ABSTRACT

Financial literacy is knowledge, skills, and beliefs that can influence attitudes and behavior in decision-making and financial management to achieve prosperity. In 2022, Indonesia's Islamic financial literacy index will only reach 9.14%, far below the conventional financial literacy index, which has reached 49.68%. This can be seen from the large number of victims of online investment and loan fraud and the poor consumer behavior of the public, even though Indonesia is a country with the largest number of followers of the Islamic religion in the world and has the 3rd highest Sharia economic potential according to the 2022 Global Islamic Fintech (GIFT) Index.

To solve the previously mentioned problems, the Nuha mobile application was developed as a financial management platform and Islamic financial education platform. A RESTful API backend was also developed to improve system performance and scalability. The development process employs the iterative incremental method. The results of the mobile application UAT (User Acceptance Testing) show an average percentage of feature acceptance reaching 93.87%, and all test cases in the functional testing were successfully executed. Meanwhile, load testing on the API shows an average request success of 92.78% for 400 VUs in 1 minute, and the functional testing results for each API endpoint follow the requirements.

Keywords: Islamic Financial Literacy, Fintech, Iterative, Flutter, RESTful API