



1 of 1

[Download](#) [Print](#) [Save to PDF](#) [Save to list](#) [Create bibliography](#)**Contributions to Management Science** • Volume Part F1204, Pages 167 - 176 • 2023**Document type**

Book Chapter

Source type

Book Series

ISSN

14311941

DOI

10.1007/978-3-031-27860-0_15

Publisher

Springer Science and Business Media Deutschland GmbH

Original language

English

[View less](#)

The Role of Financial Behavior, Financial Stress, and Financial Well-Being Toward Islamic Financial Literacy

Doloh, Aubaidillah; [Redzuan, Nur Harena](#) ; [Mohd Yusoff, Zarinah](#) [Save all to author list](#)^a IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia, Kuala Lumpur, Malaysia[Full text options](#) [Export](#) [Abstract](#)[Author keywords](#)[SciVal Topics](#)

Abstract

Financial literacy is an important national issue and has become the main focus in many countries. Various reports have confirmed that a huge number of the world's population is lacking knowledge of finance. The increasing number of people with a low level of financial literacy reflects the effectiveness of their educational institution and impacts the well-being of the national economy in the country. Thus, this study explores the role of financial behavior, financial stress, and financial well-being in Islamic financial literacy. The study employs a qualitative research method by reviewing the selected literature using content analysis. Financial behavior, financial stress, and financial well-being are good predictors to determine the level of Islamic financial literacy. The study suggests that the regulator and education institutions should provide more relevant projects and programs to improve the knowledge

Cited by 0 documents

Inform me when this document is cited in Scopus:

[Set citation alert >](#)

Related documents

Islamic financial literacy: Evidence from Jordan

Darakah, D. , Aldaher, A.A. , Shinaq, H.R. (2020) *Transition Studies Review*

Islamic financial literacy and its determinants: A field study on Turkey

Kevser, M. , Doğan, M. (2021) *Transition Studies Review*

DO SOCIO-DEMOGRAPHIC CHARACTERISTICS AND FINANCIAL LITERACY MATTER FOR SELECTING ISLAMIC FINANCIAL PRODUCTS?

Widityani, S.F. , Fatur Rahman, T. , Rahadi, R.A. (2020) *Journal of Islamic Monetary Economics and Finance*[View all related documents based on references](#)[Find more related documents in Scopus based on:](#)[Authors >](#) [Keywords >](#)

Author keywords

Financial behavior; Financial stress; Financial well-being; Islamic financial literacy; Sustainability

SciVal Topics 



References (25)

[View in search results format >](#)

All

[Export](#)  [Print](#)  [E-mail](#)  [Save to PDF](#) [Create bibliography](#)

1 Antara, P.M., Musa, R., Hassan, F.H.
Bridging Islamic financial literacy and Halal literacy: The way forward in Halal ecosystem
(2016) *Proc Econ Financ*, 37, pp. 196-202. Cited 42 times.

2 Bhatt, S.
Financial literacy: A holistic perspective
(2017) *Asian J Res Bank Financ*, 7, pp. 127-139. Cited 2 times.
<https://doi.org/10.5958/2249-7323.2017.00054.2>

3 Chen, H., Volpe, R.P.
Gender differences in personal financial literacy among college students
(2002) *Financ Serv Rev*, 11, pp. 289-307. Cited 519 times.

4 Cox, A., Hooker, H., Marwick, C., Reilly, P.
(2009) *Financial Well-Being in the Workplace. the Institute of Employment Studies*. Cited 19 times.
<http://www.employmentstudies.co.uk>

5 Davis, C.G., Mantler, J.
The consequences of financial stress for individuals, families, and society.
Centre for Research on Stress, Coping and Well-being
(2004) *Carleton University*
Department of Psychology, Ottawa

6 Garman, E.T., Gappinger, A.J.
(2008) *Delivering Financial Literacy Instruction to Adults*. Cited 2 times.

7 Hayei, A.A., Khalid, H.
Inculcating financial literacy among young adults through trust and experience
(2019) *Int J Account Financ Bus*, 4 (18), pp. 78-91. Cited 4 times.

-
- 8 Heckman, S., Lim, H., Montalto, C.
Factors related to financial stress among college students
(2014) *J Financ Ther*, 5 (1), p. 3. Cited 91 times.
<https://doi.org/10.4148/1944-9771.1063>
-
- 9 Kamel, A.M., Sahid, S.
Financial literacy and financial behaviour of university students in Malaysia
(2021) *Turk Online J Qual Inq (TOJQI)*, 12 (9), pp. 1208-1220. Cited 2 times.
-
- 10 Kim, J., Sorhaindo, B., Garman, E.T.
Relationship between financial stress and workplace absenteeism of credit counseling clients

(2006) *Journal of Family and Economic Issues*, 27 (3), pp. 458-478. Cited 46 times.
doi: 10.1007/s10834-006-9024-9

View at Publisher
-
- 11 Mandell, L.
Financial literacy: Are we improving?
(2004) *Results of the 2004 National Jump\$Tart Coalition Survey*
Jump\$Tart Coalition, Washington, DC
-
- 12 Mason, C.L.J., Wilson, R.M.S.
Conceptualising financial literacy. Occasional paper, 2000:7
(2000) *Business School*. Cited 53 times.
Loughborough University, Loughborough
-
- 13 Noctor, M., Stoney, S., Stradling, R.
Financial literacy, national foundation for educational research
(1992) *Slough*
-
- 14 Rahim, S.H.A., Rashid, R.A., Hamed, A.B.
Islamic financial literacy and its determinants among university students: An exploratory factor analysis

(2016) *International Journal of Economics and Financial Issues*, 6 (7Special Issue), pp. 32-35. Cited 15 times.
<http://www.econjournals.com/index.php/ijefi/article/download/3572/pdf>
-
- 15 Rahman, S.A., Tajudin, A., Tajuddin, A.F.
(2018) *The Significant Role of Islamic Financial Literacy among College Students in Malaysia*
-

-
- 16 Rahman, S.A., Tajudin, A., Tajuddin, A.F.A.
The significant role of Islamic financial literacy among college students in Malaysia
(2018) *Int J Manag Stud Res*, 6 (11), pp. 46-50.
-
- 17 Rahman, M., Isa, C.R., Masud, M.M., Saker, M., Chowdhury, N.T.
(2021) *The Role of Financial Behaviour, Financial Literacy, and Financial Stress in Explaining the Financial Well-Being of B40 Group in Malaysia*. Cited 12 times.
<https://doi.org/10.1186/s43093-021-00099-0>
-
- 18 Schagen, S., Lines, A.
(1996) *Financial Literacy in Adult Life: A Report to the Natwest Group Charitable Trust*. Cited 46 times.
-
- 19 Steen, A., Mackenzie, D.
Financial stress, financial literacy, counselling and the risk of homelessness
(2013) *Austral Acc Bus Finance J*, 7 (3), pp. 31-48. Cited 20 times.
-
- 20 Sujaini (2022) Financial literacy. <https://cleartax.in/g/terms/financial-literacy>
-
- 21 (2013) *Faktor-Faktor Yang Mempengaruhi Perilaku Keuangan Siswa SMA Di Surabaya*
-
- 22 Wagland, S.P., Taylor, S.
When it comes to financial literacy, is gender really an issue?
(2009) *Australas Acc Bus Financ J*, 3 (1). Cited 29 times.
-
- 23 Yew, S.-Y., Yong, C.-C., Cheong, K.-C., Tey, N.-P.
Does financial education matter? Education literacy among undergraduates in Malaysia ([Open Access](#))

(2017) *Institutions and Economies*, 9 (1), pp. 43-60. Cited 17 times.
http://ijie.um.edu.my/filebank/published_article/10849/Does%20Financial%20Education%20Matter-Education%20Literacy%20among%20Undergraduates%20in%20Malaysia.pdf
-
- 24 Zaman, Z., Mehmood, B., Aftab, R., Siddique, M.S., Ameen, Y.
Role of Islamic financial literacy in the adoption of Islamic banking services: An empirical evidence from Lahore
(2017) *Pakistan. J Islam Bus Manag*, 7 (2), pp. 230-247. Cited 10 times.
<https://doi.org/10.26501/jibm/2017.0702-00>
-

□ 25 Zulaihati, S., Susanti, S., Widyastuti, U.

Teachers' financial literacy: Does it impact on financial behaviour?

(2020) *Management Science Letters*, 10 (3), pp. 653-658. Cited 18 times.

http://www.growingscience.com/msl/Vol10/msl_2019_266.pdf

doi: 10.5267/j.msl.2019.9.014

[View at Publisher](#)

👤 Redzuan, N.H.; IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia, Kuala Lumpur, Malaysia; email:nurharena@iiium.edu.my

© Copyright 2023 Elsevier B.V., All rights reserved.

About Scopus

[What is Scopus](#)

[Content coverage](#)

[Scopus blog](#)

[Scopus API](#)

[Privacy matters](#)

Language

[日本語版を表示する](#)

[查看简体中文版本](#)

[查看繁體中文版本](#)

[Просмотр версии на русском языке](#)

Customer Service

[Help](#)

[Tutorials](#)

[Contact us](#)

ELSEVIER

[Terms and conditions](#) ↗ [Privacy policy](#) ↗

Copyright © Elsevier B.V. ↗. All rights reserved. Scopus® is a registered trademark of Elsevier B.V.

We use cookies to help provide and enhance our service and tailor content. By continuing, you agree to the use of cookies ↗.

