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## *The Implementation of Financial Literacy on Procedure Text at MAN 1 Kota Tangerang Selatan*

### *Penerapan Literasi Keuangan pada Materi Text Procedure di MAN 1 Kota Tangerang Selatan*

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**Khairun Nisa**

MAN 1 Kota Tangerang Selatan, [nisadannovi@gmail.com](mailto:nisadannovi@gmail.com)

**Lolytasari**

UIN Syarif Hidayatullah, Jakarta, [lolytasari@uinjkt.ac.id](mailto:lolytasari@uinjkt.ac.id)

**Mumtaz Annisa**

UIN Syarif Hidayatullah, Jakarta, [mumtaz.annisa00@gmail.com](mailto:mumtaz.annisa00@gmail.com)

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#### **Abstract**

**Background of the study:** Improving the quality of education is not only oriented towards academics but also towards practical skills. One important aspect that needs to be taught to students is financial literacy through learning Procedure text material. The challenge in implementing this is the lack of teachers who master financial literacy material in teaching financial literacy and the lack of financial literacy library collections.

**Purpose:** This study aims to identify some challenges and opportunities in the application of financial literacy to Procedure text material.

**Method:** This study uses a qualitative approach. The source of research data is grade XI (eleventh) students. Data collection techniques are carried out through interviews, observations, questionnaires and the results of document analysis in the form of journals, articles, textbooks, and student presentation videos.

**Findings:** Information about financial literacy is obtained by the students from reading online articles (66.7%). They also visit the library to look for information about financial literacy (3.7%). 29.6% of students know financial literacy information from Procedure text material delivered by teachers. The results of the study based on the questionnaire showed that financial literacy material is very suitable to be taught in Procedure text material (97.3%).

**Conclusion:** This study found that the application of financial literacy to Procedure text material at MAN 1 Kota Tangerang Selatan has great potential in improving the quality of education. Madrasah library support can also be an effective strategy in improving the quality of education.

**Keywords:** financial literacy; procedure text; madrasah library; sustainable development goals; sdg's 4.

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#### **Abstract in Indonesia**

**Latar Belakang Penelitian:** Peningkatan kualitas pendidikan tidak hanya berorientasi pada akademik tetapi pada keterampilan praktis. Salah satu aspek penting yang perlu diajarkan siswa adalah literasi keuangan melalui pembelajaran materi teks Procedure. Tantangan dalam menerapkan ini adalah kurangnya guru yang menguasai materi literasi keuangan dalam mengajar literasi keuangan dan kurangnya koleksi pustaka literasi keuangan yang memadai.

**Tujuan:** Penelitian ini bertujuan mengidentifikasi beberapa tantangan dan peluang dalam penerapan literasi keuangan pada materi teks Procedure.

**Metode:** Penelitian ini menggunakan pendekatan kualitatif. Sumber data penelitian adalah siswa kelas XI.

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Teknik pengumpulan data dilakukan melalui wawancara, observasi dan hasil analisis dokumen yang berupa jurnal, artikel, buku teks, dan video presentasi siswa.

**Temuan:** Informasi mengenai literasi keuangan diperoleh siswa dari membaca artikel daring (66,7%). Siswa juga melakukan kunjungan ke perpustakaan untuk mencari informasi tentang literasi keuangan (3,7%). 29,6% siswa mengetahui informasi literasi keuangan dari materi teks Procedure yang disampaikan oleh guru. Hasil penelitian berdasarkan kuesioner menunjukkan bahwa materi literasi keuangan sangat cocok diajarkan pada materi teks Procedure (97,3%).

**Simpulan:** : Penelitian ini menemukan bahwa penerapan literasi keuangan pada materi teks Procedure di MAN 1 Kota Tangerang Selatan memiliki potensi besar dalam meningkatkan kualitas pendidikan. Dukungan perpustakaan madrasah juga dapat menjadi salah satu strategi efektif dalam meningkatkan kualitas pendidikan.

**Kata Kunci:** literasi keuangan; teks procedure; perpustakaan madrasah; sustainable development goals; sdg's 4

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## Introduction

The United Nation has already released Sustainable Development Goals (SDGs). The SDGs include 17 goals aimed to save the planet and its generation to stay alive. These seventeen goals are (1) no poverty; (2) zero hunger; (3) good health and wellbeing; (4) quality education; (5) gender equality; (6) clean water and sanitation; (7) affordable and clean energy; (8) decent work and economic growth; (9) industry, innovation, and infrastructure; (10) reduced inequality; (11) sustainable cities and communities; (12) responsible consumption and production; (13) climate action; (14) life below water; (15) life on land; (16) peace, justice, and strong institution, and (17) partnership for the goals (Jayanthi et al., 2024). Indonesia as a member of United Nation has committed to implement the seventeenth goals. However, there are some obstacles and challenges in carrying out SDGs. One of the big challenges in carrying out SDGs is poverty alleviation (Amirya & Irianto, 2023). The poverty is still becoming an issue for Indonesia as a developed country.

The government and society must work together to address the ongoing issue of poverty. Especially for students, who represent the younger generation, they must learn how to manage natural resources sustainably. If they can use these resources wisely, it will help secure the future for generations to come. Therefore, students must be educated on how to protect and preserve the earth. In addition, they must develop self-awareness regarding the importance of saving and investing their money. Financial literacy is essential for making informed financial decisions, budgeting, saving, and planning for the future (Lusardi & Messy, 2023). This competency not only helps students navigate economic challenges in the future but also equips them to become financially responsible citizens. It enables them to make informed decisions about managing their resources, ensuring long-term financial security, and contributing to a sustainable economy. Encouraging students to cultivate these skills early on will empower them to create a more stable and prosperous future, both individually and collectively.

Financial literacy should have not only to be taught at school/madrasah in Economics subjects. Education about financial literacy can also be applied to any subject including English subjects. The English teacher can teach financial literacy in Procedure text material. Procedure text as a type of transactional functional text aims to provide step-by-step tips in carrying out an activity. Therefore, this text is assumed to be a strategic medium for teaching financial literacy concepts contextually, for example, through the procedure for making a personal budget, steps for saving effectively or a guide to managing daily pocket money.

The integration of financial literacy in English learning is in line with efforts to achieve Sustainable Development Goals (SDGs); ensuring inclusive and equitable quality education and increasing lifelong learning opportunities for all (Perserikatan Bangsa-Bangsa., 2025). In this context, education does not only emphasize cognitive and academic aspects, but also equips students with life skills in the 21st century involving financial literacy skills. This effort reflects the spirit of Kurikulum Merdeka which encourages character building, independence and readiness of students in facing global challenges.

The teacher must support the students to obtain the information about financial literacy. He has to provide or share some resources which enable the students to explore it. He is supposed to encourage the students to find their learning sources digitally and non digitally. The teacher is also expected to invite the students visiting the library. When students visit the library, they will find out some references they have been looking for. Thus, the contribution of teachers is essential in offering motivation to

students, helping them to get used to learning independently by using the library as a source of information (Nur et al., 2021).

Madrasah libraries have a strategic role in improving the quality of education by providing academic reference sources to help students understand lessons better. This is in line with the concept of quality education (Quality Education-SDG 4) which emphasizes the importance of access to information to improve learning outcomes (Asrul & Purwana, 2021). If madrasah libraries does not have a standard policy to develop their book collection, the book collection does not require the librarian user's needed. The role of librarian is important in developing the library. The librarian must be pro active and must have a great synergy with other party including the teacher and students. He can arrange and propose the newest bibliography relating to the curriculum, so the teacher and students can select it. Therefore, madrasah library is expected to provide the references which are needed by the librarian users (Achmad, 2021).

The library is considered as a second class for students because of its role in helping students to develop literacy skills, critical thinking and independent learning which are becoming the main elements in quality education (Malekani & Mubofu, 2019). The library as the center of knowledge and information provide so many books collection so that the students can increase their literacy when they read the books. The students can practice their critical thinking skills by discussing the book content. They are doing independent learning since they have a motivation to explore the knowledge.

Nudiati & Sudiapermana (2020) emphasized that Indonesian students must know six literacies; (1) reading and writing literacy; (2) numeracy literacy; (3) science literacy; (4) digital literacy; (5) financial literacy and cultural literacy; and (6) citizenship. The six literacies are the basic skills for students that must be owned to face the global world. These basic skills show the quality of education. If the students have already mastered these skills, they definitely improve the quality of education. If the quality of education is good, certainly it will have an impact in minimizing the poverty problem.

It is very unfortunate that the implementation of financial literacy education in Indonesia has not been implemented well, both in the family environment and in the school environment (Kikky Benedhikta & Deffrinica, 2020). Realizing financial literacy in the family is hard because of lack of clear financial planning in the household (Lia et al., 2024). Some parents do not make a budgeting for their income and expenses. They should have emergency fund in case their children must be hospitalized, therefore, they do not have to do online loan. Applying financial literacy at school also has some problems. The teachers' knowledge about the financial literacy material is still less. The Economic teacher may know much about it, but not all the teachers know it well. In addition, madrasah library's collections on financial literacy is not much and it is not up to date (Nasution et al., 2023)

Hikmawati et al., (2025) stated that financial literacy focuses on four main aspects; (1) earning income; (2) saving; (3) spending; and (4) sharing or donating. A basic understanding of the value of money is carried out from an early age so that good financial management habits will be built. This literacy is a basic skill that must be mastered by students in order to have the knowledge and skills to manage finances. Those who are financially literate are expected to be able to avoid a consumerist lifestyle. The phenomenon of consumerism has now developed into a lifestyle of Indonesian society (Fitri & Aprillia, 2024). With the rise of online shopping applications and online loans, people are easily trapped in poverty. Skills in financial literacy can be a limitation to prevent it.

The results of the National Financial Literacy and Inclusion Survey conducted by the Financial Services Authority in 2016 showed that financial literacy intelligence in students was still considered quite low (Kuswanti & Ulfah, 2021). Students will be vulnerable to the doom spending phenomenon, which is impulsive behavior in spending money on things that are not priorities. Those who are generation Z (gen Z) are always curious about current things. The FOMO (Fear of Missing Out) attitude also makes them not hesitate to spend their money in order to stay up to date with the times. Due to the fear of being left behind by current trends, they lack knowledge about financial management and adequate financial literacy (Gst Ag Ayu Pt Ratna & Dewi, 2024).

Financial literacy is an essential skill that should be integrated into the Procedure text material. Introducing financial literacy skills early helps students understand the importance of wise financial management and teaches them to control their financial expenses (Lahallo et al., 2022). By embedding financial literacy into the learning process, students can develop a strong foundation for making informed financial decisions, budgeting effectively, and planning for their future. However, a significant

challenge in this process is that few madrasah libraries actively support financial literacy programs by providing relevant books, materials, and other learning resources. This gap limits students' access to contextual and applicative references crucial for practically understanding financial concepts. As a result, incorporating financial literacy into subjects such as Procedure text becomes more difficult, as it requires accessible resources that provide real-world examples and step-by-step instructions. To address this challenge, madrasah libraries must actively support financial literacy education by curating collections and resources that align with the curriculum. These resources can help students gain a deeper understanding of financial concepts and apply them in real-life situations.

MAN 1 Kota Tangerang Selatan is an Islamic high school that strives to provide financial literacy. This is related to one of the goals of MAN 1 Kota Tangerang Selatan which is stated in Madrasah Operational Kurikulum (Kurikulum Operasional Madrasah), "Implementing literacy culture and digital learning". The teaching and learning process at MAN 1 Kota Tangerang Selatan has supported this matter too. The economics teacher engages the students to be able to identify some economic problems (micro and macro) based on phenomena in the environment. The English teacher provides education about tips or instructions for saving money and investing money in Procedure text. However, some students found that they still have a tendency not to set aside their pocket money to be saved.

This study aims to identify the challenges and opportunities in applying financial literacy within the Procedure text curriculum at MAN 1 Kota Tangerang Selatan. Teachers play a crucial role in linking Procedure text with basic financial literacy, while school libraries contribute by providing relevant collections as learning resources. It is hoped that this study will serve as valuable input for schools in advancing Quality Education (SDG 4), promoting quality education and fostering sustainable student literacy.

## Method

This study uses a descriptive qualitative approach to deeply understand the process of applying financial literacy in learning Procedure texts. The study also identifies the challenges and opportunities that arise in its implementation at MAN 1 Kota Tangerang Selatan. With this approach, researchers explore the meaning, experience and perceptions of participants contextually and naturally (Creswell & Creswell, 2021).

Data were collected through several techniques. First, a literature study reviewed various scholarly sources, including journals and textbooks, and discussed financial literacy's essential concepts with teaching procedure texts. Second, the researchers conducted classroom observations, focusing on the teaching and learning process where students learned how to save, budget, and invest money through the structure of procedural writing. Third, they also observed student activities in the school library, where students searched for supporting information related to financial literacy. These observations provided valuable insight into how students accessed and utilized classroom instruction and library resources to develop their understanding of financial concepts.

After conducting observations, the researchers analyzed the data obtained from students' presentation videos on procedural texts. The students explained the structure and function of procedural texts and contextualized them with real-life financial practices. These included savings simulations and simple demonstrations on how to save or invest money effectively. Furthermore, classroom discussions were conducted to deepen students' understanding, followed by hands-on activities that allowed them to apply financial literacy concepts in practical ways.

Besides the observation, the researchers also employed a combination of methods; interviewing and giving questionnaires. The students are interviewed and distributed questionnaires to know further about their indepth of financial literacy. By doing triangulation method and data, the result of the research would be valid and reliable.

The data source for this study was drawn from eleventh-grade students at MAN 1 Kota Tangerang Selatan, with a total sample of 112 participants. The research using purposive sampling method. The participants are selected because based on the learning outcomes of Kurikulum Merdeka, they are required to learn Procedure Text for Financial Literacy. In this qualitative inquiry, the researchers also served as the primary instrument, interpreting data and gaining a deeper understanding of participants' perspectives, consistent with the qualitative research framework (Connaway & Radford, 2017).

## Result and Discussion

Financial literacy is considered suitable to be inserted into Procedure text. This type of text provides information about systematic steps on how to do something including financial literacy. Students can learn how to budget, save, or make simple investments. By having this knowledge, they can save expenses for future needed. The previous study showed that the students' financial literacy at SMK Negeri 5 Pontianak are high. The research also found the students are prevented from the mistakes in managing finances (Ulfah et al., 2021). Another finding reveals the twelfth grade students of SMA Negeri 1 Batu have already applied budgeting. They save their pocket money to fulfill their future needs (Agustina et al., 2022)

The results of a survey of 112 students showed that around 97.3% of students understand budgeting tips. They separate their pocket money by setting 50% for the needs. Another 30% of students allocated their money for their desire. While the remaining 20% is left to be saved. Their acquisition of information about budgeting increased after listening to the presentation of financial literacy material from the teacher. They began to diligently read several books about budgeting in the library. They also read several articles online well so that they become wiser in managing finances. Yudin et al., (2024) stated that financial literacy skills are not only limited to theoretical understanding but play an important role in shaping a person's mindset and habits in managing finances. With good literacy, students can make wiser financial decisions and plan their finances strategically to plan for long-term wellbeing.

The students of MAN 1 Kota Tangerang Selatan believe that frugal living is one of the key strategies to survive in the current era of hedonism. Frugal living is a conscious decision to spend money wisely, balancing immediate pleasures and future goals (Inayati et al., 2024). It is important to clarify that frugal living is not about being stingy or following a minimalist lifestyle. Instead, it is about being disciplined and intelligent in managing resources, focusing on the value and utility of goods and services. The students at MAN 1 Kota Tangerang Selatan are demonstrating a good understanding of frugal living and financial management. As members of Generation Z, they are highly capable of planning and controlling their expenses, emphasizing functional needs, and making thoughtful purchasing decisions. They are also inclined to seek out the best deals and engage in bargain hunting, demonstrating high financial awareness (Kusumawardhany, 2023). This mindset and approach to money management are essential skills that will help them make sound financial decisions, both now and in the future, contributing to their long-term financial stability.

Some MAN 1 Kota Tangerang Selatan students have demonstrated the application of financial literacy in daily life through frugal living practices. They choose not to spend their pocket money on meals at the school canteen by bringing lunch from home, which reflects their ability to prioritize needs over wants. Furthermore, many students opt to walk to school rather than use public transportation, reducing daily transportation expenses. These behaviours indicate an emerging awareness among students regarding saving money and making wise financial choices, aligning with the core principles of financial literacy. According to (Lusardi & Mitchell, 2014), financial literacy involves knowledge of financial concepts and the ability to apply such knowledge to make responsible financial decisions in real-life contexts. Their actions show that financial education delivered through the Procedure text material has begun to influence their academic understanding and their practical habits, contributing to the formation of sustainable financial behavior from an early age.

The teacher has already given education about tips for saving and investing money while he taught Procedure text. He also asked the students to read online journals before they present how to save or invest money. The teacher told the students to visit library of MAN 1 Kota Tangerang Selatan too. However, there are only limited books collection about financial literacy at the library, so the students prefer to find the resources through online searching.

Figure1. The library of MAN 1 Kota Tangerang Selatan



Source: MAN 1 Kota Tangerang Selatan, 2024

By saving regularly and diligently, students become trained to get used to a frugal lifestyle and maintain an attitude of consumerism (Wahyuti et al., 2023). The research found that about 40.7% of students were still like using piggy banks, the containers made of clay or tin that are used to store money. The students feel more secure when they keep their saving money on piggy bank. They can hide it in the hidden place of their room. They can even take their money from the piggy bank whenever they want. 14.8% of students were found not to prefer saving in banks because of their security. They are afraid to store their money in piggy bank because it has the risk of money being damaged by termites and/or stolen by people. Meanwhile, 44.4% of students choose to save their money not in piggy banks and in banks. They have already known that saving does not mean saving the remaining budget funds. In making a detailed budget, they have already noticed to allocate money to be saved from the start. If in the future there is a very urgent important need, their savings can be taken.

In addition to students, it is equally important for teachers to possess sufficient financial literacy skills. The study found that although students have started developing awareness of saving and budgeting, the same emphasis has not been given to empowering teachers with financial knowledge. If teachers can manage their finances effectively, they are less likely to experience debt and more likely to secure their financial wellbeing after retirement. Financial literacy supports their personal welfare and professional capacity to integrate such knowledge into learning materials, such as Procedure texts. Unfortunately, the school does not yet facilitate specific training programs on budgeting and financial planning for teachers. This lack of support could limit the teacher's ability to deliver financial literacy content effectively and comprehensively to students.

Therefore, the findings indicate an opportunity for improvement through institutional efforts, such as the implementation of workshops or collaboration with external financial institutions, to enhance teachers' competencies in financial management. This step is crucial in supporting Sustainable Development Goal 4 (Quality Education), ensuring that all actors within the school environment are literate in financial practices and capable of guiding students toward financial independence.

Figure 2. The student is presenting Procedure text about how to invest money



Source: MAN 1 Kota Tangerang Selatan, 2024

Investing is a part of financial literacy. It is a way how to gain some more money. It can also be



said as 'Passive income' in which people can run their own business without the their active daily involvement. There are some product investment, like saving, deposits, bond, stock, mutual funds, property, and gold (Putri Ramadhani et al., 2022). Regarding to investing, the students of MAN 1 Kota Tangerang Selatan have already known about it. They have some plans to invest their finances after reading several library sources. 58% of students start planning to set aside their pocket money to invest. Around 8.6% of students want to invest in precious metals. The price of precious metals is currently increasing. They also understand that the price of gold never goes down. There are 13.6% of students want to invest in stocks. 77.8% of students choose to invest in other ways. However, they do not want to invest their capital in bitcoin because it is haram.

The students of MAN 1 Kota Tangerang Selatan have already demonstrated a relatively good understanding of financial literacy, particularly in terms of saving and investing money. Based on the data, the majority of students (66.7%) obtained information about financial literacy through reading online articles. A smaller percentage (3.7%) reported seeking information from books available in the school library, indicating that while the library is a resource, its current financial literacy collection may still be limited. Additionally, 29.6% of students cited the Procedure text delivered by the teacher as a key source of their financial knowledge. This finding highlights the important role of teachers in integrating financial literacy into classroom instruction, as well as the need to optimize and expand the function of the school library as a more robust learning resource in supporting students' financial competence.

Based on the questionnaire responses, the study's results revealed that 97.3% of students agreed that financial literacy is highly suitable for integration into the Procedure text material. One student stated, "I have never received financial literacy material in the old curriculum." This comment highlights a significant difference between the Kurikulum Satuan Tingkat Pendidikan (KTSP)—the previous curriculum—and the Kurikulum Merdeka. The KTSP did not sufficiently address real-life applications, whereas the Kurikulum Merdeka emphasizes life skills and contextual learning, enabling students to apply knowledge such as financial literacy in their daily lives.

This shift in curriculum allows for more interdisciplinary approaches where students not only learn about text structure, but also understand practical topics like budgeting, saving, and spending wisely. Through this integration, students become more engaged and motivated, as the learning materials are closely related to their personal experiences and future needs. The use of contextual materials also helps develop critical thinking and problem-solving skills, both of which are essential for navigating modern financial challenges.

Figure 3. Procedure text material about how to save money



Source: MAN 1 Kota Tangerang Selatan, 2024

## Conclusion

This study found that applying financial literacy in Procedure text instruction at MAN 1 Tangerang Selatan holds significant potential for improving the quality of education, aligning with the Sustainable Development Goal (SDG) 4 goals, which emphasizes Quality Education. A nation with high-quality education is more likely to see positive impacts on various socio-economic issues, including

poverty alleviation. Equipping students with essential financial skills lays the foundation for a more informed and financially literate society, which could contribute to addressing broader challenges such as poverty.

One of the main challenges identified in this study is the limited knowledge of teachers regarding financial literacy materials. Therefore, teacher training focused on enhancing financial literacy is essential. Specifically, there must be some financial literacy training modules provided for teachers.

It would be better if the school/madrasah has a collaboration frameworks with Financial Services Authority or *Otoritas Jasa Keuangan (OJK)*. Furthermore, OJK has an educational program to help teachers and students in understanding and improving financial literacy, such as budgeting, saving and investing money. With improved financial knowledge, teachers can effectively integrate financial literacy into their lessons, ultimately contributing to a more financially literate student population. Additionally, human resources will likely improve as the welfare level increases, further strengthening overall educational outcomes.

The school library must also support the financial literacy program by doing library acquisition strategies, for example, purchasing the financial literacy books or journals, and organizing financial literacy education program through webinar or workshop. Improving library resources will help ensure a more inclusive, relevant, and sustainable education system, in line with the objectives of SDG 4 - Quality Education.

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