



Embedding Financial Literacy in Higher Education Curriculum: A Framework for Sustainable Curriculum Transformation

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Abstract

The persistent global deficit in financial literacy, affecting nearly one-third of the population, undermines individuals' capacity for sound financial decision-making and heightens their vulnerability to economic crises. This study aims to develop and test an interdisciplinary framework for embedding financial literacy into higher education curricula to enhance students' preparedness for financial decision-making. Employing a cross-sectional design, data will be collected from a stratified sample of undergraduate and graduate students across business, health sciences, and engineering disciplines through validated surveys and structured questionnaires assessing financial literacy, interdisciplinary exposure, and socioeconomic contexts. Structural equation modeling using SmartPLS will examine the relationships among key constructs: Financial Literacy, Interdisciplinary Education, Student Preparedness, and Socioeconomic Context. Content validity will be ensured via expert review, and internal consistency will be assessed through Cronbach's alpha. Preliminary findings are expected to reveal a positive association between interdisciplinary financial education and improved student preparedness, with socioeconomic factors moderating these effects. This study contributes a novel, context-sensitive framework that integrates financial literacy across disciplines, offering empirical insights to guide curriculum transformation. The outcomes are anticipated to inform educational policy and practice, promoting sustainable financial competence and resilience among future graduates.

Keywords: financial literacy, interdisciplinary education, higher education curriculum integration, student preparedness

