

THE ROLE OF ‘FINANCIAL PLANNING FOR BEGINNERS’ SEMINAR IN IMPROVING FINANCIAL LITERACY AND PLANNING FOR BEGINNERS

Indra Pahala¹, Henry Eryanto, Mohamad Rizan¹, Choirul Anwar¹, Agung Kresnamurti Rivai P¹, Rizka Zakiah¹, Destria Kurniati¹, Gita Safitri¹, Nabila Ramadhanti¹

¹ Universitas Negeri Jakarta, Indonesia

ARTICLE INFO

Article history:

Received: 31st October 2024

Accepted: 28th December 2024

Published: 7th January 2025

Keywords:

Financial Planning, Financial Literacy, Investment

ABSTRACT

In today's increasingly complex economic environment, the importance of financial literacy and effective financial planning has become paramount for individuals looking to secure their financial future. Financial literacy is closely linked to financial management, enabling individuals to understand key financial concepts, assess risks and manage their finances efficiently. This report examines the role of financial literacy in improving financial decision-making and planning, especially for beginners. By providing knowledge through the “Financial Planning for Beginners” seminar, organized by the Faculty of Economics of Universitas Negeri Jakarta in collaboration with the Indonesia Stock Exchange Gallery and Mirae Asset Sekuritas, we explore how such initiatives contribute to simplifying financial concepts for beginners. The seminar aims to enhance financial literacy, enabling participants to make informed financial decisions and plan effectively for a financially secure future. It also focuses on encouraging active engagement and learning through expert presentations and interactive Q&A sessions.

How to cite: Pahala, I., Eryanto, H., Rizan, M., Anwar, C., P., Agung, K., R., Zakiah, R., Kurniati, D., Safitri, G., Ramadhanti, N. (2024). The Role of ‘Financial Planning for Beginners’ Seminar in Improving Financial Literacy and Planning for Beginners. *Jurnal Pemberdayaan Masyarakat Madani (JPMM)*, 8(2), 70–83. <https://doi.org/10.21009/JPMM.008.2.08>

* Corresponding Author.
Indrapahala@unj.ac.id (Indra)

INTRODUCTION

In the middle of economic complexity, a comprehensive understanding of financial planning and literacy has become crucial for every individual to have. Financial literacy has a very close relationship with financial management (Saraswati & Nugroho 2021). People need to understand financial concepts and risks and manage their finances appropriately, efficiently, and effectively (Rochendi, Rita, & Dhyanasaridewi, 2022). With the increasing need for good financial knowledge, individuals must be able to plan and manage their finances effectively to achieve financial freedom in the future. Planning activities include the process of determining how earned income will be allocated for various purposes (Bonang, 2019).

Along with this development, it is important to evaluate the level of financial literacy of individuals. This is because a deeper understanding of financial literacy can affect a person's ability to manage their finances. According to (Chen & Volpe, 1998) in (Kartini & Mashudi, 2022), financial literacy can be divided into three categories based on the level of knowledge: (1) <60%, which indicates a low level of financial knowledge; (2) 60%-79%, which indicates a moderate level of financial knowledge; (3) ≥80%, which indicates a high level of financial knowledge. These categories are useful in assessing the extent to which individuals can understand financial concepts.

Within this context, the “Financial Planning for Beginners” seminar organized by the Faculty of Economics of the State University of Jakarta (UNJ) with the Indonesia Stock Exchange Gallery FE UNJ and Mirae Asset Sekuritas aims to simplify the concept of financial planning and investment for beginners. The event was designed to provide a clear understanding of financial planning through practical ways to manage personal finances and investments. The ultimate goal is to equip participants with the necessary skills to enable them to make better financial decisions and plan for a prudent financial future.

The implementation of this event involved the delivery of materials by subject matter experts from Mirae Asset Sekuritas who provided insights on various aspects of financial planning and investment for beginners. The seminar also included a Q&A session, where participants could ask questions directly to the speakers. Furthermore, it

ended with a prize-giving session for participants who had actively participated. This initiative is crucial in enhancing financial knowledge for beginners and helping them embark on the journey to financial freedom.

LITERATURE REVIEW

Poverty is a condition of economic inability to meet the average standard of living of people in an area characterized by low income to meet basic needs, both in the form of clothing, food, and shelter. In research Rahman (2019) It has been explained that low income capabilities will also have an impact on the reduced ability to meet average living standards, such as public health standards and education standards. The measurement of poverty in Indonesia is determined by Indonesian Central Bureau of Statistics (2023) poverty is a condition where the poor are unable to fulfill their basic needs. The measurement measures the poor on the expenditure or basic consumption side, both in terms of food and non-food items measured in rupiah per individual. Thus, the population is said to be poor if the average consumption is below the poverty line.

According to Setyawan & Ekadjaja in Fathihani et al. (2023) financial literacy is the knowledge and skills of people related to finance in order to be able to manage and utilize finances optimally. Literacy in financial management determines how a person makes decisions to manage their finances. (Rey-Ares et al., (2021)). Therefore, an understanding of financial literacy needs to be understood by every level of society in order to be more vigilant and wise in every financial decision making and better understand good and correct financial management (Darmawan et al., 2019). Research conducted by Putra et al. (2016) also said that financial literacy is inseparable in a person's life because financial literacy is a useful tool for making informed financial decisions.

Research conducted by Mandagie et al. (2020) financial literacy is a basic need for every individual in order to avoid financial problems that may occur in the future. Financial difficulties are not only low income, financial difficulties can also arise if there are mistakes in financial management such as mistakes in using credit and the absence of

financial planning. By considering the opinion of Siregar & Fiona (2022) financial literacy has to do with an individual's ability to manage finances. Financial literacy can be interpreted as a knowledge and understanding of financial concepts, skills, and individual confidence in applying the knowledge and understanding that has been compiled in making efficient decisions in a financial context while increasing the value of financial use in individuals. With financial literacy, financial inclusion can also increase substantially.

According to Pusporini (2020) understanding and utilizing financial literacy is vital for a more prosperous and quality life. Moreover, if one can manage finances smartly, including managing credit and investing smartly. This is certainly very beneficial for future survival, as it can be used to fund school or higher education, insurance, and other programs. With financial literacy, people are expected to have qualified education related to finance so that they are able to take attitudes and choose financial decisions wisely (Effendi et al., 2022). The existence of financial planning knowledge and financial literacy will help individuals in managing personal financial planning, so that individuals can maximize the time value of money and the benefits obtained will be greater and improve their standard of living. (Yushita, 2017).

Financial planning includes the initial stages of financial management, which when managing finances must be made a plan so that the desired goals will be achieved. Good planning is a tool in obtaining financial well-being and success. Rohmanto et al. (2022). Without careful and correct planning, financial chaos can occur. With limited knowledge of financial management, it will increase the possibility of individuals making mistakes in their welfare. Mendari & Soejono (2012). However, the most common thing that happens is that expenses are greater than the income earned. Investment is one of several ways to manage the financial. In the private sector, finance and investment have become increasingly crucial to achieving environmental sustainability (et al., 2024). Overconfidence has a significant positive effect only on investment decision making, but not on risk perception (Almansour et al., 2023). Understanding the dynamics of financial

networks allows investors to identify emerging trends, assess market sentiment, and make informed investment decisions.(Palakurti, 2023)

Financial planning is important so that financial goals become more efficient and effective. Financial planning is not only needed by people who have financial problems, but wealthy people also need to do financial planning. In research Yulfiswandi et al. (2022) explained that the benefits of financial planning can be felt by the meaning and direction of decisions on one's finances. With financial management, a person can understand how every financial decision made has an impact on his overall financial condition. A person will be more adaptable to changes in his life and feel more secure because the goal is on the right path. So financial planning is now very important to improve welfare in the future.

MATERIAL AND METHOD

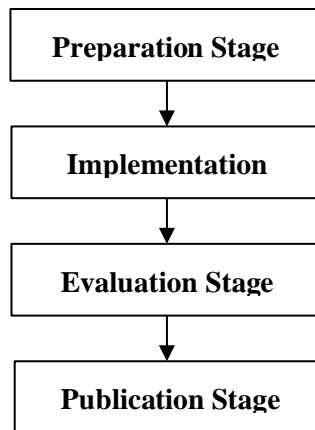
The seminar activities titled “Financial Planning for Beginners” along with the signing of the Memorandum of Understanding (MoU) with Mirae Asset Sekuritas were held on Thursday, March 7, 2024, at the 9th Floor Auditorium Ki Hajar Dewantara Building, State University of Jakarta. This seminar was held as an effort to expand the form of cooperation between the Faculty of Economics, State University of Jakarta, and other institutions, such as Mirae Asset Sekuritas, which can be realized in various forms of activities, one of which is organizing a seminar or Guest Lecture by Mirae Asset with the theme “Financial Planning for Beginners” in collaboration with the Indonesia Stock Exchange Gallery FE UNJ. This theme is important and relate to the real condition in the young generation as the beginners to plan their financial for their future. In line with that condition, the participants of this seminar are the students as the beginners to plan the financial planning.

This seminar featured experienced speakers, including Mirae Asset Sekuritas' Head of Institutional Sales, Irvin Avriano, Francisca Gerungan, and CEO of Mirae Asset Sekuritas, Tae Yong Shim. All three speakers delivered relevant material on financial planning for beginners starting with the vision, mission, and various services available at Mirae Asset Sekuritas, how “Navi by Mirae Asset Sekuritas” can be an effective tool for

managing finances, as well as education and knowledge of the importance of proper and strategic financial planning to achieve financial freedom in the future. The discussion was led by Ms. Rizka Zakiah, M.Pd., who is one of the lecturers at Universitas Negeri Jakarta

This seminar activity is carried out through several stages

Table 1. Seminar Activity's Stages



1. Preparation Stage

At the earliest stage, the preparation stage, this seminar began with the distribution of invitations to speakers and seminar participants through posters published on social media. Furthermore, the preparation of an event plan adapted to actual issues carried out by the committee resulted in a seminar theme on financial planning for beginners in direct collaboration with financial institutions in its field, Mirae Asset Sekuritas.

2. Implementation Stage

The seminar was held on Thursday, March 7, 2024, and was attended by Prof. Usep Suhud as Dean of FE UNJ, Dr. Indra Pahala as Deputy Dean for Student Affairs and Alumni of FE UNJ, the board of head of study program and secretary of study program in FE UNJ, UNJ academic society, and FE UNJ students. The first session was the presentation of material by the resource person, Irvin Avriano as Head of Institutional Sales Mirae Asset Sekuritas, followed by the second session by Francisca Gerungan, a professional in the field of finance. Then, the next session was a presentation from the CEO of Mirae Asset Sekuritas, Tae Yong Shim a renowned financial expert with an international reputation. Furthermore, an interactive

question and answer session between the participants and the speakers to explore more in-depth the topics discussed. Both sessions went smoothly guided by the moderator, Mrs. Rizka Zakiah, M.Pd.

3. Evaluation Activity

This seminar activity was evaluated with the following indicators of achievement:

- a. All participants in this seminar were able to learn and understand comprehensively about financial planning for beginners as a provision for achieving financial freedom in the future.
- b. Participants of the seminar had an interactive discussion with the resource person who provided new insights into the importance of planning as well as smart and wise financial literacy and investment for beginners.
- c. Evaluation questionnaires were filled out by all seminar participants to measure the extent to which the material presented successfully met their needs and served as a reference for future service.
- d. All participants of the activity can apply the knowledge gained directly on how to plan finances as described by the resource person.

4. Publication Stage

The results of this seminar were published through several media as well as the publication of articles to reach a wider audience which included: reports on Community Service activities (P2M), press releases published in the mass media, and publication of articles in the Journal of Community Service in the Journal of Community Empowerment of the State University of Jakarta.

RESULT AND DISCUSSION

Thursday, March 7, 2024 Faculty of Economics, State University of Jakarta held a seminar “Financial Planning for Beginners” seminar as well as holding a Memorandum of Understanding (MoU) with Mirae Asset Sekuritas which took place at the 9th Floor Auditorium of Ki Hajar Dewantara Building. The event was attended by Prof. Usep Suhud as the Dean of FE UNJ, Dr. Indra Pahala as the Vice Dean for Student Affairs and

Alumni of FE UNJ, Tae Yong Shim as CEO of Mirae Asset Sekuritas, Mr. Irvin Avriano as Head of institutional Sales Mirae Asset Sekuritas, Deans and Vice Deans in UNJ, Coordinator of Study Program and Secretary of Study Program in FE UNJ, UNJ Academic Community, and FE UNJ Students.



Figure 1. Signing of the MoU

The event began with the signing of the MoU by UNJ and Mirae Asset Sekuritas as a form of cooperation in the field of education and human resource development which will be realized through various forms of activities, such as organizing seminars, workshops, exchanging information and data, developing joint internship and research programs, and organizing educational and training programs. The establishment of cooperation between the two parties aims to improve the quality of education and research at FE UNJ, as well as to prepare young people who are competent and ready to compete in the global world.

Galeri Bursa Efek Indonesia FE UNJ also filled the next series of events, namely Seminar or Guest Lecture by Mirae Asset with the theme "Financial Planning for Beginners". This seminar was moderated by Rizka Zakiah, M.Pd and attended by several competent speakers to fill the seminar, including Irvin Avriano, Francisca Gerungan, and Tae Yong Shim.

As the opening speaker, Irvin Avriano who has experience at Mirae Asset Sekuritas, presented a brief profile of Mirae Asset Sekuritas' vision, mission, and various services offered by Mirae Asset Sekuritas in an interesting way. This was followed by the second speaker, Francisca Gerungan who is a finance professional and during the seminar, she demonstrated how "Navi by Mirae Asset Sekuritas" can help participants manage their finances easily and effectively.



Figure 2. Tae Yong Shim as a Seminar Speaker

After the discussion about Mirae Asset Sekuritas, Tae Yong Shim as a renowned financial expert with an international reputation also shared his knowledge with a discussion about "Financial Planning for Beginners". Broadly speaking, Tae Yong Shim provided education and knowledge about the importance of proper financial planning and strategies that can be used by participants to achieve financial freedom in the future. He explained that proper financial planning can be done easily, namely by recognizing the enemy (inflation, low interest rates, and taxes), setting life goals, controlling expenses and investing for the long term, Tae Yong Shim also gave additional advice for participants to start investing in the long term with mutual funds.



Figure 3: Documentation Session with The Questioners

The seminar continued with the opening of a question session submitted by the participants and answered directly by Tae Yong Shim. Then continued with the awarding session to Mirae Asset Sekuritas and gave prizes to the questioners. With the end of the "Financial Planning for Beginners" seminar, it is hoped that FE UNJ can establish cooperation with Mirae Asset Sekuritas on an ongoing basis in the future and the seminar participants can plan their finances properly.

As part of the evaluation, after the activity, the team distributed the evaluation formular to all participants. The evaluation of the activity resulted in the following outcomes, as listed in:

Table 2. The Evaluation of Seminar “Financial Planning for Beginners” by Mirae Asset

No.	Indicators	Percentage of Answer	
		Strongly Agree	Agree
1	Personal financial planning is very useful in manage finances.	74,1%	21,8%
2	Understanding the basic principles of financial literacy can help you make wiser financial decisions.	73,5%	23,1%
3	For investors with limited knowledge, funds, and information for making investments, mutual fund instruments can be a solution.	60,5%	34,0%
4	The larger the equity placement in a mutual fund, the greater the risk borne by the investor, but likewise, the higher the potential return.	57,1%	38,1%
5	One interesting aspect of mutual funds is that their returns are not subject to taxation.	56,5%	37,4%
6	The current political conditions in Indonesia affect mutual funds.	53,7%	38,8%
7	Before creating financial planning, you should be able to understand yourself first.	72,1%	23,8%
8	The longer the time, the prices of goods will become more expensive due to inflation.	67,3%	25,9%
9	In creating a financial planner, you should be able to determine your future goals, whether they are short-term, medium-term, or long-term.	71,4%	25,2%
10	The higher someone's income, the greater their expenses will be.	51,0%	36,1%

Based on the data in the evaluation table of the “Financial Planning for Beginners” seminar with Mirae Asset Sekuritas, it can be concluded that the majority of seminar participants have a good understanding and appreciate the importance of personal financial planning and financial literacy. Most participants agreed that understanding the basic principles of financial literacy is helpful in making wiser financial decisions (73.5% strongly agreed). In addition, awareness of the importance of recognizing oneself before making financial plans was also high (72.1% strongly agreed).

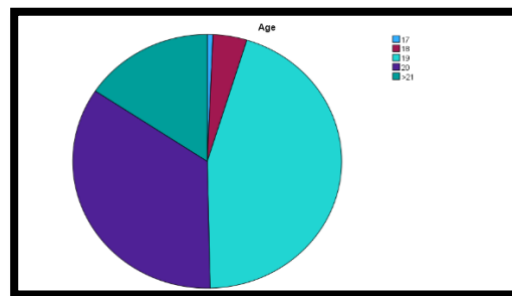


Figure 4. Age: (<18 = 4,8%) and (>19 = 95,2)

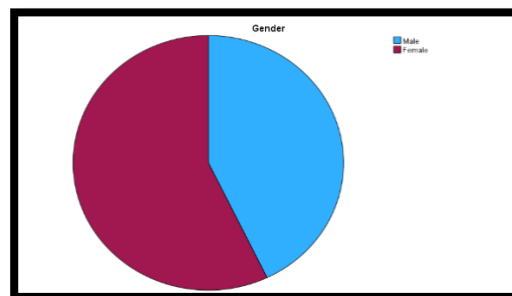


Figure 5. Gender: (Male = 42,9%) and (Female = 57,1%)

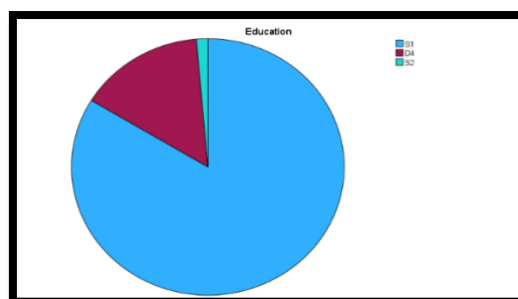


Figure 6. Education: (S1 = 83,7%); (D4 = 15%); and (S2 = 1,4%)

Based on the characteristics of the participants of the “Financial Planning for Beginners” seminar with Mirae Asset Sekuritas, the majority of participants were in the young age range, with 19 years old and above (95. 2%) dominating. Most of the participants were

female (57.1%) and the majority had an undergraduate education background (83.7%).

The congruence of the evaluation results with the characteristics of the participants suggests that the seminar materials, which emphasize the importance of personal financial planning and financial literacy, are highly relevant for a younger age group who may be just starting their careers or further studies. However, the low understanding of the impact of political conditions on mutual funds and the relationship between income and expenditure may be due to the limited financial experience of this age group. Therefore, there is a need for further education programs that focus more on these complex aspects to deepen participants' insights.

CONCLUSION AND RECOMMENDATION

The community service activity in the form of an international seminar between UNJ and Mirae Asset Sekuritas entitled “Financial Planning for Beginners” held on March 7, 2024, successfully provided a deep understanding of the importance of financial planning, especially for beginners. In essence, personal financial planning is a process of managing personal wealth to obtain economic satisfaction (Almansour et al., 2023). Creating an efficient personal financial plan includes establishing financial objectives, managing expenses, setting aside funds, making informed investments, and readying for unforeseen circumstances (Asiva Noor Rachmayani, 2015). Personal financial planning is a critical process for managing one's finances in order to achieve long-term financial objectives and ensure financial security. Personal financial planning is fundamentally about assessing one's current financial situation, setting realistic financial goals, and developing a strategy to achieve these goals through careful budgeting, saving, investing, and spending (Ummah, 2019). The event also marked an important collaboration between the Faculty of Economics of Universitas Negeri Jakarta and Mirae Asset Sekuritas through the signing of a Memorandum of Understanding (MoU). This activity does not only focus on education but can also open up opportunities for wider cooperation. With experienced speakers such as Irvin Avriano, Francisca Gerungan, and Tae Yong Shim, the seminar provided practical insights on how to manage finances effectively as well as long-term investment strategies relevant to participants' needs.

Overall, the seminar had a positive impact on the participants, both in terms of increased understanding of financial planning and investment opportunities that can help participants in achieving financial freedom. The presence of Mirae Asset Sekuritas as a partner also provided relevant guidance on financial tools that are practical and accessible to the public, such as “Navi by Mirae Asset Sekuritas”.

To increase the positive impact of this seminar, it is recommended to strengthen the

collaboration and cooperation in the long term between the Faculty of Economics of Universitas Negeri Jakarta and Mirae Asset Sekuritas. This cooperation can be expanded through other programs such as internships or organizing ongoing post-seminar training focusing on personal financial planning, financial literacy and effective investment.

REFERENCES

- Almansour, B. Y., Elkrggli, S., & Almansour, A. Y. (2023). Behavioral finance factors and investment decisions: A mediating role of risk perception. *Cogent Economics and Finance*, 11(2). <https://doi.org/10.1080/23322039.2023.2239032>
- Asiva Noor Rachmayani. (2015). *No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析*Title. 6.
- Badan Pusat Statistik Indonesia. (2023). Profil Kemiskinan di Indonesia Maret 2023. *Badan Pusat Statistik*, 57, 1–8. <https://www.bps.go.id/pressrelease/2018/07/16/1483/persentase-penduduk-miskin-maret-2018-turun-menjadi-9-82-persen.html>
- Bonang, D. (2019). Pengaruh Literasi Keuangan terhadap Perencanaan Keuangan Keluarga di Kota Mataram. *J-EBIS (Jurnal Ekonomi dan Bisnis Islam)*, 155-165
- Darmawan, A., Kurnia, K., & Rejeki, S. (2019). Pengetahuan Investasi, Motivasi Investasi, Literasi Keuangan Dan Lingkungan Keluarga Pengaruhnya Terhadap Minat Investasi Di Pasar Modal. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 8(2), 44–56. <https://doi.org/10.32639/jiak.v8i2.297>
- Effendi, N., Priyono, A. F., Ervani, E., Sapulette, M. S., & Dewi, V. I. (2022). Pelatihan Literasi Keuangan Digital kepada Pengusaha Mikro di Kabupaten Bandung, Jawa Barat. *Jurnal Pengabdian Kepada Masyarakat*, 6(1), 81–90.
- Fathihani, Abdullah, M. A. F., & Perkasa, D. H. (2023). Peningkatan Literasi Keuangan Dalam Menciptakan Perilaku Berinvestasi Bagi Generasi Millennial Di Pulau Tidung. *Jurnal Umum Pengabdian Masyarakat*, 2(3), 1–8. <https://doi.org/10.58290/jupemas.v2i3.148>
- Kartini, T. K., & Mashudi, U. (2022). Literasi keuangan (financial literacy) mahasiswa indeks calon pendidik ekonomi FKIP Universitas Jember. *Jurnal Promosi Program Studi Pendidikan Ekonomi*, 10(2).
- Mandagie, Y. R. O., Febrianti, M., & Fujianti, L. (2020). ANALISIS PENGARUH LITERASI KEUANGAN, PENGALAMAN INVESTASI DAN TOLERANSI RISIKO TERHADAP KEPUTUSAN INVESTASI (Studi Kasus Mahasiswa Akuntansi Universitas Pancasila). *RELEVAN: Jurnal Riset Akuntansi*, 1(1), 35–47. <https://doi.org/10.35814/relevan.v1i1.1814>
- Mendari, A. S., & Soejono, F. (2012). Hubungan Tingkat Literasi Dan Perencanaan Keuangan. *Modus*, 31(2), 227–240.
- Palakurti, N. R. (2023). The Future of Finance: Opportunities and Challenges in Financial Network Analytics for Systemic Risk Management and Investment Analysis. *International Journal of Interdisciplinary Finance Insighys*.
- Pusporini, P. (2020). PENGARUH TINGKAT LITERASI KEUANGAN TERHADAP PENGELOLAAN KEUANGAN PADA PELAKU UMKM KECAMATAN CINERE, DEPOK. *Jurnal Ilmu Manajemen Terapan*, 2(1), 58–69. <https://doi.org/10.31933/jimt.v2i1.315>
- Putra, I. P. S., Ananingtyas, H., Sari, D. R., Dewi, A. S., & Silvy, M. (2016). Experienced Regret , dan Risk Tolerance pada Pemilihan Jenis Investasi. *Journal of Business and*

- Banking, 5(2), 271–282. <https://doi.org/10.14414/jbb.v5i2.548>
- Rey-Ares, L., Fernández-López, S., Castro-González, S., & Rodeiro-Pazos, D. (2021). Does self-control constitute a driver of millennials' financial behaviors and attitudes? *Journal of Behavioral and Experimental Economics*, 93. <https://doi.org/10.1016/j.socec.2021.101702>
- Rochendi, T., Rita, R., & Dhyanasari Dewi, I. D. (2022). Pentingnya literasi keuangan bagi masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, 11(1), 27-35.
- Rohmanto, Fajar; Ari, S. (2022). PENGARUH LITERASI KEUANGAN, LIFESTYLE HEDONIS, DAN SIKAP KEUANGAN PRIBADI TERHADAP PERILAKU KEUANGAN MAHASISWA. *Jurnal Ekonomi, Bisnis Dan Manajemen*, 8(1), 40–48. <https://doi.org/10.37858/publisitas.v9i1.156>
- Saraswati, A. M., & Nugroho, A. W. (2021). Perencanaan Keuangan dan Pengelolaan Keuangan Generasi Z di Masa Pandemi Covid 19 melalui Penguatan Literasi Keuangan. *Warta Lpm*, 24(2), 309-318.
- Siregar, K. E., & Fiona, F. (2022). Personal Financial Planning (Pfp) Sebagai Implementasi pengentasan Fakir Miskin Di Indonesia. *Jurnal Vokasi Indonesia*, 10(2). <https://doi.org/10.7454/jvi.v10i2.1017>
- Ummah, M. S. (2019). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title. *Sustainability (Switzerland)*, 11(1), 1–14. <http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484> **SISTEM PEMBETUNGAN TERPUSAT STRATEGI MELESTARI**
- Yüksel, S., Eti, S., Dinçer, H., & Gökalp, Y. (2024). Comprehensive Risk Analysis and Decision-Making Model for Hydroelectricity Energy Investments. *Journal of Soft Computing and Decision Analytics*, 2(1), 28–38. <https://doi.org/10.31181/jscda21202421>
- Yulfiswandi, Noviany, I. M., Jongestu, J. C., Keven, Sari, M. I., & Eliya, S. (2022). Pentingnya Perencanaan dan Pengelolaan Keuangan Di Usia Muda Untuk Masa Mendatang. *YUME: Journal of Management*, 5(2), 569–579. <https://doi.org/10.37531/yume.vxix.4456>
- Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 6(1). <https://doi.org/10.21831/nominal.v6i1.14330>
- Yonatan, A. Z. (2024). *Mayoritas Pelaku Wirausaha adalah Lansia?* <https://data.goodstats.id/statistic/agneszefanyayonatan/mayoritas-pelaku-wirausaha-adalah-lansia-UDTaN>
- Yulianto, H., & Iryani. (2024). Business Model Canvas: Kerangka Manajemen Strategis Untuk Pengembangan Bisnis Di Era Internet of Things (IoT). *JIIIC: JURNAL INTELEK INSAN CENDIKIA*, 1(1), 78–90. <https://jicnusantara.com/index.php/jiic/article/view/94>.