the ADDIE model (Analysis, Design, Development, Implementation, Evaluation), which comprises five stages: (1) analysis of the needs and characteristics of the younger generation regarding green and Sharia financial literacy; (2) design of the content structure, learning flow, and platform interface; (3) product development in the form of an interactive digital platform named "SyarGreen Finance," which includes modules, game-based simulations of sharia-compliant green budgeting, interactive quizzes, and case studies—given that a game-based approach has been empirically proven to enhance students' financial knowledge, although its impact on behavioral change tends to be weaker (Kalmi & Rahko, 2022); (4) implementation of the product among the target group; and (5) evaluation of the product's feasibility and effectiveness based on expert validation data and pretest-posttest results (Branch, 2009). To test the product's effectiveness during the evaluation phase, this study employed a one-group pretest-posttest quasi-

experimental design, which measures changes in scores within the same group before and after the intervention without a comparison control group (Campbell & Stanley, 1963).

The study participants consisted of 96 college students aged 18–25 from three universities in Indonesia representing the fields of economics, education, and social sciences and humanities. Participants were selected using purposive sampling based on the following criteria: (1) belonging to Generation Z, (2) owning and actively using at least one digital financial app, and (3) being willing to participate in the entire four-week product usage process. In addition, three subject matter experts (in the field of Islamic economics) and three media experts (in the field of educational technology) were involved to validate the product before it was tested.

This study was conducted from July to August 2026 at three partner universities. Ethical considerations were addressed through an informed consent procedure with all participants prior to data collection, ensuring the confidentiality of participants' identities through anonymous coding of all test and interview data, and ensuring that participation was entirely voluntary with no academic consequences for participants who withdrew during the research process.

Data were collected using three main instruments. First, an expert validation questionnaire using a 1–5 Likert scale to assess content suitability (relevance of Sharia values, accuracy of green finance concepts, clarity of language) and media suitability (interface design, interactivity, accessibility). Second, a financial literacy test consisting of 25 multiple-choice items covering the dimensions of knowledge, attitudes, and Sharia-based green financial behavior, which was administered as a pretest before and a posttest after product use. Third, semi-structured interviews with 12 selected participants to explore their experiences and perceptions of the product.

The content validity of the test instruments and questionnaires was determined through an expert panel assessment analyzed using the Content Validity Ratio (CVR), a quantitative method for determining the level of expert agreement regarding the relevance of each instrument item to the construct being measured (Lawshe, 1975). All test items with a CVR value below the minimum threshold were revised or discarded before the instrument was used in the implementation phase. Because the expert panel consisted of only three experts per field, below the minimum of five recommended by (Lawshe, 1975), the CVR values are interpreted as preliminary evidence of content validity. The reliability of the test

instrument was then assessed through a pilot study, yielding a Cronbach's Alpha reliability coefficient of 0.84, indicating a good level of internal consistency.

Quantitative data from the pretest-posttest were analyzed using the Shapiro-Wilk normality test, followed by a paired-sample t-test to test the significance of score differences, as well as the calculation of the N-gain score to measure the magnitude of improvement in financial literacy and categorize it into low, moderate, or high (Hake, 1998). Interview data were analyzed thematically to enrich the interpretation of the quantitative data and identify patterns in participants' experiences that were not captured by the test instruments.

RESULTS

This section presents the research findings in chronological order, beginning with the participants' demographic characteristics, the results of the product's feasibility validation by subject matter experts and media experts, the product's effectiveness based on a comparison of pretest and posttest scores, and the qualitative findings from the participant interviews. The participants' demographic characteristics are presented in Table 1 below.

Table 1. Demographic Characteristics of Research Participants

Characteristics	Number (n)	Percentage (%)
Female	61	63,5
Male	35	36,5
Economics/Bussiness	42	43,8
Education	31	32,3
Sosial Sciences/Humanities	23	24,0
Have used a digital financial App	96	100,0

Of the 96 participants involved, the majority were female and came from the fields of economics and business, as shown in Table 1. All participants (100%) were found to actively use at least one digital financial app, which underscores the high level of digital financial inclusion among the younger generation and provides a relevant context for the use of digital-based educational products in this study. The validation results are presented in Table 2 below.

Table 2. Results of Validation by Subject Matter Experts and Media Experts

Evaluation Aspect	Average Score	Category
Content suitability (islamic economics expert)	90.4%	Highly suitable
Media suitability (educational technology expert)	88.7%	Highly suitable
Average product suitability	89.6%	Highly suitable

The validation results show that the "SyarGreen Finance" product was deemed highly suitable for use, with a content suitability rate of 90.4% and a medium suitability rate of 88.7%, as summarized in Table 2. Content experts assessed that the Islamic economic values incorporated into the product—such as the prohibition of riba and gharar, as well as the principle of maslahah in green finance management—were conveyed accurately and contextually, with all content items deemed relevant based on the preliminary CVR calculation results. Media experts assessed the product's interface as sufficiently interactive and easy for young users to navigate, although they suggested that the Sharia-compliant green budget simulation feature be enhanced with additional gamification elements—such as a points system and achievement badges—to boost participants' motivation to learn. The comparison of score improvements is presented in Table 3 below.

Table 3. Comparison of Pretest, Posttest, and N-Gain Scores for Financial Literacy

Indicator	Pretest Mean	Posttest Mean	N-Gain
Sharia finance knowledge	55,2	83,1	0,62
Green finance awareness	57,8	79,4	0,51
Financial attitudes and behavior	61,9	82,3	0,54
Overall average	58,3	81,6	0,56

As shown in Table 3, the participants' average financial literacy score increased from 58.3 (pretest) to 81.6 (posttest). The results of the Shapiro-Wilk normality test indicated that the data were normally distributed ($p > 0.05$), so the analysis proceeded with a paired t-test, which revealed a significant difference ($t = 18.72$; $p < 0.001$). The average N-gain value of 0.56 falls into the moderate category, indicating that the use of the product effectively contributes to improving the sharia-based green financial knowledge, attitudes, and behaviors of the younger generation. The results from Table 3 are visualized in the diagram shown in Figure 1 below.

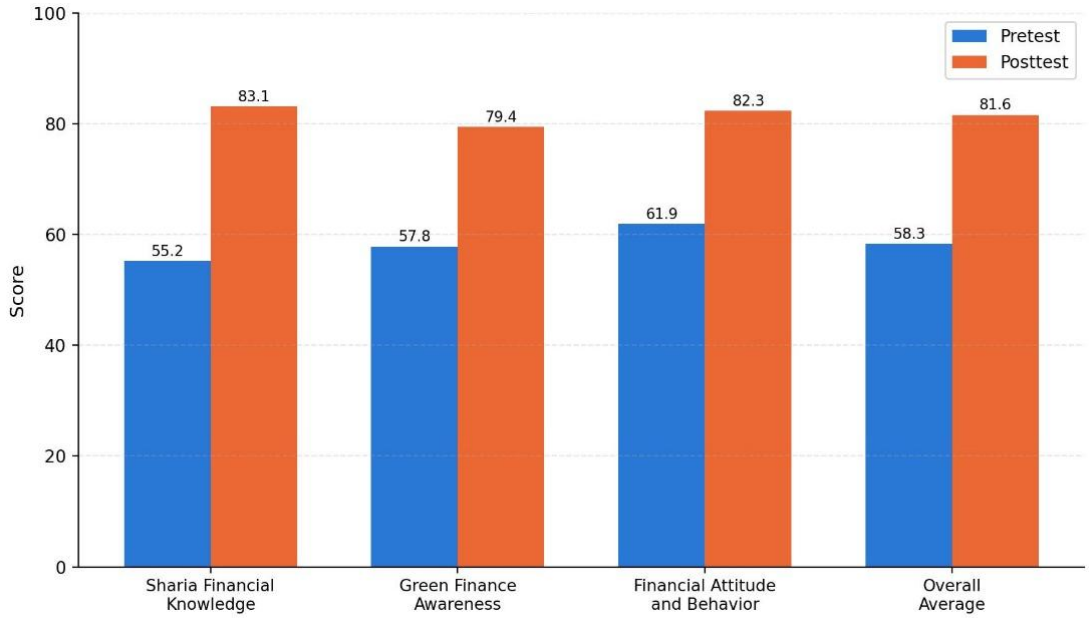


Figure 1. Comparison Scores Across Financial Literacy Indicators

Figure 1 shows that the greatest improvement occurred in the dimension of Sharia financial knowledge (N-gain 0.62), followed by the dimensions of financial attitudes and behavior (N-gain 0.54), while the dimension of green finance awareness showed a relatively more moderate improvement (N-gain 0.51). This pattern indicates that the product was most effective in strengthening participants' cognitive understanding of Sharia-based financial concepts, followed by improvements in their financial attitudes and behavioral readiness. The comparatively smaller gain in green finance awareness suggests that shifting environmental consciousness and translating it into a distinct behavioral disposition requires a longer duration or greater intensity of exposure than the four-week implementation period allowed, given that awareness-based constructs are generally more resistant to short-term intervention than knowledge-based ones.

The interview results revealed three key findings regarding the participants' experiences. First, participants felt they better understood the connection between Sharia principles and environmental issues after using the product—two areas they had previously viewed as separate. Second, some participants stated that the Sharia green budget simulation module helped them manage their spending money in a more planned and mindful way regarding the environmental impact of their consumption choices—for example, by beginning to consider environmental impacts before making purchases. Third, participants found the interactive quiz and case study formats in the product more engaging than the

conventional financial education methods they had previously received, thereby encouraging more active engagement during the learning process.

However, data was also found that did not fully follow the general pattern: nine participants (9.4%) showed a relatively small increase in scores (N-gain below 0.3) on the green finance awareness dimension. Based on interview results, this was identified as being related to the participants' limited time to thoroughly complete all modules within the four-week implementation period, rather than any weakness in the product's content itself. Additionally, some participants in this group also reported limited access to a stable internet connection at their homes, which also affected the intensity of their product usage during the implementation period.

DISCUSSION

The significant improvement in participants' financial literacy strongly confirms that an integrative approach—combining digital financial literacy, Islamic economic values, and a focus on sustainability—is more effective in fostering a holistic understanding than generic financial education. This finding is consistent with evidence that Sharia-based financing innovations that explicitly consider sustainability aspects and the relevance of consumer needs tend to be better accepted by their users (Selim et al., 2022). The effectiveness of this digital-based approach is also consistent with evidence that digitally delivered financial education interventions can significantly improve Generation Z's financial literacy compared to conventional approaches, although the long-term sustainability of these effects still requires ongoing monitoring (Sconti, 2022).

These results are also consistent with the classic finding that financial literacy can be measurably improved through structured educational interventions (Chen & Volpe, 1998), while further strengthening the evidence that financial literacy plays a crucial role in the quality of long-term financial planning in the context of developing countries (Sarpong-Kumankoma, 2023). More specifically, strengthening digital financial literacy has also been shown to contribute to improved individual financial well-being (Choung et al., 2023), which further reinforces the relevance of the digital approach applied to the "SyarGreen Finance" product in this study. Thus, the increase in financial literacy scores in this study can be interpreted not merely as an increase in knowledge but as an early indication of the development of more mature financial attitudes and behaviors.

Interestingly, the increase in N-gain for the green finance awareness dimension (0.51) was relatively more moderate compared to the Islamic finance knowledge dimension (0.62). This pattern aligns with the "green gap" phenomenon—or the value-action gap—which refers to a situation where an individual's existing environmental awareness or values do not automatically translate proportionally into changes in attitude and readiness to act, thereby requiring a longer duration and greater intensity of intervention to truly bridge this gap (Essiz et al., 2023). This finding highlights an important nuance: while both improvements in Sharia-based financial literacy and environmental sustainability awareness showed significant gains, they did not necessarily progress at the same rate within the same educational program.

These findings also expand the literature, which has largely consisted of conceptual and bibliometric studies, such as research mapping on financial well-being (Singh & Malik, 2022), trends in inclusive Islamic financial planning (Sevriana et al., 2024), and methods for measuring composite financial literacy indices (Liu et al., 2022), by presenting empirical evidence from the direct development and testing of an educational product. These findings also strengthen the evidence that Sharia financial literacy plays a crucial role in shaping the financial behavior of Generation Z (Patrisia et al., 2023), while underscoring the urgency of designing educational interventions that explicitly target the specific characteristics and needs of this younger generation.

This study has several limitations: the absence of a comparison control group, a sample limited to 96 students from three universities, an expert panel of only three experts per field (below the minimum of five recommended for the CVR, so the content validity evidence is preliminary), and the possibility that the results were influenced by individual tendencies toward overconfidence (Ansari et al., 2023) and cognitive styles that moderate the extent to which financial education is effectively absorbed (Estelami & Estelami, 2024). The external context—specifically the dynamics of the Islamic finance industry, which has proven to remain vulnerable to exogenous shocks such as the pandemic (Ghouse et al., 2023)—also needs to be considered as a factor that may influence the sustainability of the results beyond the study period. Future research is recommended to expand the sample size, employ an experimental design with a control group, and conduct a longitudinal study.

Implications. Theoretically, this study enriches the frameworks of maqasid al-shariah and green finance by offering an operational model at the individual education level, complementing existing theoretical frameworks that have linked the two—particularly to

support sustainable development goals at the policy level (Rahim et al., 2024). In practical terms, these findings are relevant for players in the Islamic finance industry in designing more context-specific educational strategies for young customers, as highlighted by industry stakeholders' views on the importance of financial literacy education in the development of the Islamic finance market (Nagimova, 2023), while also underscoring that improving financial literacy helps protect the younger generation from the risks of detrimental financial decisions, including potential financial fraud (Lin & Yu, 2023). Thus, value-based financial education products such as "SyarGreen Finance" have the potential to become part of a national financial literacy strategy that is more inclusive, contextual, and sustainable.

CONCLUSION

This study produced a digital green financial literacy product based on Islamic economic values called "SyarGreen Finance," which was deemed highly suitable by subject matter and media experts and was proven to significantly improve the financial literacy of the younger generation, with an average N-gain of 0.56, which falls into the moderate category. These findings address the research objective of developing and testing the effectiveness of an educational product that integrates digital financial literacy, Islamic economic values, and green finance principles.

This study contributes theoretically by expanding the framework of Islamic financial literacy to include the dimension of environmental sustainability, and methodologically by demonstrating that an ADDIE-model-based R&D approach can produce valid and effective financial education products. Practically, this study provides a product model that can be adapted by educational institutions and Islamic financial institutions to improve the financial literacy of the younger generation in a contextually appropriate manner.

Future research is recommended to develop similar products with a broader sample scope and an experimental design involving a control group, to test long-term impacts through longitudinal studies, and to explore the integration of artificial intelligence technology to personalize Sharia-based green financial literacy materials according to the needs of individual users.

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