

The Readiness of Young Generation in Implementing Personal Financial Planning

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ABSTRACT: *This study aims to analyze the readiness of the younger generation to implement personal financial planning. The research was done in 2023 and obtained 240 respondents of the Z Generation in Indonesia. The data were analyzed in descriptive quantitative analysis. The results show a high readiness to implement Financial Planning at a rate of 73.59 out of 100. The young generation in Indonesia has a very positive attitude toward implementing financial planning, which is it is essential to carry out personal financial planning, at a rate of 95.4 out of 100. They also have practiced it in daily activities, proven by the rate of the first level of financial planning behavior, reflected in a score of 73.23 out of 100. However, they still lack knowledge regarding the issue, presented by a score which is only 62.87 out of 100 (low). The implication that can be conveyed is the strategy based on the right approach for the young generation and in accordance with their needs. The originality of this research is that the author tries to analyze more deeply based on every word of the respondent's answer.*

Penelitian ini bertujuan untuk menganalisis kesiapan generasi muda dalam melaksanakan perencanaan keuangan pribadi. Penelitian ini dilakukan pada tahun 2023 dan diperoleh responden Generasi Z di Indonesia sebanyak 240 orang. Data dianalisis secara deskriptif kuantitatif. Hasil penelitian menunjukkan kesiapan melaksanakan Perencanaan Keuangan yang tinggi dengan skor 73,59 dari skala 100. Generasi muda di Indonesia memiliki sikap yang sangat positif terhadap pelaksanaan perencanaan keuangan, yakni penting untuk melaksanakan perencanaan keuangan pribadi, dengan skor 95,4 dari skala 100. Mereka juga telah mempraktikkannya dalam kegiatan sehari-hari, terbukti dengan skor perilaku perencanaan keuangan tingkat pertama, tercermin dari skor 73,23 dari skala 100. Namun, pengetahuan mereka mengenai hal tersebut masih kurang, ditunjukkan dengan skor yang hanya 62,87 dari skala 100 (rendah). Implikasi yang dapat disampaikan adalah strategi yang berbasis pada pendekatan yang tepat bagi generasi muda dan sesuai dengan kebutuhannya. Orisinalitas penelitian ini adalah penulis mencoba menganalisis lebih dalam berdasarkan setiap kata jawaban responden.

Keywords: *Young Generation, Financial Planning, Personal Finance.*

I. INTRODUCTION

As a country with a majority Muslim population, Indonesia has a very low Islamic literacy and inclusion index compared to the conventional literacy and inclusion index. The Islamic literacy index in 2019 was 8.93%, while conventional literacy had reached 37.72%. The level of sharia financial inclusion in 2019 was 9.1%, while conventional financial inclusion had reached 75.28% (BNI Syariah, 2020; Financial Services Authority, 2019; Kaltim Post, 2020; Koran Jakarta, 2020; Nurrahman & Hartoyo, 2019; Puspaningtyas & Yolanda, 2019; Puspaningtyas & Zuraya, 2019).

No	Negara	Skor (0-100)	Knowledge (35/100)	Behavior (45/100)	Attitude (20/100)	Responden
1	Hong Kong, China	74.5	31.0	29.0	14.5	1002
2	Slovenia	73.5	24.0	31.5	18.0	1019
3	Austria	72.0	26.5	30.0	15.5	1418
4	Germany	70.0	26.0	28.5	15.5	1003
5	Estonia	66.5	24.5	26.5	15.5	1005
6	Indonesia	66.5	18.5	31.5	16.5	1000
7	Poland	65.5	25.0	27.5	13.0	1000
8	Portugal	65.5	20.0	29.5	16.0	1480
9	Korea	65.5	22.5	26.5	15.5	2400
10	Czech Republic	64.5	23.0	27.0	15.5	1003
11	Moldova	63.0	20.0	27.5	15.5	1074
12	Malaysia	62.5	18.5	30.5	13.5	2818
13	Russia	62.5	24.0	24.5	14.0	83478

Figure 1. Financial literacy index 2020 by OECD (Katadata, 2023)

Figure 1. presented literacy index data from the Organization for Economic Cooperation and Development (OECD) in 2020. Indonesia is in 6th position with a literacy index of 66.5. This shows that the interest of the Indonesian people in using financial products is not yet high. In fact, one way to overcome the damage caused by the global financial crisis is through good financial literacy by the entire community (Zeamer & Estey, 2020).

Financial literacy is a series of processes or activities to increase the knowledge, skills and self-confidence of consumers and the public so that they are able to manage personal finances well (Amalia, 2020). Financial literacy is very important because before consumers are ready to adopt products and services, they will go through various processes including knowledge, persuasion, decision and confirmation. Good financial literacy will influence a person's behavioral ability in making consumption decisions, including investment (Amalia, 2020).

Literacy has an important role in increasing people's understanding of appropriate financial planning methods. With this literacy (psychologically) it can increase readiness, openness of thought patterns, and public awareness of the importance of financial planning. Because psychological factors are often considered as key factors in making decisions (financial decisions). This can also influence lifestyle patterns, unplanned shopping patterns, life mindset, and so on (Subiaktono, 2014).

The author's previous study entitled "Managing Islamic Financial Planning Inclusion in Indonesia" in 2021 discussed strategies for increasing Sharia Financial Planning inclusion in Indonesia (Amilahaq et al., 2021), using education to increase public awareness, literacy and inclusion regarding personal financial planning. People need to make efforts such as seeking financial education, both individually and as a couple, such as attending seminars or hiring a professional financial planner.

The world's business processes are evolving, but so are people's lifestyles, particularly those of the younger generation who must adapt to these changes. They must contend with a consumerist way of living and the idea of living more in the moment. However, rising costs for a variety of necessities put pressure on people's financial resources. Costs associated with owning a home are rising, as are those associated with cars and necessities. It is crucial that the younger generation set aside money for these significant, long-term needs because of the rising costs.

Financial planning is necessary for a number of reasons, including the need to achieve financial goals, the occasionally high cost of living, the fact that the Indonesian economy is not always doing well (crises occasionally arise), the fact that people's physical health is not always stable, and the sheer volume of financial products available (Senduk, 2008).

A previous analysis (Amilahaq et al., 2022) examined the idea of model design in assessing how the younger generation implements financial planning. Because of this, the Young Generation, who still have a long productive age ahead of them and are prepared to enter the workforce, needs to be concerned about gaining knowledge and understanding of personal financial planning. In order for the Young Generation to succeed financially, they must truly comprehend sound money management from a young age. In conclusion, the purpose of this study is to examine how ready the younger generation is to start practicing sound money management at a young age.

II. METHOD

The research methodology used in this study is a descriptive quantitative study. Quantitative descriptive research uses data (numbers) to describe, analyze, and explain a phenomenon without trying to verify a specific hypothesis (Sulistiyawati et al., 2022).

The research phase began with designing a questionnaire on the readiness of the younger generation to implement personal financial planning. The tool used is a questionnaire regarding (1) attitudes of the younger generation, (2) experience of implementing financial planning, (3) understanding of the science of personal financial planning (Silvy & Yulianti, 2013). Thus, the data could be categorized as primary data.

The Sample of this study is the younger generation (generation Z), those born between 1995 and 2012, were given questionnaires with both open-ended and closed-ended questions at the start of the study. This generation is primarily made up of young individuals who are either currently enrolled in college or who recently graduated from college, high school, or a vocational program and are entering the workforce. Given this younger generation's profile, it is important to understand how prepared they are for long-

term personal financial planning. However, it is well known that the majority of them might not have a steady source of income.

The data collection was done by distributed online questionnaire towards students in a number of universities in Indonesia from January to February 2023. The data obtained was then subjected to quantitative descriptive analysis. The calculations used in this analysis are as follows and refer to Equation 1 and Table 1 (Palittin et al., 2019; Sulistyawati et al., 2022).

$$P = \frac{F}{N} \times 100\% \dots\dots (1)$$

- Information:
- P = Percentage
- F = number of responses from respondents
- N = number of respondents

Table 1. Descriptive quantitative analysis criteria

No	Criteria	Interval
1	Very high	85% - 100%
2	High	69% - 84%
3	Low	53% - 68%
4	Very low	36% - 52%

III. RESULT AND DISCUSSION

The research was conducted during 2023 and obtained data from 240 respondents with the profile distribution presented in Table 2.

Table 2. Profile of respondents

Information	Categories	N	%
Gender	Men	55	23%
	Women	185	77%
Year of Birth	1997 - 2000	31	11.7%
	2000 - 2006	212	88.3
Variance	Study Bachelor at 44 difference university	230	95.8%
	High School	10	4.2%
Activity/ Occupation	Study / not working yet	198	82.5%
	Part-time or fulltime work	42	17.5%
Total Respondents		240	100%

Based on the table 2, 23% of respondents are young men and the 77% rest are women. All the respondents are young generation that could be grouped as Z Generation whose born in 1997 until 2008. Only 11.7% of youth who born under year 2000, and the others were born in year 2001 until 2008. Most of the respondent still focus in their study and

not having income from work yet, the percentage is 82.5%. Meanwhile there is also the youth who have part-time or fulltime work, it is 17,5%. Based on the variance of respondents, it could be known that 95.8% of respondents are studying in university, while 17.5% of the rest had graduated from high school. Due to this data, it can be seen that the distribution of respondents from 44 different universities shows the potential for generalizable results in Indonesia, especially on the island of Java.

Attitude of Young Generation in Implementing Financial Planning

Attitude is what an individual display to show a good or bad response to certain objects such as objects, people, institutions, or events. A positive attitude towards a behavior will produce good intentions thereby encouraging the implementation of certain behaviors. On the other hand, a negative attitude towards behavior will produce negative intentions and will not encourage applying/implementing a behavior (Ajzen, 2006). Attitudes have direction and power. A person may like or dislike an attitude object at various levels of trust or confidence, so people who have an attitude with greater confidence tend to carry out the particular action in question. Measuring attitudes towards something can help to distinguish between deeply held attitudes and things that are more superficial (Fishbein & Ajzen, 2010; Robbins & Judge, 2021).

Attitudes towards behavior are determined by the level of belief in a behavior with the consequences that can result. This belief is subjective to each individual. Belief can strengthen attitudes towards the behavior if based on the evaluation carried out by the individual, data is obtained that the behavior can provide benefits for him. Specifically, the level of confidence (b) is measured together with the evaluation value (e) of the results or attributes, and the product combined (Ajzen, 2005). The calculating of young generations’ attitude about financial planning is presented as follows.

Table 3. The attitude of young generation in implementing financial planning

Information	Result	Category
Positive attitude in managing daily finances.	96,3%	Very High
The need to determine the level of priority in making financial decisions	97%	Very High
Understanding that financial management can increase personal value	95.1%	Very High
Without financial planning can cause anxiety	94%	Very High
Money is important in the life	94.8%	Very High
Average	95.4%	Very High

This study has quantitatively analyzed the attitudes of the younger generation in implementing personal financial planning. The results show that 240 young people have a very good response to financial planning. Respondents agree that personal financial planning is very necessary.

Five open questions related with the attitude received high level or in very high. The importance of personal financial planning for the younger generation is dominated by

people's needs for making decisions in life through setting appropriate priorities. The second is daily management, thus it is believed that daily financial management can provide good results for their lives (Ajzen, 2006). The third most important is to increase person's personal value. Meanwhile the value of money is the fourth, and the last is anxiety reduction.

Attitude is a description of a person's behavior towards finances which is implemented in attitude. Attitude is an effective explanation of individuals, objects and events, whether pleasant or otherwise (Robbins & Judge, 2021). Attitude is also a step or behavior shown by someone either with others or objects. Attitudes can usually influence a person's behavior because each individual has different attitudes. Attitudes can influence a person's behavior and intentions because each individual has different attitudes from each other. Financial attitude is about how a person, both individual and group, has principles regarding money, namely money as the beginning of freedom and achievement. Therefore, financial attitude acts in ensuring human financial management behavior. Financial attitude refers to someone hoarding, spending, throwing away and saving money (Rohmah et al., 2021).

Behaviour of Young Generation in Implementing Financial Planning

Behavior is a real and observable response in a particular situation in relation to a given target. Single behavioral observations can be combined across context and time to produce broader representative behavioral measures. In the Theory of Planned Behavior which was popularized by (Ajzen, 2006), behavior is a function of intention and the perception of compatible behavioral control. (Eagly & Chaiken, 1993) argues that behavior is a psychological tendency shown in the evaluation of certain entities with good or bad measures. Psychological tendencies inherently exist in every individual in the form of evaluation covering all types or categories of evaluation, whether covert, overt, or in cognitive, affective and conative forms. The analysis of young generations' behavior related to Financial Planning could be shown on Table 4 bellow.

Table 4. Self-declaration of young generation in implementing financial planning

Information	Result	Categories
Have short-term, medium-term and long-term goals.	85%	Very High
Calculate the budget of each goals	75.3%	High
Having monthly or yearly budgeting	62.2%	Low
Record my expenses and income to find out cash flow in managing daily finances.	56.2%	Low
Prioritize needs over desires.	91%	Very High
Set aside money for savings and investments every month	73.4%	High
Set aside at least 5% of your monthly income for an emergency fund	67.4%	Low
Donating	67.4%	Low
Average	72.23%	High

Behavior is a real activity carried out by someone, in response to something. Due to Table 4, the implementation of financial planning by the young generation has relatively high, it is on 72,23%. Most young people have tried to make a priority and differ between needs and wants. This behavior reaches the highest rate of 91%. In financial planning level, separating needs and wants is part of the first level along with cash flow and budgeting. The second-best practice is that people have success in arranging their goals, this behavior reaches 85%. People have also calculated the budget needed to achieve the goals, in rate 75.3%, they also tried to providing saving money (the interval is 73.4%).

However, there are four behavior that not applied well by young generation. These four behaviors are in low rate between 56.2% until 67.4%. The most not applicable is records daily expenses and income as the raw data to check the cash flow, in rate 56.2%. The following unpopular action is providing monthly or yearly budget, in rate 62.2%. While donating and providing emergency fund get 67.4% of achievement by young generation.

The first level due to the pyramid of financial planning is providing cash flow and emergency fund. In this level a person needs to record their expenses and income so they could make the cash flow analysis. The next step is providing monthly budget due to their personal cash flow analysis. People ought to understand well in differ needs and wants if they want to fit with the budget plan. This study shows that young generation has successfully manage their wants and needs. However, they face difficulty in recording daily transaction and budget plan. It is understandable because cash flow management is uncommon for people in Indonesia. The high school student and college student from social class are the only get this knowledge in the school/university in Indonesia. People must be active and independently look for classes that present related material.

Understanding/Knowledge of the Young Generation in Implement Financial Planning

Knowledge is all the information a person has regarding various things such as products and services, as well as other knowledge related to products and services, and other related information. In cognitive psychologists divide knowledge into two categories, namely declarative knowledge and procedural knowledge. Declarative knowledge is subjective facts known by someone. The subjective meaning here is that a person's knowledge does not always have to be in accordance with actual reality. Meanwhile procedural knowledge is knowledge of how these facts are used, or can be said to be knowledge of how to realize subjective knowledge.

(Mowen & Minor, 2001) divides knowledge into three categories: 1) objective knowledge, 2) subjective knowledge, and 3) information about other knowledge. Objective knowledge is correct information about something, which is stored in a person's long-term memory. Meanwhile, subjective knowledge is a person's perception of what and how much he knows about something. The knowledge of young generation related with financial planning is measured with closing question. Respondents need to answer five close questions, and the final score is translated in 0 to 100 points. The confirmatory of their understanding is presented on Table 5.

Table 5. Confirmatory of the young generation’s understanding or knowledge about financial planning

Information	Result	Categories
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Goal Setting Properly	77.1%	High
Emergency Fund Calculation	58.9%	Low
Understanding the Stages of Financial Planning	52.6%	Very Low
Knowledge of Investment Products	45.45%	Very Low
Understanding of Risk and Return	80.3%	High
Average	62.87%	Low

Basically, in every behavior or action, there must be the guidance or standards. This research is calculating the implementation by young generation based on the ideal application of financial planning. The fact is the knowledge belongs to the young generation related with financial planning is relatively low. They have understood the concept of risk and return, in rate 80.3%. People also providing personal goal do the proper method, in rate 77.1%. However, the knowledge of financial planning stages is very low, following with the variance of investment products and how to calculate emergency fund.

Financial Planning Literacy of the Young Generation

Index of literacy is commonly counted by the score of Attitude, Behavior, and the Knowledge. Thus, in this study will be shown on the Table 6.

Table 6. Index of financial planning literacy by young generation in Indonesia

Attitude	Behaviour	Knowledge	Index of Financial Planning Literacy of the Youth
(20%)	(45%)	(35%)	
19.08	32.50	22	73,59 (High)

Based on the Table 6, the readiness of young generation in implementing financial planning is relatively high with 73.59 points of score. Literacy has an important role in increasing people's understanding of appropriate financial planning methods. With this literacy (psychologically) it can increase readiness, openness of thought patterns, and public awareness of the importance of financial planning. Because psychological factors are often considered as key factors in making decisions (financial decisions). This can also influence lifestyle patterns, unplanned shopping patterns, life mindset, and so on (Subiaktono, 2014). Aside from that, promoting strong financial literacy throughout the community is one strategy to mitigate the harm brought about by the global financial crisis (Zeamer & Estey, 2020). Financial education is essential and can be obtained through professional financial planning services or by attending seminars.

Financial inclusion is a process that ensures easy access, availability and use of the formal financial system for everyone (Amalia, 2020). Financial inclusion ensures access to shared financial products and services that are appropriate and needed by all levels of society, as well as for economically vulnerable groups and in a (remote) location. This access must be safe, comfortable, fair, and at an affordable cost. This access can be utilized by the community well, if only the community has been given adequate and adequate education (literacy). So, they can make better financial decisions according to their needs, and then they will receive optimal benefits. In other words, financial inclusion is an inseparable part of financial literacy (Amalia, 2020).

Along with it, in order to increase financial inclusion as the governance's interest, and to increase the welfare of society in Indonesia, through financial planning, the financial planning literacy must be improved first. The urgency of increasing the financial planning literacy of Young Generation especially about every steps of Financial Planning such as; goal setting (level 0), cash-flow, budgeting, emergency urgency fund (level 1), assurance (level 2), investment products and how to invest (level 3), and wealth management (level 4).

IV. CONCLUSION

Taking everything into consideration, the readiness of young generation in implementing financial planning is relatively high with 73.59 points of score. They welcome with the financial planning for personal, with score 95.4% that categorized as very high (attitude). However, there is some complicated behavior so that the score only 73.23%. It needs more understanding/knowledge to execute those arduous behavior, while the knowledge score is still very low in rate 62.87%. To sum up, the high positive attitude of Financial Planning is not accommodated well with the Financial Planning Knowledge and Behavior. The governance, scholars, and other parties that having access to increase the knowledge could providing the facilities. For example, providing classes or material in the right place and in the right way, suit with the society of Gen Z. The places could use the social media of Gen Z such as TikTok. While the method of transfer knowledge could be 1-minute video with text and proper interesting visualization.

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