

HOW SHARIA FINANCIAL LITERACY MODERATED RELIGIOUS AND MUSLIM FINANCIAL BEHAVIOUR

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Abstract: This study aims to understand the effect of religion, Sharia financial literacy (SFL), on Muslim financial behaviour (MFB) and Sharia financial literacy as a moderating variable between religion and MFB. This research uses the descriptive quantitative method. The sample in this study was 190 respondents using purposive sampling of Muslims who live in South Kalimantan—data analysis by structural model assessment with the Partial Least Square (PLS) analysis method. The results indicated religion and Sharia financial literacy influence financial behaviour, so SFL also moderates religion on financial behaviour. These results imply that a better Muslim religion will increase a person's ability to manage and use the economy as effectively as possible, strengthened by financial knowledge. Financial understanding will naturally exhibit better financial conduct.

Keywords: Religious, Sharia Financial Literacy, Financial Behaviour
