

Peningkatan Literasi Pengelolaan Keuangan Pra-nikah untuk Muslimah

Improving Financial Management Literacy: A Community Service about Pre-Marriage Schools for Muslimah using ABCD Approach

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ABSTRACT

Planning a wedding's finances is one aspect of the process. Before marriage, most couples were made up of two people with fairly autonomous financial arrangements; but, after a year, some began to adopt a more communal structure. In order to help you become more financially literate and more equipped for marriage, this article will outline community service opportunities. by putting into practice a community service plan at the Multazam Study Club utilizing the ABCD (Asset Based Community Development) approach, which is asset-based and sustainable community development. According to the service article's conclusion, students who perform community service in pre-marital schools gain more money management expertise. Following their attendance at lectures and chat shows on WhatsApp, the participants were able to comprehend the need of financial literacy. Based on the completed financial management course, a large number of individuals are aware of investments, emergency money, *zakat*, *infaq*, *sadaqah*, and *waqf*. In the meanwhile, participants tended to select their own investments; the majority of them selected gold. Putting together community service projects to enhance financial literacy within the framework of marriage has been successful in raising participants' comprehension and decision-making skills. The long-term financial well-being of people and families may be influenced by ongoing initiatives to advance financial empowerment and education in society.

Keywords: financial literacy; financial management; marriage;

ABSTRAK

Salah satu komponen dalam perencanaan pernikahan adalah tentang perencanaan keuangan. Sebelum pernikahan, mayoritas pasangan terdiri dari dua individu yang memiliki pengaturan keuangan yang agak independen, tetapi setahun kemudian, beberapa pindah ke sistem yang lebih kolektif. Artikel pengabdian ini bertujuan untuk menggambarkan kegiatan pengabdian masyarakat tentang meningkatkan pengetahuan mengenai literasi keuangan agar lebih siap memasuki dunia pernikahan. Dengan menerapkan strategi pengabdian masyarakat dengan metode ABCD (Asset Based Community Development) yang merupakan pengembangan komunitas berbasis aset dan komunitas berkelanjutan pada Multazam Study Club. Artikel pengabdian ini menyimpulkan bahwa pengabdian masyarakat pada sekolah pra-nikah meningkatkan pengetahuan untuk pengelolaan keuangan pada pesertanya. Kemudian, para peserta dapat memahami urgensi mengenai literasi keuangan setelah mengikuti talkshow dan kuliah Whatsapp. Berdasarkan pelatihan pengelolaan keuangan yang telah dilakukan banyak yang telah memahami dana darurat, investasi dan zakat, infaq, shadaqah, dan wakaf. Sementara itu, peserta cenderung memilih investasi yang akan dipilih sebagian besar memilih emas untuk investasi diikuti dengan deposito syariah dan reksadana syariah. Penyelenggaraan kegiatan pengabdian kepada masyarakat yang fokus pada peningkatan literasi keuangan dalam konteks perkawinan terbukti efektif meningkatkan pemahaman dan kemampuan peserta dalam mengambil keputusan. Ke depan, upaya berkelanjutan untuk mempromosikan pendidikan dan pemberdayaan keuangan dalam masyarakat dapat berkontribusi pada kesejahteraan finansial individu dan keluarga dalam jangka panjang.

Kata kunci: literasi keuangan; pengelolaan keuangan; pernikahan

INTRODUCTION

Marriage is a sacred thing in life. Everyone wants a marriage that is once in a lifetime. In entering the world of marriage there are several aspects that need to be a conversation, one of which is about financial planning (Ahmed & Salleh, 2016). Although, it might seem inconvenient, it must be done considering that all needs depend on good financial management. According to the Financial Services Authority (OJK, 2022), There are several things that need to be discussed by couples who will get married: 1) Be transparent and honest with a partner; 2) Determine common goals; 3) Division of financial tasks; 4) Premarital Agreement; 5) Anticipate risk; 6) Planning a wedding.

The discussion with the spouse is essential to ensure to quality of marriage. Study of Carr et al. (2014) postulated that better quality of marriage is positively associated with subjective welfare, and this association is averagely more rigorous among women than men. Some continuous discussion and adjustment in marriage are including financial management. Before the marriage, majority of couples consist of two individuals who had somewhat independent financial arrangements, but a year later, some moved to a more collective system (Burgoyne et al., 2007). Good financial management will minimize the existence of problems in the household (Elnakib et al., 2022). In this sense, a good household by involving both parties cooperate in managing finances.

In a household, financial palnning has a difference. This sees the income and expenditure and the composition of the number of families in the household. Raaij et al (2020) investigated the relationship between household financial management and the occurrence of financial problems and found that couples who decided together as partners who were useful for the quality of financial management and to avoid financial problems (Raaij et al., 2020).

Low community capabilities in managing family finances can cause low financial management efficiency in a family (Azmi et al., 2018). The further cause is finances that experience deficits because they are not managed properly (Sukirman et al., 2019). Financial

management literacy is very important in marriage. It is indicated by the data that finance that financial literacy is still in a percentage that has not been maximized. National Literacy and Financial Inclusion Survey Describes the following tables.

Table 1
Literacy Index Data Based on Gender

Index	Gender	2019	2022
Literacy	Male	39,94%	49,05%
	Female	36,13%	50,33%

Table 1 indicates the ratio of literacy levels in 2019 and 2022. Women have a higher literacy index than men. However, both men and women have not reached a level of 60%. This indicates that the literacy index needs to be improved so that people can better understand financial literacy. Furthermore, the literacy index in urban and rural areas also requires more attention. The data in the table below will show the gap between urban and rural areas.

Table 2
Literacy Index Data by Region

Index	Area	2019	2022
Literacy	Urban	41,41%	50,52%
	Rural	34,53%	48,43%
	Gap	6,88%	2,10%

Table 2 presents that literacy index data in urban and rural areas have not reached a percentage of 60%. The level of financial literacy in urban areas is higher than rural areas. GAP between cities and villages in 2019 is higher than 2022. This shows the expansion of financial literacy in the city and village areas.

Although various studies and empirical data say that financial literacy is very low in individuals, especially among women, it does not mean that the individual will make irrational financial planning or financial allocation decisions. It is naturally influenced from the analytical side in the human brain to always act rationally including in planning their finances (Guzman et al., 2019).

According to this empirical evidence, there is a need to increase financial literacy in women before marriage. A good financial literacy will make a marriage more harmonious. Moreover, a study of Al-Tamimi & Kalli (2009) found that the specific field of individual activities has an impact on financial literacy levels, with those investing in banking and stock markets having higher levels of financial literacy. They also revealed that financial literacy is generally higher among men, and that income, age, and education level are positively correlated with higher levels of financial literacy. In these regards, the activity to enhance the financial literacy for woman is essential.

Research conducted by Lusardi (2019) found that in order for financial literacy activities to be effective, activities must be large-scale and measurable. Financial literacy activities can be carried out in schools, workplaces and communities on online platforms to reach to a larger segment of the population especially women who are a vulnerable subgroup to their ignorance of financial education.

Muslim women who work and are getting married are the focus of this community outreach project. It is anticipated that this program would raise understanding of financial planning, enabling you to organize your money with your spouse after marriage. In addition, individuals should be brave enough to begin investing in order to reach financial objectives

with their spouse.

The purpose of this activity is to increase knowledge about financial literacy to be better prepared to enter the world of marriage. The positive impact of this activity is to increase the readiness of women in entering marriage, especially in financial management, which may be difficult to communicate to couples. Good financial management will improve the standard of living better, especially in preparing the presence of a baby.

METHODS

This community service initiative adopts the ABCD (Asset Based Community Development) method, leveraging the strengths and resources inherent within communities to promote sustainable development. The ABCD approach focuses on identifying and mobilizing the assets, skills, and aspirations of individuals and communities, fostering a sense of ownership and empowerment in the process of community-based initiatives (Ibrahima, 2017). As outlined by Ure et al., (2021), the community service program follows several key stages to effectively implement the ABCD method.

Preparation

Before the implementation of the community service initiative, several preparatory processes are undertaken to ensure its successful execution. These steps include:

- a. **Survey Development:** The first step involves creating a survey in the form of a Google Form to gather insights and feedback from potential participants regarding their interests, needs, and preferences related to pre-marriage financial literacy education. This survey serves as a valuable tool for understanding the target audience and tailoring the content and format of the community service program accordingly.
- b. **Communication with Pre-Marriage Principal:** Effective communication with the Principal of Pre-Marriage is essential to secure support and endorsement for the community service initiative. This involves presenting the objectives, methodology, and expected outcomes of the program, as well as addressing any logistical or administrative considerations.
- c. **Coordination with Lecturers:** Collaboration with lecturers who possess expertise in relevant subject areas is critical for selecting appropriate themes and designing engaging and informative content for the community service program. Coordination ensures alignment between the curriculum and the learning objectives of the initiative, maximizing its impact and relevance to participants.
- d. **Publication and Promotion:** Publicizing the implementation of the community service program through social media platforms plays a pivotal role in reaching potential participants and generating interest and engagement. This includes creating promotional materials, such as event announcements, posters, and digital flyers, and disseminating them through various social media channels to raise awareness and encourage participation.

By systematically addressing these preparatory processes, the community service initiative establishes a solid foundation for its successful implementation and maximizes its potential to provide participants with the knowledge and skills they need to navigate the financial challenges and opportunities that come with married life. Effective communication, cooperation, and marketing increase the program's visibility, accessibility, and effect, encouraging positive change and resilience in the community.

Implementation

The implementation of this community service consists of several activities and lasted for one week on March 5-12 2023 in the Pre-Marriage Multazam Study Club school virtually. The activities at the implementation stage are as follows:

- a. Increased financial management literacy
- b. Material regarding financial planning for new families is delivered by the talkshow method, the public will listen to the exposure of material for 45 minutes using the media zoom.
- c. Discussion and question and answer
- d. The moderator accompanied the discussion of the discussion by reading the questions from the participants both directly or the written questions.
- e. Whatsapp Lecture (*Kulwap*)
- f. After the zoom ends, the next activity is assistance in making financial planning through WhatsApp Group.

Closing and Evaluation

The evaluation process of the community service initiative involves distributing the Google Form survey link to participants, specifically targeting Muslimahs who are seeking to plan their finances, particularly in preparation for marriage. The survey is meticulously designed to gather comprehensive feedback and insights from participants regarding their understanding of the material covered during the program and its relevance to their financial planning needs. Through the Google Form survey, participants are provided with a structured platform to reflect on the knowledge and skills acquired through the community service initiative. The survey encompasses a range of topics pertinent to financial planning for marriage, including budgeting, savings, investments, and Islamic finance principles.

By soliciting feedback directly from participants, the evaluation process seeks to assess the effectiveness of the program in meeting the specific needs and preferences of Muslimahs preparing for marriage. Participants are encouraged to provide candid responses, sharing their thoughts, experiences, and suggestions for improvement. The insights gathered through the survey serve as valuable input for program organizers and facilitators, enabling them to evaluate the impact of the community service initiative and identify areas of strength and areas for enhancement. This feedback-driven approach ensures that future iterations of the program can be tailored to better meet the evolving needs and expectations of participants, ultimately enhancing its relevance and effectiveness in empowering Muslimahs to make informed financial decisions and achieve greater financial resilience in marriage and beyond.

RESULT AND DISCUSSION

Preparation

Recent studies related to financial literacy have been carried out which state that the role of financial literacy becomes significant both directly and indirectly in influencing the planning carried out by a person in facing retirement, especially for female workers (Larisa et al., 2021). Financial literacy awareness, especially among female workers who are still low, is the basis for us to provide training to newly married women, especially those who are preparing for the birth of a baby. A strong understanding for participants in learning financial planning becomes the ultimate goal for the team.

The first preparation made was to contact the principal at the Multazam Study Club related to the holding of "Financial Planning for New Family". In order to modify financial management material for novices, we inquired about the participants' histories from the

Multazam Study Club Principal before to holding financial management training. Subsequently, the poster was distributed to the wider community. Furthermore, the team made a survey to be distributed to participants on the talkshow at the end of the event. The survey became the foundation in the measurement of the understanding of pre-marriage school participants in preparing finances.



Figure 1. Poster Pre-Marriage Schools for Muslimah

Implementation

The implementation of the Talkshow Increased Financial Management Literacy is structured with a 45-minute presentation of essential material followed by a 20-minute interactive session for questions and answers. The participants' enthusiasm for this event underscores the significance of financial literacy as they embark on the journey of marriage. The presentation slides are meticulously crafted to cater to the unique needs of individuals preparing to enter marriage. The content delves into critical aspects of financial management, emphasizing the importance of open communication and mutual agreement between spouses, especially concerning income and expenses, as highlighted by (Pahl, 1995).

Recognizing the complexities involved in merging financial arrangements and aligning financial goals, the talk show provides a platform for couples to engage in meaningful discussions and seek clarity on pertinent financial matters. Through interactive dialogue and expert guidance, participants gain insights into effective budgeting strategies (Amijaya et al., 2024), prudent investment practices, and collaborative decision-making processes essential for financial harmony in marriage.

Furthermore, the structured format of the talk show allows participants to actively participate, share experiences, and glean practical tips from peers and facilitators alike. By fostering an inclusive and supportive learning environment, the talk show empowers couples to navigate financial challenges with confidence and develop a shared understanding of financial responsibilities and aspirations. Therefore, the Talkshow Increased Financial

Management Literacy serves as a pivotal resource for couples embarking on married life, equipping them with the knowledge, skills, and confidence to navigate the complexities of financial management and lay a solid foundation for a financially secure and harmonious future together.

This pre-marriage school is exclusively designed for young women preparing themselves for marriage, providing them with essential knowledge and skills to navigate financial matters as they transition into married life. Despite the diverse backgrounds of participants, including one individual who works in Malaysia, the program offers a tailored approach to address the specific needs and circumstances of young women embarking on this significant life milestone. The inclusion of participants from various age groups enriches the discourse and ensures that the content of the talk show, "Financial Planning for New Family," resonates with individuals at different stages of life. By accommodating a diverse range of perspectives and experiences, the program fosters a supportive and inclusive learning environment where participants can exchange insights, share challenges, and explore opportunities related to financial planning and management in the context of marriage.

Through documentation of the talk show sessions, valuable insights and practical advice on financial literacy and planning are captured for the benefit of participants and future audiences. The documentation serves as a valuable resource, providing a comprehensive overview of key topics discussed, including budgeting, savings, investments, and collaborative decision-making in managing household finances. Moreover, by highlighting real-life examples and success stories, the documentation inspires participants to take proactive steps towards achieving financial independence and security in their marital journey. It also reinforces the importance of ongoing education and empowerment in promoting financial well-being and resilience among young women preparing for marriage. Thus, the pre-marriage school and its talk show sessions serve as a catalyst for empowering young women with the knowledge, skills, and confidence to make informed financial decisions and build a strong foundation for a fulfilling and prosperous family life. Through collaborative efforts and continuous learning, participants are equipped to navigate the complexities of financial management and achieve their long-term goals and aspirations with confidence and resilience.

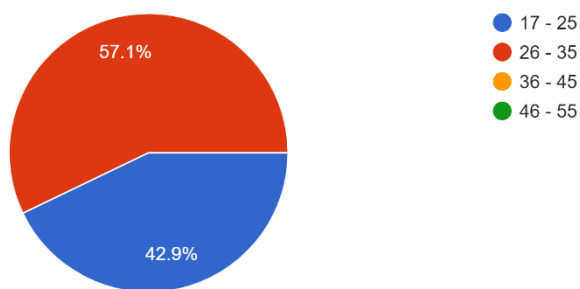


Figure 2. Group of age of participants

The second figure indicates group of age of participants that most of them in 26-35 old years. In addition, the percentage of 17-25 years old is 42.9%. All in all, the participant of this community service is productive age that can manage their financial planning.

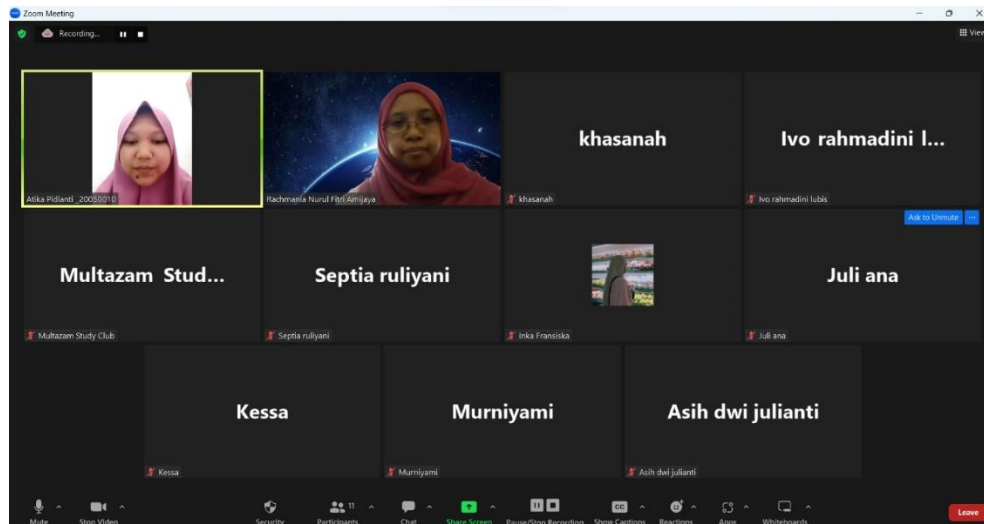


Figure 3. Talkshow Financial Planning for New Family

Furthermore, some things to consider in increasing financial literacy are with several things, such as emergency fund and evaluation of financial health (Garg & Singh, 2018). These two points are a beginning of financial planning. A beginner can first evaluate his finances. This is intended to check the deficit or surplus on financial health.

Establishing an emergency fund is crucial for financial stability, particularly in the context of varying familial statuses and expenses. As outlined by (Shellyna et al., 2022), the size of the emergency fund should be proportionate to the participants' situations. Unmarried individuals are advised to accumulate an emergency fund equivalent to three times their monthly expenses. For married couples without children, it is recommended to set aside a fund six times their expenditure. As family dynamics evolve, the recommended emergency fund size adjusts accordingly: couples with one child should aim for nine times their expenses, while those with two or more children should target twelve times their monthly spending. The purpose of this fund is to provide a financial cushion during unexpected adversities, such as job loss or medical emergencies, ensuring families can navigate challenges without compromising their financial security. Adhering to these guidelines empowers individuals and couples to proactively manage financial risks and safeguard their financial well-being.

Following the talk show, the session extends to WhatsApp lectures, serving as a dynamic platform to address lingering inquiries from the discussion and to offer ongoing support as participants embark on their financial planning journey. These WhatsApp lectures not only provide a forum for participants to seek clarification on topics discussed during the talk show but also offer guidance on practical aspects of budgeting and investment.

By leveraging digital communication tools like WhatsApp, participants can maintain a supportive network and exchange valuable insights and experiences related to financial management in the context of pre-marriage life. This interactive approach fosters a sense of community and enables continuous learning and knowledge-sharing beyond the confines of traditional classroom settings.

Moreover, the accessibility and convenience of WhatsApp lectures facilitate real-time engagement, allowing participants to seek guidance and receive timely feedback from facilitators and peers alike. This collaborative learning environment empowers participants to take proactive steps towards financial literacy and prepares them to navigate the complexities of marital finances with confidence and resilience.

In essence, the integration of WhatsApp lectures into the financial literacy program enhances participant engagement, fosters peer support networks, and reinforces the

importance of ongoing learning and communication in achieving long-term financial well-being.

After the talkshow ends, the Google Form link for the survey is distributed to find out the participants' understanding. From the data that has been entered, talk shows are dominated by the Riau Islands and Central Java. The survey results that have been conducted after the event are as follows:

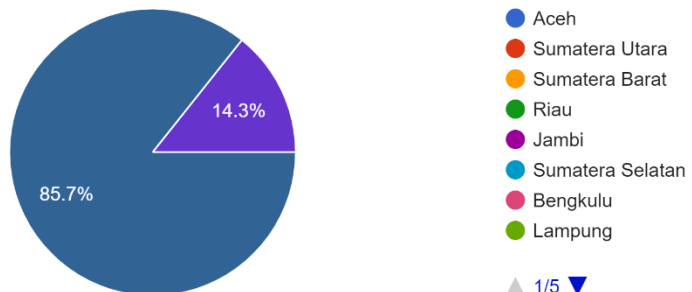


Figure 4. The participant’s region

Closing and Evaluation

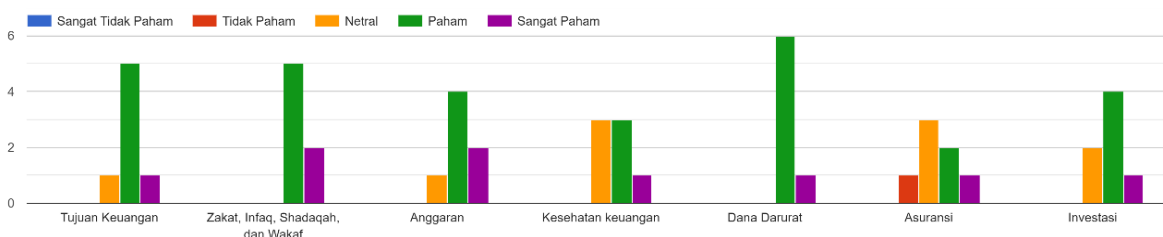


Figure 5. Understanding of Financial Planning

Figure 5 presents that participants get a good understanding of each point. The highest “understanding” answer stems from the emergency fund (*dana darurat*) that implies whether participants have well understood about the importance of providing the emergency fund and may realize to prepare it for the precautionary motive. However, there is an assessment of not understanding the understanding of insurance. This indicates that it is necessary to do further understanding of insurance with WhatsApp lectures which are the implementation after the talk show. Meanwhile, the lowest “understanding” value comes from the knowledge about insurance. The complex structure and system of insurance may be a plausible reason for the response gaining lowest value. The expertise in insurance may clarify how the insurance preparation is required by the spouses

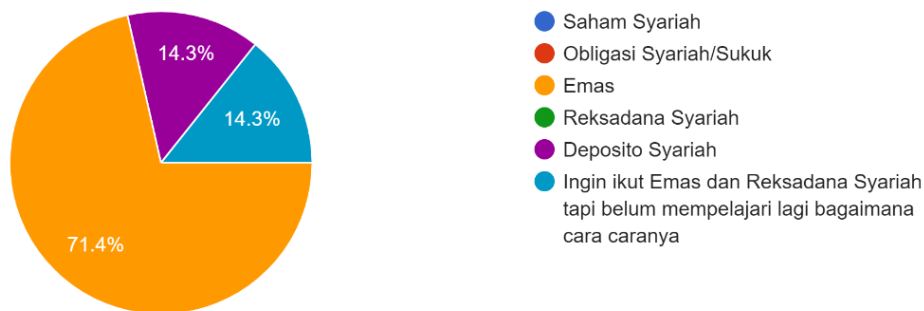


Figure 6. Investment Options

Figure 6 shows that most participants chose gold with a percentage of 71.4%. This proportion dominates other components of investments aggregated. This evidence implies that the participants remain resistant to diversify the investment options by selecting classical investment through the gold purchases. Meanwhile, sharia deposits and others get a portion equal to 14.3%. This finding implies that the deposits as the banking product that can be easily accessed by people have attracted the participants to select it as the investment decision. In the other portion, choose gold and Sharia mutual funds for their investment options. Sharia stocks and Islamic bonds or sukuk are not selected by the participants. This is because participants are new investors with conservative risk profiles so they choose the lowest risk tolerance.

CONCLUSION

The purpose of conducting this training is to provide understanding to women who are just facing married life. In addition, this training also wants to know the level of financial literacy that exists in the trainees in facing life to form a new family. Poor financial literacy will not only have implications for the individual but will also have an impact on the surrounding community. The massive payment technology through smartphones and the abundance of financial alternative services such as online loans combined with low financial literacy will worsen a country's economic inequality (Lusardi, 2019). This training contributes to existing research by providing concrete action on the importance of financial literacy among women.

It can be concluded that the community service at the Multazam Study Club pre-marital school went well. Participants after participating in talk shows and kulwap can understand the urgency regarding financial literacy. Based on surveys that have been distributed, many participants have understood emergency funds, investments and zakat, infaq, shadaqah, and waqf. This can be seen from the diagram that the assessment understands this. Meanwhile, the investment options to be chosen are mostly gold for investment followed by sharia deposits and sharia mutual funds.

Further community service can compare the effectiveness of different delivery methods and curriculum formats such as in-person workshops, online modules, peer mentoring programs in enhancing financial literacy outcomes and empowering women to make informed financial decisions in their marital relationships.

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