

## **ABSTRACT**

*Financial literacy is a person's expertise in financial knowledge that can influence him in taking actions or decisions to manage finances. Until 2022, the level of financial literacy in Indonesia was recorded at 49.68%. While the level of Islamic financial literacy in Indonesia was recorded at 9.14%. This causes many Indonesians to experience FoMO (Fear of Missing Out), consumptive or wasteful. However, because the majority of Indonesia's population embraces Islam and in 2021, Indonesia has been ranked the 4th top country with the highest smartphone usage after the United States. This opens up opportunities to develop mobile-based Islamic financial education applications.*

*In order to overcome the problems previously described, the mobile-based Nuha application was developed as a means to organize or manage finances and provide Islamic financial education. The Nuha application was developed using the Flutter framework and the Iterative Incremental method which is able to optimize its flexibility. So that it can adapt well and be responsive to changes that arise during system development. The database system used is Firebase, but it is also connected to the Rest API to access external sources. The test results using UAT show an average percentage of 91.74%. While the test results using functional testing show that all test cases can pass or pass status. This shows that the application was successfully developed properly and in accordance with user needs.*

*Keywords: Iterative Incremental, Flutter, Financial Literacy, Firebase*