

The Problem of Digital Economic Literacy in Generation Z and the Qur'an as a Solution

Problematika Literasi Ekonomi Digital Pada Generasi Z dan Al-Qur'an sebagai Solusi

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Abstract

The rapid development of science and technology, particularly in the field of communication technology, has had a significant impact on various aspects of life, including economics and social aspects. The widespread use of digital media has made Generation Z the dominant age group in the use of this technology. However, the low interest in economic literacy in Indonesia is concerning, as data from UNESCO shows that only a small portion of the population is interested in economic literacy. This is worrying, considering the importance of knowledge in Islam, which emphasizes the command to learn and read, as stated in Surah Al-'Alaq and Al-Mujadalah. This study aims to explore the low digital economic literacy among Generation Z and seek solutions through the perspective of the Qur'an. The research method used is qualitative with a descriptive-analytical approach, where data is obtained through literature studies and analyzed using content analysis. The research findings show that the low digital economic literacy among Generation Z is caused by the habit of consuming short content and dependence on technology for entertainment. The solutions offered in the Qur'an, as stated in QS. Al-'Alaq verses 1-5 and QS. Al-Isra' verse 36, can serve as the foundation for strategies to strengthen more productive and wise economic literacy. The integration of Qur'anic



values into modern literacy has proven effective in improving the quality of human resources in the digital age.

KEYWORDS: Digital Literacy, Economic Literacy, Generation Z, Qur'an Perspective

Introduction

The development of science and technology is currently progressing at a very rapid pace¹, generating new innovations born from human thought and creativity. The advancement of communication technology has also created significant impacts in various fields of life, including economics, medicine, culture, space exploration, and other aspects. One of these developments is the increasing use of digital media. According to the latest report by We Are Social, as of January 2024, there are 5.35 billion internet users worldwide, or about 66.2% of the total global population of 8.08 billion people.² In Indonesia, there are 221.5 million internet users, with Gen Z being the dominant age group at 34.4%.³ This generation grew up with digital technology⁴ This generation grew up with digital technology and actively uses social media platforms⁵, such as Instagram, Twitter, TikTok, and YouTube to interact, share content, and express themselves.⁶ However, behind the dominance of digital technology use, the interest in economic literacy in Indonesia shows alarming figures. UNESCO data indicates that the interest in literacy in Indonesia is only 0.001%, meaning that out of 1,000 people, only one is interested in economic literacy.⁷

As Muslims, the low interest in literacy is a great concern, given the importance of knowledge in religious teachings. Islam strongly emphasizes the command to seek knowledge, as stated in the Qur'an, such as in Surah Al-Mujadilah, verse 11, which states that Allah will elevate the status of those

¹ Mulyani F and Haliza N, "Analisis Perkembangan Ilmu Pengetahuan Dan Teknologi (Iptek) Dalam Pendidikan," *Jurnal Pendidikan Dan Konseling (Jpdk)* 3, no. 1 (2021): 2.

² "Pengguna Internet Dunia Capai 5,35 Miliar, Setengah Penduduk Bumi Terkoneksi Dunia Maya," Detiknet, 2024, <https://inet.detik.com/cyberlife/d-7176343/pengguna-internet-dunia-capai-5-35-miliar-setengah-penduduk-bumi-terkoneksi-dunia-maya>.

³ "Hasil Survei APJII: Pengguna Internet Di Indonesia Tembus 221 Juta, Mendominasi Gen Z," Komite.id, 2024, <https://www.komite.id/2024/02/06/hasil-survei-apjii-pengguna-internet-di-indonesia-tembus-221-juta-mendominasi-gen-z/>.

⁴ Nurlianti Muzni and Dwi Aji Budiman, "Studi Social Judgment Perilaku Gen-Z Di Bengkulu Selama Masa Pandemi," *Jurnal Komunikasi Dan Budaya* 2, no. 2 (2021): 314, <https://doi.org/10.54895/jkb.v2i2.1020>.

⁵ Bakti Fatwa Anbiya Shofi Nugraheni, Yaskur Agil Muzaki, Dwi Rizqi Amelia, "STRATEGI PENGUATAN PENGGUNAAN BAHASA INDONESIA DI KALANGAN GEN Z MELALUI MEDIA SOSIAL," *JURNAL PENDIS* 3, no. 1 (2024): 1.

⁶ Shofi Nugraheni, Yaskur Agil Muzaki, Dwi Rizqi Amelia, 2.

⁷ "Rendahnya Minat Literasi Di Kalangan Gen Z: Tantangan Dan Solusi," Kumparan.com, 2024, <https://kumparan.com/muhammad-iqbal-1699889955982252384/rendahnya-minat-literasi-di-kalangan-gen-z-tantangan-dan-solusi-239f83qSdno/2>.

who believe and have knowledge.⁸ The command to read is also emphasized in Surah Al-'Alaq, verses 1-5, as the first revelation sent to Prophet Muhammad (PBUH). Reading is the key to obtaining knowledge that brings humans closer to Allah.⁹ With the majority of Indonesia's population being Muslim, the study of low digital literacy, especially economic literacy, among Gen Z is very important to be reviewed from the perspective of the Qur'an as a solution to this challenge.

Methods

This research uses a qualitative research type with a descriptive-analytical approach. The main data source is secondary data obtained from literature studies, including academic literature, journals, and relevant texts. The data analysis technique employs content analysis, where the data is analyzed in depth to understand the relationship between the phenomenon of digital literacy and the values of the Qur'an.

Results and Discussion

I. Digital Economic Literacy: Opening the Window to the World

Digital economic literacy refers to an individual's ability to effectively use digital tools to access, manage, analyze, and utilize digital resources to build knowledge, communicate, and support social and economic development. It involves computer literacy, information technology, visual literacy, media, and communication.¹⁰ This literacy encompasses various components such as technological skills, creativity, collaboration, communication, the ability to evaluate information, critical thinking, socio-cultural understanding, and digital security.¹¹ Digital economic literacy also covers various types of media, ranging from the internet, social media, e-books, to smart devices, supporting literacy activities like reading, writing, data analysis, and understanding economic trends.¹²

⁸ Rahma Nanda Nur Azizah, "Hadist Pentingnya Menuntut Ilmu: Motivasi Dan Manfaatnya," *Tabsyir: Jurnal Dakwah Dan Sosial Humaniora* 5, no. 4 (2024): 35, <https://doi.org/10.59059/tabsyir.v5i4.1562>.

⁹ Abdul Hayyi Akrom, "Memaknai Aktifitas Membaca Sebagai Jalan Ilmu Dalam Islam (Studi Kandungan Surat Al-'Alaq Ayat 1-5)," *Jurnal Penelitian Tarbawi: Pendidikan Islam Dan Isu-Isu Sosial* 7, no. 1 (2022): 29, <https://doi.org/10.37216/tarbawi.v7i1.615>.

¹⁰ Haickal Attallah Naufal, "Literasi Digital," *Perspektif* 1, no. 2 (2021): 198, <https://doi.org/10.53947/perspekt.v1i2.32>.

¹¹ Karsoni Berta Dinata, "ANALISIS KEMAMPUAN LITERASI DIGITAL MAHASISWA," *Edukasi: Journal of Education* 19, no. 1 (2021): 106-7, <https://doi.org/10.31571/edukasi.v19i1>.

¹² Aqilla Fadia Haya et al., "Pentingnya Penerapan Literasi Digital Dalam Meningkatkan Kreativitas Peserta Didik Di Sekolah Dasar," *Tsaqofah* 3, no. 5 (2023): 854-55, <https://doi.org/10.58578/tsaqofah.v3i5.1491>.

Digital economic literacy not only includes the ability to search for, use, and spread information but also requires the ability to critically evaluate the content of information. Digital technology provides several benefits, such as ease of finding information, communication, enhancing creativity, and supporting learning about the global economy.¹³ For Generation Z, economic literacy is the knowledge needed to understand and manage tasks related to the economy, including finance, business, and economic issues they face.¹⁴

In this era, information access is very easy with digital devices equipped with various applications.¹⁵ Generation Z can use the internet to study any topic, broaden their knowledge, and enhance their skills. Through platforms like Google and YouTube, they can access a wide range of literature and information without having to go to a library or buy books. This ease of access presents a great opportunity to enhance digital literacy, which is relevant and beneficial to daily life.

II. The Problem of Literacy Among Generation Z

The low level of digital economic literacy among Generation Z in Indonesia is a serious concern, given their strategic role in the future economy.¹⁶ One of the causes is the lack of understanding of the concept of digital economy and limited access to relevant learning resources. Generation Z tends to be more accustomed to accessing short and visual content on social media, such as TikTok or Instagram, which often does not provide in-depth knowledge of the digital economy.¹⁷ This habit reduces their interest in learning complex digital economy concepts such as investment, e-commerce, or online transaction security.

Furthermore, unproductive use of digital technology is a major obstacle. Generation Z often uses the internet for entertainment,

¹³ Izzah Iswara Mundhofir Putri, Rmiyanti Rmiyanti, and Endang Rahayu Ningsih, "Realisasi Gerakan Literasi Digital Sebagai Implementasi Gerakan Literasi Nasional Di Sekolah Muhammadiyah Pangkalan Bun," *Buletin Literasi Budaya Sekolah* 2, no. 2 (2020): 88, <https://doi.org/10.23917/blbs.v2i2.12836>.

¹⁴ Dwinanto Priyo Susetyo and Deri Firmansyah, "Literasi Ekonomi, Literasi Keuangan, Literasi Digital Dan Perilaku Keuangan Di Era Ekonomi Digital," *Economics and Digital Business Review* 4, no. 1 (2023): 264.

¹⁵ Nursalam et al., "Pemberdayaan Masyarakat Desa Melalui Literasi Digital Berbasis Cr Code Di Desa Bonto Jai Kecamatan Bissappu Kabupaten Bantaeng," *Jurnal Pengabdian Kepada Masyarakat MEMBANGUN NEGERI* 4 No. 2, no. 2 (2020): 230.

¹⁶ Annisa Rahmanita, "Rendahnya Literasi Remaja Di Indonesia: Masalah Dan Solusi," *Jurnal Pustaka Ilmiah* 8, no. 2 (2022): 58, <https://doi.org/10.20961/jpi.v8i2.66437>.

¹⁷ Altoviah Nuha Belvar et al., "Problematika Keterampilan Membaca Pada Generasi Z," *Jurnal Sosial Dan Humaniora* 1, no. 3 (2024): 196–97, <https://doi.org/10.62017/arima>.

such as gaming and video streaming¹⁸ rather than learning about the digital economy. Dependence on technology without wise management also makes them less critical in exploiting economic opportunities in the digital era.¹⁹ The low level of digital economic literacy is also influenced by the lack of access to quality learning resources, including educational platforms or easily accessible materials for free. This factor worsens Generation Z's preparedness to face increasingly complex digital economic challenges.

The lack of digital economic literacy makes Generation Z vulnerable to risks such as online scams, fake investments, and a lack of ability to manage finances digitally.²⁰ The declining literacy level among Generation Z is also caused by the habit of reading short content on social media, which reduces focus on long and complex texts. Limited access to quality books, especially those behind paywalls, is also a barrier. Additionally, the rapid development of technology makes Generation Z more interested in digital entertainment like video games and YouTube, compared to reading books, making it difficult for them to use technology optimally to improve literacy.

III. The Qur'anic Solution to Literacy Issues Among Generation Z

One of the Qur'anic solutions to improving literacy among Generation Z is to cultivate an interest in literacy from an early age within the family. In QS. An-Nahl: 125, Allah teaches that education and knowledge should be delivered with wisdom and kindness: *"Invite (others) to the way of your Lord with wisdom and good teaching, and argue with them in the best way."* The family, as the first environment, plays a crucial role in developing reading habits in children. Parents can implement the habit of reading together with their children, starting with a five-minute daily reading activity, to nurture a love of learning and reading in Generation Z.²¹

¹⁸ Deska Yoga Pratama, Ilham Mohamad Iqbal, and Nadiem Attar Tarigan, "Makna Televisi Bagi Generasi Z," *Inter Komunika : Jurnal Komunikasi* 4, no. 1 (2019): 100, <https://doi.org/10.33376/ik.v4i1.292>.

¹⁹ Izza As Sahrah Harmilawati, Rifqatussa'diyah, Putri Amalia, Husaini Amaliyah Majid, "Peran Teknologi AI Dalam Pengembangan Kemampuan Berpikir Kritis Mahasiswa," *Prosiding Sentikjar* 3 (2024): 28, <https://doi.org/10.47435/sentikjar.v3i0.3134>.

²⁰ Hartanto Wardani Ayu, Hayati kumala, Suprayitno Dede, "Gen Z Dan 4 Pilar Literasi Digital," *Jurnal Pengabdian Kepada Masyarakat Nusantara* 4 No 4, no. 4 (2013): 3996.

²¹ "Cara Meningkatkan Semangat Membaca Anak Generasi Z," smpbss.sch.id, 2021, <https://smpbss.sch.id/2021/09/22/cara-meningkatkan-semangat-membaca-anak-generasi-z/>.

The Qur'an also offers a solution to enhance reading interest through QS. Al-'Alaq verses 1-5²², which commands humans to read and seek knowledge using reason: "*Read in the name of your Lord who created! ... Read! Your Lord is the Most Generous, who taught (man) by the pen. He taught man what he did not know.*" QS. Al-'Alaq verses 1-5 teaches educational values such as reading, writing, researching, and exploring unknown matters in the name of Allah (Bismillah).²³ This verse emphasizes Allah's greatness in teaching humans knowledge as His gift, while also reminding the importance of using reason optimally. The command "Iqra" in this verse carries a broad meaning, underscoring the importance of education aimed at developing intellectual abilities through continuous reading and learning activities.²⁴

Dependence on technology and the internet ultimately leads to a low reading interest in Generation Z.²⁵ In fact, reading books can broaden their perspective.²⁶ To avoid excessive dependence on technology, QS. Al-Isra' verse 36 reminds the importance of not following things that are not understood or unknown.²⁷ Technology should be used wisely, not as a replacement for deeper activities like reading books. Furthermore, the Qur'an instills the importance of loving knowledge in QS. Az-Zumar verse 9, which explains the difference between the learned and the unlearned.²⁸ To improve literacy, Generation Z needs to be encouraged to love knowledge more and broaden their horizons through reading various types of

²² Tri Ulva Chandra and Aldo Marezka Putra, "URGENSI LITERASI SEJAK DINI : Telaah Nilai," *Jurnal Iklila* 3, no. 1 (2024): 74.

²³ Husnan Sulaiman and Fikri Ashidiqi Musthofa, "Nilai-Nilai Edukatif Menurut Al- Qur ' an Surat Al- ' Alaq 1 -5 (Kajian Ilmu Pendidikan Islam)," *Jurnal Masagi* 02, no. c (2023): 3, <https://doi.org/10.37968/masagi.v2i1.578>.

²⁴ Shinta Ramadhini et al., "Upaya Menumbuhkan Minat Baca Siswa Melalui Budaya Literasi Di Sdit Qurrata a'Yun Kandangan," *Muallimuna : Jurnal Madrasah Ibtidaiyah* 6, no. 1 (2020): 62, <https://doi.org/10.31602/muallimuna.v6i1.3599>.

²⁵ "Terlalu Bergantung Pada Gawai, Ini Cara Tingkatkan Minat Baca Gen Z," *news.republika.co.id*, 2023, <https://news.republika.co.id/berita/soiilh349/terlalu-bergantung-pada-gawai-ini-cara-tingkatkan-minat-baca-gen-z>.

²⁶ Taufiqurrahman, "Generasi Z Dan Tantangan Kehilangan Minat Literasi: Menyelamatkan Budaya Baca Di Era Digital," *tazkia.ac.id*, n.d., <https://tazkia.ac.id/en/berita/populer/646-generasi-z-dan-tantangan-kehilangan-minat-literasi-menyelamatkan-budaya-baca-di-era-digital>.

²⁷ Isna Mutiara Nur Hikmah and Maryono Maryono, "Integrasi Iman Serta Ilmu Pengetahuan Dalam Pendidikan Islam (Kajian Al-Qur'an Surat Al-Isra' Ayat 36)," *JASNA : Journal For Aswaja Studies* 2, no. 1 (2022): 23, <https://doi.org/10.34001/jasna.v2i1.3241>.

²⁸ Nabila, "Rekonstruksi Pola Pikir Berpendidikan Dalam Konsep Ilmu Pengetahuan Q.S Al-Mujadalah:11 Dan Az-Zumar: 8-9," *SIRAJUDDIN: Jurnal Penelitian Dan Kajian Pendidikan Islam* 3, no. 2 (2024): 20–21, <https://doi.org/10.55120/sirajuddin.v3i2.1874>.

books²⁹, including religious, science, and technology books. Discussion programs or book clubs can be an effective means to enhance their analytical and critical abilities.

Finally, a solution related to access to digital books can be found in QS. Al-Mujadilah verse 11, which teaches that knowledge holds a high place in Islam: "Allah will raise those of you who have believed and those who were given knowledge, to high ranks." Therefore, providing digital libraries that grant access to books for free or at an affordable cost becomes an important solution.³⁰ Governments and educational institutions can collaborate with digital platforms to expand Generation Z's access to quality books, relieving them from financial burdens and allowing them to develop their literacy more effectively.

Conclusion

The low level of digital economic literacy among Generation Z is a serious challenge, influenced by habits of consuming short content, dependence on technology for entertainment, and limited access to quality learning resources. The solutions offered by the Qur'an, such as in QS. Al-'Alaq verses 1-5 and QS. Al-Isra' verse 36, emphasize the importance of reading, deep learning, and using technology wisely. These findings suggest that integrating Qur'anic values with modern literacy approaches could be an effective strategy to address this issue, improve literacy, and build a Generation Z that is critical, productive, and competitive in the digital era.

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²⁹ Nur Azra et al., "Interaksi Media Sosial Dan Minat Baca Di Kalangan Gen Z," *Indo-MathEdu Intellectuals Journal* 5, no. 5 (2024): 6246.

³⁰ Muhammad Alroy and Ilmatius Sa'diyah, "Pengaruh Aplikasi Mobile Ipusnas Terhadap Perkembangan Minat Baca Masyarakat," *Prosiding Seminar Nasional Teknologi Dan ...*, 2021, 150, <https://sitasi.upnjatim.ac.id/index.php/sitasi/article/view/33/19>.

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