

ABSTRACT

Mardhiyah. S.M, 2019. “Sharia Economic Literacy of Iain Palopo Islamic Economics and Business Faculty Students with Religiosity as a Moderating Variable.” Sharia Economics Study Program Thesis, IAIN Palopo Faculty of Islamic Economics and Business.
Supervised by Muhammad Ikram S.

Based on the State of Global Islamic Economic Report, in 2021, 1.9 billion Muslims in the world will spend 2 trillion US Dollars in the real economic sector with sharia financial assets of 3.6 trillion US Dollars, and it is estimated that this will increase to 8 trillion US Dollars. in 2025. Unfortunately, this rapid development of sharia economics is not matched by the level of sharia economic literacy. The sharia economic literacy index in Indonesia in 2022 will be 22.3%, in 2021 it will be 20.1%, in 2019 it will be 16.3%. It can be assumed that 23 people out of 100 Muslim residents in Indonesia have sharia economic literacy that is classified as "well literate". This is very unfortunate because it is not comparable to the largest Muslim population in the world currently in Indonesia. The RISSC survey shows that the Muslim population in Indonesia is currently 237,558,000 people or 86.7% of the 274 million population. Therefore, Indonesia, with a majority Muslim population, is very likely to carry out economic activities that are mobilized by people with a high level of literacy and awareness. Students are a component in society that is quite large in number and has a large influence on the economy. This research aims: to determine the influence of family environment and length of study on sharia economic literacy of students at the Iain Palopo Faculty of Islamic Economics and Business with religiosity as a moderating variable. This type of research is quantitative research. The data source used is primary data obtained through distributing questionnaires to respondents. The number of samples used in this research was 344 students from the Iain Palopo Faculty of Islamic Economics and Business. The sampling technique used in this research used stratified sampling. The data analysis technique used in this research uses interaction tests or moderated regression analysis (MRA) and is processed in SPSS 24 software. The results of this research show that (1) the family environment has a positive effect on sharia economic literacy. (2) old studies have a positive effect on sharia economic literacy. (3) moderating religiosity, strengthening respect for the family environment towards sharia economic literacy. (4) religiosity cannot moderate the relationship between length of study and sharia economic literacy. Family environment and length of study have an influence of 33.7% on sharia economic literacy, the remaining 66.3% is influenced by other variables not examined in this research.

Keyword: *Family Environment, Length of Study, Sharia Economic Literacy.*