MIKAILALSYS
Journal of Multidisciplinary Sciences

e-ISSN : 2987-2286
p-ISSN : 2987-3924
Index: Harvard, Boston, Sydney, Copernicus, Sinta 4, Scilit, Semantic, Google, etc

https://doi.org/10.58578/mikailalsys.v4i3.12685

The Effects of Income and Financial Knowledge on Islamic Financial Management among Civil Servants in the Ministry of Religious Affairs of West Bangka Regency

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Submitted:	Revised:	Accepted:	Published:
Oct 7, 2026	Nov 5, 2026	Nov 16, 2026	Nov 21, 2026

Abstract

Managing personal finances in accordance with Sharia principles can support financial stability among civil servants, but differences in income, daily financial demands, and limited financial knowledge can make this practice difficult. This study examined the individual and joint associations of income and financial knowledge with Sharia financial management among civil servants at the Ministry of Religious Affairs in West Bangka Regency. The quantitative study was conducted from December 2025 to June 2026. The sample size of 159 was determined using Slovin's formula, and respondents were selected by simple random sampling from a population of 239 civil servants. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression in SPSS. Income ($t = 3.726$, $p < .001$) and financial knowledge ($t = 10.024$, $p < .001$) were each positively associated with Sharia financial management. The overall regression model was statistically significant ($F = 79.838$, $p < .001$), with a reported coefficient of determination of 49.9%. The findings illustrate the application of Shariah Enterprise Theory to individual financial management and highlight the importance of strengthening Sharia financial education and literacy among civil servants.

Keywords: Civil Servants; Income; Financial Knowledge; Sharia Financial Management; Shariah Enterprise Theory

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INTRODUCTION

Economic growth is a key indicator of societal welfare, commonly assessed through Gross Domestic Product (GDP) per capita, which reflects average economic output per person. According to Statistics Indonesia (BPS), Indonesia's GDP per capita increased from IDR 78.6 million (USD 4,960.32) in 2024 to IDR 83.7 million (USD 5,083.40) in 2025, representing an increase of IDR 5.1 million or USD 123.08 (Badan Pusat Statistik Indonesia, 2025, 2026).

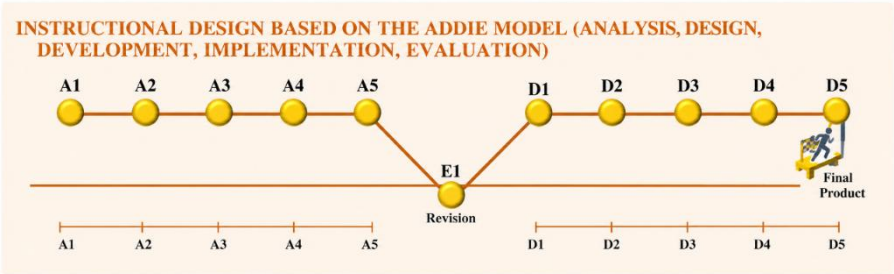


Figure 1. GDP Growth over the Past Ten Years

As illustrated in Figure 1, Indonesia's GDP per capita fluctuated over the past five years, increasing by 1.61% in 2021–2022, declining by 0.26% in 2022–2023 and 0.02% in 2023–2024, before rising by 0.08% in 2024–2025. These fluctuations reflect changes in economic conditions that influence employment opportunities and income generation. Economic growth generally creates more employment opportunities, enabling individuals to earn income as compensation for their work or services.

An individual's ability to manage income significantly influences expenditure patterns, while income growth opportunities are associated with business skills (Karim, 2024; Sobana, 2018; Mutaufiq et al., 2024). Therefore, income must be supported by adequate financial knowledge to ensure effective resource allocation and achieve future financial independence (Gunawan, 2022; Hidayah, 2021; Sari et al., 2025). Insufficient financial knowledge and money management skills from an early age may lead to financial difficulties, including persistent debt and cycles of poverty among individuals and households (Karim, 2024; Ningrum, 2025).



Figure 2. National Financial Literacy Index

According to the 2024 National Survey of Financial Literacy and Inclusion (SNLIK), as illustrated in Figure 2, which was conducted by the Financial Services Authority (OJK) in collaboration with Statistics Indonesia (BPS), Indonesia's national financial literacy index increased by 15.75 percentage points compared with 2022. Meanwhile, the Islamic financial literacy index increased by 9.14 percentage points from its 2022 level, reaching 39.11% in 2024. These findings indicate an overall improvement in financial literacy levels in Indonesia.

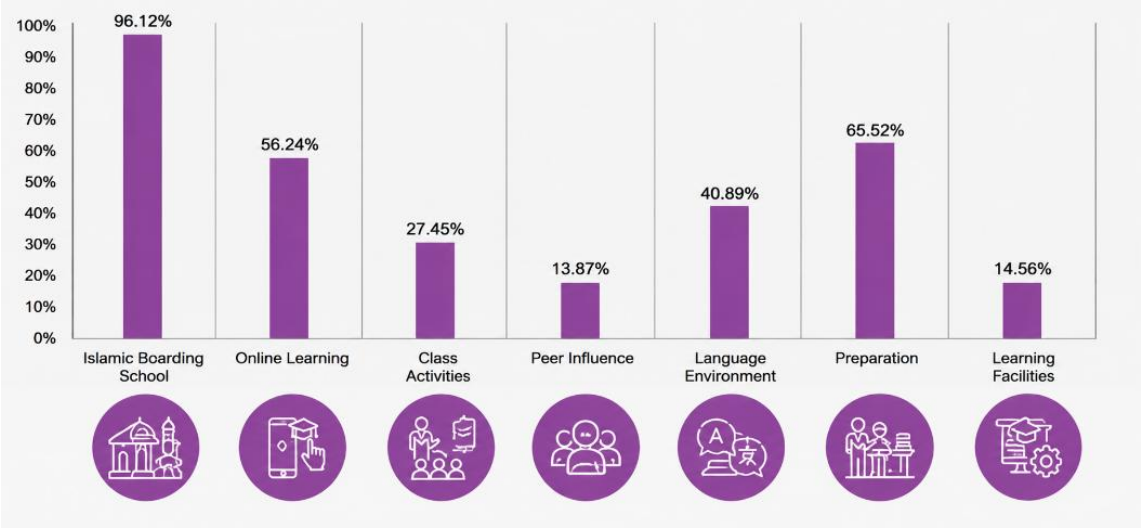


Figure 3. Public Awareness of Financial Services Institutions

As shown in Figure 3, banking is the most widely recognized financial services sector, with public awareness reaching 99.07%, while the capital market has the lowest recognition at 13.97%. This disparity indicates that public financial knowledge remains concentrated in established services, particularly banking, which has extensive coverage across Indonesia, including rural and remote areas. These findings also suggest that many Indonesians have limited awareness, understanding, and utilization of financial products and services (Barometer, 2025; Jamaluddin, 2021). This condition highlights the importance of financial

knowledge in shaping individuals' financial management practices (Gunawan, 2022; Hidayah, 2021).

Financial challenges are an inevitable part of everyday life. Problems affecting individuals and households are more frequently associated with poor financial management or an inability to distinguish between needs and wants than with insufficient income to meet basic necessities (Ningrum, 2025; Sobana, 2018). Therefore, individuals must manage their financial resources carefully to make appropriate financial decisions (M. Anwar et al., 2023). Financial management can be implemented once individuals have a source of income and possess a basic understanding of financial concepts. This is because financial management constitutes a fundamental aspect of individual life that requires careful attention (Sobana, 2018). Financial management refers to the process of organizing, planning, and managing financial resources. Its primary objective is to prepare for a better quality of life in old age without compromising one's financial well-being in the present (Ningrum, 2025; Nurchayati et al., 2024).

According to the survey results published by the Financial Services Authority (OJK) in collaboration with Statistics Indonesia (BPS), financial literacy and financial inclusion in Indonesia have continued to improve. The national financial literacy index increased from 65.43% in 2024 to 66.46% in 2025. Meanwhile, the financial inclusion index rose from 75.02% in 2024 to 80.51% in 2025 (Barometer, 2025).

Effective financial management generates broad and significant benefits for individuals' lives. Individuals with effective financial management skills tend to experience lower levels of financial stress. Furthermore, sound financial management facilitates better future planning by helping individuals achieve their long-term financial goals (Ningrum, 2025; Sobana, 2018).

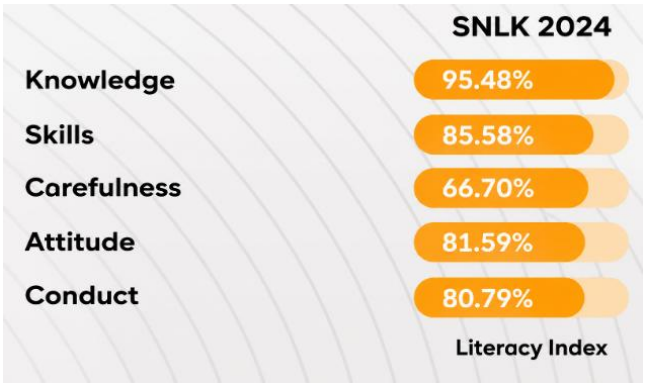


Figure 4. Components of the Financial Literacy Index

As illustrated in Figure 4, Indonesia's 2024 financial literacy levels comprised knowledge (95.48%), skills (85.58%), confidence (86.70%), attitudes (81.59%), and behavior (80.79%). These figures indicate relatively high financial literacy across all five dimensions, which may support more effective and efficient financial management. Furthermore, sound financial management can strengthen financial confidence, which influences various life aspects, including career decisions and the pursuit of new opportunities.

Civil servants (*Aparatur Sipil Negara* or ASN) receive regular monthly salaries and employment benefits, including pensions and health insurance. However, such financial security may lead to complacency in financial management, despite its importance for retirement well-being (Administrator, 2018; Hermawan, 2020). Under Law No. 20 of 2023, ASN comprises Civil Servants (PNS) and Government Employees under Employment Agreements (PPPK) working in government institutions (Undang-Undang Nomor 20 Tahun 2023). As an institution expected to uphold Islamic values, the Ministry of Religious Affairs plays a strategic role in promoting Islamic financial management through its employees' daily financial practices and collaborations with financial institutions (Hidayah, 2021; Suherman, 2025). The number of ASN within the Ministry of Religious Affairs of the Bangka Belitung Islands Province fluctuates due to retirements and CPNS and PPPK recruitment. In 2025, the province recorded 1,911 ASN employees (Tim Penyusun, 2025), including 239 in West Bangka Regency as of December 2025 (Data Statistik Kepegawaian Tahun 2025 Kantor Kementerian Agama Kabupaten Bangka Barat, 2025).

Based on preliminary observations, Islamic financial management among State Civil Apparatus (ASN) involves not only meeting economic needs but also managing income responsibly in accordance with Islamic principles. As members of an institution expected to exemplify Islamic values, civil servants within the Ministry of Religious Affairs are expected to apply Shariah principles in their financial practices, including ensuring lawful income sources, allocating resources prudently, and fulfilling financial needs appropriately.

These circumstances suggest that a fixed monthly income does not necessarily ensure sound Islamic financial management, as financial behavior also depends on individuals' ability to understand and apply financial knowledge. Without proper planning and control, adequate income may encourage consumptive behavior and poor financial decisions. Conversely, financial knowledge enables individuals to prioritize spending, prepare budgets, control expenditures, and incorporate Shariah principles into financial decisions. Therefore,

income and financial knowledge should be examined simultaneously to provide a more comprehensive understanding of Islamic financial management.

Previous studies have demonstrated associations between income, financial knowledge, and financial management behavior. Herlindawati, (2017) found that income influences the personal financial management of postgraduate students at Universitas Negeri Surabaya. Meanwhile, research conducted by Novia et al., (2022) revealed that financial knowledge has a positive and significant effect on the financial management behavior of students at Universitas Muhammadiyah Riau. Furthermore, Wahyudi and Wartoyo, (2025) examined the effects of financial literacy, financial behavior, hedonic lifestyles, and self-control on students' investment decisions. These findings indicate that economic factors and individuals' ability to understand financial concepts are associated with financial decision-making.

This study's novelty lies in examining the partial and simultaneous effects of income and financial knowledge on Islamic financial management through *Shariah Enterprise Theory*, which positions Allah SWT as the ultimate owner of all resources and humans as their trustees. Income represents an *amanah* (trust) that must be managed responsibly, while financial knowledge enables individuals to fulfill this obligation. Thus, Islamic financial management reflects accountability to Allah SWT, fellow human beings, and the environment, beyond merely achieving economic outcomes.

Accordingly, this study aims to examine the effects of income and financial knowledge, both partially and simultaneously, on Islamic financial management among civil servants at the Ministry of Religious Affairs of West Bangka Regency. The findings are expected to contribute to the development of Islamic financial management research, extend the application of *Shariah Enterprise Theory*, and encourage civil servants to apply Islamic financial principles in their daily financial practices.

METHODS

This study employed a quantitative approach with a descriptive and associative research design. The quantitative approach was used to measure and analyze relationships among variables based on numerical data, while the associative design aimed to examine the effects of income and financial knowledge on Islamic financial management. The study was

conducted at the Office of the Ministry of Religious Affairs of West Bangka Regency, Bangka Belitung Islands Province, over a seven-month period, from December 2025 to June 2026.

The study population comprised all State Civil Apparatus (ASN), consisting of Civil Servants (PNS) and Government Employees under Employment Agreements (PPPK), within the Ministry of Religious Affairs of West Bangka Regency, totaling 239 employees according to personnel records as of December 2025. The sample was selected using a probability sampling technique, specifically simple random sampling, which provided every member of the population with an equal opportunity to be selected as a respondent. Based on the data processing results, a total of 159 respondents participated in this study.

The research instrument consisted of a questionnaire developed based on the indicators of each variable, comprising a total of 40 statement items. The independent variables consisted of income (X_1), measured through formal-sector, informal-sector, and subsistence income indicators, and financial knowledge (X_2), encompassing general financial knowledge, savings and loans, investments, insurance, and pawning services. Meanwhile, the dependent variable was Islamic financial management (Y), measured through the indicators of financial planning, budgeting, management, funding sources, saving, control, examination, and reporting. The instrument employed a five-point Likert scale, ranging from strongly disagree (score 1) to strongly agree (score 5). The study utilized primary data collected through questionnaires distributed via Google Forms, supplemented by observations of the research subject.

The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS). The analytical procedures included descriptive statistics to describe the characteristics of the data, validity and reliability tests to assess the quality of the research instrument, and classical assumption tests comprising normality, multicollinearity, heteroscedasticity, and autocorrelation tests. Subsequently, multiple linear regression analysis was employed to examine the effects of income and financial knowledge on Islamic financial management. Hypothesis testing was conducted using a partial test (t-test) to determine the effect of each independent variable, a simultaneous test (F-test) to examine the joint effect of both independent variables, and the coefficient of determination (R^2) to assess the extent to which the independent variables explained variations in the dependent variable. The significance level for all hypothesis tests was set at 5% (0.05).

RESULTS

Classical Assumption Test

1. Normality Test

Table 1. Normality Test

Parameters	Statistical Measures	Unstandardized Residual
N		159
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	5.81927273
Most Extreme Differences	Absolute	0.070
	Positive	0.052
	Negative	-0.070
Test Statistic		0.070
Asymp. Sig. (2-tailed)		0.052[c]

Based on the table 1 One-Sample Kolmogorov–Smirnov test, the Asymp. Sig. (2-tailed) value is 0.052, which is greater than the significance level of 0.05. Therefore, the residuals are normally distributed, indicating that the normality assumption is satisfied.

2. Autocorrelation Test

Table 2. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	0.711[a]	0.506	0.499	5.85646	1.913

Based on the table 2 autocorrelation test results, the Durbin–Watson value is 1.913. This value is close to 2, indicating no apparent autocorrelation problem in the regression model. However, a definitive conclusion should be based on the Durbin–Watson lower and upper critical values (dL and dU), considering the sample size and number of independent variables.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis

Model	Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	7.516	4.564	–	1.647	0.102
	Income	0.432	0.116	0.224	3.726	0.000
	Knowledge	0.726	0.072	0.602	10.024	0.000

The multiple linear regression equation is expressed as follows:

$$(Y = 7{,}516+0{,}432X1+0{,}726X2+ \varepsilon)$$

The table 3 regression analysis indicates that income has a positive and statistically significant effect on Islamic financial management (B = 0.432; t = 3.726; p < 0.001). Similarly, knowledge has a positive and statistically significant effect on Islamic financial management (B = 0.726; t = 10.024; p < 0.001). These findings suggest that both income and knowledge contribute positively to Islamic financial management, with knowledge demonstrating a stronger standardized effect (β = 0.602) than income (β = 0.224).

Higher respondent income is positively associated with better Islamic financial management, as indicated by the income regression coefficient of 0.432. This means that a one-unit increase in income is associated with a 0.432-unit increase in Islamic financial management, holding the other variable constant.

Furthermore, the financial knowledge variable has a regression coefficient of 0.726, indicating that a one-unit increase in financial knowledge is associated with a 0.726-unit increase in Islamic financial management, assuming other variables remain constant. Thus, better Islamic financial management is associated with higher levels of financial literacy.

The multiple linear regression analysis indicates that, among civil servants (ASN) at the Ministry of Religious Affairs in West Bangka Regency, income and financial literacy are positively associated with Islamic financial management. Therefore, these variables play an important role in supporting improvements in Islamic financial management.

Hypothesis Testing

1. t-test Result

Table 4. t-test Result

Model	Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	7.516	4.564	–	1.647	0.102
	Income	0.432	0.116	0.224	3.726	0.000
	Knowledge	0.726	0.072	0.602	10.024	0.000

The table 4 t-test results indicate that income has a positive and significant effect on Islamic financial management (t = 3.726; p < 0.001). Similarly, knowledge has a positive and significant effect on Islamic financial management (t = 10.024; p < 0.001). These findings indicate that both independent variables have statistically significant partial effects on Islamic

financial management. Knowledge demonstrates a stronger influence than income, as reflected by its higher standardized coefficient (β = 0.602 compared to β = 0.224).

2. Model Feasibility Test (F-Test)

Table 5. Model Feasibility Test (F-Test)

Model	Source	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5476.555	2	2738.277	79.838	0.000[b]
	Residual	5350.502	156	34.298		
	Total	10827.057	158			

The table 5 ANOVA results indicate that the regression model is statistically significant, with an F-value of 79.838 and a significance level of $p < 0.001$. Since the significance value is below 0.05, knowledge and income simultaneously have a statistically significant effect on Islamic financial management. These findings demonstrate that both independent variables jointly contribute to explaining variations in Islamic financial management.

3. Coefficient of Determination (R^2) Analysis

Table 6. Coefficient of Determination (R^2) Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.711[a]	0.506	0.499	5.85646

The coefficient of determination results show an R Square value of 0.506, indicating that knowledge and income jointly explain 50.6% of the variation in Islamic financial management. The remaining 49.4% is explained by other factors not included in the regression model. Furthermore, the Adjusted R Square value of 0.499 indicates that the model explains approximately 49.9% of the variation after adjustment for the number of predictors.

DISCUSSION

1. The Effect of Income on Islamic Financial Management among Civil Servants at the Ministry of Religious Affairs of West Bangka Regency

The research findings indicate that income has a positive and statistically significant relationship with Islamic financial management among civil servants (ASN) at the Ministry of Religious Affairs of West Bangka Regency. This finding is supported by a regression

coefficient of 0.432 and a significance value of $p < 0.001$, which is below the 0.05 significance level. Furthermore, the t-test results show a t-statistic of 3.726, exceeding the t-table value of 1.65449. Consequently, Hypothesis 1 is accepted and the null hypothesis (H_0) is rejected. These results indicate that higher income is associated with a greater tendency among employees to manage their financial resources appropriately in accordance with Islamic principles. Income plays an important role because it provides greater flexibility in allocating financial resources, particularly when basic needs have been adequately met.

This finding is consistent with the research conducted by Putri et al., (2024) study found that income has a certain degree of influence on financial management. However, the present finding differs from the study by Anggraini & Cholid, (2022) which reported that income had a positive but statistically insignificant effect on financial management.

From the perspective of Shariah Enterprise Theory, this finding reflects the implementation of the principle of *amanah* (trust) in managing income, which represents a resource entrusted by Allah SWT to human beings. Allah is the ultimate source of all resources within the framework of Islamic business theory. Everything under the control of stakeholders constitutes a trust from Allah, and they are responsible for utilizing these resources in accordance with the methods and objectives prescribed by Him in pursuit of His pleasure.

In the context of this study, the findings suggest that better individual income conditions among civil servants are associated with a greater capacity to allocate financial resources in accordance with Islamic principles. These allocations may include fulfilling halal needs, saving, making Shariah-compliant investments, and fulfilling obligations and charitable practices such as zakat, infaq, and sadaqah. Therefore, civil servants with stable incomes may have greater opportunities to implement financial management practices based on Islamic principles as a form of accountability for the resources entrusted to them.

2. The Effect of Financial Knowledge on Islamic Financial Management among Civil Servants at the Ministry of Religious Affairs of West Bangka Regency

The research findings indicate that financial literacy has a positive and statistically significant relationship with Islamic financial management among civil servants (ASN) at the Ministry of Religious Affairs of West Bangka Regency. This is demonstrated by a regression coefficient of 0.726 and a significance value of $p < 0.001$, which is below the 0.05 significance level. Furthermore, the t-test results show a t-statistic of 10.024, exceeding the t-table value of 1.65449. Consequently, the t-test results for financial knowledge indicate that the null

hypothesis (H_0) is rejected and Hypothesis 2 is accepted. Therefore, it can be concluded that the higher the level of financial knowledge among civil servants, the greater their ability to manage their finances in accordance with Shariah principles. Given that financial literacy is a fundamental requirement for sound financial management, it constitutes an essential component of Islamic financial management.

This finding is consistent with the research conducted by Raharja & Dasman, (2024) shown that financial literacy has a substantial influence on people's spending habits. Research conducted by Ferdinand et al., (2023) found that financial literacy, individual characteristics, and compliance with Islamic financial regulations all have positive and statistically significant effects on financial management behavior. These findings indicate that improvements in financial literacy are associated with better financial management. However, the present study differs from the research conducted by Putri et al., (2024) which found that financial knowledge had no statistically significant partial effect on financial management.

According to Shariah Enterprise Theory, the financial knowledge variable reflects the concepts of *amanah* (trust) and accountability, which enable individuals to manage their resources efficiently and in accordance with Shariah values. The ability of civil servants (ASN) to ensure prudent financial management for the benefit of society is expected to improve as their level of financial literacy increases.

3. The Simultaneous Effect of Income and Financial Knowledge on Islamic Financial Management among Civil Servants at the Ministry of Religious Affairs of West Bangka Regency

The research findings indicate that income and financial literacy have a positive and statistically significant relationship with Islamic financial management among civil servants (ASN) at the Ministry of Religious Affairs of West Bangka Regency. The F-test results, with an F-statistic of 79.838, exceeding the critical value of 3.05, and a significance value of $p < 0.001$, which is below the 0.05 significance level, demonstrate that income and financial knowledge simultaneously have a positive and statistically significant relationship with Islamic financial management. Based on the simultaneous coefficient of determination, income (X_1) and financial knowledge (X_2) jointly account for 49.9% of the variation in Islamic financial management among civil servants at the Ministry of Religious Affairs of West Bangka Regency. Meanwhile, the t-test results show that both financial knowledge and income have significance values of $p < 0.001$, which are below the 0.05 threshold. The F-test and t-test results support the rejection of the null hypothesis (H_0) and the acceptance of

Hypothesis 3. Therefore, it can be concluded that income and financial literacy have statistically significant relationships with Islamic financial management, both simultaneously and partially.

This finding is consistent with the research conducted by Artha & Wibowo, (2023) findings demonstrate that the three independent variables—financial planning, financial literacy, and financial attitudes—have significant effects on personal financial management at both the individual and group levels.

The effectiveness of financial management based on Shariah principles can be enhanced when income is accompanied by adequate financial knowledge. In this context, income and financial literacy are important variables. Managing income alongside strong financial literacy can support more efficient financial management, which, in turn, may contribute to achieving financial independence in the future.

The application of accountability in Islamic financial management, as viewed through Shariah Enterprise Theory, reflects the principle that Allah is the absolute owner of all resources, while human beings are entrusted with the authority to manage them. This principle is grounded in the belief that financial management constitutes an act of fulfilling Allah's commands and honoring the trust (*amanah*) bestowed upon human beings. Allah grants individuals the freedom to manage their financial resources responsibly, while reminding them that they will ultimately be held accountable for how those resources are utilized.

In this study, civil servants who receive stable incomes as resources entrusted by Allah and possess financial knowledge as the capacity to manage those resources are expected to develop positive attitudes toward themselves and their surrounding communities. Such attitudes arise from their sense of accountability to Allah SWT. This awareness encourages individuals to remain within the boundaries prescribed by Islamic principles as a manifestation of their responsibility for the trust placed in them by Allah SWT. As individuals entrusted with such responsibilities, civil servants should continuously educate themselves and improve their financial literacy, particularly regarding Islamic financial management. These efforts are essential to consistently implementing Shariah values in financial management and improving the quality of their financial management practices.

Theoretically, this study contributes to the development of *Shariah Enterprise Theory* by demonstrating the relevance of *amanah* (trust) and accountability in individual financial management, beyond Shariah-based organizations. Income represents a resource entrusted

by Allah SWT, while financial knowledge enables individuals to manage it responsibly in accordance with halal principles and beneficial purposes. Thus, Islamic financial management reflects individual accountability in utilizing financial resources appropriately.

Practically, the findings highlight the need to improve financial knowledge alongside income growth. Civil servants at the Ministry of Religious Affairs of West Bangka Regency should strengthen their skills in financial planning, budgeting, expenditure control, saving, Shariah-compliant investment, and selecting Islamic financial products. Relevant institutions can support these efforts through financial literacy programs, seminars, webinars, and educational outreach. Such initiatives are essential to encourage civil servants to exemplify Islamic values in their everyday financial practices.

This study has several limitations. First, it was conducted exclusively among civil servants at the Ministry of Religious Affairs of West Bangka Regency, limiting the generalizability of its findings to other institutions and regions. Second, the study examined only income and financial knowledge as independent variables, while the Adjusted R^2 of 49.9% indicates that 50.1% of the variation in Islamic financial management is explained by other factors. Third, the use of self-reported questionnaires means that the findings depend on respondents' understanding and perceptions. Future research should therefore expand the research scope, incorporate additional variables such as consumption levels and lifestyle, and use complementary data collection methods to provide a more comprehensive understanding of Islamic financial management.

CONCLUSION

This study concludes that income and financial knowledge have positive and statistically significant effects on Islamic financial management among civil servants at the Ministry of Religious Affairs of West Bangka Regency. Partially, income has a regression coefficient of 0.432 ($t = 3.726$; $p < 0.001$), while financial knowledge has a coefficient of 0.726 ($t = 10.024$; $p < 0.001$). Simultaneously, both variables significantly influence Islamic financial management ($F = 79.838$; $p < 0.001$). The Adjusted R^2 of 0.499 indicates that these variables explain 49.9% of the variation in Islamic financial management, while the remaining 50.1% is attributable to factors outside the research model.

Theoretically, this study extends the application of *Shariah Enterprise Theory* to individual financial management by demonstrating the relevance of *amanah* (trust) and

accountability. Income represents a resource entrusted by Allah SWT, while financial knowledge enables individuals to manage it responsibly in accordance with Shariah principles. Practically, the findings highlight the importance of strengthening Islamic financial literacy among civil servants, particularly in financial planning, budgeting, saving, and responsible resource allocation.

Future research should expand the research scope across institutions and regions, incorporate additional variables such as consumption levels, lifestyle, financial planning, and self-control, and employ diverse data collection methods to develop a more comprehensive understanding of Islamic financial management.

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