

Ugahari Through Financial Literacy Realizes Sustainable Welfare Economic Development

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ABSTRACT

Self-existence in consumptive behavior is a challenge in the human dimension that has an impact on the nation's socioeconomy. The research was conducted with the aim to: (1) diagnose various factors that lead to consumptive behavior; (2) identify financial literacy among young people of productive age to encourage the realization of ugahari that can be applied in improving socioeconomics so as to realize sustainable prosperous economic development. This research uses a qualitative design in the form of a case study to examine various events related to lifestyle and financial literacy. Data collection was carried out using interview techniques, questionnaires and literature studies for data reinforcement. This research was conducted in West Java with generation respondents belonging to the millennial generation and generation Z who are the most productive age of the Indonesian population. The results of this study indicate that consumptive behavior among the younger generation is still very high due to a number of background factors, one of which is lifestyle and lifestyle. Through financial literacy, preventive and curative measures can be taken to overcome consumptive behavior. Financial literacy efforts in practice require collaborative engagement with activists, IT experts who can increase the awareness of the dangers of consumptive behavior. In addition, it is necessary to synergize stakeholders in the surrounding education sector so that they have a broad opportunity to provide more in-depth socialization related to financial literacy to reduce consumptive behavior among the younger generation and the realization of ugahari to improve socioeconomics to realize sustainable prosperous development.

INTRODUCTION

The human dimension cannot be separated from the socioeconomic pace of the nation, the socioeconomic state of the nation is largely influenced by the involvement of the role of the Millennial generation and Generation Z which has the largest share of socioeconomic impact. Intelligence and hubris will go hand in hand to provide their respective solutions to each individual, but it needs to be understood that not all individuals have a positive view as a solution. The intelligence in question is how the decision steps are made by considering the long term, the resulting impact both for individuals and for the public. In contrast, the arrogance side is manifested in choosing steps and making decisions only for satisfaction without thinking about the impact on individuals and audiences in the future, both short and long term. Indonesia is a rich and strategic country, both geographically strategic, military strategic, economic strategic and demographic strategic. However, it needs to be realized that without wise governance from each individual, weak individual self-control, and loss of awareness of satisfaction, it will destabilize the socioeconomic growth of the nation.

We need a strategy to meet the future, the involvement of millennials and generation Z is the biggest contribution that influences the socioeconomy of the Indonesian nation. This

is supported by data, reported by the Indonesian Central Bureau of Statistics, which projects that the population in Indonesia in 2023 will be 278.8 million people. If traced in the age category, as much as 6.98% consists of a population aged 65 years, as much as 23.89% consists of a population aged 0-14 years and interestingly the highest percentage is in a productive position or millennial generation and generation Z as much as 69.13%. The data from the Central Bureau of Statistics is one of the reinforcements behind this research regarding the importance of an effort to be able to realize the golden generation with an *ugahari* attitude supported by massive financial literacy as a reinforcing instrument to minimize the existence of consumptive behavior.

The phenomenon of consumptive behavior certainly has something behind it, in this study the causes of consumptive behavior in the younger generation, especially millennials and generation Z, are the first focus to be studied. Starting from the battle between needs and satisfaction, it is necessary to have a close, close, and rational financial literacy education on a massive scale that provides a foundation so that millennials and generation Z can determine the difference in priorities between needs that are primary, secondary, between tertiary and complementary. The inability to identify expenses between satisfaction and needs results in the emergence of consumptive behavior. Consumptive behavior is not the best way to maintain the survival of each individual.

In a case study research on consumptive behavior, it is stated that consumptive behavior is the behavior of individuals influenced by sociological factors in their lives who are required to consume excessively or wastefully and unplanned for goods and services that are less or even unnecessary. From this research in the midst of the increasingly sophisticated pace of technological development, the presence of the marketplace marks rapid progress. Because without the need to travel, only opening a gadget a person can do shopping activities what is needed or wanted. However, these opportunities come with challenges that demand the defense of prioritizing needs over wants in order to be smarter and wiser in shopping according to needs. Moreover, millennials and generation Z who are at the peak of their productive age are mostly students.

Online shopping is considered more practical and faster to get the desired items such as clothes, headscarves, bags, shoes, sandals, accessories, cosmetics and others, because of this practicality, students become difficult to control themselves and this leads to addiction in shopping which ultimately makes students behave extravagantly, because in their use students no longer think about how much the item is needed but only focus on the desire to shop for online products. This clearly shows that the consumptive behavior of students really occurs. Based on data obtained from a number of studies and observations in the field, data and facts on consumptive behavior are rampant among millennials and generation Z who are at productive age, both by students and those who have pursued a working career.

Not only causes, if examined more deeply there are several factors that encourage individuals to engage in consumptive behavior. This needs to be researched to be able to reveal more clearly and deeply what things cause individuals to engage in consumptive behavior, as well as the factors that encourage it. This is the second focus that will be examined in this study to be able to explore thoroughly, so that the symptoms of the problem are known and then addressed with solutions. If not supported by knowledge through financial literacy in managing finances and shopping wisely, then the practicality that exists today will become an event that produces complex problems and requires various solutions.

How could it not be, because there are 278.8 million people in Indonesia, it will be even more complex if multiplied by various cases of uncontrolled online shopping, online loan cases, lifestyles that override primary needs so that there is a domino effect that has a large, sharp and deep impact on the socioeconomic development of the nation. The impact caused includes a decrease in welfare to increase prestige, a manifestation of choosing unwise decisions such as meeting food needs with sober principles that unwittingly lose nutrition and other vitamins that should be fulfilled, even based on research in the field not a few who pawn their property to increase prestige. It is very unfortunate because most of those who are unable to pay their debts, as a result the impact obtained is not only individually but will spread to various sectors.

The development of financial literacy in Indonesia does not seem to be as rapid as the development in the United States. However, a program initiative to increase the level of financial literacy has been started since 2013 by the Financial Services Authority (OJK), realizing the low level of financial literacy based on a survey conducted by OJK. Although the results of the survey conducted in 2013 in 20 provinces on 8,000 people using stratified random sampling showed that 21.84% of respondents were classified as well literate and 75.69% were classified as sufficient literate, and only 2.06% of respondents were less literate and 0.41% were not literate; in fact, the results were not evenly distributed in each financial sector. Based on these data, financial literacy is an important concern. Supported by a learning fact when America, known as a superpower, experienced a recession that had a wide impact on surrounding countries, the problem led to the agreement of researchers to initiate the importance of knowledge followed by understanding in making the right financial decisions. Although the program to improve financial literacy education has long been initiated, the results of surveys and research on the distribution of financial literacy education have not been evenly distributed, so it is increasingly reasonable for researchers to move and be moved to educate the importance of the role of financial literacy.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Institutional setting

In order to realize the golden generation for a sustainable life, it is imperative that we move and be moved together to have financial knowledge and understanding and be wise in managing finances and in shopping. Financial literacy as a tool for early preventive and curative against consumptive behavior is prevalent in society. In 2017, the government of the Ministry of Education and Culture took part in launching a book of financial literacy support materials amidst the fanfare of the national literacy movement. This is certainly an effort to educate the importance of financial literacy for the sustainability of a better socioeconomic life as envisioned. The book outlines financial literacy at school, in the community and in the family. However, the facts on the ground are that less than half or in the sense that the majority do not know and understand how financial literacy is from the initial research conducted, the majority who know financial literacy are academics. Therefore, it needs a more massive attitude and effort to educate financial literacy to the wider community with a special strategy that can reach many groups. In this research, financial literacy is the third focus that will be researched as well as offered as a solution with the idea of creating *ugahari*.

Financially capable people can make informed financial decisions. They are numerate and can budget and manage money effectively. They understand how to manage credit and

debt. In line with that, to be able to form individuals who are not only financially capable, but also informed with knowledge so that they are more flexible in managing and making wiser financial decisions, education through financial literacy is needed. The concept of financial literacy builds a fundamental foundation for individuals, including knowledge, understanding, awareness and skills in financial planning and management. Considering this urgency, the concept of financial literacy is a strategic idea that needs to be introduced and developed to all levels of society, especially millennials and generation Z who are most prone to being trapped in false beliefs about decisions in managing finances.

The important mission of the financial literacy program is to educate the Indonesian people in the financial sector so that they can manage their finances intelligently, so that low knowledge of the financial industry can be overcome and people are not easily fooled by investment products that offer high returns in the short term without considering the risks. Through understanding financial literacy, people are able to sort out between needs, insurance and protection, especially for millennials and generation Z, they can manage financial planning appropriately, be wiser in financial management and manage debts that can affect and have an impact on the socioeconomy. These financial capabilities and skills indirectly lead to a more prosperous life. In addition, financial literacy can minimize and even avoid financial problems. The more people who are literate about the importance of financial literacy, the more the number of people involved in financial problems will decrease. Thus, there will be a gradual increase in a more prosperous standard of living.

Agency theory

The Financial Services Authority (OJK) feels the need to encourage the Indonesian people to increase their knowledge about financial services institutions and financial products and/or services with the hope that all Indonesians can wisely determine the financial products and/or services used in accordance with their abilities and needs. This is done by the Financial Services Authority (OJK) by conducting various financial education activities intensively. In line with that, the attitude taken by the Financial Services Authority (OJK) marks a very important attention to improving financial literacy in the community. This is undeniable with several facts at this time in the midst of the era of society 5.0, the movement of illegal online loans is increasingly widespread and massive, of course it is very dangerous if the public makes the wrong decision to make online loans, especially illegal ones. In addition to threatening safety, it also has a negative impact on the socioeconomic development of the Indonesian nation, with financial literacy the community can make wise decisions to choose relevant financial service institutions.

"Ugahari" is the middle ground of happiness, pain and desire. Ugahari is between addiction to certain things and lesser things. Ugahari is simplicity as a middle way that can be taken between needs and wants in living life. Ugahari behavior can be adopted as a wiser lifestyle, ugahari represents the modesty or happiness that results from wise decision-making and proper financial management. In short, despite having abundant wealth, but still considering financial management both spending and managing income by identifying between needs and wants. Examining further, ugahari behavior as a healthy lifestyle can be marked as a manifestation of the success of financial literacy that provides knowledge and understanding in financial management. In addition, the researcher views that the ugahari lifestyle is flexible to be applied both to the upper middle class economic community and

people with middle to lower economic capabilities. For the lower middle economic category with low income, the *ugahari* lifestyle will improve welfare, becoming a foundation in identifying needs, limitations and desires.

Ugahari plays a role in the dimension of socioeconomic improvement, this lifestyle can avoid uncontrolled debt and credit involvement, wiser spending, more informed decision making, for example, people, especially millennials and generation Z, some of whom are young parents today, are educated to allocate financial funds for their children's future through banking services under the OJK. In addition, the *ugahari* lifestyle leads the community to become a literate nation, characterized by the ability to identify standards of needs, wants and things that are prioritized. When spending is controlled, avoiding illegal debts and receivables, indirectly minimizing the lifting of poverty and increasing a prosperous and unpretentious life, whether we realize it or not these small things make a contribution that has a big impact when multiplied by the large population of Indonesia.

Not much is known by millennials and generation Z about the *ugahari* lifestyle. *Ugahari* initiated by researchers marks the success of financial literacy both short and long term in facing challenges into opportunities to realize the golden generation for the benefit and purpose of sustainable life. This has significantly improved welfare towards the golden Indonesia 2045. If understood more deeply, sustainable development is not only about the use of technology and the development of scientific clumps, but a program of changes in improving lifestyles, socioeconomic lifestyles is an attitude of resilience to implement sustainable life goals. Moreover, Indonesia with the highest population is in the millennial generation and generation Z which is a productive age, if it succeeds in adapting the *ugahari* lifestyle consciously and sustainably, it is not impossible to contribute and have a huge impact in realizing the goal of sustainable living. Many positive points will be obtained, especially in the socioeconomic dimension of life, considering the resulting impact and the urgency of the two focuses of the problem formulation under study, this is the background of this research. The researcher understands that to intensify financial literacy education requires the collaboration of various elements so that it can also be conveyed further to all elements of society, so in this case it is an attitude of shared responsibility not only for those who are fully involved in finance, but academics, activists, and Indonesian society itself.

METHODS

In order to reveal the results of the research as expected, the research selected a method that is considered relevant to the research needs. This research uses qualitative research methods with a case study approach. Through this qualitative research method, the results of the research conducted will be described in the form of narratives that are presented in more detail and the data is likely to be easier to read by various levels of society. Unlike the case with numbers that require special skills and knowledge to be read and understood how the data results mean.

This is of course intended so that the data from the research can be conveyed more easily and quickly. So that the results of the analysis, diagnosis carried out during the research, and the solutions presented in detail can be realized with the understanding of readers who are moved to move towards sustainable development. In order to describe the data in the field in more detail and relevant, researchers used several data collection techniques, namely through interviews, questionnaires, documentation and literature studies as reinforcement

for the data presented. Data collection techniques use more specific techniques in order to obtain data validity and obtain a clear flow. The more specific technique uses snowball sampling technique, with this technique data acquisition works automatically through informants who will continue to move like dominoes that have a connection to the focus of this research.

RESULTS

From the results of research conducted on a number of respondents in West Java as one of the provinces that represents a high population density, followed by equally rapid development growth, with the majority of the productive age population belonging to the millennial generation and generation Z. The results show that the distribution of knowledge and understanding of financial literacy is still categorized as low. The results show that the distribution of knowledge and understanding of financial literacy is still categorized as low. As a result, consumptive behavior is rampant, especially among the productive-age generation.

The aspect of financial attitudes and behaviors is also a concern for various countries when revising their national financial literacy strategies. These financial attitudes and behaviors provide an illustration that financial literacy is not only about knowing, being skilled in utilizing, and believing in financial institutions, products and services, but also about the importance of changing a person's financial attitudes and behaviors in order to live a more prosperous life. This statement is in line with the researcher's idea, the importance of taking a stance to intensify financial literacy in facing this phenomenon as a strategy.

The two focus problems of this research are depicted in the form of a diagram to make it easier to read the data and the expected objectives of the results of this research, as follows:



Figure 1 Ugahari Diagram Manifestation of Financial Literacy Success

In this section of results and discussion, the results of the research on two research problem focuses will be thoroughly discussed. At first glance, the two research problem focuses look classic and cliché. However, the results of the literature study of a number of studies conducted related to financial literacy only discuss the pieces. Such as only causes and effects, only factors, and financial literacy itself. Actually, the three problem focuses are interrelated. When combined as in the Ugahari diagram, a solution is obtained. It is like someone peeling a mango, first washing it first, second peeling or skinning it, and third the flesh of the fruit will be visible to be consumed as a result of the efforts made. From this

research, it provides learning and/or a concept that the form of wisdom and intelligence is to view problems holistically or comprehensively, so that solutions or answers to problems can be found, no matter how complicated they are.

The World Bank states that there are at least four types of financial services that are considered vital to people's lives, namely: (1) fund storage services; (2) credit services; (3) payment system services; (4) insurance including pension funds. The four main service points of these financial services are components that are very closely related to everyday life. The first component includes fund storage services that can be used by the public for future plans and as investments which in this case require banking services. However, the reality in the field is that there are still few who like to save, especially the younger generation who tend to focus on spending on needs and lifestyle. Furthermore, credit services, of course, should be those that have legality. Due to lack of knowledge and being squeezed by needs and desires, not a few people also use illegal credit services. This shows the need for a more massive role regarding financial literacy for the community, especially the millennial generation and generation Z as the majority.

Based on the data obtained from this study, findings were obtained on the causes behind rampant consumer behavior, especially among the millennial generation and generation Z. Rampant consumer behavior due to uncontrolled behavior has a negative impact on socio-economic conditions. From the results of interviews and questionnaires, data was obtained on things that cause consumer behavior, especially among the millennial generation and generation Z, namely as follows:

1. Prestige motivation

The prestige motivation in question is a motive that arises from within to have an item with the aim of representing taste and self-image. If this motive is not fulfilled, the individual will feel something is missing, followed by feelings of disappointment. So that they try to find a way to be able to have the goods or objects they want. From the research data, it was found that each person's shopping prestige motivation is different according to their work environment and group life.

2. Self-perception

Self-perception dominates the cause of someone's consumerist behavior. This is because self-perception builds an understanding within themselves dominantly, for example, assuming that if they have the item or wear fashion, they will look more attractive or look classy. Another assumption that arises from self-perception is assuming that the concept of honorarium from work is a wage that is not wrong to be used for shopping as they please for the tiredness of working, and that is legitimate for them.

3. Tempted by online shopping marketing

It is no longer taboo, the presence of marketplaces that are increasingly numerous, companies are creating various giant online stores that can fulfill everything you want very practically without having to bother going here and there. These entrepreneurs are very aggressive in advertising various interesting items by involving artists as part of their marketing, this encourages individuals to spend most of their time shopping at online stores. In fact, what is bought is not always what is needed, mostly because they are interested in buying it without considering anything else.

4. Price provoked

Not only in offline stores, through online stores, most millennials and generation Z like to buy goods or something because they are tempted by cheap prices even though they don't really need the goods. Discount price tags or big price cuts and considering them cheap make millennials and generation Z buy the product without thinking twice.

5. Consumption behavior

This consumption behavior is a behavior that describes purchasing power that is driven by the size of the income they have. In this study, the findings were obtained, the greater the income, the purchasing power or consumption behavior will increase. A large income encourages someone to continue spending their income without a minimum limit.

These five causes are behind the millennial generation and generation Z behaving consumptively. Some of the causes that have been described above are dominated by a lack of knowledge and understanding of financial literacy so that they lose control in spending or managing their finances.

DISCUSSION

We often forget that small things that are done can have an impact and provide changes to the future, in line with that this research was conducted in the midst of the increasing financial problems that are getting worse due to the lack of knowledge and understanding of the importance of financial literacy. Towards an advanced Indonesia, we should not as a society that is part of a sovereign nation just sit back and wait for the results of change without taking part in being part of the change. In truth, change starts from ourselves. From this research, a number of data were obtained showing that the chaos of financial problems that arise in society is not only due to low income. There are findings that financial problems are also caused by the inability to plan and manage finances. The inability of the community in financial management represents a low or inadequate level of understanding of financial literacy. The focus of this research is not the newness that is being studied, but through this research the problems are explored in more depth to be analyzed and identified, so that they can be linked to solutions as a manifestation of curative efforts. In the study, several factors were found that encourage individuals to engage in consumptive behavior. Once identified, these factors consist of internal factors that arise within the individual themselves, while external factors arise from the surrounding environment.

Table 1 Factors that Cause Consumptive Behavior

No.	Types of Factors	information
1.	Internal Factor	<ul style="list-style-type: none"> • ☒Lifestyle • ☒Self-satisfaction • Desire to be seen (attract attention and appear more confident)
2.	External Factor	<ul style="list-style-type: none"> • ☒Influence of people around • ☒Current cultural trends • Friendship groups

The findings of several factors above are triggers or causes that encourage individuals to engage in consumer behavior both consciously and unconsciously. There are at least two factors that underlie it, namely internal factors and external factors. From the research findings, it is known that internal factors arise based on a lifestyle that usually has a tendency to buy luxury and famous goods as a matter of pride or prestige, then self-satisfaction that often measures its assessment of appropriateness, suitability, beauty that provides self-satisfaction. However, without realizing it, this has an impact on uncontrolled spending management. Then, the desire to be seen is part of the internal factor. The desire to be seen arises as a manifestation of an effort to attract attention and create a more confident impression.

In addition to internal factors, there are external factors that encourage individuals to behave consumptively. At least three main points were found, namely the influence of people around them, this is not widely realized by people in general that people around them have an impact on financial management. The influence that appears is generally in the form of prestige, speech, even ridicule. The people around in this case are a circle of friends or associations, these friends will be very influential in financial management, on average from the results of the study that the circle of friends does more activities such as going to coffee shops, restaurants, other places to gather together. The circle of friends overlaps with friendship groups. Friendship groups are common and it is certain that almost 90% of each individual has a friendship group. This friendship group is formed based on coworkers, old friends, school friends, to friends who have the same hobby frequency. In addition, external factors are also dominated by the issue of current trends that are very clearly cultural, in research findings it was found that this factor is most commonly found especially in the millennial generation and generation Z. However, from the data obtained due to increasingly rapid technological advances, information can be conveyed quickly and can also be accessed everywhere, this has resulted in an impact on the cultural trend followed by the previous generation of the millennial generation. Indirectly, it can be interpreted that following this current trend has become an undeniable *latah* culture.

These two factors along with the findings obtained from the research really need to be widely informed to the public. This is based on the importance of realizing knowledge and life skills regarding financial literacy. With sufficient knowledge and understanding of financial literacy, financial planning to financial management can continue to be done without having to break off friendship circles or avoid people around them, because financial literacy knowledge is the foundation and develops into life skills that play a role in sorting out information or actions that are not appropriate.

The Ugahari Lifestyle Marks the Success of Financial Literacy for Sustainable Life

Financial management is one of the life skills that has a full impact on welfare and long-term life planning. It requires comprehensive thinking and education that can really be understood, because from this study it was found that the method of delivery also greatly determines the delivery of the message to be given. Inappropriate and inappropriate methods of education or delivery will actually result in debate or dissatisfaction. For example, being wise in managing finances is seen as a lifestyle that is too frugal so that it restrains spending as a form of payment for the results of hard work, this is seen as unfair.

Financial literacy in the form of understanding all aspects of personal finance is not intended to make it difficult or restrain people from enjoying life, but rather with financial literacy, individuals or families can enjoy life by utilizing their financial resources appropriately in order to achieve their personal financial goals. 9 In this regard, the study provides reinforcement that financial literacy is in fact the opposite of the individual's view which at first glance seems as if financial literacy actors are those who do not enjoy life. In fact, financial literacy provides a peaceful and modest life without being overwhelmed by worries about future economic needs. In addition, financial literacy is a form of self-preparation in facing the global economy.

An undeniable fact of the tough competitive global economy in today's era, namely the internet of things. Presenting everything fast, instant thanks to technological advances, for those who are not ready and do not prepare themselves, they will not be able to survive, let alone compete in the pace of the global economy. As a result, the impact is a sharp decline in welfare, simplicity, causing very serious socio-economic problems. The needs of individuals and financial products are increasingly complex, requiring people to have adequate financial literacy. Having mastery of knowledge and skills in the field of finance encourages individuals to understand and be involved in national issues in the field of finance such as health care costs, taxes, investments and having access to the financial system.¹⁰ The progress of the era without exception will continue to be followed by technological advances and increasingly complex needs for financial services and products that support daily life. Knowledge and understanding packaged into financial literacy are increasingly needed, in this case considering technology that is increasingly developing and getting faster, this should be followed by the development of increasingly sophisticated financial literacy, closer to the community, faster and more appropriately applied in life as a foundation that underlies.

One of the efforts to expand financial access through branchless banking, Bank Indonesia (BI) conducted a pilot project for banking services without branches (branchless banking), as an effort to expand financial access to the community. Examining further, the branchless banking program initiated by BI marks the progress of financial products that require financial literacy to be increasingly developed, so that it can support the community in obtaining services or utilizing financial services that are wiser, faster and more precise.

With adequate knowledge and understanding of financial literacy, it provides provisions for the community, especially the younger generation belonging to the millennial generation and generation Z, to be wiser in planning, organizing and managing finances. In addition, with more sophisticated financial literacy, it provides a role and helps in sorting and choosing between primary needs that are really needed or lifestyle needs that encourage consumptive behavior. Likewise with desires that are motivated by several factors that give a tendency to behave consumptively. The deeper the understanding and knowledge of financial literacy possessed by an individual, it encourages a *ugahari* lifestyle that shows firmness between what is needed and what is desired. The more people understand the *ugahari* lifestyle pattern or behavior, the more the welfare value in society will increase and continue to suppress the tendency of debt. So, the more consumptive behavior in society will decrease. *Ugahari* as a manifestation of the role of implementing financial literacy encourages the realization of a golden generation for a prosperous sustainable socio-economic life more quickly.

CONCLUSION

Behavior is a manifestation of self-image formed from a cultural lifestyle if realized, but in doing it we often rarely identify habits that seem trivial as long as they are successfully passed without thinking about the impacts they produce. A very important concern to be able to identify between needs and desires in financial management and make the right and wise decisions. Knowledge and understanding of financial literacy is the foundation that every individual must have, because financial literacy is one of the 21st century skills that should be possessed. This study, in addition to revealing the findings of the causes and identifying various factors that drive consumer behavior and lifestyles in society, especially the productive generation which has the highest percentage in Indonesia. Interestingly, this study offers a new perspective to support and realize the goal of sustainable life development through a sustainable lifestyle. The application of a sustainable lifestyle marks the success of financial literacy education as a skill that must be possessed in the 21st century. A sustainable lifestyle as an innovation realizes a sustainable life that provides a bridge between idealism and existing reality. The austere lifestyle is considered to be able to minimize the pressure of debt due to a high lifestyle and provide a positive impact on the psyche such as peace and happiness in life which has an impact on socio-economic improvements that realize sustainable prosperous development.

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