



INFORMATION ACCESS AND LEARNING MEDIA EFFECTS ON ISLAMIC FINANCIAL LITERACY AMONG MADRASAH STUDENTS

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Abstract

This study examines how access to information and learning media impact students' Islamic financial literacy in the digital era. This study uses a quantitative associative approach to analyze the influence of access to information and learning media on students' Islamic financial literacy in the digital era. Data were collected using a Likert-scale questionnaire and analyzed through descriptive statistics, Pearson correlation, and multiple linear regression with t-tests and F-tests. The findings indicate that access to information has a positive and significant effect on Islamic financial literacy. Learning media also exhibits a positive and significant effect, with a stronger effect than access to information. Together, both variables significantly influence students' Islamic financial literacy, highlighting the importance of an integrated learning approach. This study concludes that learning media and access to information significantly influence Islamic financial literacy, with learning media playing a more dominant role. These results suggest that policymakers and educational institutions should strengthen Islamic financial education through innovative and values-based learning media. Future studies are encouraged to incorporate additional factors to enrich our understanding of the development of Islamic financial literacy.

Keywords: *Islamic financial literacy, information access, learning media, digital era, madrasah students.*

Abstrak

Penelitian ini mengkaji bagaimana akses informasi dan media pembelajaran literasi keuangan syariah siswa di era digital. Studi ini menggunakan pendekatan asosiatif kuantitatif untuk menganalisis pengaruh akses informasi dan media pembelajaran terhadap literasi keuangan syariah siswa di era digital. Data dikumpulkan

menggunakan kuesioner skala Likert dan dianalisis melalui statistik deskriptif, korelasi Pearson, dan regresi linier berganda dengan uji-t dan uji-F. Temuan menunjukkan bahwa akses informasi memiliki pengaruh positif dan signifikan terhadap literasi keuangan syariah. Media pembelajaran juga menunjukkan pengaruh positif dan signifikan, dengan pengaruh yang lebih kuat daripada akses informasi. Secara bersamaan, kedua variabel tersebut secara signifikan memengaruhi literasi keuangan syariah siswa, menyoroti pentingnya pendekatan pembelajaran terintegrasi. Studi ini menyimpulkan bahwa media pembelajaran dan akses informasi secara signifikan memengaruhi literasi keuangan syariah, dengan media pembelajaran memainkan peran yang lebih dominan. Hasil ini menunjukkan bahwa pembuat kebijakan dan lembaga pendidikan harus memperkuat pendidikan keuangan syariah melalui media pembelajaran yang inovatif dan berbasis nilai. Studi selanjutnya didorong untuk memasukkan faktor-faktor tambahan untuk memperkaya pemahaman tentang perkembangan literasi keuangan syariah.

Kata Kunci: Literasi keuangan Islami, akses informasi, media pembelajaran, era digital, siswa madrasah.

A. Introduction

Developments in the education sector are occurring alongside the rapid digital transformation of the financial sector. This condition requires younger generations to possess adequate financial management skills, particularly within the framework of Islamic finance (Syaifullah et al., 2024). Islamic financial literacy has become increasingly important as it encompasses not only knowledge of Sharia-compliant financial products and services, but also the ability to make financial decisions that avoid *riba*, *gharar*, and *maysir*, while being grounded in Islamic ethical values (Lestari et al., 2024). Therefore, early financial education in madrasahs is expected to equip students with Sharia-based financial competencies, enabling them to avoid financial practices that contradict Islamic principles in the future.

Various empirical studies indicate that the level of Islamic financial literacy in Indonesia remains relatively low, particularly among younger generations. Research involving Generation Z university students shows that Islamic financial literacy has a positive influence on Islamic financial planning skills; however, students' levels of understanding remain insufficient and require reinforcement through more structured educational interventions (Alrisqi et al., 2025). Islamic

financial literacy has also been shown to be closely associated with financial behavior, such as saving behavior in Islamic financial institutions.

A study by Mustofa, (2022) found that university students with low to moderate levels of Islamic financial literacy tend to prefer saving in conventional banks rather than Islamic banks. These findings underscore that low levels of Islamic financial literacy have direct implications for individuals' financial choices and behaviors. Other studies further confirm that Islamic financial literacy has a positive and significant effect on students' intentions to save in Islamic banks (Nurhab & Nurhab, 2025). Nevertheless, most existing studies have focused primarily on university students, while research examining Islamic financial literacy among madrasah students, particularly at the Madrasah Aliyah level, remains limited.

Madrasah Aliyah students represent a strategic group, as they are at a formative stage in the development of values, attitudes, and essential life skills. Introducing Islamic financial literacy at this stage has the potential to generate long-term impacts on students' future financial behavior. In this context, digital transformation offers substantial opportunities to enhance Islamic financial literacy through expanded access to information and the use of digital learning media. Previous studies indicate that the integration of digital technology in education can improve students' understanding of Islamic financial concepts through modern learning platforms and collaboration with Islamic financial institutions (Alhassan et al., 2024).

However, limitations in infrastructure and access to technology within Islamic educational institutions remain a major challenge, potentially creating disparities in financial literacy among students. Moreover, Islamic financial literacy in the digital era requires not only theoretical understanding but also practical skills in utilizing Islamic financial technology and digital financial services, as highlighted in studies on Generation Z that emphasize the close relationship between Islamic financial literacy and understanding of Sharia-compliant fintech (Haryanti & Azmi, 2023).

Based on the foregoing discussion, a significant research gap remains in studies that specifically examine the role of information access and digital learning media in enhancing Islamic financial literacy among Madrasah Aliyah students. Beyond novelty in terms of research objects and digital context, this study offers a theoretical contribution by positioning Islamic financial literacy within the framework of Maqāṣid al-Sharī‘ah, particularly the dimensions of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-dīn* (preservation of religious values) (Herianingrum, 2014). Within this framework, Islamic financial literacy is understood not merely as a cognitive ability to recognize Sharia-compliant financial products, but also as an instrument for shaping financial behavior that aligns with the objectives of Sharia, such as avoiding *riba*, *gharar*, and *maysir*, and promoting ethical and sustainable financial management. Furthermore, this study develops a conceptual approach that positions access to information and digital learning media as strategic means for internalizing maqāṣid values in Islamic financial education at the Madrasah Aliyah level. Accordingly, this study extends the literature on Islamic financial literacy from a predominantly cognitive and behavioral approach toward a value-based approach, and is expected to contribute to the development of theory, instruments, and curricula for more contextual and maqāṣid-oriented Islamic financial literacy education.

B. Method

This study employed a quantitative research design with an associative approach aimed at examining the relationship and influence between variables that can be measured numerically (Sugiyono, 2020). The study focused on testing hypotheses regarding the effects of information access and learning media on Islamic financial literacy among students of MAN 1 Polewali Mandar in the digital era. The research was conducted at MAN 1 Polewali Mandar, Polewali Mandar Regency, West Sulawesi Province, selected as one of the largest Islamic senior high schools in the region and considered representative of Islamic education institutions. The study population consisted of all 1,296 students enrolled in MAN 1 Polewali Mandar in 2025. A sample of 93 students was selected proportionally

from each grade level using the Slovin formula to ensure representativeness. This sample size is considered methodologically adequate for multiple linear regression analysis.

According to (Hair et al., 2019), the minimum sample size can be determined using the *10-times rule*, whereby the number of observations should be at least ten times the number of independent variables, a criterion that has been fulfilled in this study given the limited number of predictors. Furthermore, (Cohen, 1992) suggests that for detecting a medium effect size ($f^2 = 0.15$) with a significance level of 5% and a statistical power of 0.80, a sample of approximately 68–90 respondents is sufficient for regression models with two to three predictors. Therefore, the sample of 93 students meets the required statistical power and adequacy criteria. This research was non-experimental and did not involve intervention or comparison groups.

Data were collected using a structured, closed-ended questionnaire developed based on indicators of information access, learning media, and Islamic financial literacy, measured using a Likert scale. Data analysis was conducted quantitatively using descriptive statistics, Pearson correlation analysis, t-tests, F-tests, and multiple linear regression analysis to examine partial and simultaneous effects of the independent variables on Islamic financial literacy. All statistical analyses were performed at a 5% significance level ($\alpha = 0.05$), and ethical principles such as voluntary participation and confidentiality of respondents were strictly observed.

C. Result and Discussion

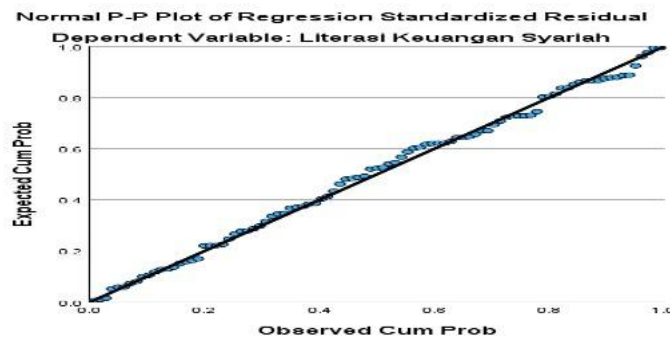
1. Result

a. Data Normality Test

The normality test was conducted to ensure that the research data were normally distributed. The decision criteria for the normality test using the Normal P–P Plot were based on observing the pattern of data point distribution on the graph. The data are considered to be normally distributed if the points are scattered around and follow the diagonal line. Conversely, if the points deviate significantly from the

diagonal line or form a specific pattern, the data are not normally distributed. The closer the distribution of points is to the diagonal line, the greater the likelihood that the data follow a normal distribution.

Figure 1. Normal P–P Plot Test



Source: Data processed using SPSS version 31 (2025)

Based on the Normal P–P Plot above, the data points are distributed very close to and follow the diagonal line. This pattern indicates that the regression residuals are normally distributed, as there is no significant deviation from the diagonal line. Therefore, the normality assumption for the Islamic Financial Literacy variable is fulfilled, and the data are suitable for linear regression analysis.

Table 1. Results of the Kolmogorov–Smirnov Test for Normality

		One-Sample Kolmogorov-Smirnov Test		
		Akses Informasi	Media Pembelajaran	Literasi Keuangan Syariah
N		93	93	93
Normal Parameters ^a	Mean	38.40	41.42	39.80
	Std. Deviation	4.186	3.716	4.285
Most Extreme Differences	Absolute	.090	.090	.110
	Positive	.082	.090	.110
	Negative	-.090	-.082	-.067
Kolmogorov-Smirnov Z		.865	.864	1.060
Asymp. Sig. (2-tailed)		.443	.444	.211

a. Test distribution is Normal.

Source: Data processed using SPSS version 31 (2025)

The decision criterion for the Kolmogorov–Smirnov test is based on the Asymp. Sig. (2-tailed) value. If the significance value is greater than 0.05, the data are considered to be normally distributed. Conversely, if the significance value is less than or equal to 0.05, the data are regarded as not normally distributed.

Therefore, the significance value serves as the primary reference for determining data normality in the Kolmogorov–Smirnov test.

The results of the Kolmogorov–Smirnov normality test show an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. This indicates that the residual data are normally distributed. Consequently, the normality assumption in the regression analysis has been satisfied, and the data are appropriate for further analysis.

b. Data Analysis

1) One-Sample t-Test

Table 2. Results of the One-Sample t-Test

	One-Sample Test					
	Test Value = 750					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
Lower					Upper	
Akses Informasi	-1.839E3	92	.000	-711.602	-712.46	-710.74
Media Pembelajaran	-1.839E3	92	.000	-708.581	-709.35	-707.82
Literasi Keuangan Syariah	-1.598E3	92	.000	-710.204	-711.09	-709.32

Source: Data processed using SPSS version 31 (2025)

The results of the One-Sample t-test indicate that the variables of Information Access, Learning Media, and Islamic Financial Literacy have a significance value of 0.000 (< 0.05). Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted, indicating that the mean values of the three variables differ significantly from the test value. These findings confirm that all three variables are statistically significant and suitable for further analysis in this study.

2) Pearson Product–Moment Correlation

The decision criterion for determining whether the relationships between variables are “significant” or “not significant” is based on p-values of less than 0.05 or, more stringently, less than 0.01. In the results table, all relationships show p-values of less than 0.001, indicating that they are highly statistically significant.

Therefore, there is no basis for rejecting the hypothesis that relationships exist among the variables tested.

Table 3. Results of the Pearson Product–Moment Correlation Test

		Correlations		
		Akses Informasi	Media Pembelajaran	Literasi Keuangan Syariah
Akses Informasi	Pearson Correlation	1	.559**	.469**
	Sig. (2-tailed)		.000	.000
	N	93	93	93
Media Pembelajaran	Pearson Correlation	.559**	1	.586**
	Sig. (2-tailed)	.000		.000
	N	93	93	93
Literasi Keuangan Syariah	Pearson Correlation	.469**	.586**	1
	Sig. (2-tailed)	.000	.000	
	N	93	93	93

** Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed using SPSS version 31 (2025)

The results of the correlation analysis indicate that Access to Information, Learning Media, and Islamic Financial Literacy have positive and significant relationships. Access to Information shows a moderate correlation with Learning Media ($r = 0.559$; $p < 0.001$) and with Islamic Financial Literacy ($r = 0.469$; $p < 0.001$). The strongest relationship is found between Learning Media and Islamic Financial Literacy ($r = 0.586$; $p < 0.001$), confirming that effective learning media play a crucial role in enhancing students' Islamic financial literacy.

3) T-test (Partial Testing)

The test used to address this research question is the t-test, which aims to examine each variable individually (partial testing). The results of the data analysis are presented as follows.

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.192	4.199		2.189	.031		
	Akses Informasi	.211	.103	.206	2.049	.043	.688	1.453
	Media Pembelajaran	.543	.116	.471	4.682	.000	.688	1.453

a. Dependent Variable: Literasi Keuangan Syariah

Table 4. Results of the t-test (Partial Testing)

Source: Data processed using SPSS version 31 (2025)

Based on the coefficients table, the Access to Information variable has a significance value of 0.043 (< 0.05), indicating a significant effect on the Islamic financial literacy of madrasah students in the digital era at MAN 1 Polewali Mandar. The Learning Media variable shows a significance value of 0.000 (< 0.05), confirming a significant effect on students' Islamic financial literacy.

4) F-test (Simultaneous Testing)

The simultaneous test, or F-test, aims to determine whether the independent variables (X) jointly or simultaneously have a significant effect on the dependent variable (Y). The results of the F-test analysis are presented as follows:

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	630.076	2	315.038	26.773	.000 ^a
	Residual	1059.043	90	11.767		
	Total	1689.118	92			

a. Predictors: (Constant), Media Pembelajaran, Akses Informasi

b. Dependent Variable: Literasi Keuangan Syariah

Table 5. Results of the F-test (Simultaneous Testing)

Source: Data processed using SPSS version 31 (2025)

Based on the table above, the significance value for the variables Access to Information (X1) and Learning Media (X2) tested simultaneously on Islamic Financial Literacy (Y) is 0.000 (< 0.05), and the calculated F value (26.773) is greater than the critical F value (3.10). Therefore, it can be concluded that Access to Information (X1) and Learning Media (X2) simultaneously have a significant effect on Islamic financial literacy (Y).

c. Multiple Linear Regression

Multiple linear regression analysis is used to determine the effect of access to information and learning media on Islamic financial literacy among madrasah students in the digital era at MAN 1 Polewali Mandar. The results of the data analysis are presented as follows:

Table 6. Results of the Multiple Linear Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.192	4.199		2.189	.031		
	Akses Informasi	.211	.103	.206	2.049	.043	.688	1.453
	Media Pembelajaran	.543	.116	.471	4.682	.000	.688	1.453

a. Dependent Variable: Literasi Keuangan Syariah

Source: Data processed using SPSS version 31 (2025)

Based on the results of the multiple linear regression analysis, it can be concluded that Islamic financial literacy among madrasah students in the digital era at MAN 1 Polewali Mandar is positively influenced by access to information and learning media, with learning media having a greater effect than access to information. The constant value indicates that Islamic financial literacy remains present even when both independent variables are held constant.

2. Discussion

a. Information Access and Islamic Financial Literacy

The findings indicate that access to information has a significant effect on students' Islamic financial literacy. This result confirms that Islamic financial literacy is developed through students' ability to obtain, understand, and evaluate financial information that aligns with Sharia principles. Access to information functions as a cognitive foundation that enables students to recognize and comprehend fundamental concepts of Islamic finance in a systematic and meaningful way. These findings are consistent with previous studies which reported that adequate exposure to financial information contributes to the improvement of Islamic financial literacy, particularly among younger generations (Alrisqi et al., 2025). However, earlier studies primarily emphasized information availability, whereas this study demonstrates that the direction and quality of information play a decisive role in shaping Islamic financial understanding. Therefore, this study extends the conceptual understanding that information access is not neutral, but must be integrated with the values and objectives of Sharia-based education.

b. Learning Media as a Dominant Determining Factor

The results further show that learning media exert a stronger influence than information access on students' Islamic financial literacy. This finding indicates that learning media serve as a key pedagogical instrument in bridging abstract Islamic financial concepts with students' real-life contexts. This result supports prior research which found that digital and contextual learning media enhance the effectiveness of Islamic financial education (Anwar, 2025). The novelty of this study lies in its assertion that learning media function not merely as supplementary tools, but as a dominant factor influencing the cognitive, affective, and behavioral dimensions of Islamic financial literacy. This highlights that well-designed learning media aligned with madrasah characteristics and Islamic values are strategic elements in Islamic financial education.

c. The Synergistic Effect of Information Access and Learning Media

The simultaneous influence of information access and learning media indicates that Islamic financial literacy is formed through the interaction between information sources and structured learning processes. Broad access to information without effective learning media tends to produce superficial understanding, while effective learning media without sufficient information limits the breadth of students' knowledge. These findings reinforce previous research suggesting that Islamic financial literacy is a multidimensional competence that cannot be developed through a single factor alone (Alrisqi et al., 2025). The novelty of this study lies in emphasizing that the relationship between information access and learning media is synergistic, and therefore both must be designed and implemented in an integrated manner within Islamic financial education in madrasah settings.

d. Deduction and Theoretical Implications

Based on the findings, it can be deduced that students' Islamic financial literacy is determined not only by information exposure, but also by how that information is mediated through effective instructional processes. These results strengthen the theoretical framework of Islamic financial literacy as an integration of knowledge, attitudes, and behaviors grounded in Islamic values. Nevertheless,

the explanatory contribution of the research model suggests that other factors may also influence Islamic financial literacy, such as family environment, financial experience, and students' level of religiosity. Therefore, future studies may test additional hypotheses by incorporating these variables to further enrich the development of Islamic financial literacy models in educational contexts.

D. Conclusion

This study concludes that access to information and learning media significantly influence students' Islamic financial literacy, thereby confirming the proposed research hypotheses. The findings demonstrate that while access to information contributes to students' understanding of Sharia-based financial concepts, learning media play a more dominant role in mediating knowledge, shaping attitudes, and encouraging Sharia-compliant financial behavior. The novelty of this study lies in its empirical evidence that Islamic financial literacy is not merely driven by information availability, but is strongly determined by how information is pedagogically delivered through contextual and value-based learning media.

These findings imply that policymakers should strengthen Islamic financial education policies by integrating structured digital information systems and curriculum-based learning media; educational institutions are encouraged to invest in the development of innovative and Sharia-aligned instructional media; and society may benefit from the long-term formation of financially literate individuals who practice ethical and responsible financial behavior. Despite these contributions, this study is limited by the scope of variables and research setting, suggesting that future studies may incorporate additional factors such as family financial socialization, religiosity, and socio-economic background across broader educational contexts.

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