

STUDENTS' PERCEPTIONS OF FINANCIAL LITERACY AND PERSONAL FINANCIAL MANAGEMENT

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Abstract

Financial literacy is an important aspect for students in managing personal finances effectively. This study was conducted at the Universitas Pendidikan Indonesia. The purpose of this study was to determine the level of literacy, perceptions of the importance of financial literacy, and the impact of financial literacy on the financial decision-making of students at the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia. The research method used is a descriptive qualitative method. The data technique used was through a questionnaire involving 100 respondents. The results of the study showed that students at the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, have a good understanding of financial literacy, with 76% of respondents strongly agreeing that financial literacy is very important in their lives. In addition, students who have good financial literacy tend to be more organized in managing their finances, such as in recording income and expenses. This study provides insight into how financial literacy can help students avoid consumptive behavior and make wise financial decisions. Therefore, it is recommended that universities develop more structured educational programs to improve financial literacy among students.

1. INTRODUCTION

Background problem

In today's digital era, knowledge about the importance of financial literacy is a major factor in people's lives, especially for students. In academia, financial literacy can be defined as a person's insight into financial concepts (Hogarth and Hilgert, 2002; Fox et al., 2005). Financial literacy refers to knowledge and skills related to money management, including the ability to balance a checkbook, create a budget, and invest in financial products (Beverly and Burkhalter, 2005). Therefore, financial literacy can be defined as the ability to make appropriate and effective judgments and decisions regarding the use and management of money (Hung et al., 2009). Why is this important for students? A deep understanding of financial literacy will help someone in preparing a more mature financial plan, improving financial management skills, and strengthening control over spending and investment (Muizzuddin et al., 2017). In addition, research conducted by Sobaya et al. (2016) also proved that there was a strong and significant relationship between the level of financial literacy and the quality of personal and business financial planning.

According to the Financial Services Authority (OJK), based on the National Survey of Financial Literacy and Inclusion conducted by OJK in collaboration with the Central Statistics Agency (BPS) in 2024 and announced on October 17, 2024, the financial literacy index reached 65.43%, and the financial inclusion index was 75.02%. This figure underlines the importance of early financial understanding, especially for students who will enter the productive age (26-35 years), where the financial inclusion index is recorded as the highest compared to other age groups.

Students must develop financial literacy from an early age because, in the future, they will enter the productive age group (26-35 years), which, according to data, has the highest financial inclusion index compared to other age groups. Therefore, a learning process and experience are needed from now on. Suppose students have begun to understand how to manage money, save, or even start trying to invest. In that case, they will be more mentally and financially prepared when entering the workforce or starting an independent life. Not only do they avoid a wasteful lifestyle or the pinjol trap, but they also have the provisions to make wise financial decisions in the future.

Having a good understanding of financial literacy will also affect students' lifestyles. According to Setiadi (2003), lifestyle is the way a person lives their life. This can be seen from the way they use their time (activities), the things they consider important around them (connectedness), and the way they see themselves and their environment (opinions). However, not a few students often spend money on drinking at cafes or going to the mall. This habit makes students look wasteful and prioritize lifestyle over more important needs, such as saving, emergency funds, or college needs. Coupled with the sophistication of today's technology, such as QRIS or other digital wallets that makes it easier for students to make transactions. If not considered, it will lead to consumptive behavior.

According to Sumartono (2002), consumer behavior can be interpreted as a tendency or habit of a person to consume goods and services excessively, beyond basic needs or the limits of their financial capabilities. According to Anggarasari (1997), buying and using goods is often driven by less important desires, such as following trends, maintaining prestige, increasing social status, and other less important reasons. This increases purchasing power and consumer behavior directly and indirectly. This consumer behavior could be a sign that many students still do not fully understand financial literacy. If not managed properly, this condition can make their finances messy. Therefore, it is important to see whether financial literacy really affects the way students manage their daily finances.

If students already possess good financial literacy, it will improve their financial management skills. Saputra and Soraya (2024) stated that effective financial management helps individuals apply financial literacy knowledge in daily life, such as managing budgets, avoiding excessive debt, and investing wisely. Financial management expertise is positively correlated with one's level of financial literacy (Novi Rianty et al., 2021). Based on this background, this study aims to examine student perceptions of financial literacy and personal financial management at the Faculty of Economics and Business Education (FPEB), Universitas Pendidikan Indonesia (UPI).

Problem Formulation

1. What is the level of financial literacy of FPEB UPI students?
2. How do FPEB UPI students perceive the importance of financial literacy in life?
3. How does financial literacy impact the financial decision-making of FPEB UPI students?

Research purposes

This research aims to:

1. Identifying the level of financial literacy of FPEB UPI students.
2. Identifying the perception of FPEB UPI students on the importance of financial literacy in life.
3. Understanding the impact of financial literacy on the financial decision-making of FPEB UPI students.

2. LITERATURE REVIEW

Financial Literacy

According to Carolynne and Richard (in Winarti & Supyan, 2021), financial literacy is formed when a person has analytical skills and practical skills that enable him/her to utilize resources efficiently to achieve the desired targets. Financial literacy is a crucial factor that must be mastered in order to realize various financial plans. More specifically, financial literacy can be interpreted as an individual's capacity to access, digest, and analyze financial information in order to make the right decisions, including understanding the financial impact of each choice made. Thus, mastering financial literacy not only helps in daily financial planning but also supports the achievement of long-term financial stability.

Personal Financial Management (*Personal Finance*)

According to Obago (in Afandy & Niangsih, 2020), personal financial management can be interpreted as an individual's ability to design and manage financial activities as a whole, which includes the process of planning, budgeting, monitoring, regulating, and evaluating income and expenditure of funds in everyday life. In addition, this also includes strategies for finding, saving, and utilizing sources of funds wisely in order to achieve personal financial stability and goals. According to Woerheide (in Wahyuni, Radiman, Jufrizen, Hafiz, & Gunawan, 2022), the main components in personal financial management are financial planning as the first step in financial management, accommodation as a form of adjustment to needs, protection of financial resources to anticipate unexpected risks, allocation of funds for investment to increase wealth value, and future planning, including retirement and housing planning, so that financial stability is maintained in the long term. These components are interrelated in helping individuals make decisions about finances, especially for students.

Previous Research

The study conducted by Rabbani, Tubastuvi, Rahmawati, and Widyaningtyas (2024), entitled "*The Influence of Financial Literacy, Socioeconomic Status, Social Environment, Locus of Control, and Lifestyle on Student Financial Management*," employed a quantitative method. The study found that financial literacy, locus of control, and lifestyle significantly influence students' financial management, whereas socioeconomic status and social environment do not have a significant effect. This research emphasizes the importance of financial literacy in helping students prioritize their spending.

The study by Sugeng, Muliana, and Annisa (2023), entitled "*The Effect of Financial Literacy on Personal Financial Management among Students Majoring in Sharia Financial Management (An Analysis of ShopeePAY Use on the Shopee Application)*," also used a quantitative approach. The results indicate that higher levels of financial literacy lead to better personal financial management among students, thus reinforcing the positive relationship between financial literacy and students' ability to manage personal finances.

Research by Kamela and Sahid (2021), entitled "*Financial Literacy and Financial Behaviour of University Students in Malaysia*," shows a significant relationship between financial literacy and financial behaviour among undergraduate students in Malaysia. Students with higher financial literacy tend to exhibit well-managed financial

behaviour, such as future planning, prudent spending, and saving. The study found that only financial education and financial attitudes influence financial literacy, supporting the Theory of Planned Behavior (TPB), in which positive financial attitudes enhance financial literacy and, in turn, encourage students to act regularly and responsibly in financial matters.

The study by Nurisman, Putri, Manurung, Zeinora, and Suprpto (2025), entitled "*Financial Literacy and Economic Challenges*," applied a quantitative approach to describe the challenges faced by students, such as overspending and debt. The findings highlight the crucial role of financial literacy in overcoming these issues and in shaping individual financial well-being and the financial decisions made by students.

3. RESEARCH METHOD

Location and Time of Research

This research was conducted at the Faculty of Economics and Business Education, Indonesian University of Education. This research includes data obtained in May 2025.

Data Types and Sources

This study uses a descriptive qualitative method, namely by describing and analyzing in depth the phenomenon of financial literacy and financial management of students through qualitative data collection. Data were obtained through an open questionnaire containing exploratory questions regarding students' understanding, attitudes, and experiences in managing personal finances. The data sources in this study are primary data, which are obtained directly from the results of questionnaires distributed to students of the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia.

Population and Sample

The population in this study was students of the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia. The number of samples used was 100 respondents.

4. RESULTS AND DISCUSSION

Based on the results of filling out the questionnaire by 100 respondents from FPEB UPI students, various data were obtained that describe their perceptions and habits related to financial literacy and personal financial management practices. This study focuses on two main aspects, namely the level of student understanding of financial literacy and how they behave in managing daily finances. In addition, this study also explores their perceptions of the importance of financial literacy in student life.

The characteristics of the respondents in this study consisted of 61% female students and 39% male students. The respondents came from various study programs at FPEB UPI, namely Accounting (55 respondents), Accounting Education (9 respondents), Management (6 respondents), Office Management (6 respondents), Business Education (8 respondents), Development Economics (9 respondents), and Economic Education (7 respondents). The diversity of study program backgrounds allows for a broader perspective on financial literacy and management among students. With sources of income from parents (94 respondents), from scholarships (2 respondents), and from work (4 respondents).

Financial Literacy Level of FPEB UPI Students

The assessment of FPEB UPI students' understanding of financial literacy was carried out through three closed statements measured on a five-point Likert scale, as well as one short essay question to explore deeper views. The results of each statement can be seen in the description below.

a. Attitude Statement (Likert Scale)

Table 1. Percentage of UPI FPEB Students' Answers Regarding the Level of Personal Financial Literacy

Statement	STS	TS	N	S	SS
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I know the difference between needs and wants.	0%	1%	1%	37%	61%
I often look for information on how to manage finances.	1%	2%	26%	34%	37%
I have enough knowledge about finance to make the right financial decisions.	0%	8%	25%	36%	31%

Information:

- STS : Strongly Disagree
- TS : Don't agree
- N : Neutral
- S : Agree
- SS : Strongly agree

Discussion:

Most respondents (37 out of 100 respondents) chose "agree", then (61 out of 100 respondents) chose "strongly agree", and only 2 people chose disagree and neutral. This indicates that most people know the difference between needs and wants.

Most respondents (34 out of 100 respondents) chose "agree", then (35 out of 100 respondents) chose "strongly agree", and only 3 people chose disagree and neutral. This indicates that most people often seek information on how to manage finances.

Some respondents (25 out of 100 respondents) chose "neutral", then (36 out of 100 respondents) chose "agree", and (30 out of 100 respondents) chose "strongly agree". This indicates that there is an unevenness of sufficient knowledge about finance to make the most appropriate financial decisions among the respondents. Many respondents agree, but a few choose neutral.

b. Short Essay Questions

To better understand the level of financial literacy of FPEB UPI students, short questions were given in the form of, *"How do you learn or gain knowledge about personal finance? For example, through seminars, online training, financial courses, etc."*

The answers from 100 respondents from FPEB UPI students showed several answer themes, including:

1. From social media
2. From the seminar
3. From college learning
4. From the closest people

The majority of respondents stated that they gained knowledge about finance through social media. *"Learn from financial content creator videos on YouTube, TikTok, and Reels"* (Respondent 45). *"From apps like X, TikTok, and others"* (Respondent 12). In addition, several students get it from seminars, courses, and even self-taught through social media, as mentioned by respondent 73, *"I gained knowledge about personal finance through several ways. First, I took a finance course in college that taught me the basics of financial management, such as budget planning, investing, and risk management. In addition, I also studied independently through online training and reading educational articles or videos on platforms such as YouTube and Instagram. These methods helped me understand financial concepts in a more practical way that is easier to apply in everyday life."* This shows that FPEB UPI students are very able to utilize existing media to gain knowledge, especially in utilizing social media.

Discussion:

This essay response strengthens previous quantitative data, that FPEB UPI students are indeed aware of the role of financial literacy in everyday life. Their answers show that they gain knowledge about personal finance from various sources. Moreover, in this digital era, most of them are very able to utilize social media technology to gain knowledge.

FPEB UPI Students' Perception of the Importance of Financial Literacy in Life

The assessment of FPEB UPI students' perceptions of the importance of financial literacy in life was conducted through three closed statements measured on a five-point Likert scale, as well as one short essay question to explore deeper views. The results of each statement can be seen from the description below.

a. Attitude Statement (Likert Scale)

Table 2. Percentage of Answers regarding the Perception of FPEB UPI Students on the Importance of Financial Literacy in Life

Statement	STS	TS	N	S	SS
I feel financial literacy is very important for students.	0%	1%	0%	23%	76%
I feel that knowledge about financial literacy helps me in managing my pocket money or monthly remittances effectively.	1%	3%	4%	30%	62%
I can determine the priority of needs and wants in spending.	0%	7%	18%	34%	41%

Information:

- STS : Strongly Disagree
- TS : Don't agree
- N : Neutral
- S : Agree
- SS : Strongly agree

Discussion:

The majority of respondents (99 out of 100 respondents) chose "strongly agree" and "agree" regarding the importance of financial literacy for students. This indicates that the majority of respondents agree that it is important for students to know financial literacy.

The majority of respondents (92 out of 100 respondents) chose "strongly agree" and "agree" regarding the benefits of financial literacy for students. This indicates that the majority of respondents agree that knowledge of financial literacy will help students manage their pocket money or monthly remittances effectively.

Most respondents (41 out of 100 respondents) chose "strongly agree" and (34 out of 100 respondents) "agree" regarding the determination of priorities of needs and wants. This indicates that most respondents agree that students can determine the priorities of needs and wants in spending.

b. Short Essay Questions

To better understand the perceptions of FPEB UPI students regarding the importance of financial literacy in life, a short essay question was posed: *"How important do you think it is to have personal financial knowledge? Explain!"*

The answers collected from 100 respondents from FPEB UPI students revealed 3 main themes:

1. Financial literacy is very important because it allows you to manage your finances well.
2. Financial literacy is crucial for avoiding consumptive behavior.
3. Financial literacy is essential for making wise financial decisions.

"Very important, especially in this era, expertise in managing finances is very necessary so as not to be lulled by social media or other things that are not too important." (Respondent 78)

"Very important, because it is a basic skill in life to manage life's continuity so that it is well organized."
(Respondent 34)

Discussion:

These results show that students already understand the importance of financial literacy in everyday life. This awareness can be the initial capital for the young generation of the nation's successors in managing personal finances to face an increasingly sophisticated and complex world.

The Impact of Financial Literacy on Financial Decision Making of FPEB UPI Students

The assessment of the impact of financial literacy on the financial decision-making of FPEB UPI students was conducted through three closed statements measured on a five-point Likert scale, as well as one short essay question to explore deeper views. The results of each statement can be seen from the description below.

a. Attitude Statement (Likert Scale)

**Table 3. Percentage of Answers on the Impact of Financial Literacy
On Financial Decision Making of FPEB UPI Students**

Statement	STS	TS	N	S	SS
I am able to manage my expenses so that they do not exceed my income.	1%	7%	26%	35%	31%
I understand how to record income and expenses every month.	2%	5%	18%	38%	37%
I tend to make financial decisions based on information and calculations.	0%	7%	18%	43%	32%

Information:

- STS : Strongly Disagree
- TS : Don't agree
- N : Neutral
- S : Agree
- SS : Strongly agree

Discussion:

Some respondents (26 out of 100 respondents) chose "neutral", then (35 out of 100 respondents) chose "agree", and (31 out of 100 respondents) chose "strongly agree". There is a dynamic of opinion about managing spending so that it does not exceed income. Many respondents agree, but a few respondents choose neutral. This indicates that many respondents can manage spending so that it does not exceed income, but a few are unable.

Some respondents (25 out of 100 respondents) are the total who chose "neutral", "disagree", and "strongly disagree", then (38 out of 100 respondents) chose "agree", and (37 out of 100 respondents) chose "strongly agree". There are dynamics of opinion regarding how to record income and expenses every month. Many respondents agree, but a few choose neutral. This indicates that many respondents agree that students understand how to record income and expenses every month, but a few do not.

Some respondents (25 out of 100 respondents) are the total who chose "neutral" and "disagree", then (43 out of 100 respondents) chose "agree", and (32 out of 100 respondents) chose "strongly agree". There is a dynamic of opinion about making financial decisions based on information and calculations. Many respondents agree, but a few choose neutral. This indicates that many respondents tend to make financial decisions based on information and calculations, but some do not make financial decisions based on information and calculations.

b. Short Essay Questions

Journal homepage: <http://ingreat.id>

To better understand the impact of financial literacy on the decision-making of FPEB UPI students, a short question was given in the form of, *"What positive impacts do you feel after understanding personal financial management?"* The answers collected from 100 respondents from FPEB UPI students found 1 main theme, namely that students can manage their finances more easily.

"We can manage finances more effectively and efficiently, making wiser and more informed decisions." (Respondent 18)

"Personal finances become more organized in terms of spending, allocating according to priority scale, and so you don't go crazy, meaning you know what you need to buy and what you don't need to buy." (Respondent 45)

Discussion:

These results show that after FPEB UPI students understand the importance of personal financial management, and the positive impact they feel is that they find it easier to manage their finances. In addition, the data also shows that financial literacy is perceived as not only useful in planning, but also in controlling and evaluating personal finances, which are the foundation of students' financial independence. This is in line with the objectives of financial literacy according to the Financial Services Authority (OJK), namely to create individuals who are aware, understand, and able to make wise financial decisions.

5. CONCLUSION

A study conducted on 100 FPEB students of Universitas Pendidikan Indonesia, dominated by students from the Accounting study program, successfully concluded that FPEB UPI students have a fairly good understanding of financial literacy. This can be seen from the students' ability to distinguish between needs and wants, as well as a sense of initiative to seek information about financial management from various sources, especially social media. In addition, students have a high awareness of the importance of financial literacy in everyday life. This is because students realize that a good understanding of finance can help in managing finances, avoiding consumptive behavior, and making wise financial decisions. Financial literacy has been shown to have an impact on students' financial decision-making. Students who have a good understanding of finance tend to be more organized in managing their finances, such as in recording income and expenses, being selective in spending, and determining financial priorities. Thus, this finding confirms that a good understanding of finance can support the creation of better and more responsible financial management.

6. SUGGESTION

To improve financial literacy and personal financial management among FPEB UPI students, it is recommended that the university develop more intensive and structured educational programs, including workshops, seminars, and pieces of training that focus on personal financial management, budget planning, and investment. In addition, providing easily accessible educational resources and materials, such as guidebooks, articles, and educational videos, will greatly assist students in learning independently. Collaboration with financial institutions, non-governmental organizations, or financial practitioners is also important to provide students with insights and practical experiences. Further research is needed to explore the factors that influence financial literacy and to identify the most effective methods in improving their understanding. Finally, awareness campaigns on the importance of financial literacy should be conducted to encourage students to be more active in learning and applying financial knowledge in their daily lives.

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