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Determinants of Islamic Financial Planning for Young Couples' Families in West Java

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ABSTRACT
West Java Province ranks highest in divorce rates in Indonesia, with economic factors being one of the main causes. This study is significant as research on Islamic financial planning among young couples remains limited, despite its potential to enhance household resilience. The objectives of this study are: (1) to analyze the characteristics of young couples in West Java in implementing Islamic financial planning for their families; and (2) to examine the influence of Islamic financial literacy, religiosity, and income perception on the intention and implementation of Islamic financial planning. The research employs a quantitative approach using descriptive analysis and Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings reveal that the majority of respondents demonstrate good financial awareness, as indicated by their possession of emergency savings. The respondents' financial management priorities, based on the Charity, Investment, Debt, and Consumption (CIDC) framework, place charity as the highest priority, followed by investment, debt repayment, and consumption as the last priority. Income perception exerts a stronger influence on Islamic financial planning through the mediation of intention than through its direct effect. These findings recommend strengthening Islamic financial literacy through community-based educational programs, integrating related materials into pre-marital counseling, and leveraging digital media to enhance family economic stability and reduce divorce rates caused by economic issues.

Keywords : *Islamic financial literacy, income, Sharia financial planning, religiosity, TPB.*

INTRODUCTION

Financial planning is a fundamental foundation for achieving welfare and stability in life (Prayogi, 2024). The Financial Planning Standards Board Indonesia (FPSB, 2025) defines financial planning as an integrated and structured process aimed at achieving life goals through the optimal management of financial resources. Beyond merely attaining financial objectives, financial planning serves as a proactive strategy against uncertainty and various risks that may affect financial stability (OJK, 2021). For young couples, the early years of marriage represent a crucial phase in establishing financial habits, communication patterns, and management strategies that will influence the household's future stability (Mutiara et al., 2023). In Indonesia, the legal minimum age for marriage is 19 years for both men and women (UU, 2019), placing newly married couples within the young adulthood category (19–30 years) (Adi & Kusmiati, 2023). This stage presents an opportunity to align visions, design shared goals, and develop sound financial habits from the outset.

Despite this potential, young couples often face economic challenges that can

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hinder household stability (Rahmah & Achdiani, 2025). The first five years of marriage are considered a critical period during which couples undergo various adjustments, including financial management (Wisnubroto et al., 2020). Limited financial stability, minimal experience in managing income, and rising living costs often lead to consumer debt, difficulties in long-term planning, and the inability to cope with unforeseen risks (Layyinah et al., 2024). Financial pressure is negatively correlated with relationship quality, increasing the potential for conflict, lowering marital satisfaction, and ultimately raising the risk of divorce (Mustofa & Wibawa, 2024). This is evident in West Java Province, which in 2024 recorded the highest divorce rate in Indonesia with 88,985 cases, 33,264 of which were caused by economic factors (BPS, 2024).

The Had Kifayah standard, which represents the minimum needs of a household including food, clothing, housing, education, and healthcare was set at IDR 4,469,094 per month in West Java in 2024 (BAZNAS, 2024). Households earning below this threshold are categorized as economically insufficient according to Islamic economic standards. Couples with higher incomes have greater opportunities to allocate funds for savings and Sharia-compliant investments, whereas couples with limited income tend to prioritize urgent consumption needs and neglect long-term planning (Layyinah et al., 2024). Islam provides clear guidance in financial management through Sharia principles such as the prohibition of riba (interest), maysir (gambling), and gharar (excessive uncertainty), which serve as a foundation for avoiding financial missteps while encouraging responsible and blessed financial management (Farma et al., 2024). These principles are exemplified in the story of Prophet Yusuf (‘alayhis-salam) in Surah Yusuf: 47–49, which emphasizes strategic planning during times of abundance to prepare for times of scarcity.

Although Islamic financial planning holds considerable potential, its implementation still faces various challenges. According to the 2025 National Survey on Financial Literacy and Inclusion, the national financial literacy rate has reached 66.46%, while the financial inclusion rate is higher at 80.51%. In contrast, within the Islamic finance sector, the literacy rate is relatively higher at 43.42% compared to the inclusion rate, which is only 13.41%. This disparity indicates that although many individuals understand the principles of Islamic finance, their practical application remains limited. For young couples, bridging this gap is particularly crucial to prevent financial instability and strengthen household resilience (OJK, 2025). While previous studies have addressed aspects of Islamic financial planning, research that specifically focuses on its determinants among young couples in West Java remains scarce.

To address this gap, the present study adopts the Theory of Planned Behavior (TPB) as its conceptual framework, examining how Islamic financial literacy, religiosity, and income perception influence the intention and implementation of Islamic financial planning. A quantitative approach is employed,

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utilizing descriptive analysis and Partial Least Squares–Structural Equation Modeling (PLS-SEM) on data collected from young couples in West Java. This methodological design enables the evaluation of both direct and indirect effects, including the mediating role of intention in the relationship between income perception and financial planning behavior.

This study employs the Theory of Planned Behavior (TPB), developed by Ajzen (1991), as its conceptual framework. TPB posits that an individual's behavior is influenced by intention, which is shaped by three key components: attitude toward the behavior, subjective norm, and perceived behavioral control. TPB is considered a flexible theoretical framework as it allows for the inclusion of additional variables deemed relevant in explaining behavior a modification commonly referred to as the Extended TPB (Karimi et al., 2022). In the context of Islamic financial planning, Islamic financial literacy, religiosity, and income perception are positioned as factors influencing intention, which in turn drives Islamic financial planning behavior.

Islamic financial planning is a systematic process of managing finances to achieve life goals in accordance with Sharia law, encompassing income management, expenditure, savings, investment, and asset protection without violating religious principles (Kamilah, 2023). The CDIC model (Charity, Debt, Investment, Consumption) provides a framework for prioritizing expenditures in Islamic financial planning, placing charitable giving as the highest priority, followed by investment, debt management, and consumption (Arsyianti & Beik, 2020). Prior studies have demonstrated that effective Islamic financial planning can enhance household financial resilience (Firmansyah & Anwar, 2019).

Islamic financial literacy encompasses the knowledge, skills, and confidence required to manage finances in accordance with Sharia principles (Fadilla et al., 2023). A high level of literacy enables individuals to make sound financial decisions, such as allocating funds for savings, halal investments, and expenditures that comply with Islamic law. Melani et al. (2025) state that families with strong Islamic financial literacy are generally more capable of understanding and developing long-term financial plans. They also tend to be more independent in planning and managing household finances, as they possess skills in budgeting, managing expenses, and selecting halal financial instruments that align with their needs. This suggests that Islamic financial literacy impacts not only knowledge but also attitudes and daily financial behaviors. The greater an individual's understanding of Islamic financial principles and practices, the more positive their attitude is likely to be toward engaging in Islamic financial planning.

Religiosity is an important dimension that reflects the depth of faith and the extent to which religious practices are integrated into daily life (Najoan, 2020). In the Islamic context, religiosity is expressed through a comprehensive commitment to Islamic teachings, including the dimension of muamalah or socio-economic interactions. Individuals with high religiosity tend to use religious teachings as the

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primary reference in decision-making, including in financial management (Nurjannah, 2025). Financial decisions such as saving, investing, borrowing, or consumption are made with careful consideration of what is halal and haram, the pursuit of blessings, and their implications for both worldly life and the hereafter. Nurjannah (2025) further asserts that religiosity fosters more ethical and responsible financial behavior. Individuals with strong religious orientation tend to avoid transactions involving riba (interest), gharar (excessive uncertainty), and maysir (gambling), and instead prefer Sharia-compliant financial products. Nurhakim and Budimansyah (2024) highlight that highly religious families are also more active in fulfilling religious obligations such as zakat and sadaqah, which are viewed not only as acts of worship but also as means of distributing wealth fairly and strengthening social solidarity.

Income is a key element in the process of financial planning and management, whether at the individual or household level. In the context of Islamic economics, income is regarded as a blessing from Allah SWT that must be earned through lawful means and used wisely in accordance with Sharia principles. Zahro and Hapsari (2023) and Suroto (2000) state that income represents the result of an individual's efforts to meet life's needs, whether through employment, business, or investment conducted in line with Islamic teachings. Lawful and good income (halalan thayyiban) is considered a fundamental prerequisite in Islamic financial planning, which aims to achieve both blessings and well-being in this world and the hereafter. Zahro and Hapsari (2023) emphasize that income is a major determinant in financial decision-making. Adequate income enables individuals or couples to allocate part of their earnings toward savings, investments, debt repayment, and social obligations such as zakat and sadaqah. Individuals with higher income levels generally have greater access to Sharia-compliant financial products and services, such as Islamic savings accounts, interest-free financing, and Takaful (Islamic insurance). This provides more flexibility in designing comprehensive financial strategies aligned with Islamic principles. Conversely, limited income often becomes a barrier to translating financial intentions into action, even when one's intentions and knowledge are sufficient.

Household financial planning is a strategic step of great importance, particularly for young couples building their lives together. Sound family financial planning addresses not only short-term goals, such as daily needs, but also long-term objectives, including children's education funds, emergency savings, and retirement planning (Shabrina et al., 2022). In Islam, financial planning is viewed not merely as a worldly matter but also as a moral and spiritual responsibility to safeguard the trust (amanah) of the sustenance bestowed by Allah SWT. This aligns with Farma et al., (2024) and Ningsih et al., (2023), who assert that two core principles underpin Islamic financial planning: tawhid (complete submission to the will of Allah SWT) and ibadah (viewing economic activities as acts of worship). These principles form the philosophical foundation of Islamic household financial

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planning.

Hypotheses

Islamic Financial Literacy

Susetyo and Firmansyah (2023) revealed that financial literacy reflects the way individuals think about their financial condition, which in turn influences their ability to make sound financial decisions in various situations. Furthermore, Melani et al. (2025) found that financial literacy has a positive and significant effect on how families manage their finances. Financial literacy influences individual financial decisions, including those related to family financial planning. Strong Islamic financial literacy can help young couples better understand and manage their finances in accordance with Sharia principles.

H_1**:** Islamic financial literacy has a positive and significant influence on the intention of young couples in Islamic financial planning.

Religiosity

Wijanarko and Rachmawati (2020) found that religiosity has a positive, albeit not statistically significant, influence on individuals in selecting Islamic financial services. The principles of Islamic teachings, when used as a life guide, can shape an individual's perspectives and behaviors. However, Ahmad et al. (2020) reported that religiosity has a positive and significant effect on financial behavior, as individuals with higher religiosity levels tend to demonstrate better financial management in line with the application of religious values in their financial life.

H_2: Religiosity has a positive and significant influence on the intention of young couples in Islamic financial planning.

Income Perception

Brilianti and Lutfi (2020) stated that differences in household income levels can affect financial management behavior. Young couples with higher income levels tend to feel more financially secure, which ultimately enhances their intention to plan their finances, including through Islamic financial planning.

H_3: Income perception has a positive and significant influence on the intention of young couples in Islamic financial planning.

Fardilasani (2022) further showed that income level affects family financial planning. Higher income allows individuals or couples to have greater financial flexibility, making them more likely to engage in comprehensive financial planning that applies Sharia principles in family life. With stable income, young couples are more encouraged to manage their finances in accordance with Islamic values, including in investment, savings, and household expenditure management that aligns with Sharia principles.

H_4: Income perception has a positive and significant influence on the actual behavior of young couples in Islamic financial planning for their family.

Intention

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A strong intention to plan finances in accordance with Sharia principles is expected to motivate young couples to take concrete steps in managing their finances. Koe and Yeoh (2021) found that various factors, including social support, contribute to the ability of young couples to plan their finances effectively. Therefore, it is expected that young couples with higher intention in Islamic financial planning will be more likely to engage in relevant practical actions, such as budgeting, saving, and investing in sharia-compliant instruments, thereby enhancing the financial stability of their families in the future.
H_5: Intention has a positive and significant influence on the actual behavior of young couples in Islamic financial planning for their family.

METHODS

This study employed a quantitative research approach with a descriptive and explanatory design to examine the determinants of Islamic financial planning among young couples in West Java. The research utilized primary data collected through structured questionnaires distributed to respondents who met the study's criteria.

The population comprised young married couples aged 19–30 years residing in West Java. Sampling was conducted using purposive sampling to ensure respondents met the criteria of being married within the defined age range and having experience in household financial management. A total of 155 respondents participated in the study. The minimum sample size was determined using the Hair et al., (2022) formula for PLS-SEM analysis, ensuring adequacy for statistical testing.

This study employed descriptive analysis and Partial Least Squares–Structural Equation Modeling (PLS-SEM). Descriptive analysis was used to describe the characteristics of the research respondents, while PLS-SEM was applied to identify the factors influencing young couples in implementing Islamic financial planning within their family life.

RESULTS AND DISCUSSION

From the 155 samples collected, the largest age group of respondents was 30 years old, with 26 individuals, accounting for 16.8% of the total. The majority of respondents were female, comprising 85 individuals or 54.8%. In terms of education, most respondents were Diploma or Bachelor's degree (S1) graduates, totaling 73 individuals (47.1%). Regarding place of residence, the largest proportion came from Cirebon Regency, with 35 respondents (22.6%). In terms of marital status, the majority were married, with 128 respondents (82.6%), and the most common marriage duration was five years, reported by 44 respondents (28.4%). The most frequently reported household size was three members, totaling 71 respondents (45.8%). In terms of occupation, the largest group was private sector employees, with 51 respondents (32.9%). Based on income, the majority fell into the category of earning above Rp4,500,000 per month, with 63 respondents (40.6%).

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
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Meanwhile, the highest proportion of monthly expenses ranged from Rp2,500,000 to Rp3,499,000, recorded by 46 respondents (29.7%). Interestingly, most respondents reported having emergency savings 128 individuals or 82.6% reflecting an awareness of the importance of reserve funds in family financial planning

Table 1. Characteristics of respondents

Characteristic	Categori	Frequency	Percentage (%)
Age	21 years	10	6,5%
	22 years	9	5,8%
	23 years	9	5,8%
	24 years	13	8,4%
	25 years	16	10,3%
	26 years	20	12,9%
	27 years	22	14,2%
	28 years	12	7,7%
	29 years	18	11,6%
	30 years	**26**	**16,8%**
Gender	Female	**85%**	**54,8%**
	Male	70%	46,2%
Education	Elementary School/Equivalent	-	-
	Junior High School/Equivalent	2	1,3%
	Senior High School/Equivalent	71	45,8%
	Diploma/Bachelor's Degree (S1)	**73**	**47,1%**
	Master's Degree (S2)	7	4,5%
	Doctoral Degree (S3)	2	1,3%
Residence	Indramayu Regency	27	17,4%
	Bandung Regency	24	15,5%
	Cirebon Regency	**35**	**22,6%**
	Bogor Regency	31	20%
	Garut Regency	16	10,3%
	Bandung City	21	13,5%
	Others	1	0,6%
Marital Status	Married	**128**	**82,6%**
	Divorced (Alive)	15	9,7%
	Widowed (Spouse Deceased)	12	7,7%
Years of Marriage	1 year	17	11%

Reslaj: Religion Education Social Laa Roiba Journal
Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
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Characteristic	Categori	Frequency	Percentage (%)
	2 years	29	18,7%
	3 years	43	27,7%
	4 years	22	14,2%
	5 years	**44**	**28,4%**
Household Size	2 members	39	25,2%
	3 members	**71**	**45,8%**
	4 members	41	26,5%
	5 members	2	1,3%
	>5 members	2	1,3%
Occupation	Unemployed	2	1,3%
	Military/Police	3	1,9%
	Housewife	17	11%
	Entrepreneur	7	4,5%
	Self-employed/Trader	17	11%
	Civil Servant/State-Owned Enterprise/Official	20	12,9%
	Government Employee	10	6,5%
	Private Sector Employee	**51**	**32,9%**
	Independent Worker	15	9,7%
	Others	13	8,4%
Income	< Rp 1.500.000	11	7,1%
	Rp1.500.000 – Rp2.499.999	10	6,5%
	Rp2.500.000 – Rp3.499.000	41	26,5%
	Rp3.500.000 – Rp4.499.999	30	19,4%
	>Rp4.500.000	**63**	**40,6%**
Expenditure	< Rp 1.500.000	30	19,4%
	Rp1.500.000 – Rp2.499.999	28	18,1%
	Rp2.500.000 – Rp3.499.000	**46**	**29,7%**
	Rp3.500.000 – Rp4.499.999	32	20,6%
	>Rp4.500.000	19	12,3%
Emergency Savings	Yes	**128**	**82,6%**
	No	27	17,4%

Source: Author calculation (2025)

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Descriptive Statistics of Variables

Table 2. Descriptive Statistics of Variables

Indicator		N	Min	Max	Mean	Standar Deviation	Average of Mean
Islamic Financial Literacy	LKS1	155	4	5	4,72	,449	4,403
	LKS2	155	4	5	4,69	,464	
	LKS3	155	4	5	4,57	,496	
	LKS4	155	3	5	4,45	,525	
	LKS5	155	3	5	4,33	,524	
	LKS6	155	3	5	4,34	,500	
	LKS7	155	3	5	4,10	,560	
	LKS8	155	3	5	4,03	,581	
Indicator		**N**	**Min**	**Max**	**Mean**	**Standar Deviation**	**Average of Mean**
Religiosity	R1	155	3	5	4,23	,601	4,407
	R2	155	3	5	4,39	,649	
	R3	155	4	5	4,70	,461	
	R4	155	3	5	3,93	,511	
	R5	155	4	5	4,63	,484	
	R6	155	3	5	4,54	,550	
	R7	155	3	5	4,06	,531	
	R8	155	4	5	4,78	,415	
Indicator		**N**	**Min**	**Max**	**Mean**	**Standar Deviation**	**Average of Mean**
Income Perception	P1	155	4	5	4,80	,401	4,333
	P2	155	4	5	4,72	,449	
	P3	155	4	5	4,67	,471	
	P4	155	4	5	4,59	,493	
	P5	155	3	5	4,48	,526	
	P6	155	3	5	4,37	,548	
	P7	155	3	5	4,25	,596	
	P8	155	3	5	4,15	,605	
	P9	155	3	5	3,97	,546 i	
Intention islamic financial planning	IPKS1	155	4	5	4,59	,493	4,476
	IPKS2	155	4	5	4,70	,461	
	IPKS3	155	3	5	4,45	,512	
	IPKS4	155	3	5	4,12	,416	
	IPKS5	155	3	5	4,00	,360	
	IPKS6	155	3	5	4,25	,478	
	IPKS7	155	4	5	4,89	,314	

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
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Indicator		N	Min	Max	Mean	Standar Deviation	Average of Mean
	IPKS8	155	4	5	4,81	,396	

Indicator		N	Min	Max	Mean	Standar Deviation	Average of Mean
Islamic financial planning	PKS1	155	4	5	4,57	,496	4,580
	PKS2	155	4	5	4,77	,424	
	PKS3	155	4	5	4,82	,386	
	PKS4	155	4	5	4,41	,493	
	PKS5	155	4	5	4,68	,469	
	PKS6	155	4	5	4,88	,321	
	PKS7	155	4	5	4,49	,502	
	PKS8	155	3	5	4,16	,463	
	PKS9	155	3	5	3,97	,331	
	PKS10	155	3	5	4,05	,357	

Source: Author calculation (2025)

Based on the descriptive analysis, all research variables Islamic Financial Literacy, Religiosity, Income Perception, Intention of Islamic Financial Planning, and Islamic Financial Planning recorded average mean scores above 4.30, which fall within the "Very Good" category. This indicates that the majority of respondents demonstrate high levels of knowledge, attitudes, perceptions, and commitment toward applying Islamic financial principles in household financial management.

- Islamic Financial Literacy scored an average mean of 4.403, reflecting a very good understanding, particularly of fundamental concepts such as the prohibition of riba, gharar, and maysir. However, there remains room for improvement in understanding the risks and benefits of Islamic financial products.
- Religiosity, with an average mean of 4.407, indicates a high level of application of Islamic values in financial management, though avoidance of consumptive debt and consistent charitable giving still require reinforcement.
- Income Perception obtained a score of 4.333, suggesting a stable perception of income adequacy. Nevertheless, some respondents still face challenges in managing their income to achieve an ideal Islamic financial plan.
- Intention of Islamic Financial Planning achieved an average mean of 4.476, reflecting a strong intention to manage finances according to Sharia principles, with high awareness of controlling household consumption. However, the allocation of income for zakat and charitable contributions remains an area for enhancement.
- Islamic Financial Planning recorded the highest average mean score of 4.580, indicating that most respondents have integrated Sharia-compliant financial practices into their daily routines, particularly in the areas of zakat, infaq,

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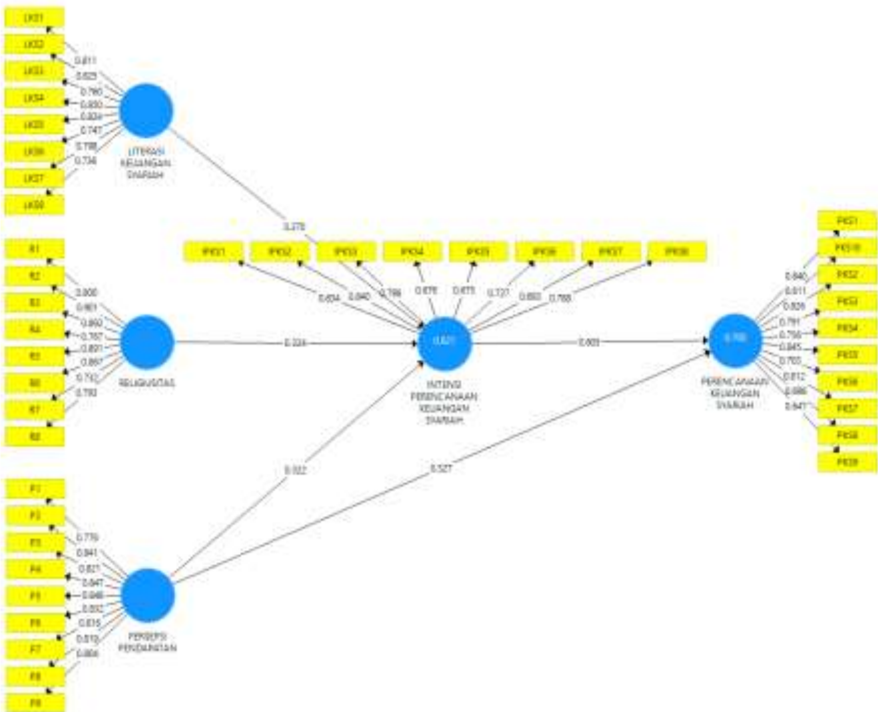
and sadaqah. Nevertheless, long-term financial planning, such as for children's education, has not yet been fully optimized.

Overall, these findings underscore that the young married couples surveyed possess strong awareness, knowledge, and commitment to Islamic financial principles. However, certain aspects—such as risk management of Islamic financial products, long-term financial planning, and the systematic allocation of social funds still require improvement to achieve more comprehensive and sustainable implementation.

Analisis Partial Least Square – Structural Equation Model (PLS-SEM)
Outer model evaluation
Convergent Validity

This validity indicates the extent to which the indicators within a construct are correlated with one another. The assessment of convergent validity aims to evaluate the relationship between each indicator and the latent variable it measures. The evaluation is carried out using two main approaches: the Average Variance Extracted (AVE) value and the outer loading value. The AVE is obtained from the average of the squared loading values of each indicator on its respective construct. Meanwhile, the outer loading is used to assess the contribution of each indicator to the construct, serving as the basis for determining whether an indicator is valid in measuring the construct. According to Hair et al., (2022), the ideal loading factor value for an indicator is above 0.7, although values in the range of 0.5 to 0.6 may still be considered acceptable.



Reslaj: Religion Education Social Laa Roiba Journal
Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
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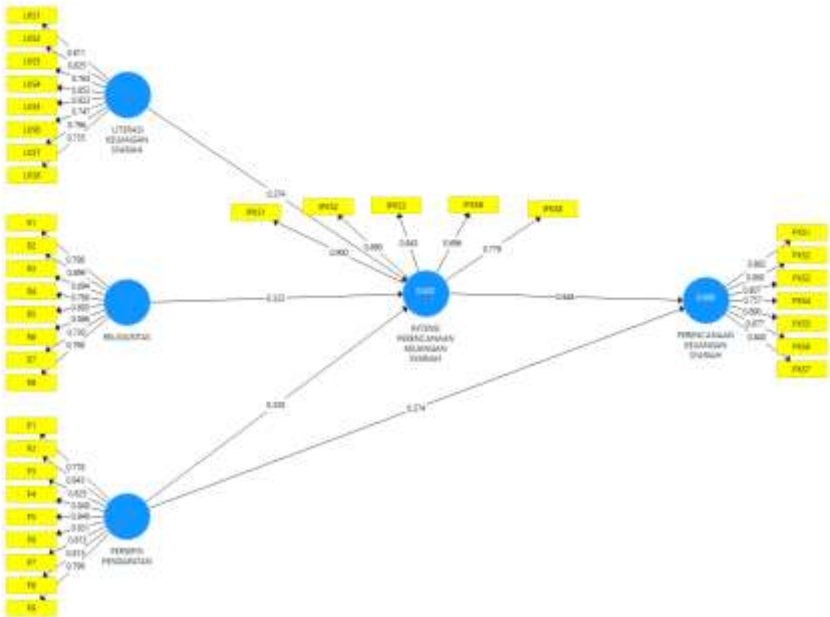
Source: Author calculation (2025)
Figure 1. Loading factor result

Based on Figure 1, it can be observed that out of a total of 43 indicators, several have met the minimum validity threshold of ≥ 0.5. Among these, 37 indicators achieved a factor loading value above 0.7, while the remaining six indicators namely IPKS4, IPKS5, IPKS6, PKS8, PKS9, and PKS10 had loading values ranging between 0.6 and 0.7. Subsequently, the indicators were eliminated one by one, starting from the lowest loading factor, until all remaining indicators met the minimum requirement for convergent validity.



Source: Author calculation (2025)
Figure 2. Final Model Factor Loadings

Based on Figure 2, it can be observed that after the removal of indicators IPKS4, IPKS5, IPKS6, PKS8, PKS9, and PKS10, all remaining indicators achieved loading factor values of ≥ 0.6. This indicates that all latent variables in this study have met the criteria for good validity. The subsequent analysis was conducted by examining the Average Variance Extracted (AVE) values, as presented in Table 3.

Table 3. AVE (Average Variance Extracted) result

Latent Variable	AVE
Islamic Financial Literacy (LKS)	0,632
Religiosity (R)	0,693
Income Perception (P)	0,677
Intention Islamic Financial Planning (IPKS)	0,681
Islamic Financial Planning (PKS)	0,671

Source: Author calculation (2025)

As shown in Table 3, all AVE values in this study are greater than 0.5,

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
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indicating that each latent variable adequately represents the research model.

Discriminant Validity

Discriminant validity was assessed to ensure that each construct in the model is truly distinct from the others. Discriminant validity analysis can be performed through the cross-loading method, which demonstrates that the outer loading value of an indicator on its corresponding construct is higher than its correlation with other constructs, and the Fornell–Larcker Criterion, which requires that the square root of the AVE for each construct is greater than its correlations with other latent variables. Both methods in this study yielded results that met the evaluation criteria, indicating that all constructs in the model satisfy the requirements for discriminant validity.

Table 4. Fornell-Larcker Criterion result

	IPKS	LKS	P	PKS	R
IPKS	**0,825**				
LKS	0,597	**0,795**			
P	0,583	0,222	**0,823**		
PKS	0,806	0,641	0,651	**0,819**	
R	0,671	0,465	0,530	0,812	**0,832**

Source: Author calculation (2025)

Composite reliability

Composite reliability was assessed to determine the extent to which the instruments used in this study produce consistent, accurate, and stable results. Reliability testing was conducted by examining the values of composite reliability and Cronbach’s alpha. A construct is considered reliable if it has a composite reliability value greater than 0.7, while the minimum acceptable value for Cronbach’s alpha in exploratory research is 0.6 (Hair et al., 2022). As shown in Table 5, all constructs in this study have composite reliability values exceeding 0.7, meeting the established criteria. This indicates that all variables included in the model demonstrate a high level of reliability.

Table 5. composite reliability result

	Cronbach’s Alpha	Composite Reliability
IPKS	0,881	0,914
LKS	0,916	0,932
P	0,940	0,950
PKS	0,917	0,934
R	0,936	0,947

Source: Author calculation (2025)

Reslaj: Religion Education Social Laa Roiba Journal
Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192

Inner model evaluation

Coefficient of determination (R^2)

The coefficient of determination analysis was conducted to assess the extent to which the independent variables collectively explain the variance in the dependent variable. A higher coefficient of determination value indicates a greater ability of the independent variables to represent the dependent variable. As shown in Table 4.11, this study presents two R-square values. The R-square value for the variable Intention to Engage in Islamic Financial Planning is 0.632, indicating that the variables Islamic Financial Literacy, Religiosity, and Income Perception collectively explain 63.2% of the variance in the intention to engage in Islamic financial planning, while the remaining 36.8% is explained by other variables outside the research model. The R-square value for the variable Islamic Financial Planning is 0.699, meaning that the intention to engage in Islamic financial planning explains 69.9% of the variance in Islamic financial planning, with the remaining 30.1% explained by other factors not included in the model.

Table 6. coefficient of determination result

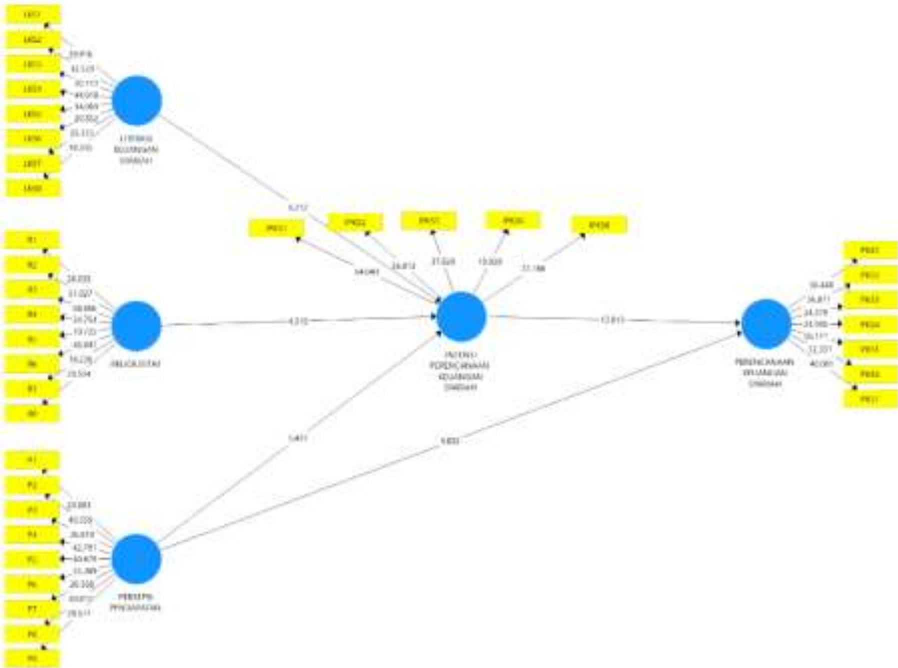
Variable	R Square
Intention Islamic Financial Planning (IPKS)	0,632
Islamic Financial Planning (PKS)	0,699

Source: Author calculation (2025)

Path coefficient

Path coefficient analysis was conducted to determine the magnitude of the direct effects between latent variables in the structural model. The relationships between latent variables were examined using a bootstrapping procedure, which generated outputs in the form of original sample values, t-statistics, and p-values. The criterion for determining whether a variable exhibits a significant relationship is that the t-statistics value must exceed 1.96 and the p-value must be less than 0.05. If these criteria are met, the hypothesis is accepted, indicating that the independent variable has a statistically significant effect on the dependent variable (Hair et al., 2021). Bootstrapping results for this study are presented in Figure 3.

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192



Source: Author calculation (2025)

Figure 3. Bootsrapping result

In addition, the original sample value indicates the positive or negative direction of the significant relationship represented by the path coefficient. The path coefficient values are presented in Table 7.

Table 7. Path coeffiecient result

	Original Sample	t-statistics	p-value
IPKS → PKS	0,646*	12,632*	0,000*
LKS → IPKS	0,374*	6,052*	0,000*
P → IPKS	0,330*	5,472*	0,000*
P → PKS	0,274*	4.981*	0,000*
R → IPKS	0,322*	4,627*	0,000*

Ket: * Significant at a=5%

Source: Author calculation (2025)

The interpretation of these results is presented in the following discussion.

1. **Islamic Financial Literacy on Intention to Engage in Islamic Financial Planning**

The analysis results indicate that Islamic financial literacy has a positive and significant effect on the intention to engage in Islamic financial planning among young couples in West Java (coefficient = 0.374; t-statistic = 6.052; p-value = 0.000). This finding aligns with the Financial Services Authority Regulation (POJK) No. 76 of 2016, which defines financial literacy as the ability of individuals to manage their finances, encompassing knowledge, skills, and

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192

confidence. Adequate literacy enables young couples to prepare budgets, plan savings, and select investments in accordance with Sharia principles, thereby encouraging the intention to apply Islamic financial planning.

This result is consistent with Susetyo and Firmansyah (2023), who emphasize that financial literacy influences financial decision-making in various situations, and Melani et al. (2025), who found that financial literacy has a positive impact on household financial management. Sufficient knowledge of Islamic financial products allows young couples to evaluate risks, select appropriate instruments, and build confidence in managing their finances according to Islamic values.

2. Religiosity on Intention to Engage in Islamic Financial Planning

Religiosity also has a positive and significant effect on the intention to engage in Islamic financial planning (coefficient = 0.322; t-statistic = 4.627; p-value = 0.000). This indicates that religious values encourage young couples to manage their finances in line with Sharia principles. Najoan (2020) asserts that religiosity, as a reflection of faith and the application of religious values in daily life, significantly influences financial decisions, especially in avoiding practices that contradict Islamic law, such as usury.

This finding is further supported by Ahmad et al., (2020), who revealed that highly religious individuals tend to use halal financial products, allocate funds for zakat and charity, and avoid excessive consumption. However, this result differs from Wijanarko and Rachmawati (2020), who reported an insignificant effect, a discrepancy likely due to differences in respondents' demographic characteristics and levels of religious understanding.

3. Income Perception on Intention to Engage in Islamic Financial Planning

Income perception is found to have a positive and significant effect on the intention to engage in Islamic financial planning (coefficient = 0.330; t-statistic = 5.472; p-value = 0.000). Young couples with higher perceived income tend to feel more financially stable, which in turn increases their intention to plan their finances in accordance with Sharia principles. This supports Brilianti and Lutfi (2020), who state that income differences influence household financial behavior, including readiness for financial planning.

Beyond the financial aspect, spiritual motivation also plays a vital role. The hadith narrated by Al-Bukhari and Muslim emphasizes that intention (niyyah) is the foundation of all deeds, including financial planning. Thus, while higher income may facilitate financial planning, sincere intention to manage wealth in accordance with Islamic law ensures that such planning is viewed as an act of worship.

4. Income Perception on Islamic Financial Planning

Income perception also has a direct positive effect on Islamic financial planning (coefficient = 0.274; t-statistic = 4.981; p-value = 0.000). Fardilasani (2022) supports this finding by noting that higher income provides greater

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192

flexibility and financial stability, enabling optimal application of Islamic financial planning in areas such as savings, investments, and household expenditure management.

From an Islamic perspective, income sufficiency is assessed not merely by nominal value but by its ability to meet had kifayah the minimum standard of basic needs required for a decent life according to Sharia. When income meets or exceeds had kifayah, individuals have greater capacity to plan their finances comprehensively in line with Islamic principles.

5. Intention to Engage in Islamic Financial Planning on Islamic Financial Planning

Intention has the strongest influence and serves as the primary determinant of Islamic financial planning (coefficient = 0.646; t-statistic = 12.632; p-value = 0.000). The higher the intention of young couples to manage their finances in accordance with Sharia principles, the greater the likelihood that this behavior will be realized.

This finding is consistent with Koe and Yeoh (2021), who highlight that strong intention, coupled with external factors such as social support, plays a significant role in shaping actual behavior in Sharia-based household financial management. Intention thus acts not merely as a supportive factor but as the primary predictor of successful Islamic financial planning.

Table 8. Indirect effects result

	Original Sample	**t-statictic**	**p-value**
IPKS→PKS			
LKS→IPKS			
LKS→PKS	0,241*	5,114*	0,000*
P→IPKS			
P→PKS	0,213*	5,362*	0,000*
R→IPKS			
R→PKS	0,208*	4,066*	0,000*

Ket: * Significant at a=5%
Source: Author calculation (2025)

Table 8 presents the results of the relationships between latent variables that are indirect in nature (mediation). The analysis results indicate that all indirect paths in the research model are statistically significant, with p-values < 0.05 and t-statistics > 1.96. The significant relationships identified include:

1. The variable of Sharia Financial Literacy has a significant indirect effect on Sharia financial planning through the intention to plan finances in accordance with Sharia principles, with a coefficient value of 0.241, a t-statistic of 5.114, and a p-value of 0.000. This means that the higher an individual's understanding of Sharia financial concepts and instruments, the

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192

greater their intention to engage in Islamic financial planning, which in turn fosters actual financial behavior aligned with Sharia principles. This finding confirms the assumption of the Theory of Planned Behavior (TPB) that attitudes toward behavior influence actual actions through the mediation of intention.

2. Income Perception has a significant indirect effect on Sharia financial planning through the intention to plan finances in accordance with Sharia principles, with a coefficient value of 0.213, a t-statistic of 5.362, and a p-value of 0.000. This suggests that higher income provides young couples with a greater sense of control in making financial decisions, while also enhancing their intention to implement Sharia-based financial planning.
3. Religiosity has a significant indirect effect on Sharia financial planning through the intention to plan finances in accordance with Sharia principles, with a coefficient value of 0.208, a t-statistic of 4.066, and a p-value of 0.000. This indicates that the higher a person's level of religiosity, the stronger their internal and social drive to plan finances in accordance with Sharia principles, which ultimately manifests in actual behavior.

CONCLUSION

Based on the respondent characteristics, the majority of young couples in this study were married (82.6%) and demonstrated a strong level of financial awareness, as reflected in the equal proportion (82.6%) who possessed emergency savings. This indicates an awareness of the importance of financial protection in addressing household risks and economic uncertainties. Furthermore, the fact that the most common marriage duration was five years (28.4%) suggests that young couples who engage in Islamic financial planning and maintain disciplined saving habits are able to sustain their households during the critical early years of marriage. These findings reinforce the view that sound financial management, in accordance with Sharia principles, plays a crucial role in maintaining marital stability, both economically and in terms of family harmony.

The results of this study further reveal that income perception exerts a stronger influence on Islamic financial planning when mediated by intention, compared to its direct effect. Based on the analysis of the CDIC (Charity, Debt, Investment, Consumption) concept, the priority order of respondents in implementing Islamic financial planning is Charity, Investment, Debt, and Consumption. This ordering indicates that respondents still place Charity as their primary priority in line with Sharia principles; however, they tend to focus on Investment before addressing or managing Debt. Such a pattern reflects the respondents' orientation toward long-term financial sustainability through investment, even though it does not fully align with the ideal CDIC sequence, which recommends debt repayment before investing. This tendency may be influenced by the respondents' financial conditions, in which some perceive investment as a

Volume 8 Nomor 6 (2026) 628 – 648 P-ISSN 2656-274x E-ISSN 2656-4691
DOI: 10.47476/reslaj.v8i6.12192

means to quickly enhance future financial capacity, despite still carrying unresolved debt obligations.

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