

Sharia Family Financial Planning Post Covid-19 Pandemic : Sharia Maqashid Approach

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ABSTRACT

This study aims to find out how the impact of the Covid-19 pandemic on family finances, and financial planning after the Covid-19 pandemic in Islam. It is important to know and providesolutions considering that Covid-19 has a significant impact on the Indonesian economy macro, and the family economy in a micro way. Most people also suffer losses due to reduced income and even loss of income. Thus, proper and planned financial management and packaged in Islamic financial management with a sharia maqashid approach is considered the right choice. Predicted factors are family control, family financial education, spiritual intelligence, consumption behavior and saving behavior become very important to apply.

The results of interviews and in-depth analysis show that Islamic financial management in managing the finances of a family after the Covid-19 pandemic includes; family financial education, consumption behavior, saving behavior, family control and spiritual intelligence played a very important role in the management of Islamic family finances after the Covid-19 pandemic passed . This research contributes to the development of a sharia maqâshid perspective in the field of family financial management in evaluating changes in the family budget of income and expenditure, prioritizing basic posts in family expenses, and providing an emergency fund that is taken 10% of the amount of income received. In addition, you can also carry out financial protection in the form of investment and insurance.

Keywords: Family Financial Management, Maqâshid Sharîa, Covid-19 Pandemic

INTRODUCTION

Indonesia has faced the disaster of the Covid-19 pandemic has passed two years and now it has begun to rise after this pandemic has passed. Some of the impacts of the COVID-19 pandemic in the economic sector felt by the community include people losing their jobs and livelihoods due to layoffs, workplaces that are no

longer operating, or only closing for a certain time. This condition certainly affects income that continues to decrease. However, public spending, especially families affected by the pandemic, has gradually increased. So not a few people have begun to rely on diminishing savings or even not infrequently people sell their assets to meet their daily needs.

This is also exacerbated by the government's appeal to implement health protocols and continue activities at home, both in working and studying conditions. This condition certainly also adds to the burden of costs that must be incurred by families such as adequate internet access for children to study and work from home, electricity, masks, hand sanitizers, hand soap, and so on.

At this time, there are several studies related to financial management. One of them is a study conducted by Arnesih (2016) which explains the strategy of household finance management (based on the Islamic economy). In this research, it can be explained that the importance of implementing financial management strategies in the household. Hal this can certainly be achieved if the parties involved in the household are given guidance and financial skills in Islam so that each family member is able to manage expenses properly. In addition, it is necessary to develop a halal business developed in the household as an additional contribution in addition to the basic income received periodically.

The principle of financial management is also discussed in the Islamic Scriptures, especially in Sura Al-Baqarah 208 "*O people of faith, enter into Islam perfectly [and perfectly] and do not follow in the footsteps of Satan. Surely he is a real enemy to you.*" Muslim households are different from households that do not apply Islamic law. To achieve the financial goals of Muslim household families, because Islamic financial planning must also contain the goodness of social elements.

This principle becomes very important in order to realize a *sakinah*

family. Islamic management of family finances also cannot be separated from Islamic consumption patterns as well. This consumption pattern focuses on needs and prioritizes utility, and this will have very good implications in financial management.

The concept of Islamic family financial management can also use the concept of the *maqâshid sharîa* approach. According to Imam al-Ghazali, he revealed that welfare (*maslahah*) can be obtained based on five basic objectives, namely the maintenance of religion (*din*), soul (*nafs*), reason (*aql*), heredity (*nasl*) and treasure (*mâl*). The concept of *maqâshid syara* is the main foundation for the author to integrate the financial management patterns of young families in accordance with the objectives of Islamic law..

The concept of Islamic family financial management is also not only in managing finances, but indirectly able to fulfill human duties in being grateful and utilizing the favors that have been given by Allah in accordance with Islamic rules and sharia. Islamic family financial management also aims to protect assets owned, be wise in managing debt, and be able to implement risk management in the face of outbreaks and difficult economic conditions.

The belief perspective is carried out through the incorporation of various characteristics, qualities and attributes over certain information that then form the will in behavior. Intention (*intention*) is a decision in behaving through the desired means or stimulus to carry out actions, whether consciously or unconsciously. It is this intention that is the beginning of the formation of a person's behavior. Planned behavior

theory is suitable for describing any behavior that requires planning (Ajzen, 1991).

Planned behavior theory adalah peningkatan dari reasoned action theory. Reasoned action theory memiliki bukti-bukti ilmiah bahwa niat untuk melaksanakan perbuatan tertentu diakibatkan oleh dua alasan, yaitu norma subjektif dan sikap terhadap perilaku (Fishbein dan Ajzen, 1975). Beberapa tahun kemudian, Ajzen (1988) menambahkan satu faktor yaitu kontrol perilaku persepsian individu atau perceived behavioral control. Keberadaan faktor tersebut mengubah reasoned action theory menjadi Planned behavior theory. Planned behavior theory explains that attitudes towards behavior are an important point that is able to estimate an act, however, it is necessary to consider a person's attitude in testing subjective norms and measuring the control of the person's perceptual behavior.

Therefore, family financial management in the post-pandemic is very important to implement. It aims to safeguard families in the face of financial impacts due to economic uncertainty. So with this research, it is hoped that the community will be able to apply wise financial patterns, and be able to maintain the economic sustainability of the family so that they can survive in the face of the pandemic that is still ongoing at this time.

In the previous study, there were several points of problems that were concluded to be the determining factors for the implementation of the Maqashid Syariah approach properly, but specifically there have not been many studies that reveal the urgency of spiritual intelligence in Islamic financial management. Spiritual

intelligence is one of the human efforts to filter deviant financial management behavior based on a strong spiritualism approach, so researchers see that there is a high urgency to conduct further research on this matter, especially in the aspect of extracting information related to the contribution of Spiritual intelligence.

Based on this description, the author conducted a study entitled "*Financial Planning Of Islamic Family Post Covid-19 Pandemic: Maqashid Sharia Approach*".

LITERATUR REVIEW

Social welfare in a country depends largely on government policies in the development of a country. The Covid-19 pandemic has greatly affected the country's economy. At times like this, economic policies must be implemented to develop capabilities in the face of economic events (Cahyani & Sumadi, 2017). The idea of Islamic economics and its implementation developed over time. The nature of Islamic economic development is dynamic, as Khurshid Ahmad, a contemporary Islamic economics scholar, puts it. (BHAT, 2016) even analyzed a number of applicable thoughts from Khurshid Ahmad. Realizing that Islam has a large population, he proselytized through the establishment of Islamaqidah-based print media.

Islamic Sharia prohibits the addition of credit to cover commodity prices in various sales contracts and needs to be paid in the future (Ahmad & Hassan, 2018). The calculation of the time value of money should not be included in the components of the accounts payable contract. This is the Sharia way of addressing the everyday problems of Muslims,

which is inseparable from the conditions of relative scarcity stemming from the uneven distribution of resources. Solidarity between Muslims is reflected in sharia-based financial products. One of them is *qardh-al-hassan* which is very useful for helping the efforts of the poor and vulnerable to poverty (Zamir & Bushra, 2015). These instruments can help improve financial inclusion in a country. Financial inclusion is a condition that indicates affordability and equitable distribution of financial services in all segments of the community's economy.

Family financial management is a way of managing family finances through the stages of planning, implementing and supervising or assessing. According to CEA (2011), states that financial planning is the process of achieving life goals through financial management by compiling a monthly budget consisting of: income and expenses. As for budgeting in a family, side income (source of funds) can only be obtained from the husband or husband and wife, while the expenses are also distinguished between routine and non-routine.

Islam teaches goodness to achieve a balance of quality of life between the mundane and the *ukhrowi*. The pinnacle of worldly life if a person especially for a family is to have sufficient material wealth, educated children, a successful career and so on. While the highlight of *ukhrowi*'s life is if family members always maintain the obligatory practice of worship and *sunnah*, like to share with others in need, when they have material wealth, they always issue *zakat*, *infaq* and *shodaqoh* as a form of gratitude.

Maqashid sharia is the purpose given by Allah in all sharia or its laws. There are three parts of the *Makashid Ashshariat* level, which are based on *Mashraha*, which are based on the interests that must be met as mediators of the former clerics .

1. *Mashlahah al-Dharuriyyah*

Mashlahh al-dharuriyyah is what a *mukallaf*/person should or should do to achieve the well-being of the world and the future. If there is none, life and life such as eating, drinking, praying, fasting and other worship can be damaged or even lost. For example *Muamalat al-Shatibi* needs a certain *Iwad* before possession.

2. *Mashlahah al-Hajiyyah*

This is a secondary thing, something that needs to exist so that it can be supported when it exists while doing something. However, when he is absent, he does not harm or harm, but may affect the difficulties. For example, *al-Syatibi* shows that in human relations there are *fiqh muamal*, *qirad*, *moussaka* and *salam*. In principle, the purpose of this term is to eliminate difficulties, reduce obstacles, and make things easier.

3. *Mashlahah al-Takhsiniyyah*

The modern term is a tertiary term, a behavioral or personality trait that is usually supported by social conventions, based on a good and strong personality and not contrary to common sense. *tahsiniyat* has perfections that can be completed or abandoned.

The above description of *Makashid as-sharia* pursues the same goal: the prosperity of all mankind. Given some of the categories listed above, the goal of Muslims is to get closer to ideal conditions and to be able to continue to help people improve their well-being. In Islam,

the concept of *maqâshid al-Shyariya* changes the existing economic system, especially when applied to economics. Traditional economics does not recognize the terms "protection" or "preserving faith, soul, reason and posterity".

In the language of *maqâshid sharia* consists of two words namely *maqashid* and *sharia*. *Maqâshid* means intentionality or purpose, *maqâshid* is a form of *jama'* *maqsud* derived from the syllable *qashada* meaning to mean. *Maqâshid* means things that are desired and intended. While *sharîa* means the road to the source water, the road to the source of water can also be interpreted as walking towards the source of life. In the terminology *maqâshid sharîa* means the basis of the application of the law of the *syara*, or the purpose of the principle, intention, principle for the enactment of the *sharîa* or the rule of religion. Among them regulate individual Muslim financial transactions.

There are three levels of *maslahah* according to al-Shatibi, including the following:

1. *Dharurriyyât/imperative* (something fundamental), the fulfillment of which needs should be prioritized. If this need is not met, there will be an imbalance and will result in destruction or lack of experience.
2. *Hajiyyat/necessity* (something secondary), if not consumed does not cause emergencies/dangers such as loss of one's mind, life, and property.
3. *Tahsiniyyat/luxury* (something that complements life/ luxury goods), complementary goods/luxury that are reasonably owned for the purpose of goodness.

Selain itu, Auda juga membagi *maqâshid syara* menjadi tiga bagian yaitu:

1. *Al-maqâshid al-âmmah* can be unearthed in all parts of Islamic law, such as needs and needs, plus new *maqâsid* proposals such as as justice and comfort.
2. *Al-maqâshid al-khâssah* can be observed throughout certain articles of Islamic law, such as the welfare of children in the legal family; protection from criminal acts in criminal law; and protection from monopoly in economic law.
3. *Al-maqâshid al-juz'iyah* is the intention behind a particular text or law, such as the purpose of revealing the truth in requiring a number of witnesses; the purpose of alleviating difficulties, in allowing the sick not to fast; and feeding the poor, and forbidding Muslims to hoard meat during Eid al-Adha.

One of the contemporary scholars, Sheikh Yusuf Qardhawi also believes that the points of *maqâshid syara* are a) prioritizing comfort, b) upholding justice, c) worship, d) proselytizing and e) seeking *fitrah*. The above explanation is some opinions about the division of *maqâshid syara* which can be used as a reference in studying *maqâshid sharia*. This study uses the *maqâshid sharîa* approach according to Imam al-Ghazali consisting of *hifdh din*, *hifdh nafs*, *hifdh nasl*, *hifdh aql* and *hifdh mal*.

Family financial management, especially during the current pandemic, is very important, it happens because household activities are mostly carried out at home. Islamic management of family finances must be applied by every Muslim family. Some principles of

Islamic family financial management can be done in the following ways;

1. Believing that Allah Almighty is the giver of sustenance that is just and in accordance with the abilities of mankind.
2. Involve family members in managing finances wisely. This seeks to introduce family members to managing changes in consumption patterns due to the pandemic to be able to save money.
3. Families need to make a priority list of basic needs during the pandemic, so Islam has taught a Muslim to prioritize meeting basic needs first.
4. Prioritizing the fulfillment of obligations in social relations. As a Muslim who coexists with other communities, of course there are many things that must be fulfilled as a responsibility and obligation (contract) both from oneself and directly related to others.
5. Strive for expenses not greater than income. Therefore, presumably a wife must be able to manage household expenses according to the priority scale and efficiently and in accordance with the husband's income and income (Tamanni, 2013).
6. Make a budgeting according to the amount of income (Isgiarta, 2011).
7. Planning investments that can withstand the economic crisis caused by the pandemic. The investments that can be made can be in the form of precious metals, bonds, stocks, and mutual funds.
8. Distribution of wealth. One of the principles in Islamic financial management is to distribute 2.5% of the income for things that are in accordance with Islamic sharia.

METHOD

The location of this study is in Tanjung Redeb City, Berau Regency. The selection of this location is based on conformity with the chosen topic, namely the Muslim community and the mindset of the people living in the city are more supportive of this research.

This type of research is descriptive analysis research, by identifying factors that affect Islamic financial planning and management in Islamic households after the Covid-19 pandemic using a sharia maqashid approach. This research was conducted with a phenomenological approach. Phenomenological research is a type of qualitative research that sees and hears more closely and in detail individual explanations and understandings of his experiences. In the context of qualitative research, the presence of a phenomenon can be interpreted as something that exists and appears in the consciousness of the researcher using certain ways and explanations of how the process of something becomes clear and real. In phenomenological research, it prioritizes the search, study and convey the meaning of phenomena, events that occur and their relationship with ordinary people in certain situations. Qualitative research is included in qualitative research purely because its implementation is based on an effort to understand and describe the intrinsic characteristics of phenomena that occur in oneself (Eko Sugianto, 2015: 13).

This research uses a qualitative approach because it is based on reality and events that occur in the field. This is in accordance with the description according to Indrawan

in Nurgiansah (2018) saying that: "Basically, qualitative research methods are aimed at research that is case-observing in nature. Thus, the poses of data collection and analysis are case as well. Because of that specificity, qualitative methods are often used by practitioners such as teachers, consultants, managers, or field extension workers." Researchers choose to use this method with the balancing material that the phenomena studied include phenomena that require the use of deeper observation and observation and not using number or statistical models.

The data collection technique in this study is an interview, where those who act as resource persons around the city of Tanjung Redeb are asked to provide a clear, objective, systematic and critical picture or information. In this interview, the study delved deeper into the factors that influenced planning dalam financial management of their households after the Covid 19 pandemic ended. The results of this interview are called primary data, which is data obtained directly.

This research was conducted using the elaboration of methods and steps carried out by exploratory detailing using a qualitative approach. Researchers choose to use this method with the balancing material that the phenomena studied include phenomena that require the use of deeper observation and observation and not using number or statistical models. In addition, qualitative research will be easier when dealing with real conditions or actual data. Qualitative research was chosen for the reason that there is a closeness and ease of information that can be accessed related to research. In

addition, another reason is because of the closeness between the researcher and the respondent, in terms of conveying information, it will be more open and transparent so that the data collected will be more in-depth.

The data analysis technique used in this study is the triangulasi technique which is classified as triangulating methods and sources. According to Rahardjo (2010), triangulation is essentially a multimethod approach that researchers take when collecting and analyzing data. The basic idea is that the phenomenon under study can be well understood so that a high degree of truth is obtained if it is approached from different points of view. Based on the opinion of Norman K. Denkin in Rahardjo (2010).

Triangulation of methods is carried out by comparing information or data in different ways. As is known, in qualitative research researchers use interview, observation, and survey methods. Through various perspectives or views, it is hoped that results close to the truth are obtained. According to Rahardjo (2010), triangulation becomes very important in qualitative research, although it certainly adds time and cost and energy. Tteapi must be recognized that triangulation can increase the depth of understanding of the researcher, both familiar with the phenomenon under study and the context in which the phenomenon appears.

This study focus on the data obtained in saat interviews with sources. Using triangulation techniques, researchers focus on the data obtained not data recorded in the form of numbers, but in the form of a complete explanation. The data is

then analyzed according to the topics raised in this study.

Source Triangulation is carried out by referring to the mechanism for finding data and information related to the research focus, in this case the previous research becomes the initial foothold to carry out the process of taking data from different sources, namely to informants who are considered capable of providing answers to research problems properly then a comparative process is carried out with the results of previous research.

RESULTS AND DISCUSSION

This study provides an overview of some of the factors that influence their family's financial management after the Covid-19 pandemic with a sharia maqashid approach. Here are the results of this study :

The Role of Family Control in Islamic Family Financial Management After the Covid-19 Pandemic with the Maqashid Syariah Approach

Family control is revealed in a number of elements, including spending on branded meals, eating at luxury restaurants, shopping in supermarkets, brand considerations, price and quality and intensity of going on vacation. This may be due to man's unlimited desires, so man tends to want to buy everything he wants to get. The role of family control in family financial management shows that the high level of family control has an impact on family financial management..

The Role of Family Financial Education in Islamic Family Financial Management After the

Covid-19 Pandemic with the Maqashid Syariah Approach

Family control is revealed in a number of elements, including spending on branded meals, eating at luxury restaurants, shopping in supermarkets, brand considerations, price and quality and intensity of going on vacation. This may be due to man's unlimited desires, so man tends to want to buy everything he wants to get. The role of family control in family financial management shows that the high low level of family control has an impact on family financial management.

The Role of Family Financial Education in Islamic Family Financial Management After the Covid-19 Pandemic with the Maqashid Syariah Approach

Family finance education seeks to be expressed in various elements, including financial training, studying financial management, family financial discussions, finding financial solutions, and financial management directions to children. Family financial knowledge and education have an important role in managing family finances. As for this research, it shows that family financial education (PPK) with family financial management has a role and close relationship, meaning that the higher the level of family financial education, the higher the level of family financial management. And conversely, the lower the family's financial education, the lower the family's financial management. On average, they have never attended family financial training. Family financial discussions with neighbors are rare due to the high level of individualism. In addition, the direction of financial management in

children is not everyone can do it. This is due to the majority of their marriage age being less than 5 years old. So that his son is still classified as a toddler.

The Role of Spiritual Quotient in Islamic Family Financial Management After the Covid 19 Pandemic with the Maqashid Syariah Approach

Spiritual intelligence is revealed into a number of questions including beliefs about luck, God's help, financial worries and allocation of funds for the Umrah dan Umroh. The individual's relationship with his God becomes part of the goodness of one's behavior. A person who has a strong faith and conviction will go through every step of the way with the religious rules he believes in. Before the Pandemic Humans tended to spend things based on desires rather than on needs, so excessive behavior, greed and bad ethics in financial management could occur in Muslim individuals. In other words, the high level of one's faith and confidence affects the quality of financial management. They believe that sustenance and help from Allah SWT, so it is balanced with good financial management. They use the available funds to survive, there is financial planning and evaluation, because they are on average low-income.

The Role of Consumption Behavior towards Islamic Family Financial Management After the Covid-19 Pandemic with the Maqashid Syariah Approach

Consumption behavior is reduced to several elements, including food halalness, moderation, prayer and priority of household

needs. Consumption behavior is an attitude that a person has in order to meet the needs of his life. In Islamic teachings, a Muslim must ensure that it is halal, not excessive, in accordance with the priority of needs and other consumption values. A person who has a good consumption attitude or behavior tends to have good financial management behavior. The results of this study are in line with the above statement. In other words, the higher the level of consumption, the higher the quality of family financial management. This means that the tendency of individuals who have a high level of consumptiveness will have an impact on the high management of family finances. They eat halal food, not excessively and prioritizing needs, but and balanced with good family financial management.

The Role of Saving Behavior in Islamic Family Financial Management After the Covid-19 Pandemic with the Maqashid Syariah Approach

Saving behavior is revealed in a number of elements, including saving in Islamic banks, anticipating emergency needs, school fees, saving for worship and business capital. An individual has a tendency to earn as much wealth as possible. This is due to the nature of people who love wealth. Saving money is a means of storing wealth. People who have the habit of saving tend to have good family financial management. By setting aside part of his property to anticipate future expenses and a cautious attitude in deciding spending based on priority needs. The higher the level of saving behavior, the higher the management of family finances. Conversely, the lower the

saving behavior, the lower the family's financial management. On average, they save in Islamic banks, anticipating urgent needs even if they are few, school children's supplies and business capital.

CONCLUSION

Financial management in Islamic families plays an important role in the survival of the household. Similar to companies, in order to ensure their survival, they need better financial management. Most of the cases of household destruction are caused by poor management of family finances. Economic problems or motives become the cause of household rifts. With good family financial management, it can improve household harmony, needs are met and domestic life can take place properly. This research uses a sharia maqâshid theory approach in the financial management family which aims to obtain falah (happiness) in the world and the Hereafter. In maqâshid sharia there are five things that must be fulfilled, namely maintaining religion, guarding the soul, guarding offspring, guarding reason, and maintaining wealth. The concept of maqâshid sharia is derived from several factors that are expected to affect the management of family finances.

Some of the factors that can affect the financial management of Islamic families after the Covid-19 pandemic derived from the concept of maqâshid sharia include family control (maintenance of offspring), knowledge or education of family finances (intellectual maintenance), spiritual intelligence (religious maintenance), consumption behavior (maintenance of life) and saving behavior (maintenance of wealth).

Islamic family financial management after the Covid-19 pandemic with a sharia maqashid approach is a basic thing that every family must have. This is very important to be implemented after a pandemic like today to be used as a benchmark for a family in determining the family's financial strength. Therefore, it is necessary to determine the right budget posts such as daily necessities posts, children's education posts, debt and installment posts, emergency fund posts, savings and investment posts.

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