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## **DELVING INTO ISLAMIC FINANCE AND FINANCIAL LITERACY: EXAMINING BELIEFS, PRACTICES, AND INDIVIDUAL AWARENESS**

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### **Abstract**

The integration of Islamic finance education into mainstream financial literacy programs has been underscored by previous studies, highlighting its significance. However, a crucial gap persists in understanding how Islamic values shape the financial behaviors of youth. This research aims to bridge this gap by investigating the influence of Islamic principles on the financial decision-making processes of secondary school students, examining financial literacy practices within Islamic communities, assessing the effectiveness of existing financial education programs incorporating Islamic principles, and proposing strategies to enhance financial literacy while integrating Islamic values into educational curricula. To achieve these objectives, a mixed mode method utilizing questionnaires will be employed. This approach allows for a comprehensive exploration of the topic, combining quantitative data from surveys with qualitative insights through open-ended questions. The questionnaire will be distributed among secondary school students in Islamic communities, capturing both demographic information and attitudes towards financial decision-making and Islamic values. It is anticipated that the research will reveal a significant influence of Islamic values on the financial decision-making processes of secondary school students. Key aspects of financial literacy practices within Islamic communities will be identified, shedding light on the efficacy of existing financial education programs incorporating Islamic principles. The findings are expected to highlight both benefits and challenges associated with integrating Islamic values into financial education curricula, providing valuable insights for educators, policymakers, and families. Based on the findings, recommendations will be made to enhance financial literacy among secondary school students while integrating Islamic values into educational curricula. These recommendations will aim to address the identified challenges and capitalize on the perceived benefits, ultimately fostering a generation of financially responsible and ethically conscious individuals within Islamic communities. In conclusion, this research endeavors to provide practical insights and recommendations for stakeholders, paving the way for the development of more effective financial education programs grounded in Islamic principles.

**Anahtar Kelimeler:** Financial literacy, Islamic principles, Secondary school students, Financial decision making, Islamic communities, Financial education programs