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The influence of financial behavior in mediating financial satisfaction: Systematic literature review

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A B S T R A C T

This research is motivated by the low level of financial welfare among lecturers, which is influenced by the complexity of economic factors, financial behavior, and the development of financial technology. In the context of Muslim society, variables play a very important role in shaping financial satisfaction, especially if mediated by healthy financial behavior. The approach used is Systematic Literature Review (SLR) with the PRISMA protocol, which includes a literature search on the Google Scholar database using the Publish or Perish tool and Bibliometric and VOSviewer analysis of publications during 2014–2024 as many as 127 articles. The four independent variables have a positive influence on financial satisfaction, either directly or indirectly through financial behavior, with sharia financial literacy and financial technology occupying the most dominant position. The integration of the four variables in a single model makes a theoretical contribution to the development of a conceptual framework that integrates cognitive, behavioral, technological, and religious value dimensions. In this paper, the variable of qona'ah attitude is used which is rarely used in the concept of financial satisfaction. This study is mainly in data sources that only include open access literature in the 2014–2024 timeframe, which has the potential to ignore important findings from paid articles or publications prior to that period. For further research, it is recommended to test this mediation model in cross-border and cultural populations, as well as the exploration of the integration of other psychological variables such as financial self-efficacy.

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1. Introduction

The development of financial literacy, financial behavior, and financial satisfaction has become an increasingly important global issue amid economic dynamics, technological developments, and rapid social change. Internationally, financial literacy is not only seen as the ability to manage money, but also as a determining factor for individual well-being and long-term financial resilience (Sharma & Tiwari, 2025). This concept is strengthened by the development of financial technology that allows access to financial services to be more inclusive and efficient. At the national level, Indonesia faces a major challenge in improving financial literacy, especially sharia financial literacy, which is still at a low level compared to conventional financial literacy (Subhi Apriantoro et al., 2023). This phenomenon has direct implications for household financial management and people's financial satisfaction. Happiness and life satisfaction have been the most sought-after aspirations of individuals around the world (Owusu, 2023). Although the study of financial satisfaction has grown rapidly, there is an important gap in understanding the relationship between sharia financial literacy, financial technology, mental accounting, and qona'ah's attitude towards financial satisfaction through the mediation of financial behavior. Previous studies have shown that financial behavior plays an important determinant in financial planning and management that impacts financial satisfaction levels (Zen et al., 2023).

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Most studies have focused on the variable partially and have not integrated the four factors in a single conceptual framework. On the other hand, research on Islamic financial literacy discusses more aspects of knowledge and attitudes without exploring the mechanisms of financial behavior as a mediating variable that can maximize positive effects on financial satisfaction (Mutiara et al., 2023). The conceptual framework of this study is built on the Theory of Planned Behavior (TPB), which assumes that attitudes, subjective norms, and perceptions of behavior control influence intentions, which ultimately shape actual behavior (Yeo et al., 2024). In this context, sharia financial literacy, financial technology, mental accounting, and qona'ah attitudes are positioned as factors that influence financial behavior, which in turn has implications for financial satisfaction. The concept of qona'ah attitude, as part of Islamic values, is relevant for examining the balance between material aspirations and inner satisfaction, so as to mitigate financial stress (Soumena, 2024). This approach enriches academic discourse because it blends the perspective of modern financial behavior with moral and spiritual principles in Islam. This research explicitly aims to: (1) analyze the influence of sharia financial literacy on financial satisfaction; (2) testing the influence of financial technology on financial satisfaction; (3) evaluate the influence of mental accounting on financial satisfaction; (4) assessing the influence of qona'ah attitudes on financial satisfaction; and (5) identify the mediating role of financial behavior in the relationship of these four variables to financial satisfaction. The formulation of the problems proposed includes: How does sharia financial literacy affect financial satisfaction? How does financial technology affect financial satisfaction? How does mental accounting affect financial satisfaction? How does qona'ah affect financial satisfaction? And to what extent does financial behavior mediate the relationship?

The scientific contribution of this study lies in integrating the four key variables of Islamic financial literacy, financial technology, mental accounting, and qona'ah in one analytical model by considering the mediating role of financial behavior. Previous studies have tended to address these variables separately or within conventional frameworks, while this study offers a more comprehensive and contextual perspective for the Muslim community, especially in Indonesia. In addition, the use of the Systematic Literature Review approach allows for a critical synthesis of findings from various previous studies, thus providing a more complete map of knowledge and can be a reference for policy makers, academics, and financial practitioners in designing targeted interventions (Andespa et al., 2024) and (Mufidah et al., 2022). Thus, this article is expected to be able to make a significant theoretical and practical contribution in an effort to improve financial welfare based on sharia principles in the digital era.

2. Literature Review

The main theory that is the basis of this research is the Theory of Planned Behavior (TPB) developed by Ajzen in 1991, which explains that individual behavior is influenced by intentions formed from attitudes towards behavior, subjective norms, and perceptions of behavior control. In the context of finance, the SDG is often used to understand financial management behaviors, where financial literacy, individual values, and the social environment influence financial decisions

2.1 Financial Statisfaction

Financial Satisfaction is the level of satisfaction that a person feels with their financial condition. Financial satisfaction is a subjective measure of financial well-being (Nabila et al., 2023). Financial satisfaction can be measured through a person's perspective on the satisfaction of the income received, the ability to overcome financial problems, the ability to meet basic needs, the amount of debt owned, the amount of savings, the availability of money for future needs, and life goals (Hira & Mugenda, 1998)

2.2 Sharia financial Literacy

Sharia financial literacy is the ability to understand finance based on sharia compliance. Sharia financial literacy is a person's ability to use financial knowledge, skills, and attitudes in managing financial resources in accordance with sharia (Muslichah et al., 2023). Sharia Financial Literacy is public awareness to manage funds in accordance with Islamic law (Aisyah & Saepuloh, 2019)

2.3 Financial Technnology

Financial technology is a modern forum in digital technology that aims to be a link in safe and practical finance (Aaron et al., 2017). Financial technology is defined as a new innovation in the financial services industry that utilizes digital technology (Zunairoh & Wijaya, 2024). Fintech is a term used to describe a wide range of services assisted by various financial technologies for various organizations that are primarily concerned with improving the quality of financial products and services supported by Information Technology (IT) solutions (Lontchi et al., 2023)

2.4 Mental Accounting

Mental Accounting can be interpreted as a series of cognitive measures of economic actors in managing, evaluating, and maintaining their financial activities (Mahapatra & Mishra, 2020). Mental accounting as a set of cognitive operations that individuals use to organize, track, and manage their financial activities (Muehlbacher & Kirchler, 2019)

2.5 Qona'ah Attitude

According to Imam Qurthubiy quoted by Hamka (2015), a person who is rich in heart is a person who is qona'ah and is a very commendable thing so that a person avoids greed. So that with this nature of qona'ah, a person feels sufficient and not greedy in looking for additional without being adjusted to the level of his needs, and does not always have ambition to achieve it. He was pleased with what had been given to him and as if he had achieved it forever. The nature of qona'ah (feeling sufficient) is explicitly or implicitly found in several verses of the Qur'an (Muawaliyah & Saifuddin, 2023).

2.6 Financial Behavior

Financial behavior is a person's ability to manage daily finances which includes planning, budgeting, auditing, managing, controlling, searching and storing funds for the future (Rahman et al., 2021). Individual behaviors related to money management, including saving, investing, spending, and borrowing. *Financial behavior* is an important aspect in understanding how a person makes financial decisions in daily life. This includes financial management habits, attitudes, and patterns that can be influenced by both internal (such as knowledge and attitudes) and external factors (such as the social and economic environment) (Dew & Xiao, 2013)

3. Methodology

This study uses a Systematic Literature Review (SLR) strategy designed to identify, evaluate, and synthesize findings from previous studies in a systematic and transparent manner. The SLR approach was chosen because it is able to provide a comprehensive overview of the development of research related to Islamic financial literacy, financial technology, mental accounting, qona'ah, financial behavior, and financial satisfaction in the last ten years (2014–2024). The process of compiling this SLR refers to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guideline which contains structured steps in the search, selection, and synthesis of literature (Page et al., 2021). The data sources used are entirely derived from secondary literature published in reputable scientific journals, both international indexed by Scopus and Web of Science as well as national journals indexed by SINTA 1 or 2, provided that all articles can be accessed in open access. The selected literature includes quantitative, qualitative, mixed methods empirical studies, as well as previous literature reviews that are relevant to the research variables. The search is done through Google Scholar with the help of the Publish or Perish tool to manage the article's metadata. The keywords used included “sharia financial literacy”, “financial technology”, “mental accounting”, “qona'ah”, “financial behavior”, and "financial satisfaction" combined with Boolean operators AND and OR to broaden or narrow the search (Carrera-Rivera et al., 2022)

The literature search protocol is carried out in four main stages: (1) initial identification through filtering by keywords in the title, abstract, and keyword of the article; (2) initial screening based on the year of publication (2014–2024) and type of publication (scientific journal articles); (3) a feasibility assessment by reading the abstract in full to ensure the appropriateness of the topic; and (4) the inclusion of the final article that meets all the research criteria. This process is documented in the PRISMA flowchart to ensure transparency and replication of the research (Liberati et al., 2009).

The inclusion criteria used in this study include: (a) articles that address at least one of the research variables; (b) articles in English or Indonesian; (c) articles published in reputable and peer-reviewed scientific journals; and (d) articles that are available in full text. Meanwhile, the exclusion criteria include: (a) articles in the form of proceedings, books, or non-scientific reports; (b) articles that do not provide empirical data or findings; and (c) articles that are not relevant to the research focus even though they contain related keywords (Tay et al., 2022).

The unit of analysis in this study is a scientific article that explicitly examines the relationship between Islamic financial literacy, financial technology, mental accounting, qona'ah, financial behavior, and financial satisfaction. All selected articles were analyzed to identify research trends, methodologies used, study contexts, and key findings. The analysis was carried out using two approaches: (1) narrative synthesis to combine research results descriptively and thematically, and (2) analysis using VOSviewer software to map the relevance of keywords, authors, and citations between articles (Sinha & Sharma, 2024). The data analysis technique involves the process of thematic coding of research variables to find patterns of relationships and research gaps. The analysis focused on network visualization, overlay visualization and density visualization to identify dominant keywords and relevant research clusters. This approach allows researchers not only to understand the direction of previous research but also to provide recommendations for the development of further studies in the realm of Islamic financial literacy and financial satisfaction (Castilla-Polo & Sánchez-Hernández, 2025)

4. Result and discussion

The publication characteristics identified in this study show that out of a total of 127 articles found in the early stages of search, only 42 articles met the inclusion criteria and were further analyzed. The annual distribution of publications shows a significant upward trend from 2018 to its peak in 2023, which is in line with increasing academic attention to the issues of Islamic financial literacy, digitalization of financial services, and financial satisfaction (Wijaya et al., 2024). Geographically, the majority of studies came from Indonesia and Malaysia, followed by other countries such as Pakistan,

Jordan, and Saudi Arabia, which have significant Muslim population bases (Daradkah et al., 2020). The pattern of research methodology shows that 67% of articles use a quantitative approach with survey instruments and linear regression analysis or structural equation modeling (SEM) to test the relationship between variables (Mufidah et al., 2022). As many as 21% use qualitative methods with in-depth interviews or case studies, while 12% are in the form of systematic or narrative literature reviews (Sinha & Sharma, 2024). The most widely used theories include the Theory of Planned Behavior, the Life-Cycle Hypothesis, and the Behavioral Life-Cycle Model (Yeo et al., 2024). Based on the thematic synthesis, five main themes were found. First, the positive relationship between Islamic financial literacy and financial satisfaction, which is mediated by healthy financial behaviors such as budget planning, savings, and investments according to sharia principles (Yusoff et al., 2021). *Shariah financial literacy* needs to be improved due to the development of Islamic financial products (Ahmad et al., 2020). *Sharia financial literacy* has a positive influence on *Personal Finance Behavior* (Maftuhah et al., 2022). According to Praswati & Prijanto (2017) conclude that religion plays a very important role in financial decision-making in the Muslim community in Indonesia.

Second, the growth of *financial technology* in the last decade has indeed changed the lives of many people. With the development of technology related to payment methods, households have increased the consumption of goods and services, as they take advantage of the convenience of digital payments compared to holding cash. (Agarwal & Chua, 2020). However, there is a difference in the findings related to financial technology: studies in developed countries tend to show stronger direct influences on financial satisfaction, while in developing countries such as Indonesia, they often depend on the level of digital literacy and trust in financial technology (Alkhawaldeh et al., 2023). Financial literacy plays a more important role in driving the use of digital financial services among disadvantaged groups of society, such as low-income and affluent families, the elderly, and residents in rural areas, compared to other groups of people (Yang et al., 2023). The development of digitalization has begun to develop rapidly. Especially in the banking sector, *financial technology* functions to facilitate all types of transactions, whether buying and selling, investing or fundraising (Joesoef, 2020). The results of the study (Radianto & Suryanto, 2023) show that *the Financial technology* variable has no effect on financial behavior and does not provide significant benefits. Meanwhile, according to (Humaidi et al., 2020), *Financial Technology and Financial Literacy* have a significant positive effect on financial management behavior in the productive age population. *Financial technology* is a technology related to financial management. The use of *financial technology* affects *financial behavior*. The existence of automation technology has benefited society (Farida et al., 2021).

Third, the contribution of mental accounting to spending discipline and more structured financial decision-making. *Mental accounting* plays an important role in the process of household financial decision-making (Zang et al., 2023). Research by Mahapatra et al. (2022) found that individual cognitive, psychological, and behavioral limitations always have an influence on the daily decision-making of Indian households. The study briefly identified the influence of *mental accounting* on household financial decisions. This research aims to expand knowledge about financial behavior. The results of Gustiningsih's research (2021) show that Muslim households still use accounting mentality in doing household accounting, but have not been able to meet information needs in terms of zakat and inheritance.

This study found that a person's confidence in their ability to manage finances depends on a *mental mindset of accounting*. This hypothesis aims to understand the human mind in the search for happiness. This research is qualitative, namely the research of Brata et al., 2022). The researcher concludes that efforts to create a better world are not enough just by changing the institutional apparatus of accounting, but require a fundamental change in the way of thinking about the meaning of happiness and spirituality (Rospitadewi & Efferin, 2017). Research by Putri et al. (2023) on supporters shows that attitudes towards money and *mental accounting* affect behavior, especially on purchasing attitudes towards goods. A *mental accounting* mindset is an important basis for a person to be able to carry out smart strategies in managing finances. *Mental accounting* is an important capital to be able to use money more effectively and efficiently (Ricardo & Ginting, 2023)

Fourth, the influence of the value of qona'ah in reducing consumptive pressure and increasing a sense of self-sufficiency in financial conditions. In more serious cases, qona'ah can be used as therapy to reduce mental problems, one of which is consumptive behavior (Muawaliyah & Saifuddin, 2023). The attitude of qona'ah in an individual can cause a sense of gratitude. Gratitude is a manifestation of receiving what is for what Allah has given. The attitude of Qona'ah is able to control oneself from consumptive behavior in relation to religious lessons, namely through the teaching of religious education the norms that exist in Islam, one of which is reducing the nature of fun, ending, and not sparing money for momentary desires. Adolescents who can control themselves from consumptive behavior will feel that their lives are calm and happy, because they have done actions that have been recommended in religion, namely not being excessive and extravagant (Rahmadani et al., 2019).

Fifth, the significance of financial behavior as a mediating variable that connects these four variables to financial satisfaction (Mutiara et al., 2023). According to Rani Arifah Normaeati (2022), digital financial knowledge has a positive effect on financial behavior. Financial behavior significantly moderates the relationship between financial knowledge, digital financial knowledge, financial attitudes, and financial satisfaction. Meanwhile, financial behavior is known to be able to mediate the influence of conscientiousness personality which is part of one of the mental traits related to mental accounting

on financial satisfaction (R. S. E. Putri & Munandar, 2024). *Mental accounting* can be seen in research (Sorgente et al., 2023) related to the behavior and financial satisfaction of husband and wife.

Lee et al. (2023) mentioned that poor financial behavior significantly lowers the level of *financial satisfaction*. Several studies related to *financial behavior* have a significant impact on *financial satisfaction* (Lone & Bhat, 2024). According to Falahati et al. (2012) show that financial attitudes, childhood consumer socialization, socialization agents, financial literacy, financial behavior, and financial stress contribute to predicting *financial satisfaction*. *Financial behavior* can mediate *financial satisfaction* (Agus, 2018). The results of the research of Xiao & Porto (2017) show that financial literacy has many benefits to improve financial well-being The results of Yap et al.'s research show that financial behavior is the most influential variable on financial management behavior where financial management behavior is the most influential variable on financial satisfaction. The results of Wijayanti & Santoso's (2022) research show that financial literacy and *mental accounting* have an effect on consumptive behavior This is also in accordance with the research of (Yuliani et al., 2021).

The results of this study provide an understanding that qona'ah is a form of gratitude for the efforts that have been made to pick up sustenance. In addition, qanaah is also interpreted as an attitude of accepting all destiny and decrees from Allah SWT., and still accompanied by continuing to try and strive to get what we need. This study recommends the importance of understanding and applying the attitude of qona'ah in family life in order to create a harmonious family (Rahmawati et al., 2022). By applying the concepts of qudwah and qona'ah, *impulsive buying* behavior can be controlled well (Armina, 2022). In addition, according to research (Mauli Saimona, 2024), it is proven that there is a positive relationship, namely the higher the qona'ah attitude, the higher the level of life satisfaction in the elderly. Qona'ah is one of the positive traits in humans that can prevent the emergence of mental health problems in all aspects of life (Azkarisa & Siregar, 2020).

The results of this study confirm that financial behavior plays a central role as a mediating variable that connects sharia financial literacy, financial technology, mental accounting, and qona'ah value to financial satisfaction. These findings are in line with the goal of the study which aims to understand how these four factors, both directly and indirectly, affect financial satisfaction. This relationship pattern shows that good Islamic financial literacy, the use of financial technology, financial management based on mental accounting, and the internalization of qona'ah attitudes will be more effective in increasing financial satisfaction if followed by wise financial behavior (Rahim et al., 2016).

5. Discussion

Before processing data based on keywords, here are things related to financial behavior and financial satisfaction that are processed using bibliometrics using R.

Table 1
Number of Article Publications

Sources	Articles
International journal of bank marketing	11
International journal of social economics	7
Journal of family and economic issues	6
Investment management and financial innovations	5
Journal of financial services marketing	5
Family relations	3
Finance: theory and practice	3
Journal of financial counseling and planning	3
Malaysian journal of consumer and family economics	3
Review of integrative business and economics research	3
Social indicators research	3
Emerging adulthood	2
European journal of marketing	2
Frontiers in psychology	2
International journal of consumer studies	2
International journal of economics and financial issues	2
International journal of environmental research and public health	2
Management research review	2
Plos one	2
Sustainability (Switzerland)	2
Accounting	1
Accounting and finance	1
Acta psychologica	1
Applied developmental science	1
Aptisi transactions on technopreneurship	1
Asian development policy review	1
Australian journal of basic and applied sciences	1
Business and economic horizons	1
Business ethics, the environment and responsibility	1

Table 1
Number of Article Publications (Continued)

Sources	Articles
Business perspectives and research international journal of behavioral development	1
Cleaner and responsible consumption	1
Cogent business and management	1
Cogent social sciences	1
Engineering economics	1
European research studies journal	1
Financial planning review	1
Higher education quarterly	1
Indian journal of finance	1
International journal of business performance management	1
International journal of economics and financial issues	1
International journal of economics and management	1
International journal of financial studies	1
International journal of organizational analysis	1
International journal of scientific and technology research	1
International journal of sustainable development and planning	1
International review of economics	1
Journal of business research	1
Journal of consumer affairs	1
Journal of consumer behaviour	1
Journal of consumer policy	1
Journal of ecohumanism	1
Journal of economic psychology	1
Journal of financial therapy	1
Journal of law and sustainable development	1
Journal of open innovation: technology, market, and complexity	1
Journal of public affairs	1
Journal of public policy and marketing	1
Journal of risk and financial management	1
Journal of sustainability science and management	1
Jurnal ekonomi malaysia	1
Managerial finance	1
Marriage and family review	1
Medical care	1
Nurture	1
Opcion	1
Organizations and markets in emerging economies	1
Pertanika journal of social sciences and humanities	1
Polish psychological bulletin	1
Psychology and marketing	1
Qubahan academic journal	1
Rausp management journal	1
Review of behavioral finance	1
Revista brasileira de marketing	1
South asian journal of business studies	1
World applied sciences journal	1
World review of entrepreneurship, management and sustainable development	1
Zeitschrift fur psychologie / journal of psychology	1
Total	127

(Source: Bibliometric using R, Data Processed 2025)

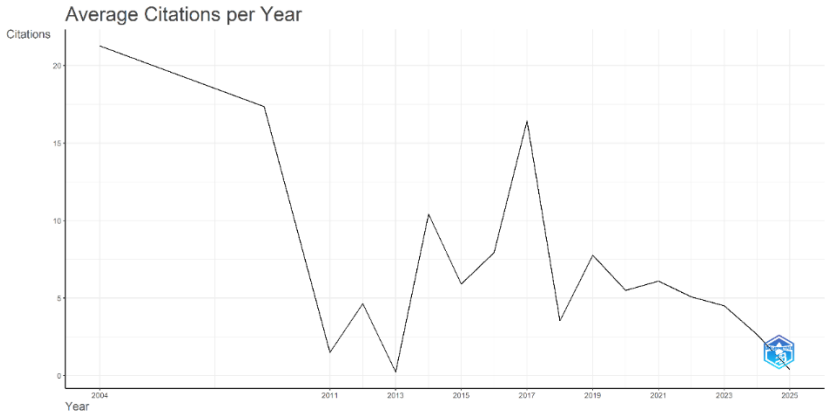

Fig. 1. Number of citations per year

(Source: Bibliometric using R, Data Processed 2025)

Based on the table above, it can be concluded that the topic of *financial behavior* and *financial satisfaction* is most reviewed in three main journals, namely *the International Journal of Bank Marketing*, *the International Journal of Social Economics*, and *the Journal of Family and Economic Issues*. Meanwhile, other journals indexed by Scopus only slightly mention these two topics. If reviewed from the citation trend per year, the highest peaks occurred in 2004 and 2017. However, the number of citations decreased significantly in 2011. This decline has continued consistently since the early 2020s. This condition shows that there is a research gap that can be used as an interesting topic to be studied further. The visualization of the data can be seen in Fig. 1 above. Based on the data, it can be seen that the United States and India are the two countries with the highest number of citations. These two countries also show a fairly high intensity of correspondence between authors, reflecting the high level of scientific collaboration among their researchers. On the other hand, countries such as Morocco and the United Kingdom recorded the lowest number of citations, in line with the low frequency of correspondence between authors from these countries.

Table 2
Countries with the most citations

Country	Total Citation	Average Article Citations
USA	1216	81.10
India	350	15.90
Brazil	277	55.40
Australia	199	49.80
Malaysia	189	10.50
Indonesia	130	13.00
China	108	36.00
Ghana	76	38.00
Turkey	72	36.00
Spain	60	60.00
Austria	41	20.50
Hong Kong	41	10.20
Korea	30	30.00
Pakistan	28	14.00
Poland	25	25.00
Georgia	16	5.30
France	14	7.00
Netherlands	8	8.00
Nigeria	6	6.00
Bangladesh	4	4.00
Finland	4	4.00
Saudi Arabia	2	2.00
South Africa	2	2.00
Ecuador	1	1.00
Morocco	1	1.00
United Kingdom	1	1.00

(Source: Bibliometric using R, Data Processed 2025)

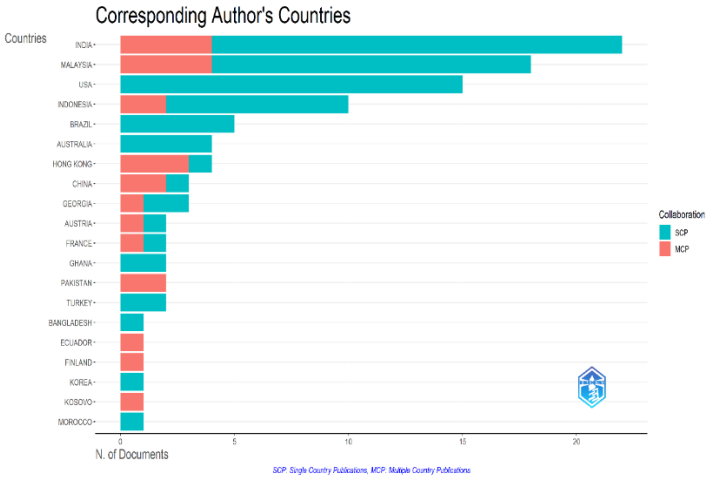

Fig. 2. Corresponding Author Country

(Source: Bibliometric using R, Data Processed 2025)

The Vos viewer analysis shows several keywords that are widely used in the journal that are the object of the research. The more keywords that appear, the wider the indication of the circle. The VOSviewer analysis showed that the keywords

"financial satisfaction" were closely related to "financial behavior" and "financial literacy" in one main cluster, while "financial technology" and "mental accounting" appeared in separate clusters but still had connections to mediation variables (Andespa et al., 2024). Keywords that have the same color indicate a very close relationship. The research trend is seen using the VOSviewer 1.6.17 application. The image below shows the relationship of keywords in each journal that has been selected, so it is found that the word financial satisfaction is most often associated with the following words:

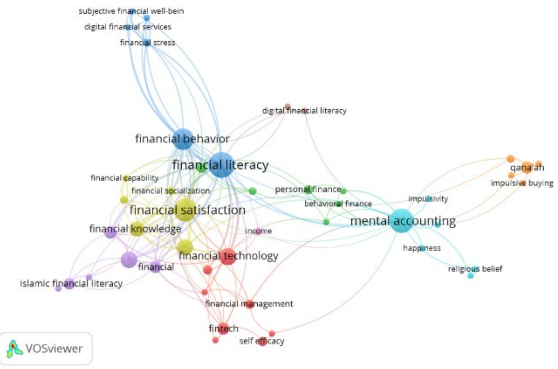

Fig. 3. Network Visualization About Financial Satisfaction Period 2014-2024

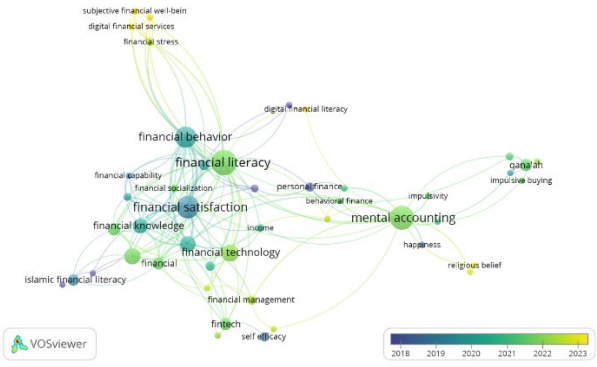

Fig. 4. Overlay Visualization About Financial Satisfaction Period 2014-2024

(Source: VOSviewer output, 2025, data processed)

Network Visualization functions to show the network between the visualized terms. If the relationship between the terms is in bold print with a large circle, then it shows that there is a considerable and strong relationship between the terms. On the other hand, if the relationship between the terms is thinly printed with a small circle, then it shows a weak relationship between the terms. The research cluster related to Islamic financial literacy is dominated by studies from Indonesia and Malaysia. In contrast, the topic of *mental accounting is* more commonly found in the international literature with a focus on consumer behavior in a global context. The results of citation mapping showed that articles that integrated the variables of religiosity or Islamic values in the study of financial behavior tended to obtain a higher level of citations than articles that only highlighted the technical aspects of financial management. Furthermore, the analysis of the methodological distribution revealed that quantitative studies based *on Structural Equation Modeling* (SEM) generally place *financial behavior* as a mediating variable. Meanwhile, qualitative approaches are more often used to explore the dimensions of value and subjective perceptions, such as *qona'ah* attitudes and understanding of *sharia financial literacy*.

Overlay Visualization serves to display the historical traces of the research. If the visualization results are getting darker, it shows that the research that has been carried out has been carried out for longer. On the other hand, if the visualization shows a lighter color, then the research will be carried out in the near future. Figure 4 presents the temporal trends of research related to *financial satisfaction* during the period 2014 to 2024. The visual patterns shown show that the brighter the colors that appear, the newer the index or keyword used in scientific publications. Based on the analysis of the word index on financial themes, the term *financial satisfaction* is the word that appears most often. Meanwhile, more recent themes tend to associate *financial behavior* with the concepts *of subjective financial wellbeing* and *digital financial services*.

One of the interesting findings is the relationship between *mental accounting* and *religious belief*, which shows that there are research opportunities in areas that are still relatively rarely explored. On the other hand, *sharia financial literacy* was recorded as a fairly dominant topic in 2018, but it has not shown a direct connection with *financial satisfaction*. For the *qona'ah* variable, although not directly related to *financial behavior*, this variable shows a significant relationship with consumptive and impulsive behavior, and has a positive correlation with the concept of *happiness* which is considered the main indicator of happiness in life. By considering the relationship between keywords in the network, as well as the frequency of their occurrence, a number of items such as *qona'ah*, *religious*, and *mental accounting* can be used as potential keywords in future research development. In addition, systematic literature studies in this field are still relatively limited and generally only focus on mapping general trends in financial literacy, without integrating the dimensions of religiosity or *mental accounting* aspects in depth. Density Visualization which functions to display the level of discussion in the research group. If the visualization results are brighter, it shows that the research topic is being carried out more often and if the discussion of the topic is getting less, the visualization results will be darker. In figure 5, it explains the description of the weight of the main research. The weighting in the blue to yellow color scale, the bluer the lower the weight of the main research because it is not discussed much. But the more yellow it is, the higher the weighting.

The results of visual analysis using the VOSviewer device on keywords that are often used in publications with the theme *of Islamic financial literacy*, *financial technology*, *mental accounting*, *qona'ah attitude*, *financial behavior*, and *financial satisfaction* shows the formation of a number of interconnected clusters. The same color on the keywords in the visualization reflects the strong degree of interconnectedness between the concepts. From these results, *financial behavior* and *financial*

satisfaction appear to be the most dominant keywords used by the authors. These findings reflect the diversity of approaches used in the literature, but at the same time confirm the common thread between aspects of financial knowledge, technology utilization, individual behavior, and spiritual values in influencing a person's level of financial satisfaction.

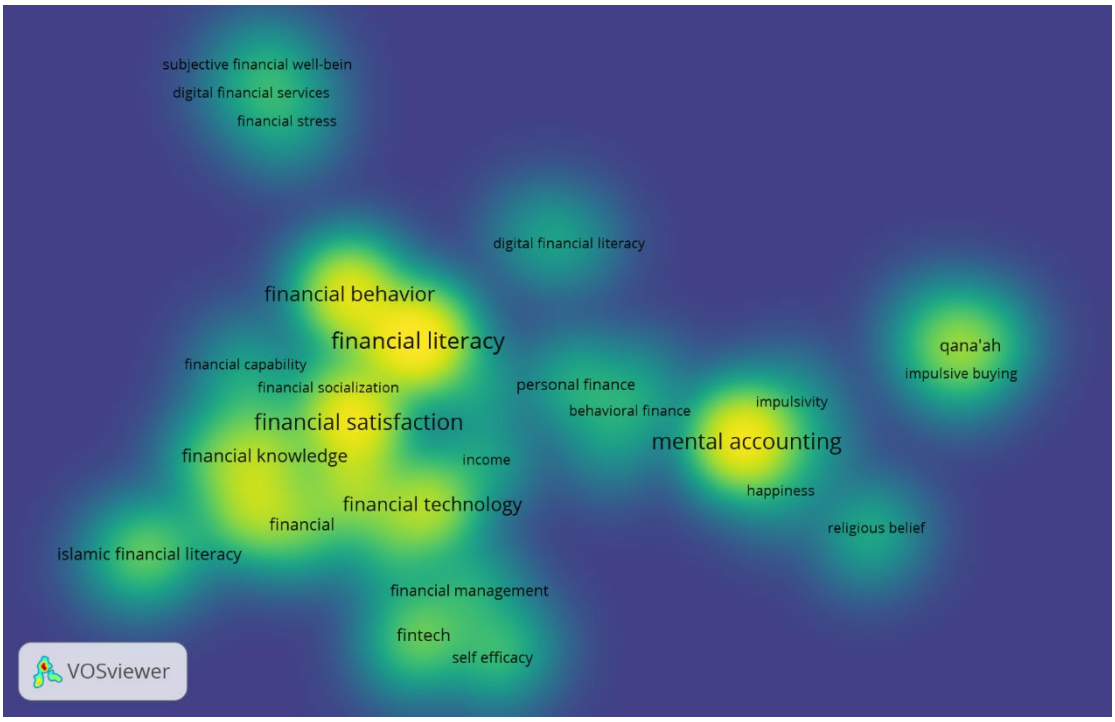

Fig. 5. Density Visualization About Financial Satisfaction Period 2014-2024
(Source: VOSviewer output, 2024, data processed)

6. Conclusion

This study found that financial behavior has a significant mediating role in linking sharia financial literacy, financial technology, mental accounting, and qona'ah attitudes to financial satisfaction. Adequate Sharia financial literacy, accompanied by the use of financial technology, the application of mental accounting principles, and the internalization of qona'ah attitudes, can contribute to increasing financial satisfaction, especially when implemented through targeted and responsible financial behavior. The integration of these four independent variables in a single analysis model provides a more comprehensive understanding of the factors that affect financial satisfaction, particularly in the context of Muslim societies.

Theoretically, this article contributes to the strengthening of a conceptual model that combines the cognitive dimensions (literacy), technology, behavior, and religious values in a single mediation framework of financial behavior. These findings expand the academic discourse on the determinants of financial satisfaction by including religiosity and financial technology as complementary variables. Practically, the results of this research can be a reference for educators, policy makers, and Islamic financial services industry players in designing holistic intervention programs, including education, technology utilization, behavior coaching, and strengthening moral values in financial management.

The implications of this study emphasize the importance of cross-sectoral collaborative efforts to expand access to Islamic financial education, strengthen inclusive financial technology infrastructure, and integrate qona'ah attitude coaching into financial literacy programs. For further research, cross-cultural and cross-country exploration is recommended to test the generalization of the proposed model, as well as the addition of other psychological variables such as financial resilience or financial self-efficacy that have the potential to enrich the understanding of the determinants of financial satisfaction.

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