THE ROLE OF PNM MEKAAR SYARIAH'S FINANCIAL EDUCATION IN ENHANCING THE FINANCIAL LITERACY OF ELEMENTARY SCHOOL TEACHERS IN SUNGAI AUR VILLAGE, JAMBI

Wahyuti[1], M. Arif Musthofa[2], Sayida Khoiratun Nisak[3]
[123]Institut Islam Al Mujaddid Sabak, Jambi
E-mail: *wahyutiuti66@gmail.com, arifmusthofa @gmail.com*
sayidakhoiratunnisak@gmail.com

Abstract

Financial literacy is an important determinant of individual financial well-being, particularly among elementary school teachers who are expected to make sound financial decisions in managing personal and professional financial responsibilities. However, limited access to structured financial education remains a challenge for teachers in rural communities, potentially affecting their ability to manage finances, make responsible borrowing decisions, develop saving habits, and mitigate financial risks. This study examines the contribution of financial education provided by PNM Mekaar Syariah to strengthening the financial literacy of elementary school teachers at SD Negeri 234/IX Sungai Aur, Jambi, Indonesia. The study focuses on how sharia-oriented financial education influences teachers' financial knowledge, attitudes, and management practices. A qualitative research design was employed to explore teachers' experiences, perceptions, and interpretations of the financial education received and its relevance to everyday financial decision-making. Data were collected through in-depth interviews, observations, and document analysis and analyzed thematically. The findings indicate that financial education provided by PNM Mekaar Syariah contributes to improved financial literacy, particularly in financial planning, responsible borrowing, saving practices, and prudent financial decision-making. The integration of sharia principles also promotes greater awareness of responsible financial behavior, including financial sustainability, avoidance of excessive debt, and disciplined financial planning. The study concludes that contextually relevant, sharia-based financial education can support financial inclusion and sustainable financial behavior among teachers in rural communities. These findings highlight the potential of community-based Islamic financial institutions to strengthen financial capabilities and financial resilience at the grassroots level.

Keywords: *financial literacy; financial education; Islamic finance; PNM Mekaar Syariah; teachers; financial inclusion*

Introduction

Financial literacy has increasingly been recognized as a fundamental component of individual and household financial well-being. In an increasingly complex financial environment, individuals are required to possess adequate knowledge and skills to plan expenditures, manage income, evaluate financial products, make informed borrowing decisions, develop saving strategies, and anticipate potential financial risks(Braunstein & Welch, 2002). Financial literacy is therefore not limited to the ability to understand financial concepts but also encompasses the capacity to translate financial knowledge into responsible attitudes and appropriate financial behavior(Goyal & Kumar, 2021). Individuals with stronger financial literacy are generally better positioned to make rational financial decisions, maintain financial stability, and develop greater resilience in responding to economic uncertainty(Zhang & Chatterjee, 2023). Conversely, inadequate financial literacy may increase vulnerability to excessive indebtedness, inappropriate financial decisions, and unsustainable patterns of consumption and financial management.

The importance of financial literacy is particularly relevant for teachers. As professionals with relatively stable income and important social responsibilities, teachers are expected not only to manage their personal finances prudently but also to serve as role models for responsible decision-making within their communities(Sawatzki & Sullivan, 2017). Nevertheless, having a regular income does not necessarily imply that an individual possesses adequate financial literacy. Teachers may encounter various financial challenges, including household expenditure management, consumer credit, debt repayment, saving for future needs, and preparation for unexpected financial circumstances(Matey et al., 2021). These challenges may become more pronounced in rural areas, where access to financial information, financial services, and structured financial education can be relatively limited(Flamiano, 2024). Consequently, strengthening teachers' financial capabilities requires educational interventions that are accessible, relevant to their socioeconomic circumstances, and applicable to their everyday financial decisions.

In the Indonesian context, efforts to improve financial literacy are closely connected with the broader agenda of financial inclusion. Financial inclusion extends beyond access to financial services and also involves the ability of individuals to understand and utilize financial products and services effectively, responsibly, and sustainably. In rural communities, community-based financial institutions can play an important role in bridging the gap between formal financial services and groups with limited access to financial information(Ngaiyaye, 2024). Such institutions may provide not only financial services but also educational support that enables their members or beneficiaries to develop greater awareness of financial planning, saving, financing, and risk management.

This educational dimension is particularly significant because access to financial services without sufficient financial knowledge may not necessarily lead to improved financial well-being(Lusardi & Mitchell, 2014).

The relevance of financial literacy becomes even more distinctive when examined from an Islamic financial perspective. Islamic finance emphasizes principles such as justice, transparency, mutual benefit, responsibility, and the avoidance of transactions involving *riba*, *gharar*, and *maysir*(Shahariman et al., 2024). Accordingly, financial literacy within a sharia framework encompasses not only technical knowledge concerning financial management but also ethical considerations that guide financial behavior(Asari, 2024). Financial decisions are expected to reflect responsible use of wealth, moderation in consumption, avoidance of excessive indebtedness, and consideration of long-term financial sustainability. Sharia-based financial education may therefore provide an alternative framework through which individuals can develop both financial competence and ethical awareness in managing their economic resources.

Within this context, PNM Mekaar Syariah represents a community-based financial institution that provides financing and support for women from economically vulnerable communities, including through financial education and empowerment activities. Although its primary orientation is associated with women's economic empowerment, the financial knowledge and practices disseminated through its activities may have broader implications for household financial management. In households where teachers are also responsible for managing family finances, exposure to financial education may influence their understanding of budgeting, financing, saving, and responsible debt management. This creates an important area of inquiry concerning how community-based sharia financial education may contribute to the development of financial literacy among individuals who are not necessarily the primary beneficiaries of formal financial education programs.

Despite the growing attention to financial literacy and Islamic financial education, several issues remain insufficiently explored. Existing discussions frequently focus on students, university populations, entrepreneurs, or members of financial institutions, while the financial literacy of elementary school teachers in rural areas has received comparatively limited attention. Furthermore, studies examining financial literacy often emphasize financial knowledge and access to financial products without sufficiently examining how financial education is interpreted and incorporated into everyday financial practices. There is also a need for greater empirical understanding of how sharia-oriented financial education contributes to the formation of financial attitudes and behaviors within specific local and institutional contexts. A qualitative investigation is particularly relevant because it enables the researcher to examine participants' experiences, perceptions, and interpretations rather than reducing financial literacy to numerical measurements alone.

This study addresses this gap by examining the role of financial education provided by PNM Mekaar Syariah in strengthening the financial literacy of elementary school teachers at SD Negeri 234/IX Sungai Aur, Jambi, Indonesia. The study specifically investigates how teachers perceive and experience financial education and how such education influences their financial knowledge, attitudes, and management practices from a sharia-based perspective. By focusing on teachers within a rural educational setting, the study seeks to provide a contextualized understanding of the relationship between community-based financial education and individual financial capability.

The study contributes to the existing literature in three respects. First, it expands the discussion of financial literacy by focusing on elementary school teachers in a rural Indonesian context, a group whose financial experiences warrant greater scholarly attention. Second, it highlights the potential contribution of sharia-based financial education to the development of not only financial knowledge but also responsible financial attitudes and practices. Third, it provides empirical insights into the role of community-based Islamic financial institutions in strengthening financial capabilities and supporting financial inclusion at the grassroots level. Ultimately, the study argues that effective financial education should not merely provide individuals with information about financial products and services but should also cultivate the capacity to make informed, responsible, and sustainable financial decisions within the ethical framework of their social and religious context.

Research Method

Research Design

This study employed a qualitative descriptive research design to examine the role of financial education provided by PNM Mekaar Syariah in strengthening the financial literacy of elementary school teachers. A qualitative approach was considered appropriate because the study sought to explore participants' experiences, perceptions, understanding, and financial practices in their natural social context(Lim, 2025). Rather than measuring financial literacy solely through quantitative indicators, this study focused on how teachers interpret financial education and incorporate the knowledge and values obtained from such education into their everyday financial decision-making.

The study adopted a contextual approach by examining financial literacy within the specific social and economic environment of a rural community(Nolan et al., 2024). This approach enabled the researcher to investigate the relationship between financial education, financial knowledge, attitudes, and financial behavior while taking into account the participants' experiences with sharia-based financial practices.

Research Setting and Participants

The research was conducted at SD Negeri 234/IX Sungai Aur, Jambi, Indonesia. The location was purposively selected because the school is situated within a rural community in which access to financial education and formal financial information may be relatively limited. The research setting also provided a relevant context for examining the interaction between teachers' financial practices and financial education associated with PNM Mekaar Syariah.

The participants consisted of elementary school teachers at SD Negeri 234/IX Sungai Aur who were considered relevant to the objectives of the study. Participants were selected using purposive sampling, based on predetermined criteria, including their status as active teachers at the research site and their knowledge of or experience with financial education and financial activities associated with PNM Mekaar Syariah. The number of participants was determined based on the adequacy and depth of information obtained during the research process, with data collection continuing until the information became sufficiently repetitive and no substantial new themes emerged.

Data Collection Techniques

Data were collected through in-depth interviews, observation, and documentation. The combination of these techniques was intended to obtain comprehensive information and to enable triangulation across different sources of evidence(Meydan & Akka\cs, 2024).

First, in-depth semi-structured interviews were conducted with selected participants. The interviews focused on several major themes, including participants' understanding of financial literacy, financial planning and budgeting, saving practices, borrowing and debt management, risk management, and their understanding of sharia principles in financial transactions. Participants were also asked about their experiences with financial education provided through PNM Mekaar Syariah and their perceptions regarding its relevance to their financial needs and daily decision-making. The semi-structured format allowed the researcher to maintain consistency across interviews while providing sufficient flexibility to explore emerging issues in greater depth.

Second, non-participant observation was undertaken to obtain contextual information concerning participants' financial practices and the implementation of financial education activities. Observation was used to complement the interview data and to identify behavioral patterns, interactions, and contextual conditions that might not have been fully articulated during interviews.

Third, documentary data were collected from relevant materials, including educational materials, institutional documents, notes, and other supporting records related to financial education and sharia-based financial practices. Documentary evidence was used to strengthen the interpretation of interview and observation findings.

Data Analysis

The collected data were analyzed using thematic analysis. The analysis was conducted systematically through several stages(Ahmed et al., 2025). First, interview recordings and relevant field notes were transcribed and organized according to the research questions. Second, the researcher repeatedly reviewed the data to develop familiarity with the participants' narratives and identify significant statements related to financial literacy and financial education. Third, initial codes were generated from the data. These codes were subsequently compared, grouped, and organized into broader categories and themes.

The analysis focused primarily on three interrelated dimensions of financial literacy: financial knowledge, financial attitudes, and financial behavior. Financial knowledge included participants' understanding of financial planning, budgeting, saving, financing, debt, and risk management. Financial attitudes referred to participants' perspectives and dispositions toward responsible financial management, including financial discipline, prudence, and long-term planning. Financial behavior concerned the practical application of financial knowledge and attitudes in everyday activities, such as managing household expenditures, saving, borrowing, and making financial decisions.

A further analytical dimension concerned the application of sharia principles in financial management. Particular attention was given to participants' understanding of responsible financing, avoidance of excessive debt, transparency, fairness, and other ethical considerations associated with Islamic financial practices. Emerging themes were then interpreted in relation to the study's objective of understanding the contribution of PNM Mekaar Syariah's financial education to teachers' financial literacy.

Data Validity and Trustworthiness

To enhance the credibility and trustworthiness of the findings, the study employed data triangulation. Information obtained from interviews was compared with observations and relevant documentary evidence(Marlina et al., 2025). Triangulation was conducted to identify consistencies and discrepancies among different sources and to minimize the possibility of relying solely on participants' subjective accounts.

The researcher also conducted member checking by clarifying selected interpretations and important statements with participants to ensure that the findings accurately reflected their experiences and perspectives. In addition, the researcher maintained systematic field notes and documentation throughout the research process to establish an appropriate audit trail. These procedures were intended to strengthen the credibility, dependability, and confirmability of the research findings.

Ethical Considerations

Ethical principles were observed throughout the research process. Participants were informed about the purpose of the study, the nature of their participation, and the intended use of the collected information(Kang & Hwang, 2021). Participation was voluntary, and participants were given the opportunity to provide informed consent before the interviews were conducted. Confidentiality and anonymity were maintained by excluding personally identifying information from the presentation of the findings. The data were used solely for academic research purposes and were handled responsibly throughout the research process.

Results and Discussion

The Role of Financial Education in Improving Financial Knowledge

The findings indicate that financial education provided through PNM Mekaar Syariah contributes to strengthening the financial knowledge of elementary school teachers at SD Negeri 234/IX Sungai Aur, Jambi. Prior to receiving financial education, some participants tended to perceive financial management primarily as a matter of meeting daily household needs. Financial planning, budgeting, saving, and debt management were not always understood as interconnected components of long-term financial well-being(Morris et al., 2025). The financial education received by participants gradually broadened their understanding of financial management by introducing the importance of distinguishing between needs and wants, allocating income according to priorities, and preparing for future financial needs(Lusardi, 2019).

This finding suggests that financial education functions not merely as a mechanism for transferring financial information but also as a process of developing practical financial awareness. Teachers became more aware that financial decisions should be based on careful consideration of income, expenditure, financial priorities, and future obligations. Such awareness is particularly relevant in rural communities, where individuals may have limited opportunities to access structured financial education.

The finding is consistent with the broader understanding of financial literacy as a multidimensional concept involving financial knowledge, attitudes, and behavior. Knowledge provides the foundation for individuals to evaluate financial alternatives, while its practical value depends on the extent to which such knowledge is translated into appropriate financial decisions. Therefore, the contribution of PNM Mekaar Syariah's educational activities can be understood not only in terms of increasing teachers' knowledge but also in terms of strengthening their capacity to interpret financial issues within their everyday circumstances.

Financial Planning and Household Budgeting Practices

Another important finding concerns the improvement of financial planning and budgeting practices among the participants. Financial education encouraged teachers to become more conscious of the need to organize their income according to predetermined priorities. Rather than allocating income solely on the basis of immediate consumption, participants increasingly recognized the importance of establishing expenditure priorities, preparing for periodic obligations, and allocating part of their income for future needs.

Budgeting represents an important dimension of financial literacy because it enables individuals to monitor the relationship between income and expenditure. Without adequate budgeting, stable income does not necessarily guarantee financial stability. Unplanned expenditures may reduce the ability to save or fulfill future financial obligations. In this context, the financial education provided through PNM Mekaar Syariah appears to have encouraged a more structured approach to household financial management.

From a sharia perspective, this practice is also closely associated with the principle of moderation in the management of wealth. Islamic financial ethics emphasize responsible utilization of financial resources and discourage excessive and unnecessary expenditure(Lusardi, 2019). Consequently, financial planning is not merely a technical practice but can also be interpreted as an ethical responsibility to manage resources prudently.

The findings therefore demonstrate that financial education becomes more meaningful when financial concepts are connected to practical household circumstances. Teachers do not simply acquire theoretical knowledge about financial management; rather, they are encouraged to apply such knowledge when making decisions concerning daily expenditure, household priorities, savings, and financial obligations.

Saving Practices and Financial Preparedness

The findings further reveal the importance of saving practices in strengthening participants' financial resilience. Financial education increased awareness of the need to allocate a portion of income for future purposes rather than using all available income for current consumption. Participants' understanding of saving was associated with several objectives, including meeting future household needs, preparing for unexpected expenses, and reducing dependence on borrowing when financial difficulties arise.

This finding highlights the relationship between financial literacy and financial resilience. Saving provides individuals with a financial buffer that can be utilized when unexpected circumstances occur. In the absence of adequate savings, households may be more dependent on credit or other forms of borrowing, potentially creating additional financial pressure.

The development of saving awareness among teachers also indicates that financial education may influence financial attitudes in addition to financial knowledge. The decision to save requires discipline, self-control, and an orientation toward future financial needs(Bai, 2023). Thus, the effectiveness of financial education should not be assessed solely by whether participants understand the concept of saving but also by whether they develop the intention and discipline to incorporate saving into their regular financial practices.

Within the framework of Islamic finance, saving can also be associated with responsible wealth management. Financial resources are regarded as a trust that should be managed appropriately and productively. Accordingly, disciplined saving can support individual and household welfare while reducing unnecessary dependence on debt.

Responsible Borrowing and Debt Management

One of the most significant findings relates to participants' awareness of responsible borrowing. Financial education encouraged teachers to consider their ability to repay before taking on financial obligations. Participants became more aware that borrowing should be undertaken according to genuine financial needs and repayment capacity rather than being driven by consumption preferences.

This shift is particularly important because excessive debt can undermine household financial stability. Individuals who lack adequate financial knowledge may underestimate the long-term consequences of borrowing, particularly when several financial obligations accumulate simultaneously. Financial education can therefore function as a preventive mechanism by encouraging individuals to evaluate the necessity, affordability, and consequences of financial commitments before making borrowing decisions.

From the perspective of Islamic finance, responsible borrowing has an additional ethical dimension. Sharia-based financial management emphasizes fairness, transparency, and the avoidance of practices that may create unjust financial burdens(Kismawadi et al., 2026). The participants' growing awareness of financial obligations therefore reflects not only improved financial knowledge but also an emerging understanding of the ethical considerations underlying financial transactions.

The role of PNM Mekaar Syariah in this context extends beyond the provision of financial services. Financial education associated with financing activities can help individuals understand that access to financing should be accompanied by adequate financial responsibility. This finding supports the argument that financial inclusion should not be measured merely by the availability of financial products but also by individuals' ability to use those products appropriately and sustainably.

Internalization of Sharia Principles in Financial Decision-Making

An important characteristic of the financial education examined in this study is its orientation toward sharia principles. The findings suggest that participants were introduced to financial management not only as a matter of economic efficiency but also as an ethical practice. Financial decisions were increasingly associated with considerations of responsibility, fairness, transparency, and the avoidance of excessive financial burdens.

The incorporation of sharia principles provides a broader framework for understanding financial literacy. Conventional approaches to financial literacy generally emphasize knowledge and skills required to make effective financial decisions. A sharia-oriented approach adds an ethical dimension by asking whether a financial decision is not only economically beneficial but also consistent with Islamic principles.

This perspective is particularly relevant in communities where religious values influence everyday social and economic practices. Financial education that corresponds to participants' cultural and religious context may be more readily understood and internalized because financial concepts are presented within a familiar value system. Therefore, the effectiveness of financial education may depend not only on the content delivered but also on its contextual relevance to the participants.

The findings consequently suggest that sharia-based financial education has the potential to strengthen both financial competence and ethical awareness. Teachers may become more attentive to the consequences of financial decisions, including whether borrowing is necessary, whether expenditures are reasonable, and whether financial practices are consistent with principles of responsibility and moderation.

Financial Education and Changes in Financial Behavior

The findings indicate that the contribution of financial education becomes most visible when financial knowledge is translated into behavioral changes. Participants demonstrated greater awareness of budgeting, saving, responsible borrowing, and prioritizing financial needs. These changes indicate that financial literacy should be understood as a process extending from knowledge acquisition to the development of appropriate attitudes and ultimately to financial behavior.

This finding reinforces the argument that financial education is most effective when it provides practical knowledge that can be directly applied to everyday financial circumstances. Abstract explanations of financial concepts may have limited impact if individuals do not understand how such concepts relate to their own financial decisions. In contrast, education that addresses concrete issues such as household budgeting, debt repayment, saving, and financial planning is more likely to encourage behavioral change.

The teachers' position as members of the community also gives this finding broader significance. Teachers are not only individual financial actors but also social figures who interact with students, families, and community members. Improved financial awareness among teachers may therefore have indirect social effects by strengthening their ability to communicate responsible values and decision-making practices within their surrounding communities.

PNM Mekaar Syariah and Financial Inclusion in Rural Communities

The findings also demonstrate the potential role of PNM Mekaar Syariah as a community-based institution in supporting financial inclusion. Financial inclusion should not be conceptualized solely as access to financing or other financial services. Meaningful financial inclusion requires individuals to possess sufficient knowledge and capacity to utilize financial services responsibly.

In rural settings such as Sungai Aur, community-based financial institutions can provide an important bridge between formal financial services and local communities. The combination of financial services and educational activities allows beneficiaries and community members to gain both access and understanding. This integrated approach is particularly important because financial access without adequate literacy may expose individuals to inappropriate financial decisions.

The role of PNM Mekaar Syariah therefore illustrates the potential of community-based financial institutions to contribute to financial capability development at the grassroots level. Its educational dimension can complement formal financial literacy initiatives by providing financial knowledge within a context that is closely connected to the participants' everyday economic realities.

Discussion of the Overall Findings

Taken together, the findings demonstrate that financial education provided through PNM Mekaar Syariah plays a meaningful role in strengthening the financial literacy of elementary school teachers at SD Negeri 234/IX Sungai Aur, Jambi. Its contribution can be observed across three interconnected dimensions: financial knowledge, financial attitudes, and financial behavior.

At the knowledge level, participants developed a better understanding of financial planning, budgeting, saving, financing, and risk management. At the attitudinal level, they demonstrated greater awareness of financial discipline, prudence, and the importance of considering future financial needs(Jumady et al., 2024). At the behavioral level, these understandings were reflected in more deliberate approaches to expenditure, saving, borrowing, and financial decision-making(Ghimire & Dahal, 2024).

The findings further indicate that the sharia orientation of financial education provides an additional dimension to the development of financial literacy. Financial management is framed not only as a means of achieving economic stability but also as a form of responsible and ethical behavior. This integration between financial competence and Islamic values is particularly relevant in developing financial education models that are culturally and socially appropriate for local communities.

Nevertheless, the findings should also be interpreted within the contextual limitations of the study. Financial behavior is influenced by multiple factors, including income, household responsibilities, economic conditions, access to financial services, and individual financial experiences. Consequently, financial education should not be regarded as the sole determinant of financial well-being. Rather, it should be understood as one component of a broader ecosystem of financial capability and inclusion.

Overall, this study highlights the importance of developing financial education that is practical, context-sensitive, continuous, and ethically grounded. For elementary school teachers in rural communities, financial education can serve as an important instrument for strengthening personal financial capability while simultaneously supporting broader financial inclusion. The experience of teachers at SD Negeri 234/IX Sungai Aur demonstrates the potential of community-based sharia financial education to bridge financial knowledge and everyday financial practice, thereby contributing to more prudent and sustainable financial behavior.

References

Ahmed, S. K., Mohammed, R. A., Nashwan, A. J., Ibrahim, R. H., Abdalla, A. Q., Ameen, B. M. M., & Khdhir, R. M. (2025). Using thematic analysis in qualitative research. *Journal of Medicine, Surgery, and Public Health*, *6*, 100198.

Asari, N. A. M. (2024). Islamic Guidance for Responsible Personal Financial Decision-Making. *Available at SSRN*, *4851566*.

Bai, R. (2023). Impact of financial literacy, mental budgeting and self control on financial wellbeing: Mediating impact of investment decision making. *Plos One*, *18*(11), e0294466.

Braunstein, S., & Welch, C. (2002). Financial literacy: An overview of practice, research, and policy. *Fed. Res. Bull.*, *88*, 445.

Flamiano, N. G. P. (2024). Reasons, effects, and challenges of loans: input to financial literacy enhancement. *International Journal of Management and Accounting*, *6*(4), 85–98.

Ghimire, B., & Dahal, R. (2024). Examining the role of financial awareness, attitude, and knowledge in personal financial planning: A study in the Kathmandu Valley. *The International Research Journal of Management Science*, *9*(1), 85–102.

Goyal, K., & Kumar, S. (2021). Financial literacy: A systematic review and bibliometric analysis. *International Journal of Consumer Studies*, *45*(1), 80–105.

Jumady, E., Alam, S., Hasbiyadi, H., Fajriah, Y., & Anggraini, Y. (2024). The effect of financial planning on consumer debt management: the role of financial literacy, self-efficacy, and financial motivation. *Atestasi: Jurnal Ilmiah Akuntansi*, *7*(1), 340–368.

Kang, E., & Hwang, H.-J. (2021). Ethical conducts in qualitative research methodology: Participant observation and interview process. *Journal of Research and Publication Ethics*, *2*(2), 5–10.

Kismawadi, E. R., Haron, R., & Ruslan, D. (2026). Islamic finance and the anthropology of money: Exploring ethical alternatives to interest-based systems. In *Examining Modern Economic Anthropology* (pp. 109–142). IGI Global Scientific Publishing.

Lim, W. M. (2025). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, *33*(2), 199–229.

Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*, *155*(1), 1.

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, *52*(1), 5–44.

Marlina, E., Purwaningsih, M., Al Hakim, S., Maryati, I., & others. (2025). Ensuring trustworthiness in qualitative research: The role of triangulation techniques. In *Qualitative research methods for dissertation research* (pp. 347–376). IGI Global Scientific Publishing.

Matey, J., Duut, J. Y., & Kombian, M. F. (2021). Financial Literacy Education: Implications for the Economic and Social Lives of Teachers in Ghana. *International Research Journal of Multidisciplinary Scope (IRJMS)*, *2*(1), 14–27.

Meydan, C. H., & Akka\cs, H. (2024). The role of triangulation in qualitative research: Converging perspectives. In *Principles of conducting qualitative research in multicultural settings* (pp. 101–132). IGI Global Scientific Publishing.

Morris, T., Kamano, L., & Therrien, V. (2025). Factors and determinants of financial behaviors that undermine financial well-being: a qualitative study. *Journal of Consumer Affairs*, *59*(3), e70025.

Ngaiyaye, P. E. (2024). *Exploring effect of community-based financial organizations on financial inclusion in selected low-income communities of Mchinji district, Malawi.*

Nolan, J., Hogan, T., & Hayden, M. T. (2024). Financial literacy practices on family farms. *Journal of Rural Studies*, *112*, 103468.

Sawatzki, C., & Sullivan, P. (2017).

Teachers' perceptions of financial literacy and the implications for professional learning. *Australian Journal of Teacher Education (Online)*, *42*(5), 51–65.

Shahariman, A. A. B., Asari, N., Sulaiman, N., & Marzuki, N. (2024). Islamic principles and their application in personal financial decision making. *Accessed: Dec*, *15*.

Zhang, Y., & Chatterjee, S. (2023). Financial well-being in the United States: The roles of financial literacy and financial stress. *Sustainability*, *15*(5), 4505.