

# Financial Management Behavioral Model From a Sharia Finance Perspective: The Role of Financial Literacy, Income, and Emotional Intelligence

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**Abstract**-Perilaku pengelolaan keuangan merupakan aspek penting dalam mencapai kesejahteraan finansial, khususnya dalam konteks masyarakat Muslim yang menempatkan pengelolaan harta sebagai amanah yang harus dijalankan sesuai prinsip keuangan syariah. Penelitian ini bertujuan untuk menganalisis dan mensintesis perkembangan kajian perilaku pengelolaan keuangan dalam perspektif keuangan syariah dengan menitikberatkan pada peran literasi keuangan, pendapatan, dan kecerdasan emosional. Penelitian ini menggunakan pendekatan Hybrid Systematic Literature Review (Hybrid SLR) yang mengintegrasikan metode Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA), analisis bibliometrik menggunakan VOSviewer, serta qualitative content analysis. Penelusuran literatur dilakukan pada basis data Google Scholar, jurnal nasional terakreditasi SINTA, dan jurnal internasional bereputasi dengan rentang publikasi tahun 2020–2025. Dari total 312 artikel yang teridentifikasi, sebanyak 20 artikel terpilih dianalisis secara mendalam. Hasil penelitian menunjukkan bahwa literasi keuangan, khususnya literasi keuangan syariah, berperan signifikan dalam membentuk perilaku pengelolaan keuangan, namun pengaruh tersebut diperkuat oleh kecerdasan emosional sebagai faktor psikologis utama. Selain itu, pendapatan berfungsi sebagai faktor pendukung yang memengaruhi kapasitas pengelolaan keuangan, tetapi tidak bersifat determinan tanpa dukungan literasi dan pengendalian emosi. Penelitian ini menyimpulkan bahwa integrasi aspek kognitif, afektif, dan struktural diperlukan untuk membangun model perilaku pengelolaan keuangan yang komprehensif dan selaras dengan nilai-nilai keuangan syariah.

**Keywords:** Financial Management Behavior; Islamic Financial Literacy; Emotional Intelligence; Income; Sharia Finance

## 1. INTRODUCTION

Financial management behavior is a fundamental aspect of an individual's economic life, especially amidst the increasing complexity of the financial system and ease of access to various financial products (Nikoo & Shagerdi, 2025). An individual's ability to plan, manage, and control personal finances is a crucial determinant of achieving long-term financial well-being. Various studies have shown that weak financial management behavior contributes to high levels of overconsumption, low savings, and increased vulnerability to financial problems, particularly among productive age groups and the younger generation (Lathiifah, 2022; Lovelyzia & Kenang, 2025). In the context of Muslim society, financial management is not only viewed as an economic activity but also has moral and spiritual dimensions. The Islamic financial perspective positions wealth as a trust that must be managed in accordance with Islamic principles, such as the permissibility of income sources, the prohibition of usury, gharar, and maysir, and the encouragement of moderate consumption and active participation in wealth distribution through zakat, infaq, and sadaqah (Rahmawati et al., 2025). Thus, financial management behavior in Islam is oriented not only toward efficiency and profit, but also toward blessings and social justice. However, empirical reality shows that many Muslim individuals have not fully implemented these principles in their financial management practices (Wibowo et al., 2025).

One of the main factors influencing financial management behavior is financial literacy. Financial literacy is defined as an individual's ability to understand basic financial concepts, make sound financial decisions, and manage risk effectively. Several empirical studies have shown that financial literacy positively influences saving behavior, financial planning, and investment decision-making (Lathiifah 2022; Khikhim et al., 2025). In Islamic finance, this concept has evolved into Islamic financial literacy, which encompasses an understanding of Islamic financial products and instruments, contract principles, and Islamic ethical values in financial activities. Research in Indonesia shows that Islamic financial literacy plays a significant role in shaping saving and investment behavior in Islamic banks, particularly among the younger generation and students (Chaturvedi Sharma, 2024; Alrisqi et al., 2025).

Although financial literacy plays a crucial role, numerous studies confirm that financial knowledge alone is insufficient to fully explain financial management behavior. Individuals with good financial literacy do not always demonstrate prudent financial behavior, particularly when faced with emotional stress, consumption temptations, or economic uncertainty (Widyastuti & Mumtaz, 2025). This situation has encouraged the development of a behavioral approach to financial studies, which emphasizes the importance of psychological factors, one of which is emotional intelligence.

Emotional intelligence refers to an individual's ability to recognize, understand, manage, and positively utilize emotions in the decision-making process. In a financial context, emotional intelligence plays a role in controlling

impulsive behavior, managing financial stress, and maintaining long-term financial discipline. National and international research shows that emotional intelligence significantly influences financial management behavior and investment decisions, both directly and as a variable that strengthens the influence of financial literacy (Lovelyzia & Kenang, 2025). From a sharia financial perspective, emotional intelligence is also related to self-control and ethical awareness, which are fundamental values in Islamic teachings (Widyastuti & Mumtaz, 2025).

Besides financial literacy and emotional intelligence, income is a structural factor that cannot be ignored in shaping financial management behavior. Income levels influence an individual's capacity to meet needs, save, and invest. However, the relationship between income and financial behavior is not always linear. Several studies show that individuals with high incomes do not always have good financial management behaviors if they are not supported by adequate financial literacy and emotional control (Khusnia & Yazid, 2024). In Islam, income is assessed not only by its amount but also by its halal status and the method of its acquisition, making the aspect of income quality relevant in Islamic financial analysis.

A review of previous research indicates limitations in developing a comprehensive model of Islamic financial management behavior. Most national studies still focus on the influence of Islamic financial literacy on saving or investment behavior without integrating psychological factors such as emotional intelligence (Wibowo et al., 2025). Meanwhile, international research examining emotional intelligence and financial behavior is generally conducted within a conventional financial framework, with minimal exploration of Islamic values. This situation indicates a research gap that needs to be filled (Zaerofo & Marits, 2025).

Based on the above description, this study aims to analyze and develop a model of financial management behavior from a sharia financial perspective, placing financial literacy, income, and emotional intelligence as the primary determinants. This research is important and urgent given the increasing participation of Muslims in the formal financial system and the need for a financial management model that is not only economically rational but also aligned with Islamic values. The contribution of this research is expected to enrich the study of sharia finance and financial behavior, as well as serve as a basis for formulating more holistic and sustainable policies, financial literacy programs, and educational strategies.

## 2. RESEARCH METHODS

This study uses a Hybrid Systematic Literature Review (Hybrid SLR) approach to analyze and synthesize studies on financial management behavior from an Islamic finance perspective. This approach integrates three main methods: the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) as a literature selection framework, bibliometric analysis using VOSviewer software, and qualitative content analysis. The hybrid approach was chosen to ensure a systematic, transparent, and replicable literature review process, while also enabling a more in-depth mapping of scientific developments and conceptual synthesis related to financial literacy, income, and emotional intelligence in Islamic financial management behavior (Page et al., 2021).

A literature search was conducted through several scientific databases, including Google Scholar, SINTA-accredited national journals, and reputable international journals. The search strategy was developed using a combination of keywords in English and Indonesian, including financial management behavior, Islamic financial literacy, sharia finance, income, and emotional intelligence. To ensure the relevance and currency of the study, the search was limited to articles published between 2020 and 2025 and only included articles that had undergone peer review. The initial search yielded 312 articles, which were then gradually selected using the PRISMA guidelines.

The article selection process included identification, screening, eligibility assessment, and final inclusion. After eliminating duplication and filtering based on titles and abstracts, a full-text assessment was conducted to assess compliance with the established inclusion and exclusion criteria. The final result of this process yielded 20 articles deemed most relevant and worthy of analysis. The selected articles were then analyzed using VOSviewer to map keyword relationships, thematic clusters, and research trends, as well as content analysis to identify patterns of empirical findings and develop a conceptual framework for financial management behavior from an Islamic finance perspective.

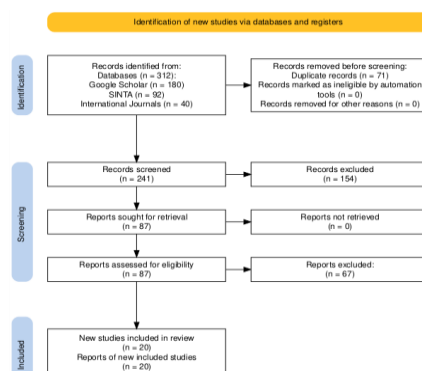


Figure 1. Prism Diagram

### 3. RESULTS AND DISCUSSION

#### 3.1 Results

The results of the bibliometric analysis using VOSviewer provide a comprehensive overview of the intellectual structure and thematic patterns of research related to financial management behavior from an Islamic financial perspective. This analysis is based on 20 selected articles that underwent a systematic selection process based on PRISMA. The resulting VOSviewer visualizations include network visualization, overlay visualization, and density visualization, each representing conceptual relationships, temporal dynamics, and the intensity of research theme occurrences.

##### 3.1.1 Network Visualization

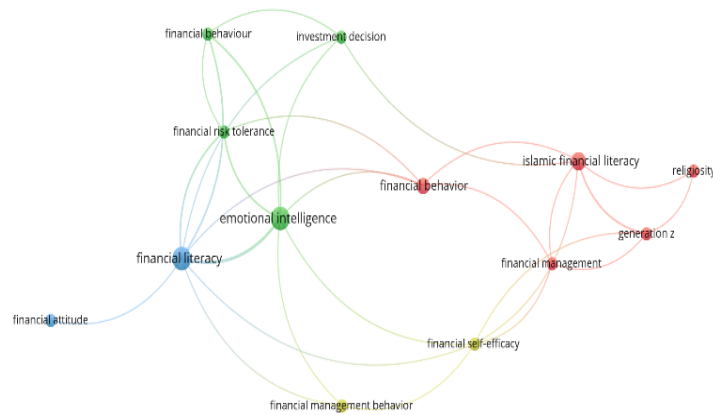


Figure 3. Network visualization

The network visualization results are shown in Figure 3, which maps the relationships between keywords based on frequency of occurrence and link strength. This visualization shows that research related to financial management behavior forms several interconnected thematic clusters. One key finding is the position of emotional intelligence as a central node connecting various key constructs, such as *financial literacy*, *financial risk tolerance*, *investment decisions*, and *financial management behavior*. This central position indicates that emotional intelligence acts as a conceptual link between cognitive factors and financial behavior.

Furthermore, the keyword "financial literacy" appears to have a strong relationship with *financial attitude* and *financial risk tolerance*, indicating that financial literacy is often studied as a foundation for developing attitudes and risk tolerance in financial decision-making. Conversely, the cluster focusing on Islamic financial literacy is closely linked to *financial management*, *religiosity*, and *Generation Z*. This pattern confirms that contemporary Islamic finance research tends to link Islamic financial literacy with the value dimensions and demographic characteristics of the younger generation of Muslims.

Interestingly, *financial behavior* emerged as a connecting node between the conventional and Islamic finance clusters. This demonstrates that despite differing approaches and values, financial behavior remains a key point of intersection in cross-perspective studies. Overall, the network visualization demonstrates the multidisciplinary nature of the analyzed literature and places psychological factors, particularly emotional intelligence, as a crucial element in behavioral models of financial management.

##### 3.1.2 Overlay Visualization

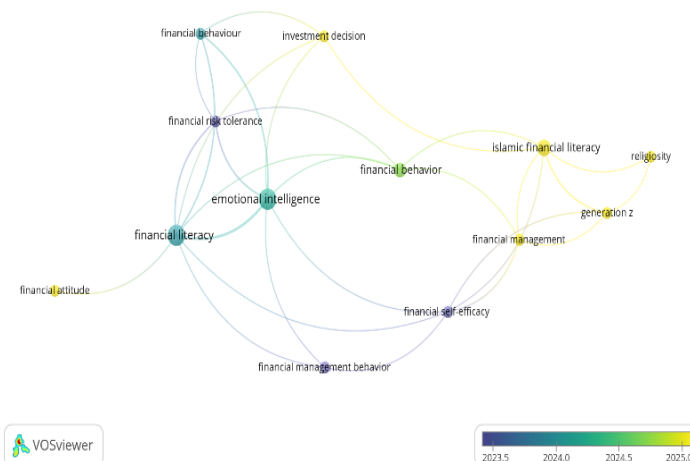


Figure 4. Overlay visualization

A temporal visualization is shown in Figure 4 via an overlay visualization, which depicts the development of research themes based on the average year of publication. The color scale indicates that themes with darker colors tend to appear earlier in the period, while lighter colors represent relatively new themes. The overlay visualization results show that classic themes such as *financial literacy*, *financial behavior*, and *financial management behavior* dominated publications in the 2023–2024 period. These themes reflect the initial research focus, which emphasized the relationship between financial literacy and financial behavior in general. However, over time, the focus has shifted toward more specific and contextual themes.

In the more recent period, around 2024–2025, there has been increased attention to Islamic financial literacy, *religiosity*, and *Generation Z*. The lighter colors of these keywords indicate that recent research increasingly emphasizes the integration of Islamic values and the characteristics of the younger generation in the analysis of financial management behavior. Furthermore, *investment decisions* also appear to be a relatively new and evolving theme, particularly when linked to psychological factors such as emotional intelligence and risk tolerance.

These findings indicate an evolution in research focus from conventional financial approaches to more contextual and values-based approaches, particularly within the framework of Islamic finance. The overlay visualization also demonstrates that emotional intelligence remains relevant across time, as it continues to emerge across publication periods and connects with emerging themes.

### 3.1.3 Density Visualization

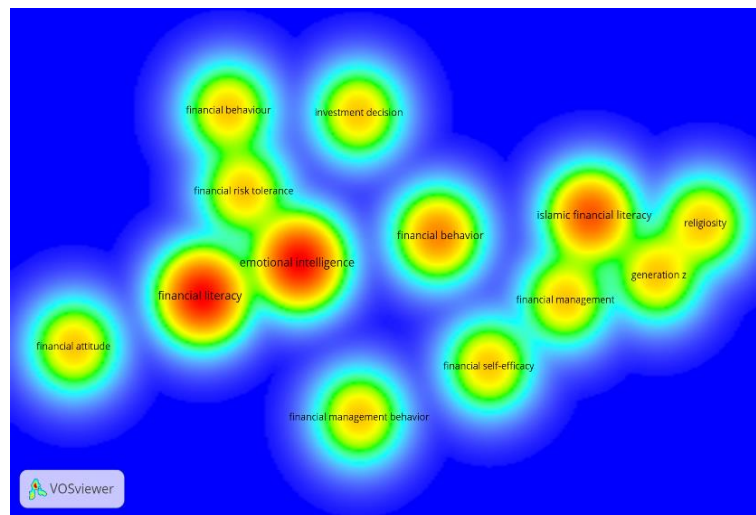


Figure 5 . Density visualization

The intensity and density of the research themes are shown through the density visualization in Figure 5. This visualization depicts the areas with the highest research concentration through color gradation, where red and yellow indicate high density, while blue indicates low density. The density visualization results show that financial literacy and emotional intelligence are the two themes with the highest density. This indicates that these two variables are the most frequently researched and the focus of attention in the behavioral financial management literature. The high density in these areas also reflects the strong academic consensus regarding the important role of financial literacy and psychological factors in shaping individual financial behavior.

Furthermore, areas with medium density were observed in the themes of *financial management*, *financial behavior*, and *financial management behavior*. This finding suggests that although these concepts have been extensively studied, there is still room for the development of new models and approaches, particularly by integrating Islamic finance perspectives. Conversely, themes such as *financial attitude* and *financial self-efficacy* were found in areas with lower density, indicating potential research gaps for further study.

In the context of Islamic finance, Islamic financial literacy shows increasing levels of density, although not yet as high as conventional financial literacy. This reflects that the study of Islamic financial literacy is a growing field and holds significant potential for further research, particularly when combined with psychological and demographic variables. Overall, the VOSviewer analysis results indicate that research on financial management behavior lies at the intersection of cognitive, psychological, and religious approaches. These findings confirm the research's relevance in integrating financial literacy, income, and emotional intelligence within an Islamic finance perspective and strengthen the research's proposed state-of-the-art position.

### 3.2 Discussion

Based on the results of bibliometric and content analysis of selected articles, this study shows that financial management behavior develops as a multidimensional construct involving cognitive, psychological, and structural aspects. This finding confirms that financial management behavior cannot be understood solely through a rational approach but requires an integration of financial literacy, individual economic conditions, and affective factors such as emotional intelligence. This

pattern aligns with the findings of various studies emphasizing that financial behavior is the result of the interaction between an individual's knowledge, attitudes, and self-control (Lathiiifah, 2022; Khikhim et al., 2025).

Network visualization results demonstrate that emotional intelligence occupies a central position in the intellectual structure of behavioral financial management research. Emotional intelligence serves as a link between financial literacy and actual behavior, particularly in the context of decision-making involving risk and consumption control. This finding reinforces the argument that individuals with good financial literacy may not necessarily demonstrate prudent financial management behavior if they lack the ability to manage emotions and psychological stress (Lovelyzia & Kenang, 2025; Song et al., 2023).

From a sharia financial perspective, the role of emotional intelligence has broader dimensions because it is related to the values of self-control and moral responsibility in wealth management. Islamic principles emphasize moderate consumption, avoidance of excessive behavior, and ethical awareness in every financial decision. Therefore, emotional intelligence serves as an internal mechanism that enables individuals to translate sharia financial literacy into financial management practices consistent with Islamic values (Widyastuti & Mumtaz, 2025; Rahmawati et al., 2025). The dominance of the keyword "financial literacy" in the density visualization indicates that financial literacy remains a key foundation in the study of financial management behavior. Financial literacy plays a crucial role in improving an individual's ability to understand basic financial concepts, plan budgets, and manage risk. This finding is consistent with numerous studies showing that financial literacy positively influences saving behavior, financial planning, and investment decision-making (Lathiiifah, 2022; Fasya et al., 2024).

However, the high density of financial literacy themes also indicates that this variable has been extensively researched and is relatively well-established, thus requiring enrichment through integration with psychological and value variables. In the context of Islamic finance, financial literacy has evolved into Islamic financial literacy, which encompasses not only product and contract understanding but also the internalization of Islamic ethical values in financial activities. Previous research has shown that Islamic financial literacy plays a significant role in shaping more responsible financial behavior, particularly among the younger generation of Muslims (Alrisqi et al., 2025; Olivia & Rahayu, 2022). Overlay visualizations show a shift in research focus in the 2024–2025 period toward more contextual issues, such as religiosity and the characteristics of the younger generation. The emergence of the keyword "Generation Z" reflects increasing attention to the challenges of the younger generation's financial behavior amidst digitalization and easy access to financial products. This generation faces high consumer pressures, requiring a combination of financial literacy, emotional control, and religious values to develop sustainable financial management behaviors (Aisyah et al., 2025; Dityarukmana, 2025).

Financial management behavior is also seen as a meeting point between conventional and Islamic finance studies. Its position as a connecting node demonstrates that despite differing normative approaches and principles, the primary goal of financial management remains financial stability, efficiency, and well-being. In this regard, Islamic finance does not replace a rational framework but rather enriches the analysis of financial behavior with ethical and social dimensions (Husein, 2025; Suginam et al., 2025). Income plays a structural role in influencing an individual's financial management capacity, although it is not the sole determinant. The literature shows that individuals with high incomes do not always demonstrate good financial management behaviors if they lack adequate emotional literacy and control. This finding emphasizes the need to analyze income simultaneously with cognitive and psychological factors to more accurately understand variations in financial behavior (Khusnia & Yazid, 2024; Khikhim et al., 2025).

The integration of financial literacy, income, and emotional intelligence, as formulated in this study's conceptual framework, reflects a holistic approach to understanding financial management behavior. Content analysis results indicate that most previous studies have only partially examined these variables, thus failing to fully capture the complexity of Muslim individual financial behavior. Therefore, the conceptual model proposed in this study provides a theoretical contribution by integrating cognitive, affective, and structural dimensions within a comprehensive analytical framework. The results of this study confirm that financial management behavior from a Sharia financial perspective lies at the intersection of economic rationality, psychological factors, and moral values. Emotional intelligence acts as a reinforcement that enables Sharia financial literacy to be realized in sustainable, concrete practices, while income serves as a supporting factor for financial capacity. These findings not only confirm previous literature but also broaden the discourse by positioning Islamic values as an integral element in contemporary models of financial management behavior.

## 4. CONCLUSION

This study aims to examine and synthesize the development of financial management behavior studies from a sharia financial perspective, emphasizing the role of financial literacy, income, and emotional intelligence. Based on a hybrid systematic literature review approach integrating PRISMA, bibliometric analysis, and content analysis, the results show that financial management behavior is a multidimensional construct that cannot be explained solely through cognitive or economic approaches. Financial literacy, particularly sharia financial literacy, has been shown to be an important foundation in shaping individual financial understanding and attitudes, but its effectiveness is highly dependent on an individual's ability to manage emotions and control impulsive behavior. Emotional intelligence plays a central role as a connecting mechanism between financial knowledge and actual financial management practices. In the context of Islamic finance, emotional intelligence plays a role in strengthening the internalization of Islamic values, such as self-control,

consumption moderation, and moral responsibility for wealth. Meanwhile, income serves as a structural factor determining financial management capacity, but it is not a determinant without adequate emotional literacy and control. Therefore, this study concludes that integrating cognitive, affective, and structural dimensions is necessary to develop a comprehensive model of financial management behavior that aligns with Islamic financial principles. These findings are expected to form the basis for developing policies, financial literacy programs, and further, more holistic and sustainable empirical research.

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