

## **Designing a Blessed Future: Maqashid Syariah and Financial Planning for Holistic Well-Being**

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### **ABSTRACT**

**Research Background:** The planning used is not solely for the purpose of seeking profit, but rather how we use our finances from now until the future, taking into account several needs so that everything will have a clear purpose for the use of finances and not be wasteful. **Objectives:** This article discusses financial planning based on maqashid syariah, which includes a discussion of how we manage our finances so that they are not wasted. **Methods:** This research is qualitative and descriptive in nature, with data obtained from literature reviews relevant to the research title. Data analysis methods include descriptive and comparative analysis. **Results:** The results of this research are how maqashid syariah becomes the foundation of the economy to achieve prosperity, by regulating human needs and directing the use of finances in accordance with religious teachings. **Implication:** How maqashid syariah serves as the foundation for financial planning involves allocating several steps, such as short-term, medium-term, and long-term planning. With properly allocated planning, the results will lead to human well-being, both physically and spiritually. To meet needs equitably, balanced management of needs is required, ensuring that all allocations for needs are fulfilled and achieved.

**Keywords:** Finance; Planning; Welfare

**JEL Classification:** M41; M48

**Article History:** Received: December, 1<sup>st</sup> 2023 Revised: February, 5<sup>th</sup> 2024 Accepted: June, 30<sup>th</sup> 2024  
Published: October, 30<sup>h</sup> 2024

**How to cite:** Anista., J. S. A et al. (2024). Designing a Blessed Future: Maqashid Syariah and Financial Planning for Holistic Well-Being. *AKRUAL: Jurnal Akuntansi*, 16(1). DOI: 10.26740/jaj.v16n1.p136-146

**Conflict of Interest Statement:** There is no conflict of interest in the articles resulting from this research.

## **INTRODUCTION**

Financial planning plays a crucial role in organizing the economy to achieve prosperity. Planning describes how we will use and save our finances. According to Jack Kapoor (2004), personal financial planning is a process of managing an individual's finances to achieve personal economic satisfaction. This planning process can help individuals control their financial condition. Every individual and family has different circumstances, so financial planning must be tailored to meet specific needs and goals (Sundjaja, 2010). Good financial planning can address any potential issues that may arise in the future, so it is essential to start financial planning early. Financial planning is necessary to achieve comprehensive financial goals throughout the entire life cycle, both now and in the future.

Without proper and thorough planning, financial chaos may occur (Mendari & Soejono, 2019:228). Financial planning also helps us identify which needs are priorities that we wish to fulfill (Yulfiswandi et al., 2022).

According to Yayu (2023:128), once economic stability has been achieved, families can achieve prosperity. Changes in financial planning can occur due to marital status, employment, age, family, national economy, education level, and health conditions. The dynamics of changes in a family's economic conditions will inevitably influence individual or family financial planning, necessitating a reevaluation of financial plans. (Yulfiswandi et al., 2022) The primary objectives of financial planning include wedding expenses, childbirth costs, children's education up to junior high school, and emergency funds. For insurance planning, this includes funds for high school and university education, retirement savings, and property ownership.

Islam regulates all human needs using the concept of *maqosid syariah* with the aim that what we manage receives blessings, not merely safety, but blessings in life are very necessary indeed. (Noviany et al., 2022) Thus, to protect our assets, we need planning, and this planning is very necessary so that our assets are not only safe but also have blessings in accordance with religious guidance. Having a financial plan will prevent us from being wasteful, spending money frivolously without a clear purpose. In this case, the implementation of financial planning involves setting targets over a period of time, namely by determining long-term, medium-term, and short-term goals on how we manage our finances in accordance with our aspirations for the future. This will yield results from our efforts in managing our finances.

According to Aprianto (2017:74), wealth in Islam is essentially the property of Allah, who has entrusted it to humans to manage so that they may legitimately own it. For this reason, wealth holds an important position in Islam. In relation to economic business activities and ritual worship, wealth is highly regarded, making it one of the key points in the objectives of Islamic law (*maqashid syariah*), namely the preservation or protection of wealth. This is Allah's intention and purpose in providing benefit to humanity, to be used as a guide in business and transactions (Iswandi, 2014). (Mathematics, 2016).

This study aims to demonstrate how financial planning based on the *Maqashid Syariah*, through short-term, medium-term, and long-term allocations, can contribute to achieving comprehensive economic, social, physical, and psychological/spiritual well-being.

## **LITERATURE REVIEW**

### **Understanding Maqosyid Syariah**

According to Suleman (2018:100), etymologically, *maqashid al-syari'ah* consists of two words, *maqashid* and *syari'ah*. *Maqashid* is the plural form of *maqshud*, which means intention, will, purpose, and goal. The root of the word comes from the verbal *qashada*, which means to go towards; to aim; to desire and to intend. Meanwhile, the word *maqashid*,



according to al-Afriqi, can be interpreted as a goal or several goals, while al-syari'ah is the path to the source of water as the source of life. Terminologically, Sharia is all the provisions of Allah that He has prescribed for His servants, encompassing faith, morality, worship, and social interactions. However, in its subsequent development, the meaning of Sharia has narrowed, being limited to the laws governing the relationship between humans and their Creator, and the relationship between humans themselves. (Sulaeman, 2018)

Maqashid syariah are the objectives of sharia and the secrets intended by Allah in every law of His entire law. The core of the objectives of Sharia is to realize the welfare of humanity and eliminate harm, while the principles (fundamental principles) are to uphold the basic values of Islam, such as justice, equality, and freedom. In his thought, Imam Al-Ghazali divides welfare into five categories:

- a. Maintaining religion ( *hifdz ad-Din* ); illat ( reason ) for it being obligatory fight and struggle If shown for the enemies or objective in tune .
- b. Guard soul ( *hifdz an- Nafs* ); illat (reason) is obligatory law qishaash among them with guard his glory and freedom
- c. Guard reason ( *hifdz al- aql* ); illat (reason) is forbidden all the thing that intoxicating or narcotics and the like .
- d. Taking care wealth ( *hifdz al-Maal* ); illat (reason); cutting hand for thieves, illat forbidden usury and bribery bribe, or eat property other people with way other falsehoods.
- e. Guard descendants ( *hifdz an- Nasl* ); illat (reason); the prohibition of adultery and accusing someone of committing adultery. (Al-Ghazali, 1412) ( Paryadi , 2021).

### Definition planning Finance

Good Financial Planning capable help somebody For reach freedom Financial Freedom, the term financial freedom was written by Robert T. Kiyosaki in Rich Dad Poor Dad's book . The benefits of planning finance according to (Waluyo & Marlina, 2019) is can prepare condition future finances , secure financial guarantees , and can help welfare economy family in a way efficient and effective . (Saraswati & Zidnia, 2022).

Finance is aspect important attached in life public broad . Knowledge owned finances can help individual in determine decisions in determine products financial that can optimize decision finances . Knowledge about finance become very important for individuals so as not to make mistakes in make decision finance later (Margaretha and Pambudhi, 2015) (Yushita, 2017).

Planning finance including stages beginning from management finance, which at the time manage finance must made something planning so that desired goal will achieved. Good planning including something tool in get well-being and success finance (Susanti, 2017:46). In planning finance so that objective the achieved, it is also necessary noticed things like planning risk or insurance, planning investment, planning retirement and planning inheritance. Planning finance is also needed in set clarity in

direction for management finance Good in a way personal and family. For get welfare healthy finances, then need applied and owned in life everyone ( Yulfiswandi et al., 2022).

### **Planning Objectives Finance**

Gozali (2002) defines plan financial planning as a strategy that if executed Can help you achieve objective future finances. Dorimulu (2003) stated that planning financial planning is *the* process of achieving objective life namely a prosperous and happy future past arrangement finance (Anismadiyah et al., 2021). Function from planning finance personal or RT is planning for the future as early as Possible For reach objective financial aspirations through management orderly and wise finances. Benefits obtained with existence planning finance is:

- a. Increase effectiveness in search, use and protect source power finance.
- b. Increase control to activity finance with avoid excessive debt, bankruptcy and dependency towards others in a finance.
- c. Increase connection personal, in planning finance through communication to be more effective in take decision finance.
- d. Freedom from concern finance with method see the future, anticipate need costs and achieve objective finance (Tarigan, 2017).

According to Fadilla and Mohamad (2016) attitude finance is implementation from principles finance for create and maintain mark through manufacturing decisions and management source Power as best as possible. According to Herdjiono and Damanik (2016) the attitude finance consists of 6 indicators that is:

- a. Obsession, namely pattern think somebody about money and opinions about time front for manage finance with Good.
- b. Power, namely someone who uses money as tool For controlling other people and according to him money can finish problem .
- c. Effort, namely someone who feels proper have money from what has been done.
- d. Inadequacy, namely someone who always feel No Enough have money.
- e. Retention, namely someone who has characteristic No Want to spend money.
- f. Security, namely view someone who thinks that money is more Good saved Alone without saved in a bank or investment . (Sari & Irdhayanti, 2022)

Planning finance will help somebody in share the funds obtained Good from regular salary or income addition others that will come later will used in reach objective finance from family in retirement . In addition, planning finance is a process for sorting family funds for various purposes for realize ability freedom family financial freedom so that can enjoy retirement with do preparation as early as maybe. However, in frame realize objective finance so required management planned, orderly, and wise finances. Welfare finance can interpreted as views, feelings, and perception



to condition finance based on current conditions (Taft et al. 2013). Individuals or House stairs that have been is at in phase pension expected capable guard level welfare they (Rawidyo Putro et al., 2022).

### **Islamic Financial Planning**

In Islamic economics, the concept of financial planning is known as Islamic financial planning. The implementation of Islamic financial planning is part of Islamic wealth management. If Imam al-Ghazali described well-being as the fulfillment of five basic human needs—religion, soul, intellect, wealth, and lineage—then the implementation of Islamic financial planning must encompass these five basic needs. Without proper planning, it becomes impossible for these five basic human needs to be fulfilled in their respective proportions. One of the most important forms of Islamic wealth management implementation is asset management. (Saadah, 2018)

The concept of Islamic financial planning emphasizes that the ultimate goal is not limited to worldly matters but continues into the afterlife with ongoing rewards. Therefore, Islamic financial planning encompasses Islamic income, Islamic expenditure, debt management, Islamic risk management, investment, as well as zakat, sadaqah, charity, and endowment. The purpose of investment begins with marriage planning (for those who are not yet married) and educational planning to enhance knowledge. Increasing knowledge is not only about worldly knowledge but also strengthening religious knowledge, such as cultivating the habit of reading or reciting the Quran, including reading the Quran (Putri, 2016). According to Anggaraini (2017), the principles of managing finances in an Islamic manner are as follows:

- a. Income  
Income in Islam is source that should owned by the house ladder Muslim . In search of income must be in accordance with sharia Islam, must be halal and toyyib . Rasulullah SAW. said : “ Indeed, Allah is good and only accept the good things only .” (HR. Muslim).
- b. Production  
Expenditure public need good planning in the form of budget finance . In planning expenditure made distribution need main and set aside also for share to environment in need .
- c. Planning Long- term Planning term long need done in life House stairs, for example for determine preparation studying child, for handle condition emergency like Sick, for preparation perform the Hajj pilgrimage and Umrah etc.
- d. Insurance  
Insurance is shape protection self and wealth we. Forms insurance for example insurance health and insurance vehicle. A Muslim should follow insurance based sharia so that protection is carried out more blessing
- e. Debt Management  
Islam allows it his people For incur debt against urgent needs , but No allowed if debt the contain element usury . Currently Already Many sharia banks offer it debt for example for business capital, or financing vehicle.
- f. People's Investment

Islam allowed For do investment, with objective for utilize funds excess owned. Investment the Can in form gold, deposits or sharia - indexed shares, because no contain element usury. Wrong One form other investments, namely for activity business, for example buy property for rent.

g. Zakat

Zakat is harmonious the last Islam required for people Islam If Already sufficient nisab. The purpose of zakat is to purify property that has and for help fellow human beings. In economics sharia at home the zakat ladder must be in take into account as routine expenses . For example from professional zakat or zakat agriculture etc. (Hasanah et al., 2017)

## **Welfare**

According to Wulandari (2022) Welfare is objective society that does not only must achieved, but also aspired to. Welfare is fortamorgana without power work and cooperation between various parties. One of them suggested instructions in Islam is Work and fight For more prosperity and happiness high in the world and in afterlife . There are several type business or work that can done by people, good in a way individual and group, without violate all condition Islamic law to get benefits in this world and the hereafter (Hasanah et al., 2017).

According to Law No. 11 of 2009, Welfare Social is condition fulfillment material, spiritual and financial needs social citizens to be able to life worthy and capable develop self , so that can carry out function social issues . welfare growing social mature This show that There is citizens who have not fulfilled right on need basically in a way worthy because Not yet get service social from the country. As a result , it is still There is citizens who experience obstacle implementation function social so that No can undergo life in a way worthy and useful . ( Aulia Rizki Akbar, 2018)

## **METHOD**

This research is a library research using qualitative methods in the form of descriptive, analytical, and explanatory analysis. The data sources in this research are all books and articles discussing the research topic written by other parties. Data analysis methods employ descriptive and comparative analysis. Descriptive analysis, aimed at systematically and accurately describing a fact, is used to explore the concept of maqashid syari'ah and its implementation in Islamic economics. Comparative analysis, on the other hand, is used to compare the thoughts of Muslim scholars on this topic, both classical and contemporary.

## **RESULTS AND DISCUSSION**

### **Maqosyid Sharia in Economics**

All life If arranged with the concept of religion then all will own clear direction and goals , objectives life For get blessings and prosperity , so it is very necessary knowledge knowledge about operate life through concept Maqosid Syariah. According to Syufa'at (2013) Maqasid al-shariah which is substantial contain welfare , according to al- Shaṭībī can seen from two angles look . First , maqasid al-Shari' ( God's purpose ) and this is what





it becomes object discussion This . Second , maqasid al- mukallaf ( purpose of mukallaf ). Viewed from corner God's purpose , maqasid al- shari'ah contain a number of aspect main points , namely ; 1) objectives beginning from Shāri ' stipulates sharia that is welfare humans in this world and the hereafter ; 2) determination sharia as something that must be done understood ; 3) determination sharia as law the taklif that must be implemented . ( Syufa'at , 2013). According to Adzkiya (2020) Concept Maslahah in maqosid Sharia can known become three part about need man in his life that is as following:

1. **Mashlahah al- Dharuriyyat.** Mashlahah al- dharuriyyah is matter that should filled or must implemented small gifts mukallaf / human For reach the benefit of this world and the hereafter Pabila matter This No There is so will cause damage even disappearance life and living like, eating, drinking, praying, fasting and other acts of worship (al- Syathibi). In the interest of this there is some that should guarded:
  - a. *Hifdzu al-din* , preserving / guarding religion
  - b. *Hifdzu al- nafs* , guarding the soul soul
  - c. *Hifdzu al - 'aql* , guarding the mind common sense.
  - d. *Hifdzu al- nasl /al -' ird* , guard or maintain bloodline
  - e. *Hifdzu al-mal* , guarding treasure in ownership and search
2. **Mashlahah al-Hajiyyat.** Mashlahah al-Hajiyyat is secondary, namely Something that should There is so that in do something Can supported when there is. However, when no there is also not cause damage or harm, but can have an effect on the existence of difficulty.
3. **Mashlahah al-Tahsiniyyat.** The contemporary term that is tertiary, namely action or the usual nature held by custom habit society, which is good and based on a strong personality as well as No contradictory with reason healthy. Al- tahsiniyyat is as the perfecter Can done or abandoned (Hasyim, 2020).

### Implementation Maqosyid Syariah in Planning Finance

Main objective the Sharia mentioned above own the urgency that varies. Because aspect the urgency differentiated in three levels namely dharuriyat, hajiyyat and tahsiniyat. Dharuriyat is all things that are essential for life human beings. Hajiyyat is all primary needs man in his life whereas tahsiniyat is something need life which is of a nature perfect life human beings . dharuriyat or essential includes religion, soul, mind, descendants, property is One unity that is not can separated. If there is One only that is ignored, will cause inequality in humans. Then need pilgrimage functioning complete aspect essential so that more sturdy . Example from pilgrimage is a form of circumcision after obligatory worship fulfilled. While need tahsiniyat functioning add beauty and pleasure life for example communication man will more fast and convenient when use telephone handheld, appearance woman will more Beautiful when decorated rings and bracelets. However very Again that need tahsiniyat This filled after necessities and necessities fulfilled ( Bahsoan , 2011).

Values essential blessings as maqashid sharia This can used For formulate economy in context contemporary, good in the process of production, consumption, distribution, policy fiscal, financial, institutions finance, and so on (Mufid 2016, 118–32). The Qur'an

and Hadith as text sharia outline has determine principles general in activity economy with objective create structure a just economy above values balance and prosperity } atan without element exploitation , where sharia functioned as controller and engineer (Aziz 2013, 6; Ghofur 2017, 58), (Janah, nd2018).

Islam teaches that spending House ladder Muslim more prioritize purchase needs main so that in accordance with objective sharia . There are three type need House stairs , namely : a. Primary needs , Primary needs are livelihood main for estimated human can realizing five goals sharia ( maintaining soul , mind , religion, lineage and honor ). Needs This covering need will eat , drink , place residence , health , security , knowledge and marriage . b. Needs secondary , Needs secondary is need For make it easier live far away from difficulties . Needs This No need filled before primary needs are met . Needs this is still relate with five goals Sharia . c. Needs complement , need complement is needs that can be met add goodness and well-being in life human . Fulfillment need This depends on primary and secondary needs and all related with objective Sharia . (Hasanah et al., 2017)

### Concept of Economic Welfare

Concept Islam deep well-being has explained with some the explanation that begins from individual , family and society, from individual seen from what has been created on earth this is what it contains plants, food everything source wealth for continuity live human in the world so that his life prosperous and happy explained in QS *it means Indeed, We have place you all in front the earth and We created for you in front The earth ( source ) of livelihood . Very little. you grateful ”* (Al-A'raf-10).

Therefore That obligation Work for everyone is one method for red well-being, as one effort increase level prosperous life with increase productivity someone, with work will reduce level unemployment and reduce poverty in life. Aspect pad family, well-being that has been explained is with policy humanity / humane with give attention to closest relative each other understand and comprehend deep shape please help. *And give to close families will his right, to the poor and the needy travel and don't you squander (your wealth) " Excessive"* (al -Isra': 26).

Terrifying attention to brother close not only in shape material just with friendship and help energy or mind is appropriate practice with ability we. Welfare family can achieved when A family own adequate income for fulfil need consumption they, who in turn allows they For fulfil need in various aspect life, start from education until spiritual values, so that become quality family. According to Hanum (2018) A prosperous family is family that can fulfil all his needs, and is called as family quality, with fulfillment need in aspect education, health, economy, social culture, independence family and mental spiritual as well religious values. In A family for fulfil need close with magnitude income that produced from work and discharged as form consumption For reach welfare (Hasanah et al., 2017).

According to Purwanto (2018) the level of welfare family No only seen from size that can visible (physical and health) but also things that are not visible can seen (spiritual). Level of well-being can seen of 4 forms welfare following:





1. *Economic well-being*, namely welfare meaningful economy as level fulfillment of input financially by the family. That Can in the form of income, value asset family, as well as expenditure. While the output is in the form of benefit direct from investment at the level individuals, families and residents.
2. *Social well-being*, namely welfare social with indicators used is level education and status and type work. In addition there are also several other indicators used that is award social and support social. Awards here act as center development humans to play a role and function optimally, creatively, productively, skillfully and optimistically. Meanwhile support social in a way wide known as one of the factor important a Woman Marry.
3. *Physical well-being*, that is welfare physique with indicators used is nutritional status, health status, level mortality and rates morbidity.
4. *Psychological / spiritual mental*, namely welfare psychology with the indicators used is Sick soul, stress level, level kill self, level divorce rate abortion, rate crime and levels freedom sex (Purwanto & Taftazani, 2018)

Need in families are very diverse, for fulfilling it is very necessary make planning finance family, with planning a number of stages will We pay attention, then prosperous family is can fulfil all needs that are starting to arise from need fundamental until need luxurious Good born and inner self. In realizing That all improvement quality work is very necessary noticed.

## CONCLUSION

Islam provides a way to regulate all aspects of human life in this world and the hereafter. This concept is embodied in the maqasid syariah, so that humans do not err in facing their lives. In addition to safety, Muslims will receive blessings from actions carried out in accordance with the rules of Islam.

Human life is inseparable from needs, and human needs are highly complex and seemingly endless. Therefore, financial planning is necessary to ensure that individuals can manage and spend their wealth with clear direction and purpose.

Financial planning is essential in human life. The maqasid syariah provides a foundation in the concepts of Mashlahah al-Dharuriyyat, Mashlahah al-Hajiyyat, and Mashlahah al-Tahsiniyyat. In financial planning, finances in life are divided into three categories: short-term planning, medium-term planning, and long-term planning. In this planning, financial management will be allocated effectively and directed appropriately.

From the planning that has been implemented, the ultimate goal is to achieve well-being in life. Well-being in human life is divided into several categories: economic well-being, social well-being, physical well-being, and mental well-being.

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