

The Role of Economic Educators in Implementing Financial Literacy for Household Actors

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ABSTRACT

This research sought to examine the role of economic educators in implementing financial literacy for household actors. The role can be carried out through the Tri Dharma of Higher Education, i.e., (1) education, (2) research, and (3) community service. The implementation through education is in the form of learning activities providing financial literacy learning materials, such as economic transactions, introduction to economic resources, and the concepts of spending, saving, and sharing, which is expected to provide insight into good and correct financial management. Being equipped with this, university students as household actors are expected to have good financial literacy knowledge and skills. The results of several studies show that there is an effect of economic literacy on financial management behavior. Thus, the urgency of financial literacy can be seen in that it can have an impact on a person's behavior in managing his/her finances. For this reason, it is necessary to know the factors that influence financial literacy, so that efforts are required to increase these factors. Household actors are expected to know how to change or improve behavior in financial management so they can improve their welfare. The results of community service activities regarding financial literacy of household actors also show an increase in knowledge and skills in managing finances. Based on the research results, awareness of the importance of financial literacy knowledge is needed for households. For this reason, economic educators are expected to continue to educate household actors on financial literacy through the Tri Dharma of Higher Education in a sustainable manner. In addition, there is a need for collaboration with various parties such as the Ministry of Education and Culture, the Ministry of Finance, the Ministry of Religion, and the Financial Services Authority (*Otoritas Jasa Keuangan*; OJK) in order to encourage an increase in the financial literacy index to create a better standard of living for the people and encourage the country's economic growth.

Keywords: economic educators, financial literacy, household actors, Tri Dharma of Higher Education

1. Introduction

Financial literacy is related to knowledge, ability, and public trust in financial services institutions as well as people's habits regarding finance. Financial literacy is an important skill in community empowerment, individual welfare, and consumer protection, as well as in increasing financial inclusion. People who are financially well-literate will be able to choose good financial services institutions so that they are able to allocate their money wisely to use products and services according to their needs. If more people have financial literacy, the aggregate will encourage the

country's economic growth (OJK, 2016; Brilliantti & Kautsar, 2020). Financial literacy has been recognized worldwide as a significant element of economic and financial stability and growth (Potrich et al., 2015).

Based on the results of the National Financial Literacy and Inclusion Survey (*Survey Nasional Literasi dan Inklusi Keuangan/SNLIK*) in the Indonesian National Financial Literacy Strategy (*Strategi Nasional Literasi Keuangan Indonesia/SNLKI*) for 2021-2025, as quoted from <https://www.ojk.go.id/id/>, it is found that the Financial Literacy Index (*Indeks Literasi Keuangan/ILK*) has increased from year to year. However, the figure is still relatively low. Referring to the ILK in 2019, it was 38.03%, which means that out of every 100 people, 38 people were financially well-literate, while the remaining 61.97% or 62 out of every 100 people were not financially well-literate. This shows that most Indonesian people do not have the right knowledge, beliefs, skills, attitudes, and behaviors regarding financial services institutions and formal financial services and products.

Table 1. Financial Literacy Index

Year	Financial Literacy Index
2013	21.84 %
2016	29.70 %
2019	38.03 %

Source: (OJK, 2021)

The low level of financial literacy has caused mistakes in financial planning, including getting caught in fraud cases (Sari & Widodo, 2020). The low literacy level of the Indonesian people is the main concern of various parties taking part in the efforts to overcome this, such as the Financial Services Authority (*Otoritas Jasa Keuangan*; OJK), financial institutions, and academics, including economic educators. Various efforts have been made to increase financial literacy, especially for the household sector.

The household sector plays an important role in the economy. This sector acts as an intermediary sector as it relates to other sectors, and it can maximize its resources. Financial literacy enables individuals to structure their finances in such a way that they can manage their daily expenses, maintain emergency funds, plan for children's education, and allocate retirement funds (Goyal & Kumar, 2021). Based on the above background, this study sought to examine the role of economic educators in implementing financial literacy for households.

2. Literature Review

2.1 Financial Literacy

Financial literacy is a set of awareness, knowledge, skills, attitudes & behaviors needed to make the right financial decisions & achieve individual financial well-being (OECD, 2013). It deals with knowledge, ability, and public trust in financial service institutions and people's habits regarding finance. It is also an important skill in the efforts of community empowerment, individual welfare, consumer protection, and increase of financial inclusion. People who are financially well-literate can choose good financial service institutions so that they can allocate their money wisely to use products and services according to their needs. If more people have financial literacy, the aggregate will encourage the country's economic growth (OJK, 2016; Brilliantti & Kautsar, 2020). Therefore, it is necessary for every individual to master financial literacy (Ulfah et al., 2021) to survive in the 21st century era (Fianto et al., 2017) so as to be able to achieve a better standard of living (Lindiawatie & Shahreza, 2021).

The dimensions of financial literacy include knowledge, skills, attitudes, behavior regarding finance and its implementation, and decision-making related to finance (Potrich et al., 2015). The concept of financial resilience according to Salignac, F, Marjolin, & Reeve (2019) includes: (1) economic resources; (2) financial products and services; (3) financial knowledge and behavior, and (4) social capital.

2.2 Household

The family household is the smallest economic unit, owns the factors of production, owns land, and provides labor. These economic actors can be entrepreneurs, shareholders, owners, and company partners. Household interaction with other sectors is carried out through buying and selling. As a provider of production factor, family households produce labor to be empowered by companies, governments, and foreign communities to produce goods and services. Apart from labor, households have other factors of production, including land and capital. From these factors of production, households obtain income in the form of wages or salaries (Suhada et al., 2022). Wages or salaries are income earned by family households in return for the sacrifice of their energy in doing work or in producing goods or services. In addition, family household actors also get profit from their production.

The role of the family household can be seen from the consumer, producer, distributor perspectives. From the consumer perspective, family household actors will buy or spend the income they earn to meet their daily needs. From the producer perspective, family households will earn income by producing goods or services which are then sold directly to consumers. From the distributor perspective, family household actors will buy goods for resale, then market these goods by opening shops or stalls, or by using social media.

2. Research Methodology

This research is a literature review of research and community service journal articles, books, websites, and other literature as the main subject of research related to financial literacy in household actors. Literature review is a survey of articles, books, conferences, and systematic literature reviews, as well as other sources that aim to deepen, develop, and explore the results of reviews based on certain topics (Subakti, Chamidah, Siregar, Saputro, Recard, Nurtanto, Kuswandi, Ramadhani & Sitopu, 2021).

4. Results & Discussion

The following is an implementation study on financial literacy.

4.1 The role of Financial Services Authority (Otoritas Jasa Keuangan; OJK) in implementing financial literacy for households

An understanding of financial management can improve business performance and sustainability, especially for household actors. This can help them in managing the right financial management for their business. The public and consumers are expected not only to know and understand financial service institutions, products, and financial services, but also to change or improve consumer behavior in financial management so that their welfare can improve (Lestari, 2015).

OJK conducted 100 financial literacy and education programs that reached 1,377,693 people in the form of community or massive financial education activities both conventional and sharia, training of trainers, and radio talk shows. These activities targeted several communities, including women or housewives, MSMEs, students, farmers and fishermen, employees, millennials, and the general public (OJK, 2021). The following are financial literacy and education activities targeting students and households carried out by OJK, which can be seen in Table 2.

Table 2. OJK activities in the form of financial literacy and education for students and households

Time	Activity	Participant
October 26, 2021	<i>Webinar Edukasi Keuangan Hybrid bagi Mahasiswa di Kabupaten Ende</i> (Hybrid Financial Education Webinar for university students in Ende Regency)	462 online participants and 76 offline participants
October 30, 2021	<i>Webinar Edukasi Keuangan Hybrid bagi Mahasiswa</i> (Hybrid Financial Education Webinar for university students) <i>Webinar Edukasi Keuangan Hybrid bagi Perempuan dan Ibu Rumah Tangga di Kota Ternate</i>	253 participants in Yogyakarta Special Region Province
November 25, 2021	(Hybrid Financial Education Webinar for women and housewives in Ternate City)	200 online participants via Zoom and 132 offline participants

Source: secondary data is processed, 2022

In addition to the activities above, there are also other activities carried out by OJK, i.e., OJK Teaching Activities, which are described in Table 3 below.

Table 3. OJK Teaching Activities

Time	Activity	Participant
September 21, 2021	<i>Pencegahan Penyusapan di Industri Jasa Keuangan</i> (Prevention of Bribery in the Financial Services Industry)	3.056 participants
October 7, 2021	<i>Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia</i> (Development of Digital Financial Innovation and Vigilance of Illegal Investment in Indonesia)	3.697 participants
October 18, 2021	<i>Peluang, Tantangan, dan Peranan OJK dalam Penerapan Teknologi Informasi di Industri Keuangan Nonbank</i> (Opportunities, Challenges, and the Role of OJK in the Implementation of Information Technology in the Non-Bank Financial Industry)	3.326 participants
October 22, 2021	<i>Transformasi Perbankan Era Digital</i> (Banking Transformation in the Digital Era)	3.652 participants
November 12, 2021	<i>Dampak Pandemi terhadap Perekonomian dan Sistem Keuangan, serta Peran Otoritas Jasa Keuangan dalam Pemulihan Ekonomi Nasional</i> (The Impact of the Pandemic on the Economy and Financial System, and the Role of the Financial	2.820 participants

Source: secondary data is processed, 2022

Based on the description above regarding various financial literacy and education programs conducted by the OJK targeting the wider community, especially students and household actors, it is expected that they provide great benefits, including the increase of knowledge about the financial services sector. The higher the level of public financial literacy, the more the advantages of financial products and services people can take. In addition, another benefit obtained by household actors is the lesson of how to implement the knowledge and skills obtained from the programs to advance their business.

Household actors can acquire knowledge and skills about financial literacy not only from the various programs provided by the OJK. They can also obtain them by reading learning resources such as mandatory books on the Financial Services Authority and the Financial Services Industry, which can also be given to 10th grade students of the Social Sciences program, even to those of the Natural Sciences program and the Language and Cultural Science program who choose economics as a cross-interest subject in high schools (*Sekolah Menengah Atas*; SMA / *Madrasah Aliah*; MA) as another effort by the OJK to provide insight into financial literacy. OJK together with the Ministry of Education, Culture, Research and Technology also launched a mandatory book entitled *Mengenal Otoritas Jasa Keuangan dan Industri Jasa Keuangan (Getting to Know the Financial Services Authority and the Financial Services Industry)* for 10th grade students of SMA, MA, or equivalent as another effort to support their financial literacy improvement.

4.2 The Role of Economic Educators in Implementing Financial Literacy for Household Actors

In addition to the OJK and the Ministry of Education, Culture, Research and Technology, economic educators are also working to increase financial literacy in general public through the Tri Dharma of Higher Education, including the following.

4.2.1 Implementation of financial literacy through education

Financial literacy education is implemented through the process of learning economics. The research results by Ulfah et al., (2021) show the existence of several pertinent learning materials of economics, including economic transactions, introduction to economic resources, as well as the concepts of spending, saving, and sharing. In addition, some teachers also took the initiative to provide additional materials not included in the syllabus, such as the concept of bad practices, financial crimes, and corruption. Implementation of financial literacy through educational and teaching activities in higher education institutions can have an impact on the output of graduates as household actors.

4.2.2 Implementation of financial literacy through research

Public financial literacy has received the focus of attention from academics and will continue to be reviewed until it increases according to the target. The scope of the research includes variables or factors that can affect financial literacy, the impact of financial literacy, and so on.

The results of research by economic educators are expected to become scientific literature that contributes to the development of knowledge about financial literacy.

Research by Andrianingsih & Laras Asih (2022) was conducted to determine the effect of financial literacy on the financial management behavior of housewives. The results show that financial literacy and financial behavior had a positive and significant effect on financial management. Research by Dwiastanti & Hidayat (2016) shows that there was a significant influence of the housewives' financial literacy that was made a proxy for the knowledge of banking, insurance, and pawnshops, on the families' financial management behavior. Research by Brilliantti & Kautsar (2020) shows that financial literacy had an influence on the welfare of the Indonesian people. Individuals with the knowledge of where to borrow were able to be more prosperous compared to those without that knowledge. The research results of Yushita (2017) also show that financial literacy could make individuals wiser and smarter in managing their personal assets, which could provide beneficial feedbacks in both the short term and the long term.

Several studies regarding financial literacy were carried out in higher education institutions, including research by Shalahuddinta & Susanti (2014), which examines the effect of financial education in the family, work experience, and learning in higher education institutions on student financial literacy, and the results show a significant effect. Research by Sugiharti & Maula (2019) shows that financial literacy about basic financial knowledge, such as savings and loans, as well as investments, has a significant effect on students' financial management behavior.

4.2.3 Implementation of financial literacy through community service (Pengabdian kepada Masyarakat; PkM)

Increasing financial literacy by economic educators is also done through community service. Of the three elements of Tri Dharma of Higher Education, community service activities provide a large role in increasing financial literacy of household actors. A community service activity was carried out by Cerya & Rahmi (2019) from the Faculty of Economics, Padang State University, directed to business actors of *songket* (a woven fabric product) in the form of business and household financial management training. The training materials are in the form of knowledge of financial literacy, business and household financial management, and sharia capital. The results of the activity show an increase in knowledge and skills about business and household financial management after the training. The community service activity carried out by Wardiningsih et al., (2021) are in the form of financial management training for MSMEs receiving Productive Assistance for Micro Enterprises (*Bantuan Produktif Usaha Mikro*; BPUM) in the alleviation of COVID-19 pandemic's impact. This aimed at increasing the knowledge and skills of MSME players in keeping good records, starting from journaling, ledger posting, to financial report compilation.

Furthermore, a community service by Lindiawatie & Shahreza (2021) has provided financial literacy counseling to housewives to build family financial security. The result was a solution regarding the correct meaning of money, discipline in saving, and the need to make proper financial planning in order to achieve individual and family financial security. A community service activity by Sari & Widodo (2020) in the form of training in making simple financial reports through the MSME accounting application has increased the understanding of housewives' financial literacy. A community service activity by Sukirman, Hidayah, Suryandari & Purwanti

(2019) was carried out in the form of family financial management training in order to produce financially independent housewives by being able to manage household finances in accordance with government programs. This activity also provides support so that housewives avoid loan sharks.

A community service activity was also carried out for teachers in schools, such as what was carried out by Widuri, Mangoting, Tjondro, Arianto, & Sadjiarto (2021) in the form of the event *Pelatihan Pengelolaan Keuangan dan Sistem Akuntansi Lembaga Pemerintahan Desa Bagi Guru SMK Akuntansi (Training in Financial Management and Accounting System of Village Government Institutions for Accounting Vocational School Teachers)*. The results show that the teacher's ability to understand accounting was sufficient, however, their mastery of village accounting software still needed to be improved to support village accounting learning, which would be given to students in the form of the accounting practicum subject. Furthermore, a community service activity was done by Sasanti, Animah & Suryatara (2020) for kindergarten managers in the form of financial management training to provide understanding of the objectives and standard financial reports as well as the basic accounting system used.

A community service activity was also carried out to managers of the Islamic Boarding School Foundation (*Yayasan Pondok Pesantren*) by Niati, Suhardjo, Wijayanti, & Hanifah, (2019) in the form of the event *Pelatihan Pengelolaan Manajemen Keuangan dan Pelaporan Keuangan Akuntansi Pesantren (Training in Financial Management and Accounting Financial Reporting of the Islamic Boarding School)*. This training was able to add insight, knowledge, and comprehension, as well as increase understanding of transparent and accountable financial management and financial reporting.

5. Conclusion

Based on the above description regarding the role of educators in implementing financial literacy for household actors, it can be concluded that financial literacy is a series of activities to increase knowledge, confidence or trust, and skills about financial services institutions so that people can manage finances properly and wisely according to their needs. People who are financially well-literate will be able to achieve a better standard of living. The more people who are prosperous, the higher the country's economic growth.

The role of economic educators in implementing financial literacy can be carried out through the Tri Dharma of Higher Education, i.e., (1) education, (2) research and (3) community service. The implementation through educational activities in the form of learning activities, where economic educators teach students financial literacy learning materials, such as economic transactions, introduction to economic resources, concepts of spending, saving, and sharing, is also expected to provide insight into good and correct financial management. Being equipped with these, students as household actors are expected to have good financial literacy knowledge and skills.

The results of several studies show that there is an effect of economic literacy on financial management behavior. Thus, it can be seen the urgency of financial literacy which can have an impact on a person's behavior in managing his/her finances. For this reason, it is necessary to know the factors that influence financial literacy, so efforts are required to increase these factors. Household actors are hoped to know how to change or improve behavior in financial management

so that they can improve the welfare. The results of community service activities regarding financial literacy, especially for household actors, also show an increase in knowledge and skills in managing finances. In implementing financial literacy, the collaboration of various parties, i.e., the OJK, the Ministry of Education and Culture and economic educators, is expected to provide benefits to the community and increase the financial literacy index to create a better living standard for the community and encourage the economic growth of the country.

Based on the results of the implementation study above, the recommendations are as follows: (1) For households, it is recommended to build awareness of the importance of financial literacy knowledge properly and to continue to make efforts to increase financial literacy through increasing the knowledge about financial institutions and awareness of savings, which can be done by actively participating in outreach activities and actively seeking information related to financial literacy at official financial institutions registered in the OJK in order to avoid potential fraud that can lead to deviant behavior. (2) For economic educators, it is recommended to educate people, especially households, about financial literacy through the Tri Dharma of Higher Education in a sustainable manner and to do collaboration between academics and various sectors of financial institutions that are officially registered in the OJK in order to reach the wider community.

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