



Integration of Islamic Economic Literacy and Hulondalo Local Values in Realizing the Financial Independence of Gorontalo's Young Generation

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ABSTRACT

This study aims to explore how the integration of Islamic economic literacy and *Hulondalo* local values shapes financial independence among youth in Gorontalo. Using a qualitative phenomenological approach, the study involved youth from diverse social and educational backgrounds as key informants. Data were collected through in-depth interviews, observations, and documentation, and were analyzed using data reduction, data display, and conclusion drawing techniques. The findings indicate that Islamic economic literacy has not been fully internalized among Gorontalo's youth; however, *Hulondalo* values such as *tuwoto* (hard work), *mo'opo* (frugality), *modutu* (mutual cooperation), and *tulodo* (exemplary conduct) serve as strong foundations for positive financial behavior. The integration between Islamic financial principles and local cultural values strengthens responsibility, independence, and moral awareness in personal financial management. This study highlights that local wisdom can effectively reinforce Islamic economic literacy in promoting financial independence among Gorontalo youth.

Kata Kunci:

literasi ekonomi syariah, nilai lokal Hulondalo, kemandirian finansial, generasi muda

ABSTRAK

Integrasi Literasi Ekonomi Islam dan Nilai-Nilai Lokal Hulondalo dalam Mewujudkan Kemandirian Finansial Generasi Muda Gorontalo. Penelitian ini bertujuan untuk memahami secara mendalam bagaimana integrasi antara literasi ekonomi syariah dan nilai-nilai lokal Hulondalo dapat membentuk kemandirian finansial generasi muda di Gorontalo. Menggunakan pendekatan kualitatif dengan metode studi fenomenologis, penelitian ini melibatkan para pemuda dari berbagai latar sosial dan pendidikan di Gorontalo sebagai informan utama. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi, kemudian dianalisis menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa literasi ekonomi syariah belum sepenuhnya terinternalisasi di kalangan generasi muda, namun nilai-nilai Hulondalo seperti *tuwoto* (kerja keras), *mo'opo* (hemat), *modutu* (gotong royong), dan *tulodo* (teladan baik) telah menjadi dasar perilaku finansial yang positif. Integrasi antara prinsip keuangan syariah dan nilai-nilai lokal ini memperkuat sikap tanggung jawab, kemandirian, dan kesadaran moral dalam mengelola keuangan pribadi. Temuan ini menegaskan bahwa nilai budaya lokal dapat berperan sebagai media efektif untuk memperkuat literasi ekonomi syariah dalam upaya mewujudkan kemandirian finansial generasi muda Gorontalo.

INTRODUCTION

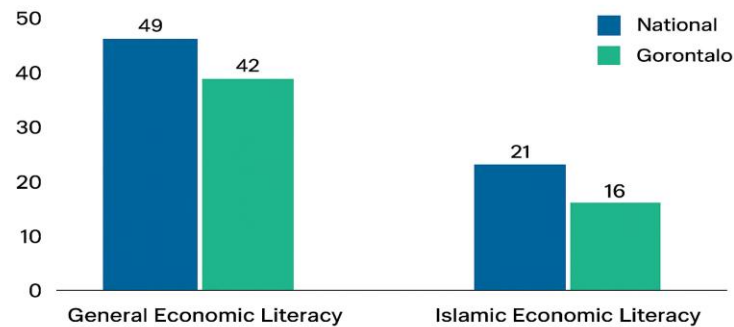
Islamic economic literacy has emerged as one of the strategic issues in both national and global economic development. Amid the growing complexity of modern financial systems, understanding the principles of Islamic economics has become a fundamental necessity not only for business practitioners but also for young generations who will serve as the main drivers of future economic transformation. According to the Financial Services Authority (OJK, 2023), the national Islamic economic literacy rate in Indonesia has only reached 39.8%, while Islamic financial inclusion stands at 12.1%. These figures indicate that public understanding of Islamic economic concepts and practices remains relatively low compared to the conventional financial system. This condition calls for the acceleration of Islamic economic literacy efforts that are not merely theoretical but also deeply rooted in the socio-cultural context of Indonesian society.

Globally, the development of Islamic economics continues to show a positive trend. The Islamic Finance Development Indicator (IFDI, 2024) places Indonesia among the top countries in developing an Islamic financial ecosystem, supported by stronger regulations, halal product innovations, and contributions from Islamic higher education institutions. However, this success at the national level is not evenly distributed across regions, particularly in eastern Indonesia, such as the Province of Gorontalo. Data from the Central Bureau of Statistics (BPS, 2024) reveal that most young people in Gorontalo still rely heavily on the informal economic sector and lack adequate financial literacy to support financial independence. This condition is further exacerbated by high consumption patterns and limited awareness of saving or investing productively in accordance with Sharia principles.

The youth of Gorontalo possess great potential to become agents of local economic change. Nevertheless, this potential remains constrained by several factors, including limited access to information about Islamic economics, weak financial education at both school and community levels, and the suboptimal synergy between religious institutions and educational entities in internalizing Islamic economic values. On the other hand, young people in Gorontalo live within a social environment rich in cultural values that align closely with Islamic economic principles. Local wisdom such as *Huyula* (mutual cooperation), *Tombuluwo* (collective responsibility), and *Bate Lo Hulondalo* (wisdom and prudence) have long served as social foundations guiding Gorontalo society in cooperation and community life. When integrated with Islamic economic principles such as *ta'awun* (mutual assistance), *amanah* (trustworthiness), and *maslahah* (public benefit), these values can generate a model of economic literacy that is not only religiously grounded but also contextually relevant and culturally embedded.

Empirically, Islamic economic literacy in Gorontalo still faces serious challenges. Based on a preliminary survey conducted by the researchers (2025), only about 56% of young respondents understood the fundamental differences between the Islamic and conventional economic systems, and merely 32% actively applied Sharia principles in personal financial management. These findings indicate that while awareness of Islamic economic importance exists, the practical application remains limited. This situation may be caused by the weakness of learning media, low digital Islamic literacy, and the absence of an economic literacy model contextualized with local cultural characteristics.

The comparison between general economic literacy and Islamic economic literacy at the national level and in Gorontalo Province based on simulated data adjusted to the trends reported by the Financial Services Authority (OJK, 2024), is presented as follows:

Figure 1**Comparison of General and Islamic Economic Literacy
(National vs. Gorontalo)**

Source: Trends from the Financial Services Authority (OJK) Report, 2024

At the national level, general economic literacy has reached 49%, while Islamic economic literacy remains at 21%. This indicates that although awareness of the importance of financial literacy has increased, public understanding of Islamic economic principles is still relatively low.

Meanwhile, at the regional level, Gorontalo Province shows lower figures 42% for general economic literacy and only 16% for Islamic economic literacy. This condition highlights a gap in the understanding of Islamic economics in eastern Indonesia, which is partly due to limited access to Islamic economic education and the weak internalization of local cultural values in daily financial practices.

Conceptually, these findings reinforce the urgency of research on the integration of Islamic economic literacy and Hulondalo cultural values as a strategy to strengthen the financial independence of the younger generation. Values such as Huyula (mutual cooperation), Modutu (helping one another), and Tuwoto (diligence) hold great potential to support the development of sustainable and contextually grounded *sharia*-based economic behavior.

The local context of Gorontalo, known for its philosophical foundation *Adati hula-hula'a to syara'a, syara'a hula-hula'a to Qur'ani* (customs are based on Sharia, and Sharia is based on the Qur'an), offers significant potential for developing Islamic value-based economic literacy. This philosophy implies that all aspects of life, including economic activities, should be grounded in Islamic law and ethics. In social practice, this philosophy manifests in the collective behavior of Gorontalo society, emphasizing justice, honesty, and responsibility. However, in contemporary times, these values have experienced gradual degradation due to the influence of consumerism and instant lifestyles, particularly among the younger generation. Therefore, revitalizing these local cultural values through an integrated and practical approach to Islamic economic literacy is both timely and essential.

The gap between ideal understanding and actual economic practices among Gorontalo's youth forms the foundation of this study. To date, most previous studies on Islamic economic literacy have been conducted among university students in large urban centers such as Java or Sumatra (Roemanasari et al., 2022), while studies focusing on local community contexts in eastern Indonesia remain scarce. Furthermore, few have explored the synergy between local cultural values and Islamic economic literacy as a means of fostering financial independence. Consequently, this study presents a novelty by examining the

integration of Gorontalo's local (Hulondalo) values with the concept of Islamic economic literacy as a model for strengthening the financial behavior of young generations.

This research carries both theoretical and practical significance. Theoretically, it contributes to enriching the discourse of Islamic economic literacy by incorporating the perspective of local cultural epistemology as part of the broader *Islam Nusantara* framework. Practically, the findings are expected to serve as a foundation for developing community-based Islamic economic literacy programs in Gorontalo, involving educational institutions, local government, religious leaders, and youth organizations. A locally grounded and culturally sensitive approach can reinforce the social identity of young generations while enhancing the effectiveness of Islamic financial education in daily life.

In summary, the urgency of this research lies in its effort to build a conceptual bridge between Islamic economic literacy and the cultural values of Hulondalo within the framework of financial independence for the younger generation. This study seeks to answer the central question: How can the integration of Gorontalo's local values strengthen Islamic economic literacy and encourage independent financial behavior among young people? The answer to this question is expected to contribute significantly to the development of localized Islamic economic theory and to the practical implementation of Islamic economic literacy policies at the regional level.

LITERATURE REVIEW

Islamic Economic and Financial Literacy

Economic literacy refers to an individual's ability to understand economic concepts, principles, and processes that influence daily life, including how individuals make financial decisions (Lusardi & Mitchell, 2013). In the context of Islam, economic literacy not only involves the ability to manage finances but also encompasses an understanding of moral and Sharia principles such as justice (*al-'adl*), balance (*tawazun*), and responsibility (*mas'uliyah*).

According to Putri & Purwanto (2024), Islamic financial literacy is the ability of an individual to understand and apply Islamic financial principles such as the prohibition of *riba* (usury), the obligation of *zakat* (almsgiving), and the management of wealth in a lawful (*halal*) and productive manner. The level of Islamic financial literacy among Indonesians remains relatively low, despite its significant potential for implementation, particularly among young Muslims.

Financial Principles in Islam

Islamic economics is founded on *tauhid* (the oneness of God) and the balance between material and spiritual aspects of life. Core principles such as *amanah* (trust), justice (*'adl*), *maslahah* (public interest or welfare), and *ukhuwah* (social solidarity) form the basis of ethical economic behavior (Windi Yuni Andini et al., 2024). The application of these principles in daily life encourages responsible, honest, and fair financial behavior values that align with the *Hulondalo* culture of Gorontalo.

Local Hulondalo Values in Gorontalo Culture

The Hulondalo values are rooted in the life philosophy of the Gorontalo people, who highly uphold morality, togetherness, and hard work. Several key values that continue to be upheld today include:

- 1) Tuwoto (hard work and perseverance);
- 2) Mo'opo (frugality and simplicity);
- 3) Modutu (mutual cooperation and social solidarity);

These values are in harmony with Islamic ethics that emphasize *ijtihad* (striving for good), *qana'ah* (contentment), and *ukhuwah islamiyah* (Islamic brotherhood). Research by Amelia (2023) shows that communities that preserve their local cultural values tend to demonstrate more disciplined and rational financial behavior. However, among the younger generation, the influence of modernization often shifts these traditional values.

Financial Independence of the Young Generation

Financial independence is defined as an individual's ability to manage economic resources without relying on others (Fauzi & Syarofi, 2025). In the context of young people, this includes controlling consumption, developing saving habits, and taking responsibility for financial decisions.

Research by (Amadi et al., 2023) found that positive financial behavior can be developed through education and the early cultivation of moral values. In Gorontalo, the internalization of Hulondalo values is believed to serve as a moral filter that guides young people to live frugally, independently, and non-consumptively.

Integration of Local Values and Sharia Principles

The integration of Islamic values and local culture serves as an effective strategy for developing character-based financial literacy (Fajariyah et al., 2025). Local values function as tangible means of socialization, while Sharia principles provide moral and spiritual foundations. In the context of Gorontalo, the synergy between Hulondalo values and Islamic economic principles can give rise to a paradigm of financial independence that is just, ethical, and aligned with local cultural wisdom.

METHODOLOGY

This study employs a qualitative approach with a phenomenological research method, involving young people from various social and educational backgrounds in Gorontalo as the primary informants. Data were collected through in-depth interviews with 12 informants representing the young generation from three regions of Gorontalo: Gorontalo City, Bone Bolango Regency, and Gorontalo Regency. The data were gathered through interviews and observations then analyzed using data reduction, data display, and conclusion-drawing techniques.

RESULT AND DISCUSSION

Overview

This study involved 12 informants aged between 17 and 25 years from Gorontalo City, Bone Bolango Regency, and Gorontalo Regency. The informants consisted of high school students, first-year university students, and young workers who are actively engaged in socio-religious activities.



Most of the informants reported having basic knowledge of Islamic economics but had not yet developed a deep understanding of the concepts of Islamic finance and their application in daily life. Their primary sources of knowledge came from family education, religious lectures, and social media.

Cultural values of Hulondalo such as *tuwoto* (hard work), *mo'opo* (frugality), and *modutu* (mutual cooperation) still strongly influence the way they manage money and make economic decisions.

The Meaning of Islamic Economic Literacy Among the Younger Generation

Most informants understood Islamic economic literacy in a simple context managing finances according to Islamic law and avoiding usurious practices (*riba*). However, their depth of understanding regarding spiritual values such as *amanah* (trustworthiness) and *justice* remains limited.

Informant 1 (RZ, 17 years old):

Understands Islamic economics mainly as the prohibition of *riba* and the importance of honesty. Religious values guide his behavior, although his technical understanding of Islamic financial products remains limited. "Islamic economics is mainly about avoiding *riba*. If you borrow money, don't pay interest. I learned that from an ustaz at the mosque."

Informant 2 (SY, 19 years old):

Associates Islamic economics with zakat, charity, and ethical financial behavior. Holds a positive attitude toward Islamic finance but is not yet familiar with the procedures for using Sharia-compliant financial services. "I know about *zakat* and *sadaqah* from school, but I don't really understand halal investment. It still feels distant from my life."

Informant 3 (AN, 21 years old):

Views Islamic economics as living simply and honestly. Tries to manage finances responsibly but remains uncertain about which digital financial platforms are Sharia-compliant. "For me, Islamic economics is about living honestly and not being wasteful. But when it comes to financial systems, I still don't know much."

The understanding of Islamic economic literacy among Gorontalo's youth is still positioned at a normative and moral level. They mainly interpret Islamic economics as avoiding *riba*, performing zakat and *sadaqah*, and living honestly and modestly. For example, RZ explained that he learned the prohibition of *riba* through mosque sermons, while SY and AN associated Islamic economics with charitable practices and non-extravagant lifestyles.

However, when probed further, most informants could not elaborate on more technical aspects such as *mudharabah*, *musyarakah*, halal risk management, or digital Sharia financial instruments. This shows a clear gap between normative awareness (knowing what is right) and applied competence (knowing how to implement it in daily financial practices). Strengthening Islamic financial literacy among youth requires experiential learning-based approaches, rather than merely conceptual or doctrinal instruction.

These findings indicate that Islamic economic literacy among Gorontalo's younger generation tends to be practical and moralistic, rather than conceptual or strategic. Nevertheless, there is a growing awareness that Islamic principles should serve as the foundation of economic behavior.

The results of this study show that the understanding of Islamic economic literacy among Gorontalo youth remains surface-level, limited to recognizing the prohibition of *riba*, the importance of charity, and frugality. These findings are consistent with (Arif, 2024), which explains that Islamic economic literacy among Indonesian youth generally remains at a surface understanding level recognizing Islamic principles in general but lacking



comprehension of more complex concepts such as profit-sharing systems (*mudharabah*, *musyarakah*) or digital Islamic financial management.

From the perspective of the Theory of Planned Behavior (Bandura, 1991), economic behavior based on religious values is influenced by attitude, subjective norms, and perceived behavioral control. Gorontalo's young generation exhibits a positive attitude toward Islamic principles but lacks strong behavioral control in practicing them within modern economic activities, such as managing digital transactions or halal investments.

This result is consistent with (Kaharuddin et al., 2024), who found that Islamic financial literacy plays a significant role in shaping people's decisions to use Islamic banking products when combined with local cultural wisdom. Their work confirms that literacy is not only a matter of knowledge but also of how local values embed and legitimize Islamic financial practices within daily socio-cultural life. The centrality of religion and Islamic financial literacy significantly affects financial management behavior and financial well-being among Muslims (Wijaya et al., 2024).

Similarly, (Fadilah & Lubis, 2024) revealed that Islamic financial literacy and Islamic financial inclusion significantly influence investment decisions among Generation Z in West Java. Their research strengthens the argument that financial literacy is critical in shaping rational, future-oriented financial behavior. When interpreted in the context of this study, these findings explain why Gorontalo youth who possess ethical awareness but lack technical understanding still experience hesitation in engaging with Islamic financial instruments, particularly digital-based investment platforms.

Other recent research also supports this interpretation. (Lubis et al., 2025) demonstrate that religiosity, trust, and Islamic financial literacy jointly influence young people's interest in adopting Islamic financial products. Their findings suggest that even when knowledge is present, trust and moral commitment are crucial determinants of financial decision-making. This is aligned with the statements of several informants in this study who emphasized honesty, blessing (*barakah*), and social benefit as guiding values in financial management.

Islamic values such as *amanah* (trust), *honesty*, and *justice* can serve as behavioral drivers that encourage the development of ethical economic conduct. As emphasized in *Surah Al-Baqarah* [2]:275–279, any transaction involving *riba* removes divine blessings. This spiritual understanding is gradually being internalized by Gorontalo's youth through family education and participation in socio-religious activities.

Internalization of Hulondalo Values in Economic Behavior

Hulondalo cultural values continue to play an important role in shaping the economic attitudes and behaviors of the younger generation. The values of hard work (*tuwoto*), frugality (*mo'opo*), and mutual cooperation (*modutu*) serve as the foundation for their daily economic activities.

Hulondalo cultural values continue to play an important role in shaping the financial attitudes of the young generation. Informants FE, BS, and NI emphasized that they were raised with the values of *tuwoto* (hard work), *mo'opo* (frugality), and *modutu* (mutual cooperation). These values are reflected in practices such as saving, avoiding wasteful consumption, and maintaining social sensitivity toward others.

Informant 4 (FE, 19 years old):

Practices the value of *tuwoto* (hard work) in daily life. Believes that lawful effort brings blessing and strives to achieve financial independence. "My parents always told me that if you want to earn more blessings, you must be *tuwoto* work hard. Don't be lazy and don't spend wastefully."



Informant 5 (BS, 22 years old):

Applies the principle of *mo'opo* (frugality) by prioritizing saving and business development. Considers frugality a moral and cultural obligation to avoid wastefulness. "Since I was a child, I've been taught to live *mo'opo* to be frugal. I shouldn't live extravagantly. If I have more, I should save it or help others."

Informant 6 (NI, 20 years old):

Upholds the value of *modutu* (mutual cooperation) in social life. Views economic activity not only as an individual matter but also as a shared social responsibility. "When a neighbor is in need, we usually help. My parents said that blessings will flow smoothly if we *modutu*, or help one another."

Interestingly, these values are mainly transmitted through the family environment rather than formal education. Parents act as moral role models, for instance, by encouraging their children to work hard before enjoying their income and to avoid unnecessary spending.

These local values shape a socially grounded economic ethic that strengthens the financial behavior of the younger generation. Hulondalo values function not only as cultural morals but also as the foundation of ethical and just financial practices.

The Hulondalo culture embodies a value system that aligns closely with the principles of Islamic economics. Values such as *tuwoto* (diligence in work), *mo'opo* (frugality), and *modutu* (mutual cooperation) reflect the spirit of productivity, efficiency, and social solidarity. This supports (Rio Febrian et al., 2025) view that culture serves as a source of ethical values that can guide the economic behavior of a society.

These findings are consistent with the study by (Fitria et al., 2025) which stated that local values can serve as social capital in strengthening community-based Islamic economics. In the context of Gorontalo, Hulondalo culture functions not only as a cultural identity but also as a medium for internalizing Islamic values into the economic life of the younger generation.

The integration of Islamic principles with local cultural values has given rise to what can be termed an *Islamic Cultural Economy* an economic system that emphasizes not only material profit but also *barakah* (blessings) and social well-being. In practice, this is reflected in acts of mutual assistance, the habit of saving, and the reluctance to engage in transactions considered *haram* (forbidden).

Thus, Hulondalo culture serves as a moral foundation for the Islamic economic system, in line with the principles of *maqasid al-shariah*, which emphasize the preservation of wealth (*hifz al-mal*) and the preservation of life (*hifz al-nafs*).

Synergy Between Islamic Values and Local Culture

The young generation in Gorontalo perceives that Islamic values and Hulondalo local culture are mutually reinforcing rather than contradictory. The integration of the two is reflected in their understanding of ethics, hard work, and social justice.

Informants AB, AM, and MB, consistently emphasized that Islamic teachings and Gorontalo local culture do not contradict one another; instead, they mutually reinforce ethical and moral standards. They understand both as shared sources of honesty, justice, and responsibility.

Informant 7 (AB, 17 years old):

Believes that Gorontalo culture and Islamic teachings complement one another. Considers honesty and modesty essential financial values from a young age. "In my opinion, Gorontalo culture is the same as Islamic teachings. Both prohibit wastefulness, emphasize honesty, and encourage helping one another."



Informant 8 (AM, 23 years old):

Perceives honesty and trustworthiness as core principles in both Islamic economics and local culture. Family education plays a significant role in shaping his careful financial management. “Islam teaches us to be trustworthy, and in Gorontalo we are also taught to be honest and not greedy. So, the values are basically the same.”

Informant 9 (MB, 20 years old):

Implements Islamic and cultural values in his online business by avoiding deception and setting fair prices. Believes that ethical business leads to long-term sustainability and blessing. One example comes from MB, who runs an online business and consciously sets fair prices while avoiding deceptive marketing practices. This illustrates how Islamic values and local culture serve as ethical filters in modern economic transactions, especially within the digital marketplace. “I sell products online, but I still follow Islamic principles. I set fair prices and avoid deceit. That’s also what our local culture teaches.”

These findings demonstrate a synchronization between spiritual and cultural values, forming a unique strength in fostering Islamic financial behavior among the young generation of Gorontalo.

Based on the results and analysis, a conceptual model can be formulated indicating that Islamic values and Hulondalo cultural values interact synergistically in shaping the financial independence of the younger generation.

Table 1: Synergy Between Islamic Values and Hulondalo Culture

| Value Aspect | Islamic Values | Hulondalo Values | Impact on Economic Behavior |
|-----------------------------|--|------------------------------------|---|
| Work Ethics | <i>Amanah</i> (trustworthiness), <i>Ijtihad</i> (diligence) | <i>Tuwoto</i> (hard work) | Encourages productive and lawful economic activities |
| Financial Management | <i>Qana’ah</i> (contentment), <i>Itqan</i> (prudence and precision) | <i>Mo’opo</i> (frugality) | Promotes saving habits and ethical investment practices |
| Social Solidarity | <i>Ukhuwah</i> (brotherhood), <i>Zakat, Sadaqah</i> (charity) | <i>Modutu</i> (mutual cooperation) | Strengthens social responsibility and a sharing economy |

Source : Derived from field research (2025)

This model illustrates that a value-based economy can serve as an alternative paradigm for regional development, particularly for the young generation of Gorontalo who aspire to achieve economic independence without abandoning their cultural roots and Islamic values.

The integration between Islamic values and local cultural wisdom proved to be a crucial element in shaping ethical financial behavior among Gorontalo youth. Informants highlighted that principles such as honesty (*amanah*), mutual assistance (*ta’āwun*), and moderation in spending are derived not only from Islamic teachings but also from local culture (*tuwoto, mo’opo, modutu*), creating a normative synergy that reinforces ethical conduct in everyday economic decisions. This aligns with emerging research on the integration of local wisdom into Islamic economic practices.

Moreover, studies on local cultural traditions like *Kabua Ncore* demonstrate how embedding Islamic ethics in local socio-cultural practice enhances social harmony and ethical conduct, supporting the idea that local culture and Islamic values can reinforce each other in shaping economic behavior



(Azizi & Ivantri, 2021). Practical research on Sharia fintech further confirms that aligning financial products with cultural expectations improves trust and participation, indicating that cultural context is crucial in facilitating the adoption of ethical financial practices.

Challenges and Opportunities for Financial Independence

Although local and religious values are already ingrained, the younger generation faces significant challenges in achieving financial independence. A consumerist lifestyle and the influence of social media have become major obstacles. Social media exposure encourages consumerism and instant lifestyle preferences

Informant 10 (RB, 17 years old):

RB admitted that he is often tempted to follow online trends even when financial resources are limited. “When I see new trends on social media, sometimes I want to follow them, even though I don’t always have enough money.”

Informant 11 (MI, 22 years old):

MI acknowledged the ease of online shopping but attempts to restrain spending by recalling parental teachings on *mo’opo* (frugality). “It’s so easy to get tempted by online shopping nowadays. But I try to resist because I remember my parents’ advice to live *mo’opo* frugally.”

Informant 12 (NA, 19 years old):

Meanwhile, NA has already tried digital investment platforms but remains uncertain about the halal status of these financial products. This reflects the existence of a “literacy practice gap” interest in economic opportunities is high, yet the ability to evaluate Sharia compliance remains limited. “I once tried digital investment, but I wasn’t sure which ones were *halal* and which weren’t. I need more guidance about that.”

Nevertheless, several informants have begun taking advantage of digital opportunities such as *halal* online businesses, *sharia*-compliant investments, and digital *zakat* platforms to achieve financial independence. This reflects a positive adaptation among the younger generation to technology-based economic changes, as long as they remain grounded in Islamic values and local cultural principles.

Although there is great potential for strengthening the Islamic economy, the challenges faced by the younger generation are quite complex. First, the consumerist influence of social media has led some of them to pursue an instant lifestyle. Second, limited access to practical Islamic economic education has created a gap between knowledge and financial behavior.

A study by (Khasanah et al., 2025) found that developing Islamic financial behavior among youth requires role models and experiential learning-based education. Therefore, efforts to enhance Islamic economic literacy in Gorontalo should focus on:

- 1) Integrating Islamic economics curricula into secondary and higher education,
- 2) Providing digital halal entrepreneurship training, and
- 3) Encouraging collaboration among religious institutions, schools, and youth communities.

These initiatives can nurture a generation that not only understands the concepts of Islamic economics but is also capable of implementing its values in real economic practices, in accordance with the principle of *rahmatan lil ‘alamin* (a mercy to all creation).

CONCLUSIONS

The findings of this study indicate that Islamic financial literacy among Gorontalo’s youth needs to be strengthened through approaches that are both value-based and culturally grounded. Local wisdom such as *tuwoto* (hard work), *mo’opo* (frugality), and *modutu* (mutual cooperation) functions as a socio-cultural foundation that reinforces Islamic financial ethics in daily life. Therefore, Islamic financial literacy should not be treated merely as cognitive knowledge, but as a contextual learning process that links Islamic values, cultural identity, and real financial behavior.



In practical terms, local government can integrate these cultural values into youth empowerment and community-based financial literacy programs through mosques, youth centers, and village learning hubs. Schools and universities are encouraged to incorporate Islamic financial literacy into the curriculum using experiential learning methods such as budgeting simulations and entrepreneurship projects. Islamic financial institutions may develop youth-friendly education programs and transparent Sharia-compliant financial services to increase trust and participation. Meanwhile, families and communities can strengthen financial education at home and promote collective economic responsibility.

If implemented collaboratively, these initiatives are expected to encourage ethical financial behavior, reduce consumerism, and support the development of financially independent youth in Gorontalo while maintaining alignment with Islamic values and local cultural identity.

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