Journal of Economics Education and Entrepreneurship
Vol. 6, No. 1, April 2025, pp. 41-50
https://ppjp.ulm.ac.id/journals/index.php/jee/issue/view/882
ISSN: 2746-5438 (Print) | 2745-729X (Online)

Analysis of Generation Z Financial Behavior in the Era of a Cashless Society: Study on Economics Education Study Program Students

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Article Info

Keywords:
Financial behavior
Generation Z
Cashless society
Purchase
Finances need

A B S T R A C T

This study aims to determine how the financial behavior of students in the era of cashless society. The study used a type of survey research, with a descriptive quantitative approach. The number of samples used was 138 students, the data was obtained by distributing questionnaires. Data analysis used in the study is descriptive data and percentage calculations. Based on the results of the study, it shows that students have good financial behavior in managing their finances by comparing prices between stores or supermarkets before deciding on a purchase to be the most dominant indicator felt by students. Students of the Economics Education Study Program have financial behavior that tends to be good in making a budget for expenses and spending, recording daily expenses and spending and comparing prices between stores before deciding on a purchase. Students realize that finances need to be planned properly because financial planning and management are very important for future life.

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Submitted 27 Jun 2024; Accepted 17 Feb 2025; Published 30 April 2025

How to cite: Siregar, E., Astuti, R. F., & Ellyawati, N. (2025). Analysis of Generation Z Financial Behavior in the Era of a Cashless Society: Study on Economics Education Study Program Students. *Journal of Economics Education and Entrepreneurship, 6*(1), 41-50. https://doi.org/10.20527/jee.v6i1.12834.

1. INTRODUCTION

The development of technology brings changes to the style of communication as well as to the style of transactions. This technological advancement allows people to simplify their work. People who were previously only familiar with the cash payment system are now familiar with and close to the cashless payment system. The non-cash payment instrument that is currently developing in Indonesia is electronic money (e-money). Changes in non-cash payment transactions affect student behavior, as their lives are closely related to technology. With the

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existence of this cashless society, it facilitates payment transactions, but it also has an impact on the behavioral patterns of people's lives, especially students.

Payments without using physical money actually make it easier for students to make transactions, instead making students have no consideration, insensitive to spending, and become more consumptive (Mariesa et al, 2020).

Financial behavior studies how humans actually behave in a financial context, specifically studying how psychology affects financial decisions, companies, and financial markets (Barokah et al., 2023). Financial behavior is a description of how individuals behave when faced with financial decisions that must be made. Amid current global economic developments, every individual must be able to become a smart consumer to be able to manage their finances to build financial literacy, which leads to healthy financial behavior. According to Wiyanto et al. (2019), Good financial behavior can be seen from decisions regarding the use of finances in managing spending needs effectively, saving, and investing.

Generation Z are people who were born in 1995-2010 with characteristics that are fluent in technology, interact with social media, expressive who tend to be tolerant and multitasking and with the development of existing technology it is possible for them to have a consumerist attitude and have the YOLO principle (You Only Live Once) in other words enjoying life now without worrying about life in the future (Laturette Kazia et.al 2021). They are known for their short-term thinking and impulsive spending habits. Fungky et al. (2021) said that Generation Z is currently threatened with consumptive behavior. This is caused by an excessive lifestyle without being accompanied by rational thinking. In addition, the generation has low financial literacy, especially in personal financial planning, which leads to compulsive behavior, such as excessive spending and buying, which causes difficulties and disruptions to themselves. To be able to manage finances wisely, it takes more than just financial management attitudes, but also requires control from each person and demands a lifestyle that has priorities (Thaha & Afriyani, 2021).

The ability to automatically control and suppress behaviors, urges, sentiments, or desires to direct behavior is referred to as locus of control. A person's lifestyle relates to the actions, time, and various forms of self-management that he chooses to do, one of which is how he manages his own finances. A person's lifestyle is usually determined by the social environment in which they live, and can also be determined by their own desires or hobbies (Nirmala et al., 2020). Students who tend to display a luxurious lifestyle among their peers to gain prestige among their other friends, or simply to seek attention in their circle of friends, cause students to have a very consumptive attitude.

Based on preliminary observation data that has been conducted by researchers by distributing questionnaires or questionnaires to 28 students of the Mulawarman University Economics Education Study Program from batches 2021 and 2022, it shows that 32.1% or as many as 9 students when there are massive discounts they immediately buy, this makes their money run out in the middle of the month so that 78.6% or as many as 22 students ask their parents for money when their money has run out. As many as 78.6% or 22 students like to buy products only to support their appearance, where students believe that if a product with an expensive price is a quality product, they buy goods according to their wishes, namely 69% or 20 students.

There are several previous studies that have been conducted related to financial behavior variables, namely, research by Syifa et al. (2021) found that the use of digital wallets has a positive and significant effect on financial behavior, where Generation Z tends to follow a high lifestyle. In line with research by Kenale Sada (2022), which shows that the social environment has a positive effect on financial behavior, this is because the environment in which a person interacts or associates will have an impact on their financial behavior. Based on this, this

research was conducted to find out how the financial behavior of students in managing finances in everyday life.

2. METHOD

The type of research conducted is descriptive with a quantitative approach. Sugiyono (2019) says that quantitative research methods are research methods based on positivism (concrete data), in the form of numbers that will be measured using statistics. The population in the study amounted to 210 students, with the sample to be taken calculated using the Slovin formula with an error rate of 5%, so that a sample of 138 students was obtained. Researchers will take respondents using probability sampling with sampling techniques using proportional random sampling. The sample selection was carried out proportionally so that the number of students from each generation had the same ratio, it was intended that the research results could be generalized to the entire population. Salim & Haidar (2019) say that the proportional random sampling technique aims to perfect the use of leveled sample techniques or regional samples. In this study, the data collection technique used a questionnaire with a Likert scale. For data analysis in this study using descriptive statistical data analysis, Sugiyono (2022) explains that descriptive statistics are statistics used to analyze data by describing or describing the data that has been collected as it is, without intending to make conclusions that apply to generalizations consisting of data collection stages, descriptive data analysis and calculation of data percentages. The indicators used are 1) Create an expenditure and budget, 2) Recording expenses and expenditures, and 3) Comparing prices between stores or supermarkets before making a purchase decision (Nababan, 2013).

3. RESULTS AND DISCUSSION

To facilitate understanding and reading, the research results are described first and then followed by discussion (Drnovšek et al., 2010). The results and discussion subtitles are presented separately. This section must be the most part, at least 60% of the entire body of the article (N. Saraih et al., 2018).

3.1 Results

3.1.1 Descriptive Analysis of Data Based on Gender

A recapitulation of the level of financial behavior of students based on gender is shown in the diagram below:

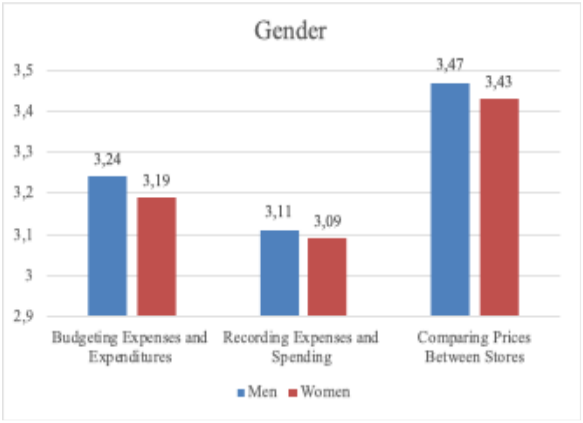

Figure 1. Financial Behavior by Gender

Based on Figure 1, it can be concluded that in all three indicators of financial behavior, male students show superiority compared to female students. In the indicator of making budgets and spending, male students get a score of 3.24, while female students get a score of 3.19. In recording expenses and shopping, male students tend to have a higher value of 3.11 while female students get a value of 3.09. Meanwhile, in the indicator of comparing prices between stores before making purchasing decisions, male students obtained a higher value of 3.47, while female students obtained a value of 3.43. These results indicate that the financial behavior of male students tends to be better than that of female students.

3.1.2. Descriptive Analysis of Data Based on Force

A recapitulation of student financial behavior based on class is shown in the diagram below.

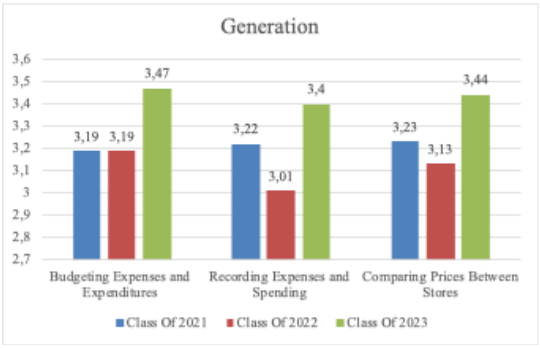

Figure 2. Financial Behavior by Generation

Based on Figure 2, it can be concluded from the three indicators of financial behavior that the 2023 cohort has an average value that tends to be higher. In making a budget for expenses and expenditures, the 2023 generation obtained a value of 3.47, while the 2021 generation and the 2022 generation had the same value of 3.19. In the indicator of recording expenses and shopping, students of class 2023 have a high value of 3.40, while students of class 2021 get a value of 3.22 and students of class 2022 have a value of 3.01. Meanwhile, the indicator of comparing prices between stores before making a purchase decision, students of class 2023 get a value of 3.44, while students of class 2021 get a value of 3.23 and students of class 2022 get a value of 3.13. From these results, it can be seen that the financial behavior of the 2023 batch students is classified as good, while the 2022 batch students recorded the lowest scores from the indicators of making a budget for expenses and making comparisons between stores.

3.1.3. Descriptive Analysis of Data Based on Place of Residence

The recapitulation of student financial behavior based on place of residence is shown in the diagram below.

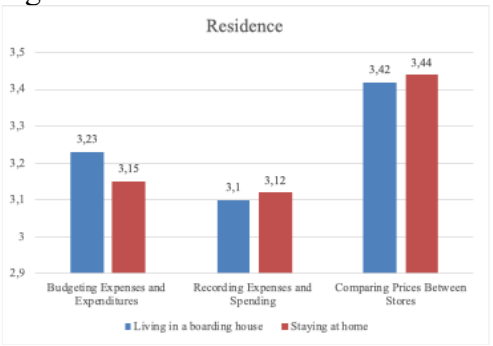

Figure 3. Financial Behavior Based on Place of Residence

From Figure 3, it can be concluded that in making a management and expenditure budget, students who live in boarding houses have a value that tends to be higher at 3.23, while students who live at home have a value of 3.15. In the indicator of recording expenses and spending, students who live at home get a result of 3.12, while students who live in boarding houses get a value of 3.10. Meanwhile, in comparing prices between stores before deciding on a purchase, students who live at home get a value that tends to be higher at 3.44, while students who live in boarding houses get a value of 3.42. These results indicate that financial behavior in students who live in boarding houses shows superiority in the indicator of budgeting expenses and spending, while in recording expenses and spending, and comparing prices between stores, students who live at home show higher values than students who live in boarding houses

3.1.4. Descriptive Analysis of Financial Behavior Data of Economics Education Students

The level of financial behavior of students is described in the following table:

Table 1. The level of financial behavior of students

Class Score	Category	Frequency	%
22-38	Not very good	-	-
39-55	Not good	1	0,7
56-72	Good	87	63
73-88	Very good	50	36,3
	Total	138	100

Based on Table 1, it can be seen that 63% of students have good financial behavior, and 36.3% are categorized as very good. This shows that, in general, students are able to do financial planning and management well.

3.2 Discussion

Most Dominant Financial Behavior Indicators

Based on the results of descriptive analysis of student financial behavior, totaling 138 respondents and measured through three indicators, it is known that students have good financial behavior. The dominant indicator influencing student financial behavior is comparing prices between stores or supermarkets before deciding on a purchase. Students tend to pay more attention to the price and quality of an item to be used. In line with Elmiliasari's research (2020), in making purchasing decisions, always consider things related to the quality and price of the product to be purchased. A person's welfare depends on the economic behavior that each individual applies in their daily life. Luo (2022) states that a person's actions in making good decisions are based on available information and individual preferences to achieve welfare.

Students tend to be more careful in choosing the price of goods to be purchased. When buying an item, students tend to pay attention to the availability of students to buy the goods or products. In line with the findings of Septyadi et al. (2022) which says that price greatly affects buying interest because the ability of consumers to buy a product is determined by the money they have and compares with the facilities they get when buying a product. The existence of price surveys can help students get low prices. Price surveys are obtained from anywhere, either from the internet, reviews, comparing products with fellow online stores or by comparing with offline stores. In line with research Indriyani & Suri (2020), which states that social media is used by someone to find information about products first before making a purchasing decision.

Students consider various aspects in order to get products at low prices and quality as

the desired. The same thing was also stated by Putri et.al., (2022) who said that psychologically potential consumers make purchasing choices based on various aspects, one of which is price; the more affordable and high quality a product is, the more potential consumers are interested in making purchases and price comparisons between products before making a purchase, they will look for the lowest price for the same or better quality. In addition, students are able to control themselves in making purchasing decisions in their daily lives. Nur et al. (2022) states that someone who can control themselves well is considered capable of forming, controlling, coordinating, and being able to guide behavior that leads to positive life outcomes and processes. Individuals who have good economic behavior tend to make rational purchasing decisions.

The importance of the quality of an item is something that students pay attention to, meaning that when deciding to buy an item, students tend to prioritize the quality, benefits of an item, and are not tempted by the promos or discounts offered. In line with research. Irona et al (2022) explain that individual economic decisions can be influenced by product quality, price, and promotion factors. High-quality products do not just lure consumers, but can also build strong trust, encouraging individuals to buy again. Students have considerations in buying a product, including both quality and the benefits of products that are tailored to their financial conditions. Meiriasari et al. (2021) suggest that by doing financial management, a good individual can achieve the goals they want to achieve and be able to optimally utilize the use of financial resources to achieve goals. This shows that students are able to manage money to meet their needs.

Economics Education Study Program students have financial behavior that tends to be good at comparing prices between stores or supermarkets before deciding on a purchase, the existence of digital applications that can help students to conduct price surveys so that the goods to be purchased are following their needs, abilities, usefulness, and quality. Irsyad Olii et al. (2022: 5) say that individuals who make careful consumption choices can avoid impulsive or excessive purchases. Individuals who have good economic behavior will compare prices and look for the best deals before making purchases and buy high-quality products in the hope that they will be more durable so that they can reduce long-term expenses. Thus, Economics Education students have a good ability to manage their finances.

Financial Behavior of Generation Z in the Era of *Cashless Society*

Based on the results of the research that has been conducted, the financial behavior of students of the Economics Education Study Program is categorized as good with a value of 63%. This shows that students have an awareness of the importance of financial planning and management by making budgets and expenditures, and can control finances to meet their needs. Herawati et al. (2020) suggest that individuals with good financial behavior tend to be wiser and smarter in using their funds or resources, such as controlling spending, recording expenses, and investing. This is in line with the research of Rahmayanti et al. (2019) which says that someone who has responsible financial behavior tends to be effective in using their money, such as making a budget, saving money and controlling spending, investing, and paying obligations on time. Students of the Economic Education Study Program tend to have financial behavior that tends to be good at making a budget for expenses and spending, recording daily expenses and spending and comparing prices between stores before deciding on a purchase.

Students realize that finances need to be planned properly because financial planning and management are very important for students' future lives. Thaha & Afriyani (2021) said that personal financial management is very helpful to carry out activities in a

planned manner which is beneficial in supporting individual finances both in the short and long term. Students have done good financial planning, because students realize that financial planning is needed in financial management. Financial budget planning is needed so that individuals can achieve financial health, know their financial condition and reduce the risk of financial difficulties (Hartantri et al., 2024).

Financial planning can be done by students by recording expenses in detail, but there are still few students who make these records. This is in line with the research of Purba & Damanik (2021) it is known that many students do not make budget planning for expenses and expenditures, both daily and monthly, even though planning and recording expenses and expenditures are very useful for students so that students know how much they spend daily, what costs should be prioritized or can be postponed, and they can also later predict the provision of funds for unexpected needs. Students already have an understanding that financial recording is very important to do, but in practice, it is not applied by some students.

Students have planned and managed finances by setting aside money for savings. In line with Ubaidillah and Asandimitra (2019), who revealed a similar thing, that individuals who have the habit of saving money will have awareness and wisdom in managing personal finances. Students realize that financial records are important to control finances, but students tend not to be consistent in making financial records. Widiyanti et al. (2020) said that the difficulties faced when making daily financial records are fighting laziness, fighting forgetfulness, and daily busyness, which sometimes make it difficult to apply self-discipline. Students tend to prioritize needs compared to wants and think long before buying goods or products. In line with Rainford (2017) the state that each individual must learn to be smarter in managing finances and utilizing available resources. So that students must be able to prioritize needs rather than wants.

Students realize the importance of the quality of an item, so price surveys help students get low prices. This is in line with Putri et.al.'s research, (2022) which says that psychologically potential consumers make purchasing choices based on various aspects, one of which is price; the more affordable and high quality a product is, the more potential consumers are interested in making purchases and price comparisons between products before making a purchase, they will look for the lowest price for the same or better quality. In this case, students have good financial behavior by comparing prices between stores before deciding on a purchase, which is assisted by the presence of an e-commerce platform that helps students to conduct price surveys. The activities carried out by students refer to wise consumption by being able to optimize the use of resources and being able to choose and sort out the products to be purchased. Brown et al. (2020) said that decision-making actions by considering benefits and values, and supported by rational thinking, will form effective behavior. Economics Education Study Program students have financial management behavior in good condition. Good financial behavior is reflected in effective, planned financial planning and management, prioritizing needs, paying attention to the price and quality of goods and making price comparisons between stores before deciding on a purchase. From this good financial management, students can feel the benefits of financial management in supporting individual finances both in the short and long term.

4. CONCLUSION

Based on research that has been conducted on the financial behavior of Generation Z in the era of a cashless society in students of the Economic Education Study Program at Mulawarman University, conclusions can be drawn, including students having a good understanding of financial behavior. The most dominant indicator of financial behavior is comparing prices

between stores or supermarkets before deciding on a purchase which reflects the view that in financial behavior that is very concerned students are the price and quality of an item to be used or purchased. Before deciding on a purchase, students are assisted by the existence of digital applications that can be used to conduct price surveys, so that they can be adjusted to financial conditions, product benefits, and product quality. In addition, the financial behavior of students of the Economics Education Study Program at Mulawarman University is classified as good in managing their finances, such as comparing prices between stores before deciding on a purchase, making a budget for expenses and spending. However, students are weak in recording daily expenses and expenditures even though students realize that making financial records is important to control finances related to under and over spending. Students have an understanding that recording is important but there are still few students who practice it in managing their finances. Based on the conclusions that have been described from the results of the research that has been carried out, the suggestions that the authors convey students are expected to always make records of expenses and spending regularly, so that financial management can run well and not experience financial problems at the end of the month. Students are also expected to be able to sort out the items purchased according to their needs so that the income they have is sufficient to meet their needs every month. In addition, future researchers are expected to be able to analyze financial behavior quantitatively by adding variables that affect financial behavior including financial literacy and lifestyle.

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