

***The Influence of Islamic Financial Literacy, Income, and Religiosity  
on Interest in Making Islamic Financial Planning  
on the Millennial Generation***

***By Dini Hayati Fajrin***

***Abstract***

*Islamic financial planning is very important to be carried out by the younger generation in the era of the industrial revolution 4.0, where advances in technology and the internet are increasingly sophisticated, making the lifestyle of the millennial generation more consumptive. Islamic financial planning is needed so that financial management becomes clearer and more directed according to Islamic principles, but interest is still low in making Islamic financial planning among the younger generation. The purpose of this study was to analyze the effect of Islamic financial literacy, income, and religiosity on the interest in making Islamic financial planning in the millennial generation. The population of this study is the Jabodetabek millennial generation. Sampling by purposive sampling. A sample of 170 respondents with the criteria of the millennial Muslim generation in Jabodetabek, has an income and has studied Islamic finance. The approach used is quantitative. Questionnaires are used as data collection techniques. Data analysis technique using SEM PLS. Data testing uses the outer and inner models. The results of the R-Square value of 0.862 indicate that Islamic financial literacy, income and religiosity can explain the dependent variable of this study, namely interest is 86.2% and 13.8% is explained by other variables outside this research model. The results of the hypothesis test show that Islamic financial literacy, income and religiosity have a significant effect on interest in making Islamic financial planning.*

***Keywords:*** *income, interest, islamic financial literacy, islamic financial planning, religiosity*

# **Pengaruh Literasi Keuangan Syariah, Pendapatan dan Religiositas terhadap Minat Membuat Perencanaan Keuangan Islam pada Generasi Milenial**

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## **Abstrak**

Di era revolusi industri 4.0, dimana kemajuan teknologi dan internet semakin canggih dan gaya hidup generasi milenial semakin konsumtif, perencanaan keuangan Islam menjadi hal yang sangat penting dilakukan bagi generasi muda. Namun, minat terhadap membuat perencanaan keuangan Islam masih rendah di kalangan generasi muda. Tujuan penelitian ini untuk menganalisis tentang pengaruh literasi keuangan syariah, pendapatan, dan Religiositas terhadap minat membuat perencanaan keuangan Islam pada generasi milenial. Populasi penelitian ini yaitu generasi muslim milenial jabodetabek. Pengambilan sampel dengan purposive sampling. Sampel berjumlah 170 responden dengan kriteria generasi muslim milenial di jabodetabek dan pernah belajar keuangan syariah. Pendekatan yang dipakai kuantitatif. Kuesioner digunakan sebagai teknik pengumpulan data. Teknik analisis data menggunakan SEM PLS. Pengujian data menggunakan outer dan inner model. Hasil nilai R-Square sebesar 0,862 bahwa literasi keuangan syariah, pendapatan dan Religiositas dapat menjelaskan variabel dependen penelitian ini yaitu minat sebesar 86,2% dan sebesar 13,8% dijelaskan oleh variabel lain di luar model penelitian ini. Hasil uji hipotesis menunjukkan literasi keuangan syariah, pendapatan dan Religiositas secara parsial berpengaruh signifikan terhadap minat membuat perencanaan keuangan Islam.

**Kata Kunci:** literasi keuangan syariah, minat, pendapatan, perencanaan keuangan Islam, religiositas