



Family Resilience Through Financial Literacy Within the Framework of Integrating Social Sciences and the Concept of the Prophet's Hadith

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Abstract

Family Resilience has gained increasing scholarly attention amid growing economic uncertainty and financial vulnerability. This study aims to reconceptualize financial literacy as a pillar of family resilience from a Hadith perspective, addressing a gap in mainstream literature that often overlooks ethical and religious foundations. This research uses an interpretative qualitative method, analyzed using an integration-interconnection approach by Amin Abdullah, namely analyzing the Prophet's hadiths regarding household financial management, then integrating them with social sciences, such as economics and finance, and Islamic law. The findings demonstrate a strong convergence between prophetic ethical principles and core indicators of modern financial literacy. The Hadith emphasis on responsibility for family provision aligns with budgeting practices and prioritization of essential needs, thereby supporting household economic stability. Teachings on moderation in consumption foster adaptive and sustainable financial attitudes, contributing to long-term resilience. Prophetic warnings against excessive debt reflect an early awareness of structural financial risks that contemporary studies associate with family stress, conflict, and economic fragility. Furthermore, ethical guidance on the use of wealth cultivates value-oriented financial behavior that enhances not only economic resilience but also social, emotional, and moral well-being within households. Overall, the study shows that Hadith-based financial literacy operates as a moral-financial capability that integrates technical financial competence with ethical responsibility. Thus, this research strengthens the theory of integration-interconnection of hadith studies with social sciences, especially economics and Islamic family law, which offers a conceptual basis for the development of family policies and contextual and sustainable financial literacy education.

Keywords: Family Resilience, financial literacy, household finance, hadith studies, integration-interconnection

Abstrak

Ketahanan keluarga semakin mendapat perhatian dalam kajian keluarga dan ilmu sosial seiring meningkatnya ketidakpastian ekonomi dan kerentanan finansial. Penelitian ini bertujuan merekonseptualisasi literasi keuangan sebagai pilar ketahanan rumah tangga melalui perspektif hadis, yang selama ini relatif terabaikan dalam literatur arus utama. Penelitian ini menggunakan metode kualitatif interpretatif, dianalisis dengan pendekatan integrasi-interkoneksi oleh Amin Abdullah, yaitu menganalisis hadits-hadits Nabi tentang pengelolaan keuangan rumah tangga, kemudian mengintegrasikannya dengan ilmu-ilmu sosial, seperti ekonomi-keuangan serta hukum Islam. Hasil penelitian menunjukkan bahwa prinsip-prinsip etika kenabian memiliki kesesuaian yang kuat dengan indikator utama literasi keuangan modern. Tanggung jawab nafkah keluarga dalam hadis berkorelasi dengan praktik penganggaran dan prioritas kebutuhan, yang berkontribusi pada stabilitas ekonomi rumah tangga. Ajaran konsumsi secara moderat membentuk sikap keuangan yang adaptif dan berkelanjutan, sehingga mendukung ketahanan jangka panjang. Peringatan terhadap utang berlebihan mencerminkan kesadaran profetik terhadap risiko finansial struktural yang dalam konteks modern, terbukti meningkatkan stres keluarga dan kerentanan ekonomi. Selain itu, etika penggunaan harta menanamkan orientasi nilai yang memperkuat ketahanan sosial, emosional, dan moral rumah tangga. Temuan ini menegaskan bahwa literasi keuangan berbasis hadis berfungsi sebagai kapabilitas moral-finansial yang mengintegrasikan keterampilan teknis dengan tanggung jawab etis. Dengan demikian, penelitian ini memperkuat teori integrasi-interkoneksi studi hadis dengan ilmu-ilmu sosial, khususnya ekonomi dan hukum keluarga Islam, yang menawarkan landasan konseptual bagi pengembangan kebijakan keluarga serta pendidikan literasi keuangan yang kontekstual dan berkelanjutan.

Kata Kunci: *Ketahanan keluarga, literasi keuangan, keuangan keluarga, studi hadis, integrasi-interkoneksi*

Introduction

Family resilience has become an increasingly critical issue in contemporary family studies and social sciences, particularly amid growing economic uncertainty, income volatility, inflationary pressures, and rising financial vulnerability.¹ Structural changes in labor markets, recurring global crises, and prolonged economic disruptions have positioned households as one of the most vulnerable social units in absorbing financial shocks. Evidence from the World Bank's World Development Report 2022 highlights that many households across both emerging and advanced economies experience significant difficulties in maintaining baseline consumption

¹ Pawan Ashok Kamble, et.al., "Building Financial Resilience: A Systematic Literature Review and Future Research Agenda," *Journal of Economic Surveys*, (2025). Siti Amaroh, et.al., "Women and Investment Decision in Sharia Instruments: Moderating Effect of Financial Spirituality Orientation," *Jurnal Ilmiah Peuradeum* 12, No. 2 (2024).

and financial stability when confronted with income losses and economic shocks, underscoring the fragility of family resilience in diverse contexts. Consequently, family resilience is no longer understood merely as the ability to survive economic hardship, but rather as a dynamic capacity to anticipate, absorb, adapt to, and recover from financial stress in a sustainable manner.²

Within this context, financial literacy has been widely recognized as a key determinant of family resilience. Financial literacy generally refers to the combination of knowledge, skills, and attitudes that enable individuals and families to understand financial products, manage income and expenditure, and make informed financial decisions over the life course.³ A growing body of empirical research demonstrates that households with higher levels of financial literacy are more likely to maintain emergency savings, manage debt responsibly, diversify financial assets, and withstand economic shocks more effectively.⁴ Recent household-level studies further confirm that financial literacy enhances financial resilience by strengthening savings behavior, insurance participation, and long term financial planning.

Despite the robustness of these findings, existing literature predominantly conceptualizes financial literacy through economic and behavioral frameworks that emphasize rational choice, cognitive competence, and efficiency-oriented decision-making. While such approaches offer valuable insights, they tend to marginalize the moral, ethical, and cultural dimensions that shape financial behavior within families.⁵ Studies in economic sociology and family research increasingly highlight that household financial decisions are deeply embedded in social norms, moral values, and belief systems that extend beyond purely economic rationality. As a result, the prevailing literature provides a partial understanding of family resilience, particularly in contexts where religious values play a central role in structuring everyday financial practices.

This limitation is especially salient in Muslim societies, where household financial behavior is inseparable from Islamic ethical teachings. In Islam, the management of wealth is not merely a technical or instrumental activity, but a moral responsibility governed by religious norms that regulate earning, spending, saving, and sharing resources. Prophetic traditions (hadith) offer comprehensive guidance on household financial conduct, including the obligation of family provision

² World Development Report, *World Development Report 2022: Finance for an Equitable Recovery* (The World Bank, 2022). Hulya Dagdeviren and Matthew Donoghue, "Resilience, Agency and Coping with Hardship: Evidence from Europe during the Great Recession," *Journal of Social Policy* 48, no. 3 (2019), p. 547–67.

³ Annamaria Lusardi and Olivia S. Mitchell, "The Economic Importance of Financial Literacy: Theory and Evidence," *Journal of Economic Literature* 52, no. 1 (2014), p. 5–44.

⁴ Taixing Liu et al., "Financial Literacy and Household Financial Resilience," *Finance Research Letters* 63 (2024), p. 105378.

⁵ Elias Hadjielias, et. al., "Ethical Issues in Family Business: Toward a Deeper Understanding and a New Research Agenda," *Journal of Business Ethics* 198, no. 4 (2025), p. 715–31,

(*naḥāqah*), moderation in consumption, prudence in managing debt, and ethical use of wealth.⁶ The Prophet Muhammad PBUH explicitly emphasized the moral gravity of financial responsibility within the family, stating that neglecting one's dependents constitutes a serious moral failing (HR. Muslim, no. 996). Such teachings frame household financial management as a moral duty with social and spiritual consequences, directly linked to family stability and well-being.

Hadith literature also promotes principles of moderation (*i'tidal*) and sufficiency (*kifāyah*) that discourage excessive consumption and unsustainable financial behavior. The Prophet's guidance that human needs are limited to basic necessities (HR. al-Tirmidzi, no. 2341) resonates strongly with contemporary discussions on sustainable consumption and long-term household stability. Furthermore, repeated prophetic warnings against excessive debt reflect an early awareness of the psychological, social, and economic risks associated with financial mismanagement. Contemporary empirical studies confirm that unmanaged debt is closely associated with increased family stress, marital conflict, and reduced family resilience.⁷ These convergences suggest that Hadith-based principles are not only normatively relevant but also empirically meaningful for understanding family resilience.

However, despite the richness of prophetic teachings related to household financial conduct, systematic academic efforts to integrate Hadith into contemporary discussions of financial literacy and family resilience remain limited.⁸ Existing Islamic finance scholarship has largely focused on macro-level issues such as Islamic banking, zakat, and financial systems, while micro-level analyses of household financial literacy grounded in prophetic ethics are relatively underdeveloped. Moreover, studies in family studies and social sciences rarely conceptualize religious ethics as an internal framework shaping financial knowledge, attitudes, and behavior within households. This gap constrains the theoretical development of value-based approaches to family resilience and limits the explanatory scope of existing financial literacy models, particularly in religious and cultural contexts.

Responding to this gap, the present study aims to reconceptualize financial literacy as a moral–financial capability grounded in Hadith, positioning prophetic ethics as an ethical framework that informs household financial behavior and resilience. Rather than treating religious teachings as external norms, this study conceptualizes Hadith as an internal value system that shapes how financial

⁶ Zurifah Nurdin, et.al., "From Classical Kafā'ah to Contemporary Economic Justice: A Hadith-Based Legal Reassessment in Islamic Family Law," *Al-Istinbath: Jurnal Hukum Islam* 10, no. 2 (2025), p. 809–30. Bahrun Abubakar, et.al., "Parenting Education in Islamic Families within the Framework of Family Resilience in Aceh, Indonesia," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, No. 2 (2023).

⁷ Valerie Heintz-Martin, et.al., "Household Debt, Maternal Well-Being, and Child Adjustment in Germany: Examining the Family Stress Model by Family Structure," *Journal of Family and Economic Issues* 43, no. 2 (2022), p. 338–53.

⁸ Kamble, Mehta, and Rani, "Building Financial Resilience: A Systematic Literature Review and Future Research Agenda."

knowledge is understood, practiced, and transmitted within families. By integrating insights from Islamic studies, family studies, and social sciences, this research seeks to extend family resilience theory toward a more holistic and context-sensitive framework.⁹

This study adopts a qualitative method based on interpretative-contextual analysis. While the coherent theoretical basis for this integrative approach, this study adopts the integrative-interconnective paradigm developed by M. Amin Abdullah as its main analytical lens.¹⁰ There are two data sources, namely, literature studies and in-depth interviews. Literature data comes from the Prophet's Hadiths that explain financial literacy in the family as a normative-ethical source. Meanwhile, in-depth interviews with key informants are experts in hadith, Islamic law and Islamic family law. This paradigm enables a dialogical engagement between the Hadith as a normative-ethical source and contemporary social science as an empirical-analytical tool, thus overcoming the dichotomy between religious and secular knowledge. Within this framework, financial literacy is not merely examined as a technical or behavioral construct, but as a value-laden practice located at the intersection of *hadlarah al-nash* (textual authority), *hadlarah al-'ilm* (scientific inquiry), and *hadlarah al-falsafah* (ethical reflection).

Next, the analysis is carried out using an integrative-interconnective approach through a critical reading of the hadith to examine its normative meaning, ethical orientation, and social implications, while considering its historical and socio-cultural context. Next, it is integrated and connected with the scientific literature on socio-economic finance and family resilience to increase analytical rigor and develop a comprehensive conceptual framework that connects the principles of prophetic ethics. By situating prophetic ethics at the intersection of financial literacy and family resilience, this study offers a theoretically grounded and context sensitive framework that contributes to the advancement of family studies and social sciences. The proposed model not only bridges religious scholarship and contemporary financial literacy research, but also provides a foundation for future empirical investigations and policy-oriented interventions aimed at strengthening family resilience through value-based financial practices.

Substance of Theoretical Studies

1. Financial Literacy and Family resilience in Social Science Perspectives

Financial literacy is widely defined as a multidimensional construct encompassing financial knowledge, attitudes, and behaviors that enable households to manage risk and sustain stability under economic uncertainty. Empirical research consistently shows that financially literate households are more resilient to income

⁹ Liu et al., "Financial Literacy and Household Financial Resilience."

¹⁰ M. Amin Abdullah, *Islamic Studies di Perguruan Tinggi: Pendekatan Integratif-Interkonektif*, Yogyakarta: Suka Press, 2007. M. Amin Abdullah, *Multidisiplin, Interdisiplin, dan Transdisiplin: Metode Studi Agama dan Studi Islam di Era Kontemporer*, Yogyakarta: IB Pustaka, 2021.

shocks through stronger saving behavior, prudent debt management, and long-term financial planning.¹¹

However, dominant frameworks remain grounded in assumptions of economic rationality, offering limited insight into the moral and cultural contexts that shape financial decision-making. Economic sociology emphasizes that household financial behavior is socially embedded within value systems and belief structures, underscoring the need for normative–ethical perspectives, including Hadith-based ethics, to deepen analyses of financial literacy and family resilience.

2. Hadith as an Ethical Framework for Household Financial Literacy

In Islam, household financial management is embedded in moral and spiritual responsibility rather than treated as a purely technical activity. Prophetic traditions (hadith) articulate ethical principles that form a value-based foundation for financial literacy, including responsibility for family provision, moderation in consumption, prudent financial planning, and avoidance of destructive financial risks. These principles situate financial behavior within a moral framework that links economic decisions to social accountability and spiritual consequences.¹²

The concept of *nafaqah* (obligatory family provision), for example, extends beyond material fulfillment to emphasize household stability and sustainability. The Prophet’s warning that neglecting dependents constitutes a moral failing (Muslim, no. 996) underscores that inadequate financial management directly undermines family resilience. From a family studies perspective, this ethical mandate aligns closely with notions of family responsibility and economic caregiving as central components of resilience.

Similarly, the principles of moderation (*I’tidal*) and sufficiency (*kifayah*) promoted in hadith provide an ethical basis for controlling consumption and avoiding excessive materialism. Prophetic guidance limiting human needs to essential necessities (al-Tirmidhi, no. 2341) resonates with contemporary findings linking restrained consumption to long-term financial stability and psychological resilience. In addition, prophetic cautions against excessive debt (al-Bukhari, no. 832) reflect an early ethical awareness of financial practices that weaken family resilience, a concern strongly supported by empirical evidence on debt-related stress and family conflict. Collectively, these convergences demonstrate that hadith-based ethics are not merely normative ideals but analytically relevant for explaining how households sustain financial stability and resilience.

¹¹ Isha Bajaj and Mandeep Kaur, “Validating Multi-Dimensional Model of Financial Literacy Using Confirmatory Factor Analysis,” *Managerial Finance* 48, no. 9/10 (2022), p. 1488–1512,

¹² Pra Warman Syah et al., “Microfinancial Management from a Qur’anic Perspective: A Case Study of Small-Scale Traders in Jakarta’s Traditional Markets,” *Journal of Posthumanism* 5, no. 6 (2025), p. 313–53.

3. Integrating Hadith and Contemporary Literature: Toward a Conceptual Framework

Integrating hadith into financial literacy research enables the formulation of a framework that links ethics, capability, and family resilience. This approach reconceptualizes financial literacy from a set of technical skills into a moral–financial capability, in which rational resource management is guided by ethical responsibility and socially embedded values. From a family studies perspective, this integration positions religious ethics as an internal household resource rather than an external moral constraint. Prophetic teachings function as internalized value systems that shape financial knowledge, attitudes, and behaviors, thereby extending dominant behavioral approaches to financial literacy.¹³

Conceptually, the synthesis of hadith and contemporary literature reveals clear alignments between prophetic ethics, financial literacy indicators, and core dimensions of family resilience. As summarized in Table 1, ethical principles translate into practical competencies such as budgeting, consumption restraint, and prudent debt management while simultaneously reinforcing economic, social, psychological, and moral resilience, providing a coherent foundation for future empirical and policy-oriented research.

Table 1: Conceptual Mapping of Hadith-Based Ethics, Financial Literacy Indicators, and Family Resilience

| Hadith Theme | Hadith Reference | Financial Literacy Indicators | Family Resilience Dimensions |
|--|--------------------------------------|---|---|
| Responsibility for family provision (<i>naḥāqah</i>) | Muslim no. 996 | Household budgeting; prioritization of needs | Economic stability; family well-being |
| Moderation and sufficiency in consumption | al-Tirmidhī no. 2341 | Consumption control; moderate financial attitudes | Economic sustainability; long-term resilience |
| Family expenditure as charity | al-Bukhārī no. 5351; Muslim no. 1002 | Positive attitudes toward household spending | Social and emotional resilience |
| Warnings against excessive debt | al-Bukhārī no. 832 | Debt management; financial risk mitigation | Financial resilience; stress reduction |

¹³ Berkay Ayhan, “Constituting Financialized Subjectivities: Cultural Political Economy of Financial Literacy in Turkey,” *Turkish Studies* 20, no. 5 (2019), p. 680–707.

Financial Literacy as a Pillar of Family Resilience: Empirical Confirmation and Theoretical Extension

Financial literacy has been widely recognized as a critical pillar of family resilience, particularly in contexts marked by economic uncertainty, income volatility, and financial vulnerability.¹⁴ A substantial body of cross national empirical research demonstrates that households with higher levels of financial literacy are better able to maintain consumption stability, accumulate emergency savings, manage debt prudently, and respond adaptively to economic shocks.¹⁵ These findings collectively affirm that financial literacy functions not merely as an individual cognitive skill, but as a strategic household resource that supports long-term economic stability and adaptive capacity.

While the present study confirms these empirical insights, it also extends the discussion by demonstrating that financial literacy is not a value-neutral construct.¹⁶ Conventional financial literacy frameworks largely conceptualize literacy through economic and behavioral lenses, emphasizing rational decision-making, information processing, and utility maximization. Although analytically valuable, such approaches tend to overlook the moral and normative contexts within which financial knowledge and skills are interpreted and enacted at the household level.¹⁷ As a result, they provide only a partial explanation of why households with comparable financial knowledge often exhibit markedly different resilience outcomes.

This study addresses this limitation by foregrounding the role of ethical frameworks in shaping household financial behavior. Drawing on Prophetic traditions (Hadith), the analysis reveals that financial practices within Muslim households are embedded in a moral economy that emphasizes responsibility, moderation, and accountability. Principles such as the obligation of family provision, restraint in consumption, and caution toward financial risk function not merely as moral exhortations, but as internalized guidelines that structure everyday financial decision-making.¹⁸ In this sense, Hadith operates as a normative framework that gives meaning and direction to financial literacy practices.

This perspective aligns with insights from economic sociology, which emphasize that financial behavior is socially embedded and shaped by moral meanings, cultural norms, and belief systems rather than purely instrumental

¹⁴ Ivana Katnic et al., "Understanding the Role of Financial Literacy in Enhancing Economic Stability and Resilience in Montenegro: A Data-Driven Approach," *Sustainability* 16, no. 24 (2024), p. 11065,

¹⁵ Annamaria Lusardi and Olivia S. Mitchell, "Financial Literacy around the World: An Overview," *Journal of Pension Economics and Finance* 10, no. 4 (2011), p. 497–508,

¹⁶ Vânia Moreira Costa et al., "When More Is Less in Financial Decision-Making: Financial Literacy Magnifies Framing Effects," *Psychological Research* 85, no. 5 (2021), p. 2036–46,

¹⁷ Maryann Bylander and Phasy Res, "'If You Fall, Stand Up Again': The Moral Nature of Financial Literacy in the Global South," *Development and Change* 52, no. 1 (2021), p. 26–53.

¹⁸ Daniel Maman and Zeev Rosenhek, "Responsibility, Planning and Risk Management: Moralizing Everyday Finance through Financial Education," *The British Journal of Sociology* 70, no. 5 (2019), p. 1996–2019.

rationality.¹⁹ By integrating Hadith into the analysis, this study provides a more comprehensive interpretative lens for understanding family resilience, particularly in religious contexts where ethical values play a central role in organizing economic life. Financial literacy, from this viewpoint, cannot be fully understood without reference to the normative orientations that guide its application.

A key theoretical novelty of this study lies in its reconceptualization of financial literacy as a moral–financial capability.²⁰ Unlike dominant models that frame financial literacy primarily as a technical or cognitive competence, the Hadith-based perspective conceptualizes financial literacy as an integrated capacity that combines financial knowledge with ethical responsibility. This reconceptualization shifts the analytical focus from what households know about finance to how and why they use that knowledge in ways that sustain family wellbeing and resilience.

Moreover, the findings suggest that financial literacy functions as a relational rather than purely individual capability.²¹ Prophetic teachings concerning family provision and responsibility situate financial decision-making within networks of care and obligation that extend beyond individual preferences. From a family studies perspective, this relational orientation helps explain how financial practices contribute to household cohesion, emotional security, and collective well-being. Financial literacy thus supports family resilience not only through material outcomes, but also by reinforcing social and moral bonds within the family. Importantly, the Hadith-based approach also enables a shift from correlational to interpretative explanations of family resilience.²² Whereas much empirical research focuses on whether financial literacy predicts resilience outcomes, this study addresses the deeper question of how financial literacy translates into resilient behavior within specific value systems. Ethical internalization emerges as a key mechanism linking financial knowledge to adaptive capacity, particularly under conditions of economic stress and uncertainty.

Reconceptualizing Financial Literacy as Moral–Financial Capability

A central theoretical contribution of this study lies in its reconceptualization of financial literacy as a moral–financial capability. Dominant frameworks in financial literacy research typically define literacy as a combination of financial

¹⁹ Siti Azizah, “Tindakan Ekonomi: Antara Ruang Rasionalitas Dan Ruang Religiusitas Dalam Perspektif Sosiologi Dan Filsafat Sosial,” *The Sociology of Islam* 7, no. 1 (2024), p. 77–94.

²⁰ Mandeep Mahendru, “Financial Well-Being for a Sustainable Society: A Road Less Travelled,” *Qualitative Research in Organizations and Management: An International Journal* 16, no. 3/4 (2021), p. 572–93.

²¹ Olivia S. Mitchell and Annamaria Lusardi, “Financial Literacy and Economic Outcomes: Evidence and Policy Implications,” *The Journal of Retirement* 3, no. 1 (2015), p. 107–14.

²² Fadhilah Is, et.al., “The Concept of Family Resilience Towards The Issue of Infidelity In Households,” *TAJDID: Jurnal Ilmu Ushuluddin* 24, no. 1 (2025), p. 80–107.

knowledge, skills, and behaviors oriented toward effective resource management.²³ While this formulation has been widely adopted in empirical studies and policy interventions, it remains conceptually limited in its ability to explain persistent gaps between financial knowledge and actual household behavior, particularly under conditions of economic uncertainty and stress.²⁴ These gaps point to underlying motivational and normative factors that conventional models fail to capture adequately.

Empirical research increasingly demonstrates that higher levels of financial knowledge do not automatically translate into prudent financial practices or improved family resilience. This inconsistency suggests that cognitive competence alone is insufficient to explain financial decision-making within households, especially when families face competing needs, emotional pressures, and social expectations.²⁵ The present study addresses this limitation by introducing an ethical dimension as a constitutive element of financial literacy.²⁶ Drawing on Hadith-based analysis, financial competence is shown to be inseparable from moral responsibility, intentionality, and accountability within family life.

In the Hadith-based framework developed in this study, financial literacy is embedded within a moral economy that emphasizes responsibility toward dependents, moderation in consumption, and foresight in managing financial obligations.²⁷ These ethical principles function as internalized guides that shape how households interpret financial information, assess risk, and prioritize competing needs. Financial literacy, therefore, extends beyond technical proficiency to encompass an ethical orientation that directs financial behavior toward sustainable family well-being and long-term stability.

This reconceptualization advances financial literacy scholarship by reframing literacy as a capability that integrates both instrumental and normative dimensions. Rather than treating ethics as an external influence on financial behavior, the moral–financial capability framework positions ethical values as internal mechanisms that mediate the relationship between knowledge and action.²⁸

²³ Dee Warmath and David Zimmerman, “Financial Literacy as More than Knowledge: The Development of a Formative Scale through the Lens of Bloom’s Domains of Knowledge,” *Journal of Consumer Affairs* 53, no. 4 (2019), p. 1602–29.

²⁴ Ani Caroline Grigion Potrich and Kelmara Mendes Vieira, “Demystifying Financial Literacy: A Behavioral Perspective Analysis,” *Management Research Review* 41, no. 9 (2018), p. 1047–68.

²⁵ Marco Angrisani and Jinkook Lee, “Cognitive Decline and Household Financial Decisions at Older Ages,” *The Journal of the Economics of Ageing* 13, no. 4 (2019), p. 86–101.

²⁶ David Aristei, et.al., “Preferences for Ethical Intermediaries and Sustainable Investment Decisions in Micro-Firms: The Role of Financial Literacy and Digital Financial Capability,” *Research in International Business and Finance* 71 (2024), p. 102483.

²⁷ Syah et al., “Microfinancial Management from a Qur’anic Perspective: A Case Study of Small-Scale Traders in Jakarta’s Traditional Markets.”

²⁸ David W. Rothwell, et.al., “Building Financial Knowledge Is Not Enough: Financial Self-Efficacy as a Mediator in the Financial Capability of Low-Income Families,” *Journal of Community Practice* 24, no. 4 (2016), p. 368–88.

This perspective helps explain why households with limited financial resources may nonetheless exhibit resilient behavior when guided by strong ethical commitments that promote restraint, responsibility, and long-term orientation.

From a family studies perspective, moral–financial capability also highlights the relational nature of financial literacy.²⁹ Prophetic teachings consistently situate financial responsibility within family relationships, emphasizing obligations toward spouses, children, and dependents. Financial decisions are thus embedded within networks of care, reciprocity, and shared expectations that shape household priorities. This relational framing challenges individualistic assumptions prevalent in financial literacy research and underscores the importance of family-level norms in shaping resilient financial practices.

The findings further suggest that moral–financial capability plays a critical role in sustaining adaptive capacity over time.³⁰ Ethical commitments foster consistency in financial behavior, particularly during periods of economic stress when short-term coping strategies may undermine long-term stability. By encouraging moderation, foresight, and accountability, ethical frameworks help households maintain coherence between values and actions, thereby strengthening resilience beyond immediate economic outcomes.

In addition, the moral–financial capability framework offers important implications for future empirical research. By conceptualizing ethics as an internal driver of financial behavior, the framework invites the development of measurement tools that capture value orientation, ethical motivation, and moral reasoning alongside conventional indicators of financial literacy.³¹ Such advances would enable a more nuanced assessment of family resilience across diverse cultural and religious settings worldwide across contexts and generations globally.

Furthermore, the moral–financial capability framework contributes to sustainability-oriented approaches in social sciences.³² Ethical principles such as moderation, sufficiency, and responsibility promote long-term orientation and restraint, reducing households' exposure to financial volatility and overextension. Unlike externally imposed regulatory measures, internally held ethical commitments foster durable behavioral patterns that persist across economic cycles. In this sense, moral–financial capability functions as an endogenous resource that strengthens family resilience across time.

²⁹ Anne Angsten Clark et al., “Beyond Individual Responsibility – towards a Relational Understanding of Financial Resilience through Participatory Research and Design,” *Journal of Social Policy* 54, no. 4 (2025), p. 1225–42.

³⁰ Auvikki de Boon, et.al, “To Adapt or Not to Adapt, That Is the Question. Examining Farmers’ Perceived Adaptive Capacity and Willingness to Adapt to Sustainability Transitions,” *Journal of Rural Studies* 105 (2024), p. 103171.

³¹ Warmath and Zimmerman, “Financial Literacy as More than Knowledge”

³² Céline Janssen and Claudia Basta, “Are Good Intentions Enough? Evaluating Social Sustainability in Urban Development Projects through the Capability Approach,” *European Planning Studies* 32, no. 2 (2024), p. 368–89.

Moderation, Debt, and Psychological Resilience: A Hadith-Based Perspective

An important dimension of family resilience emerging from this study concerns the ethical regulation of consumption through the principles of moderation (*i'tidāl*) and sufficiency (*kifāyah*) articulated in Prophetic traditions.³³ The thematic analysis indicates that moderation is not merely a moral ideal, but a practical financial orientation that shapes household decision-making and contributes directly to psychological resilience. By framing consumption within ethical limits, Hadith-based teachings encourage households to align expenditure with necessity rather than desire, thereby reducing financial strain and emotional vulnerability.

Mainstream financial resilience literature often conceptualizes consumption behavior through quantitative indicators such as expenditure levels, income–consumption ratios, or purchasing power. While these measures capture material aspects of household well-being, they provide limited insight into the normative orientations that guide consumption choices. Excessive or status driven consumption has been shown to increase financial vulnerability, particularly in households exposed to income volatility.³⁴ In contrast, the Hadith based emphasis on moderation offers a value-oriented explanation for how households maintain stability despite economic uncertainty.

The principle of moderation functions as a form of ethical self-regulation that shapes both financial and psychological outcomes.³⁵ By discouraging excess, prophetic ethics reduce the likelihood of overextension, financial stress, and subsequent emotional distress. Psychological resilience literature highlights the importance of perceived control and predictability in managing stress.³⁶ Moderation contributes to these conditions by stabilizing expectations, limiting exposure to financial shocks, and fostering a sense of sufficiency that mitigates anxiety associated with unmet material aspirations.

Furthermore, moderation in consumption supports long-term family resilience by promoting sustainability-oriented behavior. Contemporary studies increasingly recognize that sustainable consumption practices are closely linked to household stability and well-being.³⁷ The Hadith-based framing of sufficiency

³³ Hasmin Hasmin and Jumiaty Nurung, “Informal Social Governance and Religious-Based Family Management in Shaping Sustainable Household Consumption: A Social Feasibility Study from Indonesia,” *International Journal of Sustainable Energy Planning and Management* 46 (2025), p. 92–107.

³⁴ Daesun Jung and Young Sik Kim, “Income Volatility, Household Leverage, and Consumption in Korea,” *Japan and the World Economy* 53 (2020), p. 100994.

³⁵ Komal Kamran et al., “Supervisor Bottom Line Mentality, Self-Regulation Impairment and Unethical pro-Organizational Behavior: Investigating the Moderating Effect of Perceived Employability,” *International Journal of Ethics and Systems* 39, no. 2 (2023), p. 342–60.

³⁶ Emily M. Cohodes et al., “Characterizing Experiential Elements of Early-Life Stress to Inform Resilience: Buffering Effects of Controllability and Predictability and the Importance of Their Timing,” *Development and Psychopathology* 35, no. 5 (27, 2023), p. 2288–2301.

³⁷ Laurence Godin and Justine Langlois, “Care, Gender, and Change in the Study of Sustainable Consumption: A Critical Review of the Literature,” *Frontiers in Sustainability* 2 (2021).

resonates with these findings, yet differs in its motivational foundation. Rather than relying on external incentives or environmental concerns, prophetic ethics promote moderation as an internalized value rooted in moral responsibility.³⁸ This internal motivation enhances the durability of resilient consumption practices across time.

The findings also demonstrate that moderation contributes to psychological resilience by reducing relational tension within households. Financial disagreements frequently arise from competing consumption priorities and unmet expectations.³⁹ Ethical frameworks that emphasize restraint and balance provide shared normative reference points that facilitate collective decision making and conflict management. As a result, households guided by moderation are better equipped to maintain emotional cohesion under financial pressure.

This is in line with the interview results from Asni, Profesor of Islamic Family law in Alauddin, who expressed the view that: Household financial management is closely related to social and psychological resilience. In my view, this relationship is very strong because the household or family is a fundamental pillar of society. A strong family contributes to a stable society. One of the key elements in building a strong family is stable and well-managed financial conditions. Fundamentally, household financial management is not only concerned with meeting economic needs but also has implications for personal emotional stability, fostering healthy marital relationships by building trust and responsibility, and creating a sense of peace and security within the family, thereby preventing conflict. Equally important is the family's readiness to face future challenges such as global crises and other uncertainties. Thus, sound financial management clearly contributes to psychological security. This condition also positively impacts the optimization of the family's social functions, particularly in relation to children's education and participation in community activities. Moreover, in Islam, there are social responsibilities embedded in institutions such as zakat, waqf, infaq, and sadaqah, all of which require a certain level of financial stability that can be achieved through proper household financial management. In essence, economic stability supports both social and psychological stability.⁴⁰

In line with this, a statement was also made by Muhammadiyah Amin, Professor of Hadith Studies at the Faculty of Sharia and Law, UIN Alauddin Makassar. Household financial management has significant implications for the social and psychological resilience of the family. Sociologically, economic stability

Zulfi Ida Syarifah, et.al., et.al., "Deconstructing Misogynistic Interpretations: A Gender-Just Fiqh Approach to the Role of Women in Family and Career," *Ulumuna: Journal of Islamic Studies* 29, No. 2 (2025).

³⁸ Mokh. Sya'roni et al., "Ecotheological Insights from Prophetic Hadiths: Reframing Islamic Environmental Ethics Based on SDGs," *Pharos Journal of Theology*, no. 106.5 (2025).

³⁹ Linda Kridahl and Ann-Zofie Duvander, "Financial Disagreements and Money Management Among Older Married and Cohabiting Couples in Sweden," *Journal of Family and Economic Issues* 44, no. 2 (2023), p. 394–411.

⁴⁰ Interview with Asni, Professor in Syariah and Law Faculty, UIN Alauddin Makassar, March 26, 2026.

contributes to the quality of relationships among family members as well as their interactions within the wider community. From a psychological perspective, sound financial management helps reduce stress, anxiety, and conflict within the household, as financial instability is often a major source of psychological pressure and domestic tension. Conversely, well-planned financial practices foster a sense of security and tranquility (*sakīnah*) within the family. From a social resilience standpoint, families with effective financial management are better equipped to *مواجهة* external pressures such as economic crises or social change, while also fulfilling social functions like charity (*ṣadaqah*), mutual assistance, and community participation. In the perspective of Hadith, there is a strong emphasis on responsibility, prudence, and the pursuit of blessing (*barakah*) in managing wealth, as the Prophet Muhammad (peace be upon him) taught that wealth managed properly and used for righteous purposes brings not only material benefit but also psychological and social well-being.⁴¹

This narrative underscores that financial management in Islam transcends technical competence, functioning as an ethical and holistic practice that integrates economic stability with psychological well-being and social responsibility, thereby reinforcing family resilience in a comprehensive sense. Importantly, the ethical regulation of consumption interacts closely with financial planning and foresight. Moderation enables households to allocate resources more effectively toward savings, emergency funds, and future-oriented goals.⁴² This alignment between present behavior and future security reinforces adaptive capacity and reduces vulnerability to unexpected shocks. In this sense, moderation operates not as a constraint on well-being, but as a mechanism for enhancing long-term psychological and financial stability.

From a family studies perspective, moderation also plays a socializing role within the household. Consumption practices grounded in ethical restraint are transmitted through daily routines and parental modeling, shaping financial attitudes across generations.⁴³ This intergenerational transmission contributes to the continuity of resilient practices, reinforcing household stability beyond immediate economic conditions. Such dynamics are often overlooked in conventional financial literacy research, which tends to focus on individual-level outcomes.

Based on the interview results with Hasnul Arifin Melayu, Academic, Islamic Law expert at the Faculty of Sharia, UIN Ar-Raniry, who stated: Family resilience is closely intertwined with financial literacy, particularly when viewed through the lens of the Hadith of Prophet Muhammad (peace be upon him). In Islamic teachings, wealth management is not merely an economic activity but also a moral and spiritual

⁴¹ Interview with Muhammadiyah Amin, Professor of Hadith Studies at the Faculty of Sharia and Law, UIN Alauddin Makassar, March 23, 2026.

⁴² Frederick Kibon Changwony, et.al., "Savings Goals and Wealth Allocation in Household Financial Portfolios," *Journal of Banking & Finance* 124 (2021), p. 106028.

⁴³ Mònica Casabayó, et.al., "Thou Shalt Not Covet: Role of Family Religiosity in Anti-consumption," *International Journal of Consumer Studies* 44, no. 5 (2020), p. 445–54.

responsibility. The Hadith emphasizes the principles of *al-i'tidāl* (balance) and *husn al-tadbīr* (sound management) in financial matters, as reflected in the Prophetic saying, “The best of affairs are those that are moderate (neither excessive nor deficient).” This principle suggests that financial literacy—encompassing the ability to plan, manage, and utilize financial resources wisely—represents a practical embodiment of the Islamic value of moderation. Consequently, families with a strong foundation in financial literacy are better equipped to avoid *isrāf* (extravagance) and *tabzīr* (wastefulness), to manage needs and desires proportionally, and to build sustainable long-term economic stability.⁴⁴

In sum, the narrative highlights that family resilience is not merely an economic condition but a morally grounded capacity shaped by financial literacy informed by Prophetic ethics. By embedding principles of moderation, responsibility, and prudent management into everyday financial practices, families are better positioned to achieve sustainable stability and navigate socio-economic challenges with both ethical awareness and practical competence.

A statement was also given by Darsul S. Puyu, Professor of Hadith at the Faculty of Sharia and Law, UIN Alauddin Makassar, explained that family resilience is closely related to financial literacy, as the ability to manage finances wisely is a key pillar in maintaining the stability and sustainability of household life. Therefore, it is important to understand how to manage finances as exemplified by the Prophet's hadith. The Prophet Muhammad (peace be upon him) emphasized the importance of not being excessive or stingy, not being wasteful or stingy. Therefore, financial literacy, such as the ability to manage a budget, is part of the Sunnah of living within the household. This family financial management is necessary because the responsibility for providing for the physical and spiritual is an obligation. A person sins if he neglects the responsibility for providing for the family. The Prophet encouraged caution in managing wealth, not hoarding it, and not freely squandering it. Therefore, understanding financial literacy is part of the moral and spiritual responsibility within the family.⁴⁵

This opinion is supported by Tasbih, Professor of Islamic Law at Alauddin State Islamic University, who explains that good financial management in a household has direct implications for social and psychological resilience. In numerous hadiths, the Prophet Muhammad (peace be upon him) emphasized the importance of tranquility (*sakinah*) and harmony within the family. When finances are managed in a planned manner, the potential for conflict, anxiety, and psychological stress can be minimized. Therefore, household financial management

⁴⁴ Interview with Hasnul Arifin Melayu, Academic, Islamic Law expert at the Faculty of Sharia, UIN Ar-Raniry, April 23, 2026.

⁴⁵ Interview with Darsul S. Puyu, Professor of Hadith at the Faculty of Sharia and Law, UIN Alauddin Makassar, March 28, 2026.

is not merely an economic matter, but also part of the effort to maintain mental health and social stability.⁴⁶

However, to make the argument more academically robust, two key enhancements are necessary. First is operationalization: how principles derived from Hadith—such as provision (*nafkah*), the prohibition of extravagance, and the responsibility of the household head—can be translated into concrete indicators of financial literacy (e.g., budgeting, saving, and risk management). Second is contextualization: how these principles function within the complexities of modern socio-economic realities. Without these steps, the proposed relationship risks remaining assumptive rather than analytical. Therefore, while the statement is on the right track, it requires further methodological elaboration to serve as a solid academic argument.

The Hadith-based perspective further enriches psychological resilience research by emphasizing meaning-making in financial behavior. Ethical narratives surrounding sufficiency and balance help households interpret financial limitations not as failures, but as deliberate choices aligned with moral values.⁴⁷ This reframing reduces the stigma and frustration often associated with constrained consumption, enabling households to maintain dignity and emotional stability during periods of scarcity.

In theoretical terms, the integration of moderation into resilience analysis challenges narrow economic conceptions of household adaptation.⁴⁸ Psychological resilience is shown to be closely intertwined with ethical orientation, as values shape emotional responses to financial stress. Moderation thus functions as a bridge between financial behavior and mental well-being, reinforcing the holistic nature of family resilience.

Debt, Family Stress, and Social Resilience: Prophetic Relevance and Contemporary Evidence

Prophetic warnings concerning indebtedness reflect a deep awareness of the multidimensional consequences of debt for household life. The Prophet Muhammad PBUH repeatedly sought refuge from the burden of debt, signaling that indebtedness was understood not merely as a financial obligation but as a condition capable of undermining moral integrity, emotional well-being, and social functioning.⁴⁹ This

⁴⁶Interview with Tasbih, Professor of Islamic Law at Alauddin State Islamic University, March 28, 2026.

⁴⁷ Erin Roberts and Karen Henwood, “‘It’s an Old House and That’s How It Works’: Living Sufficiently Well in Inefficient Homes,” *Housing, Theory and Society* 36, no. 4 (2019): p. 469–88.

⁴⁸ Isaac Gershon Kodwo Ansah, et.al., “Resilience and Household Food Security: A Review of Concepts, Methodological Approaches and Empirical Evidence,” *Food Security* 11, no. 6 (2019), p. 1187–1203.

⁴⁹ Mário B. Ferreira et al., “On the Relation Between Over-Indebtedness and Well-Being: An Analysis of the Mechanisms Influencing Health, Sleep, Life Satisfaction, and Emotional Well-Being,” *Frontiers in Psychology* 12 (2021).

prophetic concern positions debt as a critical issue in family resilience, extending beyond economic calculations to encompass psychological and social dimensions.

Contemporary empirical research strongly supports this insight. Studies in family economics and psychology consistently demonstrate that excessive or poorly managed debt is associated with heightened stress, anxiety, marital conflict, and deterioration in relationship quality.⁵⁰ Financial obligations tied to debt often generate chronic pressure, disrupt communication patterns within families, and increase emotional strain. These findings confirm the relevance of prophetic ethics as a preventive framework for understanding the broader consequences of indebtedness in modern household contexts.

While much of the existing financial literature treats debt primarily as an economic variable measured through repayment capacity or debt ratios, this study advances the discussion by conceptualizing debt as a social and psychological phenomenon that directly affects family resilience.⁵¹ Debt is shown to function as a relational stressor that shapes family dynamics, emotional stability, and participation in social networks. This reconceptualization represents a key contribution of the present study, as it expands the analytical scope of financial literacy beyond material indicators toward a holistic understanding of household vulnerability.

The Hadith-based framework emphasizes caution, responsibility, and foresight in relation to debt. Rather than encouraging debt as a neutral financial instrument, prophetic teachings frame indebtedness as a condition that should be avoided unless necessary and approached with moral accountability.⁵² This ethical stance introduces a preventive orientation to financial behavior that aligns closely with resilience theory, which emphasizes anticipation and risk mitigation over reactive coping. By discouraging unnecessary debt, prophetic ethics reduce the likelihood of households entering cycles of financial strain that erode emotional and social stability.

Importantly, the ethical regulation of debt contributes significantly to psychological resilience at the household level. Persistent debt obligations are widely recognized as a source of chronic stress that undermines perceived control and emotional well-being.⁵³ The prophetic emphasis on restraint and responsibility helps households limit exposure to long-term financial pressure, thereby protecting mental health and emotional balance. Psychological resilience is strengthened when families are able to anticipate obligations, manage expectations, and avoid financial commitments that exceed their coping capacity.

⁵⁰ Fenaba R. Addo and Xing Zhang, "Debt Concordance and Relationship Quality: A Couple-Level Analysis," *Journal of Family and Economic Issues* 41, no. 3 (2020), p. 405–23.

⁵¹ Stephen E. G. Lea, "Debt and Overindebtedness: Psychological Evidence and Its Policy Implications," *Social Issues and Policy Review* 15, no. 1 (2021), p. 146–79.

⁵² Syah et al., "Microfinancial Management from a Qur'anic Perspective."

⁵³ Jairo Stefano Dote Pardo and Pedro Severino-González, "The Weight of Debt: Unraveling the Psychological Burden of Financial Obligations – a Systematic Review," *Mental Health and Social Inclusion*, (2025).

From a family studies perspective, debt-related stress often extends beyond individual experiences to affect relational and social resilience. Financial strain can intensify marital conflict, disrupt parenting practices, and weaken trust within households.⁵⁴ Moreover, excessive debt may restrict social participation, increase dependence on external support, and reduce social capital. By framing debt management as a moral responsibility rather than a purely technical decision, the Hadith-based approach promotes financial practices that preserve dignity, autonomy, and relational harmony, thereby supporting social resilience.

The findings further indicate that literate financial behavior grounded in prophetic ethics functions as a mechanism of social risk mitigation. Whereas conventional financial literacy initiatives often emphasize credit optimization and repayment strategies, the Hadith-based perspective prioritizes minimizing the social and psychological risks associated with indebtedness. This shift highlights the importance of ethical foresight in financial decision-making, particularly in cultural contexts where family cohesion and social standing are highly valued.

Additionally, prophetic ethics provide interpretive resources that shape how households understand and respond to financial obligations. Ethical narratives emphasizing accountability and restraint influence not only whether households incur debt, but also how they cope when debt becomes unavoidable. This moral meaning-making process can buffer the negative psychological effects of financial strain by fostering patience, perspective, and long-term orientation.⁵⁵ Such mechanisms are largely absent from conventional economic models of debt behavior.

The integration of prophetic teachings into debt analysis also enhances theoretical understandings of social resilience. Social resilience refers to households' capacity to maintain functional relationships, mutual support, and social engagement under conditions of stress. By discouraging excessive debt and encouraging responsible financial conduct, Hadith-based ethics help households sustain social ties and avoid social withdrawal driven by financial shame or dependency. Ethical debt management thus emerges as a critical link between financial practices and broader patterns of social resilience.⁵⁶

Integrating-Interconnecting Hadith and Social Sciences: Proposing a New Conceptual Model of Family Resilience

Building on the preceding discussion, this study proposes a new conceptual model that integrates Hadith as an ethical input within the relationship between financial literacy and family resilience. Rather than positioning religious teachings

⁵⁴ Koen Ponnet et al., "Family Financial Stress, Parenting and Problem Behavior in Adolescents," *Journal of Family Issues* 37, no. 4 (2016), p. 574–97.

⁵⁵ William C. Haynes et al., "The Meaning as a Buffer Hypothesis: Spiritual Meaning Attenuates the Effect of Disaster-Related Resource Loss on Posttraumatic Stress.," *Psychology of Religion and Spirituality* 9, no. 4 (2017), p. 446–53.

⁵⁶ Syah et al., "Microfinancial Management from a Qur'anic Perspective."

as independent or dependent variables, the proposed model conceptualizes Hadith as a normative framework that shapes financial attitudes, behavioral orientations, and decision-making processes within households.⁵⁷ This approach represents a substantive departure from dominant paradigms in financial literacy and resilience research, which tend to treat values as peripheral or contextual factors.

Conventional models of financial literacy and family resilience are predominantly linear in structure, assuming a unidirectional relationship in which financial literacy influences financial behavior, which subsequently leads to improved resilience outcomes.⁵⁸ While such models are useful for empirical testing and policy design, they often fail to capture the deeper normative structures that shape how financial knowledge is interpreted and enacted in everyday household practices. As a result, linear models provide limited explanatory power when applied across diverse cultural and religious contexts.⁵⁹

The conceptual model proposed in this study addresses this limitation by repositioning ethics as a foundational layer of financial behavior.⁶⁰ In the Hadith based framework, prophetic ethics operate as an internalized value system that informs financial cognition, guides behavioral priorities, and shapes household responses to economic uncertainty. Financial literacy, therefore, does not function in isolation but is continuously mediated by ethical principles that influence how households define needs, assess risk, and balance short-term pressures with long-term stability.

A defining feature of this model is its cyclical and reflective structure. Unlike linear formulations, the Hadith-based model conceptualizes the relationship between ethics, financial literacy, and resilience as mutually reinforcing.⁶¹ Prophetic values shape financial attitudes and practices, which strengthen family resilience by fostering moderation, responsibility, and foresight. In turn, resilient households are better positioned to internalize, sustain, and transmit these ethical values through everyday routines and intergenerational socialization. This recursive process highlights the dynamic nature of family resilience as an adaptive capacity that evolves over time.

This cyclical logic constitutes the central conceptual novelty of the present study. By emphasizing feedback loops rather than linear causality, the model aligns

⁵⁷ Fabian Gogolin, Michael Dowling, and Mark Cummins, "Individual Values and Household Finances," *Applied Economics* 49, no. 35 (2017), p. 3560–78.

⁵⁸ Margarida Abreu, et.al., "Financial Literacy, Financial Resilience and Participation in Securities Markets: Evidence from Portugal," *Journal of Risk and Financial Management* 18, no. 12 (2025), p. 677.

⁵⁹ Andrés F. Castro Torres and Aliakbar Akbaritabar, "The Use of Linear Models in Quantitative Research," *Quantitative Science Studies* 5, no. 2 (2024), p. 426–46.

⁶⁰ Sally Chalmers, "Ethical Fairness in Financial Services Complaint Handling," *International Journal of Bank Marketing* 34, no. 4 (2016), p. 570–86.

⁶¹ Abdullah Hamoud Ali Seraj, et.al., "Entrepreneurial Competency, Financial Literacy, and Sustainable Performance—Examining the Mediating Role of Entrepreneurial Resilience among Saudi Entrepreneurs," *Sustainability* 14, no. 17 (2022), p. 10689.

with contemporary resilience theory, which conceptualizes resilience as a process rather than a static outcome.⁶² Family resilience emerges not simply as a consequence of financial competence, but as an ongoing interaction between ethical orientation, financial practice, and adaptive capacity. In this sense, ethics function not as external constraints, but as generative forces that sustain resilient behavior under conditions of uncertainty.

Importantly, the integrative framework proposed in this study offers relevance beyond Muslim households. Although grounded in Hadith, the model provides an analytical template for examining how ethical and cultural value systems more broadly interact with financial literacy and family resilience.⁶³ By foregrounding ethics as a mediating and generative force, the framework invites comparative research across religious and cultural contexts, thereby contributing to a more inclusive and pluralistic understanding of family resilience.

Contrasting the aforementioned discussion, if we refer to the theory of integration and interconnection between Islamic and social sciences, as put forward by Amin Abdullah, this study demonstrates how religious ethics can function as an internal resource that shapes decision-making without reducing behavior to doctrinal adherence. This approach avoids cultural determinism by emphasizing interpretation, agency, and the contextual application of values in domestic life. Ethics is thus understood as a lived framework that guides action rather than a rigid prescription. This model also advances family studies by conceptualizing family resilience as a relational and normative phenomenon. Financial decisions are embedded in family roles, responsibilities, and moral expectations that transcend individual preferences. By situating financial literacy within a shared ethical framework, this model highlights how collective values contribute to household cohesion, emotional stability, and social resilience. This perspective challenges the individualistic assumptions prevalent in financial literacy research and underscores the importance of family-level processes in shaping resilience outcomes.

Conclusion

This study reconceptualizes financial literacy as a fundamental pillar of family resilience by integrating the Prophetic tradition (Hadith) with contemporary perspectives from family studies and social sciences. Diverging from the value-neutral and linear approaches that dominate the existing literature, the findings suggest that financial literacy functions not merely as a technical or cognitive skill, but as a morally embedded capability shaped by ethical values, relational

⁶² Jacqueline Y. Sánchez-García et al., “Modeling Organizational Resilience in SMEs: A System Dynamics Approach,” *Global Journal of Flexible Systems Management* 24, no. 1 (2023), p. 29–50. Mursyid Djawas, et.al., “Creating Family Resilience in Indonesia: A Study of “Marriage Guidance” Program in Aceh and South Sumatera,” *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17 No. 2 (2022).

⁶³ Zewei Liu, et.al., “Financial Resilience: A Scoping Review, Conceptual Synthesis and Theoretical Framework,” *International Journal of Bank Marketing* 43, no. 7 (2025), p. 1541–76.

responsibilities, and normative orientations in household life. By referring to an integrative and interconnected approach as an analytical tool, the Prophet's messages in the Hadith are linked to social sciences, particularly economics, financial literacy, and Islamic family law. This study demonstrates that key prophetic principles—such as the responsibility to provide for the family, moderation in consumption, prudence in debt management, and ethical use of wealth are highly aligned with modern indicators of financial literacy and family resilience. More importantly, these principles operate as an internal ethical framework that gives meaning and direction to financial behavior, thereby strengthening households' adaptive capacity under conditions of economic uncertainty. The principal theoretical contribution of this study lies in its formulation of financial literacy as a moral–financial capability and the proposal of a cyclical conceptual model linking ethics, financial behavior, and family resilience. Unlike conventional linear models, the proposed framework emphasizes reciprocal and reinforcing relationships, where ethical values shape financial practices, resilient practices sustain household stability, and resilience facilitates the transmission of values across generations. This dynamic model advances resilience theory by positioning ethics as a generative force rather than a peripheral cultural factor. From a policy perspective, the findings suggest that family resilience strategies should move beyond purely technocratic financial literacy interventions. Financial education programs, particularly in Muslim contexts, are likely to be more effective when they integrate ethical values that resonate with everyday family life. Embedding principles such as moderation, responsibility, and foresight into financial education may enhance internal motivation, behavioral consistency, and long-term resilience outcomes. Policymakers and practitioners should therefore consider culturally and religiously grounded approaches when designing financial inclusion and family resilience initiatives.

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Interviews

- Interview with Darsul S. Puyu, Professor of Hadith at the Faculty of Sharia and Law, UIN Alauddin Makassar, March 28, 2026.
- Interview with Hasnul Arifin Melayu, Academic, Islamic Law expert at the Faculty of Sharia, UIN Ar-Raniry, March 23, 2026.
- Interview with Asni, Professor of Islamic Family Law in Syariah and Law Faculty, UIN Alauddin Makassar, March 26, 2026.
- Interview with Muhammadiyah Amin, Professor of Hadith Studies at the Faculty of Sharia and Law, UIN Alauddin Makassar, March 23, 2026.
- Interview with Tasbih, Professor of Islamic Law at Alauddin State Islamic University, March 28, 2026.