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THE IMPORTANCE OF FINANCIAL EDUCATION IN SHAPING STUDENTS' ECONOMIC LITERACY

Melliofatria [1], Wirda Jannatul Jannah[2], Fatti Corrina[3]
[1]Fakultas Ilmu Sosial, Universitas Islam Kuantan Singingi (author 1)
e-mail: melliofatriahendri@gmail.com
[2]Fakultas Keguruan dan Ilmu Pendidikan, Universitas Pasir Pengaraian (author 2)
e-mail: wirdajannatuljannah@upp.ac.id
[3]Institut teknologi dan Bisnis Indragiri (author 3)
e-mail: fatticorrina130487@gmail.com

Abstrack

Financial education plays a crucial role in improving students' economic literacy. Good financial literacy enables students to make sound financial decisions, manage their personal finances effectively, and plan for the future more strategically. This study aims to highlight the importance of financial education in equipping students with fundamental knowledge and skills in financial management, such as budgeting, debt management, and investment. The research method used is descriptive qualitative, conducted through interviews with students and economics lecturers. The results show that financial education not only helps students avoid financial problems and stress caused by poor fund management, but also increases awareness of the importance of distinguishing between needs and wants, as well as building saving and investing habits from an early age. Therefore, the integration of financial education into the higher education curriculum is highly recommended to strengthen students' economic literacy, prepare them to face future economic challenges, and contribute to national economic prosperity.

Keywords: Importance; Financial Education; Economic Literacy; Students

Abstrak

Pendidikan keuangan memegang peranan krusial dalam meningkatkan literasi ekonomi mahasiswa. Literasi keuangan yang baik memungkinkan mahasiswa membuat keputusan finansial yang tepat, mengelola keuangan pribadi secara efektif, serta merencanakan masa depan dengan lebih terarah. Penelitian ini bertujuan untuk menyoroti pentingnya pendidikan keuangan dalam membekali mahasiswa dengan pengetahuan dan keterampilan dasar pengelolaan keuangan, seperti perencanaan anggaran, pengelolaan utang, dan investasi. Metode penelitian yang digunakan adalah kualitatif deskriptif melalui wawancara dengan mahasiswa dan dosen ekonomi. Hasil penelitian menunjukkan bahwa pendidikan keuangan tidak hanya membantu mahasiswa menghindari masalah keuangan dan stres akibat pengelolaan dana yang buruk, tetapi juga meningkatkan kesadaran akan pentingnya membedakan kebutuhan dan keinginan, serta membangun kebiasaan menabung dan berinvestasi sejak dini. Dengan demikian, integrasi pendidikan keuangan dalam kurikulum perguruan tinggi sangat direkomendasikan untuk memperkuat literasi ekonomi mahasiswa, mempersiapkan mereka menghadapi tantangan ekonomi masa depan, dan berkontribusi pada kemakmuran ekonomi

Kata Kunci: Pentingnya; Pendidikan Keuangan; Literasi Ekonomi; Mahasiswa

INTRODUCTION

The importance of economic and financial literacy for students as preparation for future economic challenges is based on the fact that although students have broad access to information through the internet, many of them still have difficulty understanding and managing relevant financial information effectively. This low level of financial literacy is a serious problem that can hinder students' ability to make sound financial decisions and deal with economic risks, especially in an increasingly complex digital economy with many new financial products and services.

In addition, limited digital economic literacy makes students vulnerable to financial risks such as investment fraud and inadequate risk management. Therefore, comprehensive and practice-oriented financial education is essential to equip students with the skills to manage their personal finances and understand all aspects of the digital economy.

With adequate economic and financial literacy, students can manage their financial resources effectively, avoid excessive consumption, and prepare sustainable long-term financial plans. This is crucial for building financial independence and readiness to face the dynamic and uncertain economic challenges of the future. Therefore, integrating financial literacy education into the university curriculum is a strategic step that must be taken to support the optimal development of students' economic capabilities.

Asbaruna & Gorib, (2023) explain that financial education plays an important role in equipping students with the knowledge and skills to manage their personal finances effectively. Kunto, (2022) says that through financial literacy education, students can understand basic financial management concepts such as budgeting, saving, investing, and debt management, which are crucial for wise financial decision-making. Afandy & Niangsih (2020) explain that this education helps students avoid financial problems that often arise not only due to low income but also as a result of mistakes in financial management, such as improper use of credit and lack of financial planning.

Higher education institutions play a strategic role in instilling financial literacy values in students, which is the first step toward adulthood and financial independence. Hariawan & Canggih (2022) state that with good financial literacy, students are better able to manage their personal finances, including budgeting, managing debt, and planning savings or investments, thereby enhancing their future financial well-being. Research also indicates that financial literacy has a significant positive impact on students' financial management behavior. The higher the level of financial literacy, the better the financial management behavior demonstrated by students, which includes the ability to make sound financial decisions and manage financial resources effectively (Sofyan & Andrayanti, 2023).

In conclusion, financial education equips students with the ability to understand, assess, and act in accordance with their financial interests, enabling them to lead independent and stable financial lives. Therefore, the optimal integration of financial literacy education in higher education is crucial for enhancing students' ability to manage their personal finances effectively and responsibly.

Based on the background of the problem described above, it can be concluded that the research question in this study is how does financial education contribute to shaping students' economic literacy? The purpose of this study is to explain its benefits for higher education and students.

LITERATURE REVIEW

A. Definitions and concepts of economic literacy and financial literacy.

Economic literacy is the ability of individuals to understand and use economic concepts in everyday life, including money management, wise consumption, investment, and understanding the economic impact of decisions made both individually and socially. Economic literacy enables individuals to make efficient financial decisions and adapt to changing economic situations (Sina, 2012).

Financial literacy is a more specific part of economic literacy, namely the ability to understand basic financial concepts and use that knowledge to manage financial resources effectively for long-term financial well-being (Susetyo & Firmansyah, 2023), (Sina, 2012). Financial literacy encompasses knowledge, skills, and beliefs in making sound financial decisions, including the ability to read, analyze, manage, and communicate personal financial conditions (Alfrita et al., n. d.), (Lee & Ida, 2022), (Saparie, 2017), (Darmawan et al., 2019) define financial literacy as knowledge and understanding of financial concepts and risks, as well as the skills, motivation, and confidence to apply them in effective financial decision-making to improve individual and community well-being. Economic literacy is a broader concept regarding general economic understanding, while financial literacy focuses on personal financial management and wise financial decision-making based on that knowledge.

B. The role of financial education in improving students' financial literacy (based on previous research).

Aisyahrani (2024) explains that financial education plays a significant role in improving students' financial literacy based on various previous studies. Waluyo & Marlina (2019) add that economic education in higher education provides students with the knowledge and skills needed to effectively manage their personal finances, enabling them to make sound financial decisions and achieve their financial goals. Asbaruna & Gorib (2023) state that through economic education, students become more aware of the importance of financial management, including the ability to determine funding sources, distinguish between needs and wants, manage risks through saving, and plan for future finances. Qualitative research indicates that integrated economic education within the curriculum significantly aids in developing students' financial literacy, enabling them to manage their finances effectively and responsibly. In addition, accounting and financial management education in higher education has also been proven to significantly improve students' financial literacy. Financial education in an academic environment contributes to improving students' ability to understand, manage, and plan their personal finances, which ultimately supports their future financial well-being.

C. Factors influencing students' financial literacy, including the economics education curriculum and teaching methods.

Nuris & Rahmawati (2021), Lee & Ida (2022), Idris et al. (2023), and Sofyan & Andrayanti (2023) describe the factors influencing students' financial literacy, including socioeconomic aspects, economics education curriculum, and teaching methods, as follows:

1. Socioeconomic Factors
   a. Students' pocket money has a positive and significant impact on financial literacy; students with higher pocket money tend to have better financial literacy.
   b. Parents' education and income also have an impact, although the results vary across studies. Some studies show a positive influence of parents' education and income on students' financial literacy because they are accustomed to using financial services.
   c. Gender was also found to have an effect, with female students tending to have higher financial literacy than male students.
2. Economics Education Curriculum and Learning in Higher Education
   a. The learning process in higher education, particularly financial education integrated into the curriculum, plays an important role in shaping students' financial literacy. The more credits students earn, the higher their level of financial literacy.
   b. Economics and finance learning in higher education helps students understand practical personal financial management concepts, improving their financial planning and management skills.
   c. Teaching methods that involve hands-on practice in personal financial management can

increase students' intellectuality and sense of responsibility towards finance.

3. Other Influencing Factors
   a. Students' lifestyles also influence financial literacy, with more planned lifestyles increasing financial literacy skills.
   b. Place of residence and GPA have also been found to be influential in several studies, although the results are not always consistent.

   In conclusion, students' financial literacy is influenced by a combination of internal factors such as pocket money and parents' education, and external factors such as the quality of economics education at universities and the teaching methods used. Effective financial education at universities, which combines theory and practice, plays a significant role in improving students' financial literacy.

D. The impact of financial literacy on students' financial behavior, such as fund management, decision-making, and future financial planning.

Financial literacy has a significant positive impact on students' financial behavior, especially in fund management, financial decision-making, and future financial planning. Research shows that the better the financial literacy of students, the better their behavior in managing personal finances, including the ability to manage expenses, save, and use digital transactions wisely (Gultom B.T et al., 2022).

Pulungan (2017) conducted a study at HKBP Nommensen University in Pematang Siantar and found that financial literacy had a positive and significant effect on students' financial management behavior, with financial literacy contributing 41.4% to their financial behavior. Rokhman et al. (2020) obtained similar results from a study at the Faculty of Economics, Prima Indonesia University (UNPRI), which showed that financial literacy explains 46.2% of the variation in students' financial behavior, reinforcing the important role of financial literacy in shaping healthy financial habits. Additionally, financial literacy helps students make more rational and responsible financial decisions. Good financial knowledge and attitudes also contribute to a positive locus of control, enabling students to feel more capable of managing their own financial conditions. This impacts more mature future financial planning, including risk management and preparedness for long-term financial needs. Financial literacy serves as a crucial foundation for students to effectively manage their personal finances, make sound financial decisions, and plan for a better financial future.

RESEARCH METHODS

This research is qualitative in nature with a descriptive approach. Data collection techniques involve in-depth interviews with economics students and lecturers. The research sample consists of students from various economics study programs (10-15 respondents). Data analysis techniques involve thematic analysis to explore the role of financial education in student economic literacy.

FINDINGS AND DISCUSSION

A. Overview of students' economic literacy levels before and after receiving financial education.

The overview of students' economic literacy levels before and after receiving financial education shows a significant improvement. Qualitative research conducted by Aisyahrani (2024) reveals that economic education provides students with the knowledge and skills needed to better manage their personal finances. Before receiving financial education, students tended to have limited understanding of financial management, making it difficult for them to make appropriate financial decisions. After participating in financial education, students' financial literacy improved, as evidenced by their improved ability to manage budgets, save money, and plan for the future in a more structured manner.

In addition, other studies show that effective financial education programs in higher education can increase students' awareness of the importance of financial literacy and encourage them to apply this knowledge in their daily lives. This leads to more prudent and responsible financial behavior, as well as readiness to face future economic challenges (Aramana et al., 2023), (Nurisman et al., 2025).

Thus, financial education plays an important role in improving students' economic literacy from a relatively low initial level to a better and more focused one, through the provision of knowledge, skills, and awareness of effective financial management.

B. The role of financial education in providing knowledge and skills in financial management, such as fund management, fund utilization, risk management, and financial planning.

Financial education plays an important role in providing students with knowledge and skills in financial management, including fund management, fund utilization, risk management, and future financial planning. Based on research, financial literacy education helps students understand how to determine funding sources from income or pocket money, as well as evaluate needs and expenses appropriately so that they can manage funds wisely (Siti Melisa et al., 2023). In addition, students are taught to distinguish between needs and wants in the use of funds, so that they can avoid financial problems such as lack of funds and consumptive behavior.

In terms of risk management, financial education encourages students to have reserve funds or savings in anticipation of unexpected needs, which is an important part of personal financial risk management. This education also equips students with the ability to plan for their financial future, for example through gold savings or business planning, although at the initial stage there are still students who have not fully implemented this due to limited funds while studying. Furthermore, integrated economic education within the university curriculum plays a role in enhancing students' overall financial literacy. This education provides the knowledge and skills students need to effectively manage their personal finances, make sound financial decisions, and achieve their financial goals.

Higher education institutions, as the gateway to adulthood, are highly effective in instilling financial literacy values so that students become independent and prepared to face future economic challenges. Thus, financial education not only provides theoretical understanding but also practical skills in financial management, including managing financial resources, using funds wisely, risk management through savings, and long-term financial planning for student welfare.

C. The influence of financial education on students' consumptive behavior and financial decision-making.

Several studies show that financial literacy plays a positive and significant role in shaping students' consumptive behavior. Students with higher levels of financial literacy tend to have more structured and controlled consumption patterns, although consumptive behavior does not completely disappear, but rather becomes more controlled and rational. This means that financial education helps students make wiser spending decisions and reduce unnecessary impulse purchases (Wibowo, 2022), (Maret et al., 2025), (Mohehu et al., 2025).

However, there are also studies that find that financial literacy has a partially negative but insignificant effect on consumptive behavior, indicating that other factors such as lifestyle also greatly influence the consumptive behavior of students. Simultaneously, financial literacy and lifestyle have been proven to have a significant impact on consumer behavior, indicating that financial education needs to be balanced with lifestyle management to maximize its positive effects (Fadhilah & Siliwangi, 2021).

In general, financial education improves students' ability to make more rational and responsible financial decisions. Students with better financial literacy are able to manage funds more effectively, prioritize needs over wants, and plan for their financial future more carefully. Financial education also improves students' perceived control over their consumption, so that consumptive behavior can be directed toward healthier and more controlled patterns.

D. Barriers and challenges in implementing financial education in higher education.

The barriers and challenges in implementing financial education in higher education are quite diverse and impact the effectiveness of learning and student financial management. Based on research findings and journal reviews by Nurisman et al. (2025) and Addin et al. (2024), the following are some of the main barriers:

1. Low financial literacy among students

Many students still have limited understanding of basic financial management concepts, such as financial planning, debt management, and simple investments. This is due to the lack of formal financial education integrated into the curriculum, resulting in students learning independently, which is often inadequate (Addin et al., 2024; Fitriyah, 2019), Ari Irawan, Husain Nurisman, Syahrial Addin.

2. Unplanned Spending Patterns and Social Pressure

Students often face social pressure and a consumerist lifestyle that encourages spending beyond basic needs, making it difficult to manage funds effectively. The improper use of funds, including scholarship assistance, also poses a significant challenge.

3. Limitations of Curriculum and Teaching Methods

The financial education curriculum in higher education institutions does not yet fully accommodate comprehensive and applicable financial literacy learning. Teaching methods that focus more on theory without practical application make students less prepared to face real financial challenges.

4. Limitations of Higher Education Resources and Infrastructure

Higher education institutions face limitations in terms of competent human resources in the field of finance, funding constraints, and issues related to financial management and record-keeping. These limitations hinder the development of effective and sustainable financial education programs.

5. Difficulties in Accessing and Securing Financial Data

Issues of personal data security and access to digital financial services also pose challenges for students in applying financial literacy in the digital age.

In conclusion, these obstacles highlight the need for synergy between universities, the government, and related institutions to strengthen the curriculum, improve human resource capacity, provide practical learning methods, and build strong financial literacy awareness and culture among students.

E. Strategies and recommendations to strengthen financial education in the curriculum so that students' economic literacy increases significantly.

Aramana et al., (2023), Renanita et al., (2024) describe strategies and recommendations to strengthen financial education in the higher education curriculum so that students' economic literacy increases significantly, including the following approaches:

1. An integrated approach to financial education

Universities need to formally integrate financial education into the curriculum of relevant study programs, while also organizing extracurricular activities such as seminars, workshops, and practical training. This approach provides a comprehensive understanding of budget management, investment, debt, insurance, and pension planning.

2. Interactive and experience-based financial education programs

Learning methods that involve financial simulations, role-playing, case studies, and hands-on experiences can help students understand the real consequences of financial decisions. This improves practical skills in personal financial management.

3. Collaboration with financial institutions and community organizations

Establishing partnerships with banks, financial institutions, and community organizations to provide workshops, internships, and financial mentoring, so that students gain experience and direct guidance from practitioners.

4. Utilization of technology and social media

The use of interactive online platforms, blogs, podcasts, and social media as a means of disseminating financial literacy materials can reach students widely and encourage discussion and independent learning.

5. Development of Practical Skills and Risk Awareness

The curriculum should emphasize the development of skills in budgeting, choosing financial products, managing debt, saving, and understanding investment risks so that students can make wise and planned financial decisions.

6. Financial Mentoring and Counseling Programs

Provide financial mentoring and counseling services that help students plan their personal finances and provide specific advice according to their needs.

7. Finance-Based Extracurricular Activities

Organize finance clubs, competitions, and real-world projects that involve students in discussions and financial management practices to strengthen their understanding and application of financial literacy.

8. Financial Education with a Psychological Perspective

This approach emphasizes the psychological aspects of financial decision-making, boosting confidence and promoting healthy financial behavior among students.

By implementing these strategies in an integrated and sustainable manner, universities can significantly improve students' economic literacy, equipping them with the knowledge and skills they need for effective financial management in the future.

CONCLUSION

The key conclusion regarding the significant contribution of financial education in shaping students' economic literacy is that economic education effectively provides students with the knowledge and skills they need to manage their personal finances well. Financial education helps students make sound financial decisions, manage funds wisely, and plan for their financial future in a structured manner. With good financial literacy, students are able to reduce impulsive spending and enhance their ability to manage financial risks, thereby supporting the achievement of personal financial goals and long-term well-being. Therefore, strengthening financial education in university curricula is crucial for significantly enhancing students' financial literacy awareness and capabilities.

LIMITATION & FURTHER RESEARCH

This research limits on the research of the importance of financial education to improve students' economic literacy but for the further research there are some recommendations. The following are recommendations for further research and development of more effective learning methods in financial literacy education for students based on the latest journal reviews:

1. Recommendations for further research
   a. Evaluation of the Effectiveness of Financial Literacy Programs
   Further research should thoroughly examine the effectiveness of various financial education programs already implemented in higher education institutions, including their long-term impact on changes in students' financial behavior and decision-making.
   b. Influence of Socio-Demographic and Psychological Factors
   Further studies can explore how socio-demographic factors (such as family economic background, gender) and psychological factors (such as locus of control and self-efficacy) influence the success of financial education.
   c. Development of Special Learning Models
   Research can focus on developing and testing financial literacy learning models that are tailored to student characteristics, for example guided inquiry-based models, game-based learning, or blended learning that combines face-to-face and digital methods.
   d. Use of Technology and Digital Media
   Further studies on the use of technology, such as mobile applications, interactive online platforms, and social media, in delivering financial literacy materials in an interesting and effective way for Generation Z are needed.
2. Recommendations for Developing Learning Methods
   a. Interactive and Experience-Based Learning
   Methods such as financial simulations, role-playing, case studies, and practical workshops can improve students' understanding and skills in real financial management.
   b. Game-Based Learning
   Game-based learning approaches have proven effective in improving understanding of financial literacy concepts in a fun and interactive way, as well as honing financial decision-making skills.
   c. Guided Inquiry Approach
   The learning model with a guided inquiry approach can improve the understanding of financial literacy in depth and systematically, especially if it is adjusted to the needs and ability levels of students.
   d. Financial Mentoring and Counseling Program
   Providing a personalized financial guidance and consultation program can help students apply financial knowledge in everyday life and plan their future finances better.
   e. Utilization of Digital and Social Media
   The use of blogs, podcasts, educational videos, and social media as learning tools can reach students widely and encourage active interaction and discussion on financial literacy.

By developing innovative learning methods and adapting financial education programs to student characteristics, it is hoped that their financial literacy can increase significantly and have a positive impact on daily financial behavior.

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