

Cohesion of Financial Literacy, Financial Inclusion, Lifestyle, Religiosity to the Consumptive Behavior of Housewives of Aisyiyah Residents of Palopo City

Nurjayati^{1*}, Antong², Sapar³

¹²³Magister Management, Universitas Muhammadiyah Palopo, 91921 Indonesia

Corresponding Author Email: yaya.palopo@gmail.com

Abstract

Consumptive behavior in housewives is an important issue because it has a direct impact on family welfare. This study aims to analyze the influence of financial literacy, financial inclusion, and lifestyle on the consumptive behavior of housewives, with religiosity as a moderation variable. The study used a quantitative approach with a Likert scale questionnaire instrument which was distributed to 74 respondents of housewives who were members of the Aisyiyah organization in Palopo City, South Sulawesi. The data was analyzed using the Structural Equation Modeling–Partial Least Squares method. The results of the study show that financial inclusion has a positive and significant effect on consumptive behavior, while lifestyle has a significant negative effect. In contrast, financial literacy and religiosity had no significant effect, either directly or as a moderation variable. An R^2 value of 0.448 indicates that this model is able to explain 44.8% of the variation in consumptive behavior, while the rest is influenced by other factors outside the study. These findings imply that increased access to financial services needs to be balanced with practical literacy and value-based education programs to prevent excessive consumptive behavior.

Keywords: financial_literacy; financial_inclusion; lifestyle; religiosity; consumptive_behavior

1. Introduction

Household consumptive behavior in Indonesia is getting more and more attention, especially among housewives who play an important role in managing family finances. Low financial literacy has been proven to correlate with low ability to manage income, save, and avoid overspending [1]. National studies show that financial literacy plays a significant role in suppressing consumptive behavior and encouraging more rational financial decisions [2]; [3]. Similar findings are also shown by international research that confirms the importance of financial literacy in improving household well-being and reducing vulnerability to financial problems [4]; [5].

On the other hand, financial inclusion is an important factor that opens up people's access to formal financial services. This access is believed to be able to increase economic participation and improve household welfare, especially in developing regions [6]. However, without adequate literacy, financial inclusion can actually increase consumptive behavior, for example through the ease of digital lending [7]. Research in eastern Indonesia found that financial inclusion contributes to economic growth while reducing poverty levels, but its effectiveness is strongly influenced by the quality of financial services [8].

In addition, modern lifestyles with materialistic and hedonistic orientations also reinforce the tendency to consumptive behavior. A study on housewives in Padang shows that lifestyle has a significant positive effect on consumptive behavior, while financial literacy actually suppresses this behavior [9]. Cultural, social, and digital media factors also strengthen the consumptive lifestyle in the context of Indonesian households [10].

In this context, religiosity is present as an important variable that serves as a self-control mechanism. National research shows that religiosity moderates the relationship between attitudes toward money, self-control, and consumptive behavior, so that individuals with high levels of religiosity are better able to refrain from excessive consumption [11]. International studies have also shown that religiosity can strengthen the effect of financial literacy on financial management, while reducing the risk of getting into debt due to credit card use [12]. Thus, religiosity is believed to play a role as a moderation variable that can weaken the influence of financial literacy, financial inclusion, and lifestyle on consumptive behavior.

The context of Aisyiyah housewives is interesting to research because this organization has a mission to empower women based on Islamic values. The financial literacy and empowerment program run by Aisyiyah has been proven to increase financial awareness while internalizing religious values in family financial management [13]. Thus, this study specifically aims to examine the influence of financial literacy, financial inclusion, and lifestyle on the consumptive behavior of housewives in Palopo City with religiosity as a moderation variable.

A number of previous studies have highlighted the relationship between financial literacy, financial inclusion, lifestyle, and consumptive behavior [1]; [2]; [9]. However, most of the focus is still on students, workers, or the general public, while studies that specifically examine housewives—especially within the scope of religious organizations—are still very limited. In fact, housewives have a strategic role in managing family finances, so their consumptive behavior has a direct impact on household economic resilience. In addition, studies that test religiosity as a moderation variable in the relationship between financial literacy, financial inclusion, lifestyle, and consumptive behavior are still rare in Indonesia, especially in Muslim women's communities such as Aisyiyah. This gap is the basis of this research, with the aim of enriching the academic literature while providing practical recommendations on how improving financial literacy and inclusion can be combined with religious values to build wiser consumption behaviors among housewives.

2. Methodology

This research uses a quantitative approach, which is a structured and systematic approach that allows researchers to collect data, measure variables, test theoretical relationships, and draw conclusions objectively. Quantitative research emphasizes on objective measurements as well as the use of numerical data to analyze phenomena through statistical techniques [14]. In this study, a structured instrument in the form of a questionnaire was used to obtain data from respondents, which was then analyzed using the Structural Equation Modeling – Partial Least Squares (SEM-PLS) method. This method is seen as appropriate because it is able to model complex relationships, including the moderation effect, and can be used for both reflective and formative constructs [15].

The population in this study is all Aisyiyah Housewives in Palopo City, South Sulawesi. The sampling technique used is proportional stratified random sampling, with the aim that respondents from each region and university are proportionally represented. This technique also reduces the potential bias that may occur when using only convenience sampling [16]. The number of research samples was 74 respondents, which was considered adequate for SEM-PLS analysis.

Data collection was carried out through a questionnaire arranged in the form of a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Before the distribution of the main questionnaire, an instrument test (pilot test) was carried out on 30 respondents to ensure the clarity of the items and the initial reliability estimate. Data analysis was carried out by variance-based structural equation modeling (SEM-PLS) using SmartPLS 3 software. Descriptive analysis is used to describe the respondent profile and the basic characteristics of the study. Furthermore, SEM-PLS was chosen because it is suitable for testing the complex relationship between latent constructs, especially the role of intellectual capital on work readiness with competence and financial literacy as a moderation variable. This method allows simultaneous testing of measurement models (validity and reliability of indicators) and structural models (relationships between latent variables) even if the data do not fully meet the assumptions of normal distributions.

Model evaluation is carried out through two stages, namely the outer model and the inner model. The outer model was evaluated using convergent validity indicators (loading factor ≥ 0.70 , AVE ≥ 0.50), discriminant validity (outer loading > 0.70), and construct reliability (Composite Reliability ≥ 0.70). Meanwhile, the inner model was assessed by looking at the R^2 value for the ability to explain the dependent variable, and the path significance test via bootstrapping (p -value < 0.05) for the hypothesis test. With this stage, the results of SEM-PLS are able to provide an empirical picture of how much intellectual capital plays a role in increasing students' work readiness, as well as how financial competence and literacy strengthen or weaken these relationships.

3. Result and Discussion

3.1. Result

3.1.1. Test Outdoor Models

The outer model test is the initial stage in the Partial Least Square (PLS) analysis which is used to assess the relationship between the indicator and the construct being measured. The purpose of this test is to ensure that the indicators used in the study have an adequate level of validity and reliability so that they can accurately represent the construct. Thus, the outer model test focuses on the quality of research instruments in measuring latent variables.

3.1.1.1. Outer Loading (Convergent Validity)

Convergent validity tests the extent to which the indicators reflecting a construct are highly correlated. The indicator is considered valid if the outer loading value is greater than the specified minimum limit (generally ≥ 0.7). This value indicates that the indicator is able to explain the latent variables it represents consistently. If there is an indicator with a low loading value, it is necessary to evaluate whether the indicator will be maintained or eliminated, so that the research instrument is more accurate and reliable.

Table 1. Outer Loading

Construct	Indicator	Loading	Information
LS (Lifestyle)	LS 2	0,941	Valid
	LS 3	0,948	Valid
	LS 4	0,972	Valid
	LS 5	0,921	Valid
	LS 6	0,958	Valid

	LS 7	0,937	Valid
	FI 1	0,940	Valid
	FI 2	0,922	Valid
	FI 3	0,944	Valid
FI (Financial Inclusion)	FI 4	0,797	Valid
	FI 5	0,955	Valid
	FI 6	0,805	Valid
	FI 7	0,801	Valid
	FL 1	0,882	Valid
FL (Financial Literacy)	FL 3	0,889	Valid
	FL 6	0,899	Valid
	FL 7	0,904	Valid
	CB 1	0,761	Valid
	CB 2	0,948	Valid
CB (Consumptive Behavior)	CB 4	0,954	Valid
	CB 5	0,811	Valid
	CB 7	0,892	Valid
	RE1	0,781	Valid
RE (Religiosity)	RE2	0,962	Valid
	RE4	0,744	Valid
	RE5	0,877	Valid

Based on Table 1, all indicators have a *loading factor value* above 0.70 which is the minimum limit according to [15]. This means that each indicator is able to reflect a well-measured construct. Although there are several indicators with values close to the lower limit, such as RE4 (0.744), RE6 (0.778), and RE7 (0.789), they can still be maintained because the value is still above 0.70. Thus, all indicators in this model meet the criteria of convergent validity.

3.1.1.2. Construct Reliability and Validity

Construct reliability and validity aims to assess the consistency and accuracy of a construct in measuring the concept that should be measured. Construct reliability indicates the extent to which an indicator of a latent variable can provide stable and consistent results, while construct validity ensures that the indicator truly represents the variable being studied. This test generally uses Composite Reliability (CR), Cronbach's Alpha, and Average Variance Extracted (AVE) values as benchmarks, with specific value criteria indicating whether the research instrument is feasible and meets measurement standards.

Tabel 2. Construct Reliability and Validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE	Information
LS (Lifestyle)	0,981	0,986	0,986	0,899	Reliabel & Valid
LS*RE (Moderation)	1,000	1,000	1,000	1,000	Reliabel & Valid
FI (Financial Inclusion)	0,953	0,970	0,970	0,780	Reliabel & Valid
FI*RE (Moderation)	1,000	1,000	1,000	1,000	Reliabel & Valid
FL (Financial Literacy)	0,866	0,867	0,898	0,559	Reliabel & Valid
FL*RE (Moderation)	1,000	1,000	1,000	1,000	Reliabel & Valid

CB (Consumptive Behavior)	0,897	0,933	0,933	0,629	Reliabel & Valid
RE (Religiosity)	0,892	0,906	0,915	0,608	Reliabel & Valid

The results in Table 2 show that the entire construct meets the criteria of reliability and validity. Construct Reliability: Cronbach's Alpha and Composite Reliability (CR) of the entire construct are greater than 0.70. This shows that the internal consistency between the items in each construct is excellent. Even some constructs have a CR above 0.90 which indicates very high reliability. Convergent Validity: The AVE value for all constructs is greater than 0.50, which means that each construct is able to explain more than 50% of the variance of its indicators. Moderation: Interaction constructs (GHRE, IKRE, LK*RE) have perfect values (Alpha, CR, AVE = 1,000), which indicates that interaction measurements are well acceptable.

3.1.2. Inner Model Test

The inner model test was used to evaluate the relationships between latent constructs in the research model. This test aims to find out the extent to which independent variables affect dependent variables according to the hypothesis that has been formulated. Thus, the inner test of the model focuses on testing the structural relationships and predictive strength of the research model.

3.1.2.1. Path Coefficient (Uji Hypothesis)

Path coefficients are used to assess the strength and direction of relationships between latent constructs in structural models. The value of the path coefficient and its level of significance (p-value or t-statistic) are the basis for determining whether the research hypothesis can be accepted or rejected. In other words, this test shows how much a variable directly affects other variables, so that it can provide an idea of the validity of the relationship built within the conceptual framework of the research.

Table 3. Path Coefficient Result

Relationships Between Variables	Path Coefficients	t-Statistic	P-Value	Conclusion
Financial Literacy → Consumptive Behavior	-0.090	0.893	0.372	Insignificant
Financial Inclusion → Consumptive Behavior	0.444	2.308	0.021	Significant
Consumptive Lifestyle → Behavior	-0.233	2.195	0.029	Significant
Financial Literacy*Religiosity → Consumptive Behavior	-0.008	0.075	0.940	Insignificant
Financial Inclusion*Religiosity → Consumptive Behavior	-0.034	0.242	0.809	Insignificant
Lifestyle*Religiosity → Consumptive Behavior	-0.315	1.075	0.283	Insignificant
Religiosity → Consumptive Behavior	0.080	0.397	0.691	Insignificant

The results of the pathway coefficient test showed that Financial Inclusion had a significant positive effect on the Consumptive Behavior of housewives ($\beta = 0.444$; $p = 0.021$). These findings indicate that the higher the access of housewives to formal financial services,

the higher their tendency to behave consumptively. This condition is in line with the view that financial inclusion without adequate financial literacy can encourage excessive spending, for example through credit facilitation or digital loans.

Furthermore, the Lifestyle variable actually showed a significant negative influence on Consumptive Behavior ($\beta = -0.233$; $p = 0.029$). These results are interesting because they contradict the findings of some previous studies that found lifestyle tends to reinforce consumptive behavior. In the context of this study, the lifestyle of respondents who are members of the Aisyiyah organization is likely to be more internalized in a simple, productive, and religious lifestyle, thus functioning as a controlling factor for excessive consumption.

In contrast, Financial Literacy was not shown to have a significant effect on Consumptive Behavior ($\beta = -0.090$; $p = 0.372$). This means that respondents' understanding of personal financial management does not necessarily reduce consumptive behavior. This can be caused by the dominance of external factors such as ease of access to finance and social pressures that are more influential in influencing consumption behavior.

The religiosity variable also did not show a significant influence on Consumptive Behavior ($\beta = 0.080$; $p = 0.691$). These findings confirm that respondents' religiosity does not directly suppress consumptive behavior. One possible cause is the homogeneity of the level of religiosity of respondents which tends to be high, so that it does not provide enough variety to cause statistical differences in consumptive behavior.

Furthermore, the results of the moderation test showed that the interaction of $GH \times RE$ ($\beta = -0.315$; $p = 0.283$), $IK \times RE$ ($\beta = -0.034$; $p = 0.809$), and $LK \times RE$ ($\beta = -0.008$; $p = 0.940$) all had no significant effect on Consumptive Behavior. Thus, religiosity has not been proven to strengthen or weaken the relationship between lifestyle, financial inclusion, and financial literacy and the consumptive behavior of housewives. This indicates that the religious values in the respondents are relatively uniform so that they do not function as a differentiation variable in the context of consumption.

3.1.2.2. Inner Model Visualization

Visualization of the inner model is presented to provide a clearer picture of the relationships between latent constructs in the study. Through the display of the path diagram, it can be seen the direction and strength of influence between variables according to the hypothesis that has been tested. This visualization makes it easier to interpret the results of the analysis because it shows the relationship of variables comprehensively, both in terms of direct and indirect influences.

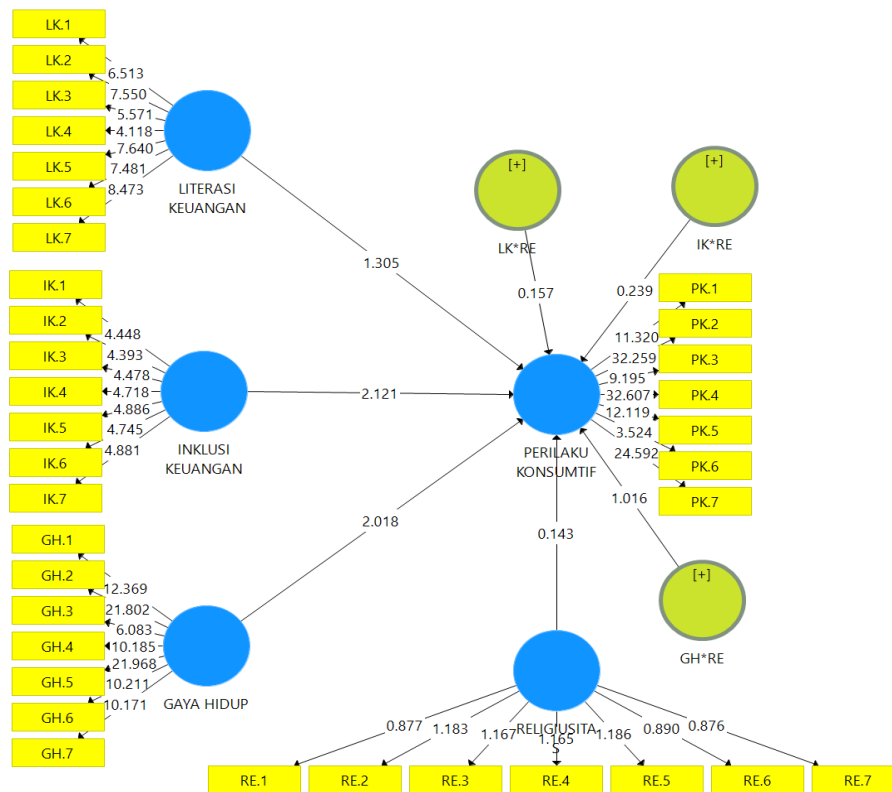


Figure 2. Results of the Inner Research Model (SmartPLS)

Figure 2 shows the results of the inner model from the SEM-PLS analysis related to the influence of financial literacy, financial inclusion, lifestyle, and religiosity on the consumptive behavior of housewives. It can be seen that Financial Inclusion has a positive and significant influence on Consumptive Behavior with a path coefficient value of 0.444 ($p = 0.021$). These findings confirm that the higher the access of housewives to financial services, the greater their tendency to increase consumptive behavior.

On the other hand, Lifestyle had a significant negative effect on Consumptive Behavior with a path coefficient value of -0.233 ($p = 0.029$). This indicates that the lifestyle of the respondents in this study does not encourage excessive consumption, but rather tends to control consumption patterns. Most likely, the lifestyle practiced by Aisyiyah housewives is closer to the values of simplicity and productivity, thus providing a controlling effect on consumptive behavior.

Meanwhile, Financial Literacy ($\beta = -0.090$; $p = 0.372$) and Religiosity ($\beta = 0.080$; $p = 0.691$) did not have a significant effect on Consumptive Behavior. This means that the financial knowledge that respondents have as well as their level of religiosity has not been shown to be able to directly affect the level of consumption.

Furthermore, the moderation results showed that the interaction of $\text{GH} \times \text{RE}$ ($\beta = -0.315$; $p = 0.283$), $\text{IK} \times \text{RE}$ ($\beta = -0.034$; $p = 0.809$), and $\text{LK} \times \text{RE}$ ($\beta = -0.008$; $p = 0.940$) were also insignificant. In other words, religiosity has not been proven to strengthen or weaken the relationship between lifestyle, financial inclusion, and financial literacy and consumptive behavior.

3.1.2.3. R^2 (Coefficient of Determination)

The determination coefficient (R^2) is used to measure the extent to which independent variables are able to explain variations from dependent variables in the research model. The R^2 value indicates the model's predictive strength level; The higher the value, the greater the

ability of exogenous constructs to explain endogenous constructs. Thus, R^2 becomes an important indicator for assessing the feasibility of the structural model being tested.

Tabel 4. R-Square Value

Endogenous constructs	R-Square	R-Square Adjusted	Interpretation
Consumptive Behavior (CB)	0,448	0,389	Independent variables (Financial Literacy, Financial Inclusion, Lifestyle, Religiosity, and Moderation Interaction) were able to explain 44.8% of the variation in Consumptive Behavior, while the remaining 55.2% were influenced by other factors outside the model. After adjusting for the number of predictors, the contribution becomes 38.9%.

The R-Square value of 0.448 indicates that the model has the ability to explain the construct of Consumptive Behavior in the moderate category [15] stating that R^2 0.25 = weak, 0.50 = moderate, 0.75 = strong). Thus, this research model is quite able to explain the relationship of independent variables to the consumptive behavior of housewives.

The R-Square Adjusted value of 0.389 confirms that although the model has explained about 39% of the variation in consumptive behavior, there are still about 61% variations that are influenced by other factors outside the model, such as socio-economic conditions, education level, media influence, or psychological factors.

3.2. Discussion

The results of the study show that financial inclusion has a positive and significant effect on the consumptive behavior of housewives. This finding can be explained through the Theory of Planned Behavior [17], where the availability of digital and conventional financial facilities increases perceived behavioral control and makes it easier for consumption intentions to be realized in action. In other words, the easier it is for housewives to access financial products such as accounts, credit, and e-wallets, the higher the chance of increasing consumptive spending. This is consistent with the view [7] that financial inclusion accelerates consumption through ease of transactions and access to credit. Research [8] in Eastern Indonesia also shows that inclusion can drive economic growth, but without good quality of use, it can have a negative effect on household well-being. Thus, these results are in line with the literature that emphasizes inclusion as a double-edged sword: it benefits economic growth while increasing the risk of overconsumption if not accompanied by adequate financial literacy.

On the contrary, lifestyle has a significant negative effect on consumptive behavior. These results differ from most previous studies in Indonesia, such as [9] and [10], which found that modern lifestyles tend to reinforce consumptive behaviors, particularly in housewives and urban communities. This difference can be explained by the characteristics of the research respondents, namely Aisyiyah housewives, who tend to internalize a productive, simple, and religious lifestyle so that the lifestyle is not hedonistic but rather directed towards self-control. Theoretically, these results are also in line with the concept of value-based lifestyle, which emphasizes that lifestyle is not necessarily synonymous with hedonism, but can also represent a value orientation that restricts excessive consumption. Thus, although not

in line with the findings of the majority of previous studies, these results provide a new contribution that in the context of religious-based communities, lifestyle can serve as a controlling factor for consumptive behavior.

Financial literacy had no significant effect on consumptive behavior in this study. These results are in contrast to a number of national studies, such as [2] and [3], which show that financial literacy plays an important role in suppressing consumptive behavior. This phenomenon can be understood through the existence of a knowledge-behavior gap, which is the gap between financial knowledge and actual consumption management behavior [4]. Respondents may understand the concept of financial management, but consumptive behavior persists due to the dominance of external factors, such as easy access to digital financing and aggressive online shopping promotions [5]. Therefore, the results of this study are not fully in line with previous studies, but at the same time emphasize the importance of not only providing financial literacy education, but also building practical behavior mechanisms that are able to reduce excessive consumption.

Religiosity, both as an independent variable and moderation, had no significant effect on consumptive behavior. This is in contrast to research [11] which found that religiosity strengthens self-control and reduces consumptive behavior. However, the results of this study support the view [18] that the influence of religiosity is highly dependent on the variation in values in the sample. Because the respondents of this study had a relatively homogeneous and high level of religiosity, the role of religiosity was not seen as significant either directly or as a moderator. This is also in line with the findings [12] which confirm that religiosity is only effective as a moderator when there is considerable variation in the level of religiosity of respondents, for example in a study of credit card users in Malaysia. Therefore, these results contribute contextually that in communities with high religious homogeneity, the influence of these variables on consumptive behavior becomes weak or even statistically undetectable.

Overall, this study shows that the consumptive behavior of housewives is more influenced by structural aspects such as financial inclusion and lifestyle practices, rather than by relatively homogeneous financial knowledge and religious values. These results also underline the gap that was also found in the National Survey on Financial Literacy and Inclusion, namely inclusion is much higher than literacy. This gap explains why financial access is a predictor of consumptive behavior, while literacy is insignificant. Thus, the necessary interventions are not only to improve financial literacy, but also behavior-based education that is associated with daily consumption practices.

4. Reference

- [1] R. Meityas, Irfan Budiono, and Muhammad Taufik, "Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Pengelolaan Keuangan Generasi Sandwich," *J. Publ. Ekon. dan Akunt.*, vol. 5, no. 1, pp. 93–104, 2025, doi: 10.51903/jupea.v5i1.4514.
- [2] L. Rahmawati and E. Putri, "Pengaruh Literasi Keuangan dan Kontrol Diri Terhadap Perilaku Konsumtif Mahasiswa Pendidikan Ekonomi Universitas Panca Sakti Bekasi," *J. Pendidik. Ekon.*, vol. 11, no. 3, pp. 313–319, 2023, doi: 10.26740/jupe.v11n3.p313-319.
- [3] I. A. Nabila Afasya1), "Literasi Keuangan, Gaya Hidup, Dan Pendapatan: Faktor Penentu Dalam Manajemen Keuangan Pribadi," *J. Manaj. dan Bisnis*, vol. 3, no. 2, pp. 186–204, 2025.

- [4] A. Mouna and A. Jarboui, "Financial literacy and portfolio diversification: an observation from the Tunisian stock market," *Int. J. Bank Mark.*, vol. 33, no. 6, pp. 808–822, 2015, doi: 10.1108/IJBM-03-2015-0032.
- [5] O. Fatoki, "The causes of the failure of new small and medium enterprises in South Africa," *Mediterr. J. Soc. Sci.*, vol. 5, no. 20, pp. 922–927, 2014, doi: 10.5901/mjss.2014.v5n20p922.
- [6] E. C. Putri and S. Susanti, "Pengaruh Literasi Keuangan, Inklusi Keuangan, dan Financial Technology Terhadap Perilaku Keuangan Mahasiswa," *PROMOSI (Jurnal Pendidik. Ekon.*, vol. 12, no. 2, p. 75, 2024, doi: 10.24127/jp.v12i2.10462.
- [7] J. Aduda and E. Kalunda, "Financial Inclusion and Financial Sector Stability With Reference To Kenya: A Review of Literature," *J. Appl. Financ. Bank.*, vol. 2, no. 6, pp. 95–120, 2012.
- [8] A. Erlando, F. D. Riyanto, and S. Masakazu, "Financial inclusion, economic growth, and poverty alleviation: evidence from eastern Indonesia," *Heliyon*, vol. 6, no. 10, p. e05235, 2020, doi: 10.1016/j.heliyon.2020.e05235.
- [9] E. C. Sari, B. Ismanto, and D. I. Luhsasi, "Perilaku Konsumtif, Literasi Keuangan Dan Gaya Hidup Ibu Rumah Tangga," *J. Ecodunamika*, vol. 2, no. 2, pp. 1–6, 2019.
- [10] H. Nazarudin and T. Widiastuti, "Gaya Hidup Hedonisme dan Perilaku Konsumtif Remaja Putri Kota Kupang," *J. Ilm. Aset*, vol. 24, no. 1, pp. 29–35, 2022, doi: 10.37470/1.24.1.198.
- [11] S. Anggraini, D. Syarif, and B. Bustami, "the Influence of Financial Literacy and Religiosity on the Consumptive Behavior of Sharia Economics Students of Kerinci State Islamic Institute," *AICOS Asian J. Islam. Econ.*, vol. 1, no. 2, pp. 94–102, 2024, doi: 10.32939/aicos.v1i2.3964.
- [12] S. Siyal, R. Ahmad, and S. Ali, "Debt trap dynamics: The moderating role of convenience, financial literacy, and religiosity in credit card usage," *J. Open Innov. Technol. Mark. Complex.*, vol. 10, no. 4, p. 100392, 2024, doi: 10.1016/j.joitmc.2024.100392.
- [13] N. N. Ferdous, E. W. Hastuti, N. Rahayu, and N. Sumiarsih, "Penguatan Literasi Keuangan Syariah bagi Perempuan di Nasyiatul 'Aisyiyah Pagutan, Mataram," *J. Abdimas Indep.*, vol. 6, no. 1, pp. 32–40, 2025, doi: 10.29303/independen.v6i1.1838.
- [14] J. W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. United States of America: SAGE Publications, Inc., 2014.
- [15] J. F. Hair, J. J. Risher, M. Sarstedt, and C. M. Ringle, "When to use and how to report the results of PLS-SEM," *Eur. Bus. Rev.*, vol. 31, no. 1, pp. 2–24, Jan. 2019, doi: 10.1108/EBR-11-2018-0203.
- [16] I. Etikan, "Sampling and Sampling Methods," *Biometrics Biostat. Int. J.*, vol. 5, no. 6, pp. 215–217, 2017, doi: 10.15406/bbij.2017.05.00149.
- [17] I. Ajzen, "The theory of planned behavior," *Organ. Behav. Hum. Decis. Process.*, vol. 50, no. 2, pp. 179–211, 1991, doi: [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).
- [18] I. Muslichah and S. Sanusi, "The effect of religiosity and financial literacy on intention to use Islamic banking products," *Asian J. Islam. Manag.*, vol. 1, no. 2, pp. 85–92, 2019, doi: 10.20885/ajim.vol1.iss2.art2.