Digital Financial Behavior in Family Financial Management: a Trust and Loyalty Perspective

[1]*Sandhika Cipta Bidhari, [2]Heidy Puspa Alyssa, [3]Kayila Azzahra, [4]Imelda Nadya Sawitri
[1,2,3,4] Department of Accounting, Politeknik Negeri Jakarta
Jl. Prof. DR. G.A. Siwabessy, Kampus Universitas Indonesia, Depok, Indonesia, 16425
[1]*sandhika.ciptabidhari@akuntansi.pnj.ac.id, [2]heidy.puspa.alyssa@akuntansi.pnj.ac.id,
[3]kayilaazzahra25@gmail.com, [4]imeldns9904@gmail.com

Abstract

Along with the rapid adoption of financial technology, digital money has become an important tool for managing daily financial transactions. However, a deep understanding of how psychological factors such as trust and loyalty influence a family's decision to use and continue using these services is still limited. This article analyzes the behavior of digital money usage in the context of family financial management, focusing on the roles of trust and loyalty as key factors. This study used a quantitative approach by distributing questionnaires to 30 female respondents who have a dominant influence and are responsible for financial management. These respondents are members of PUSPA Mojokerto City. Data were analyzed using the SmartPLS method to test the influence of digital financial behavior on family financial management, mediated by the variables of trust and loyalty. The results show that overall, Digital Financial Behavior is a dominant factor influencing respondents' decisions, while Family Financial Management has a significant effect on various aspects of financial management, whether consumptive, productive, or religious. The mediating role of the variables Loyalty and Trust in the relationship between the main variables was not statistically significant. This means that the stronger relationships in this research model are better explained through direct influence.

Keywords: *digital money, family financial management, financial behavior, loyality, trust, PUSPA Mojokerto City*
JEL Codes : M41, M15

INTRODUCTION

Rapid technological advancements have transformed how society manages finances, shifting from conventional methods to digital ones. Financial innovations like digital wallets, mobile banking, and financial tracking apps have now become an integral part of daily life. This change hasn't just affected individuals; it's also impacting families, where household financial management is becoming more efficient and integrated through digital platforms. This phenomenon has given rise to the term digital financial behaviour, which describes how individuals or families use technology to plan, manage, and make financial decisions. Digital finance is a financial system that leverages technology to provide faster, safer, and more efficient services. It includes a variety of technologies and services that replace or complement traditional financial operations (Susanti et al., 2024). By using fintech and having good financial literacy, people can manage their finances better and reach their financial goals.

One of the things that has emerged as a result of advances in information and communication technology is digital money. Digital money is a popular option that offers a faster and more efficient alternative to cash. (Nasution, 2025). Digital money is a type of money used for transactions over the internet via digital networks and digital storage systems (Izzan & Piandi 2022). Digital money is often used as a means of online payment. In Indonesia, digital money is an increasingly popular and widely used payment tool in the current era. Its use can make transactions easier and faster. The use of digital money has become very common to support people's daily lives. Digital wallets, online payment services, and digital money transfers are increasingly being used by individuals and businesses. The impact of this shift on how financial transactions are conducted in Indonesia is very significant (Saragih & Nasution 2024).
Even though the adoption of financial technology is increasing, significant challenges remain, especially regarding user trust and loyalty toward these digital platforms. Trust is a fundamental cornerstone for

users to adopt and continue using digital financial services. Concerns about data security, privacy, and the risk of fraud often become barriers. On the other hand, user loyalty is not just based on an application's functionality but also on a positive and consistent user experience. When users feel satisfied and confident that a platform is reliable, they are more likely to become loyal users.

Research on digital financial behavior often focuses on individuals or corporations, while in-depth studies on how factors of trust and loyalty influence financial management within a family context are still limited. However, family financial decisions, such as budget allocation, investments, and savings, frequently involve coordination and agreement among family members. Therefore, this research aims to comprehensively examine how digital financial behavior in family financial management is influenced by aspects of trust and loyalty. By gaining a better understanding of this interaction, it is hoped that valuable insights can be provided to digital platform developers, financial institutions, and families themselves in optimizing the use of technology to achieve financial stability.

LITERATURE REVIEW

Digital Financial

Digital finance isn't limited to banking services; it also includes a wide range of other aspects such as digital insurance, online loans, crowdfunding, and digital investments. All of these enable broader access and financial inclusion for communities previously unreached by traditional financial services. With digital finance, people can access financial services more easily, reduce transaction costs, and increase transparency and accountability in financial processes (Susanti et al., 2024). The idea of digital currency was introduced by David Chaum through his research paper in 1983. Digital finance was introduced widely in Indonesia starting in the 2000s, marked by an increase in e-banking usage and the emergence of mobile banking in 1998. An important role was also played by online fintech companies like PayPal in the late 1990s and digital wallets such as T-Cash in 2007, followed by official regulation from Bank Indonesia in 2014.

Digital money has transformed the way families manage their finances. The convenience and speed of digital transactions offer new opportunities for financial planning, budgeting, and payments. Digital money plays a crucial role in the transformation of family financial management. The development of digital money brings significant changes in how we use money, facilitating easier, more efficient, and innovative transactions. On the other hand, we also need to increase our awareness of potential risks and ensure security in every digital transaction we make. Dirwan & Latief (2020) state that ease of use, benefits, security, and service features have a positive and significant effect on the interest in using digital money in Makassar City. (Safira & Susanti 2020) effect of financial literacy, electronic money promotion, and ease of use on the decision to use electronic money, both simultaneously and partially. (Fatohah, Zulfa & Doriza 2023) the higher the use of electronic money, the higher the consumptive behavior. (Hakim & Nasution 2024) the main triggers that influence e-money transaction activity are the availability of infrastructure and sociocultural factors. Digital finance, through its use in online sales of goods and services as well as e-banking financial facilities, has a positive and significant effect on household consumption expenditure in Indonesia (Widianto & Marta 2024). use of digital currency brings efficiency in transactions, reduces operational costs, enables fast payments, and allows for better transaction tracking (Saragih & Nasution 2024). Sihotang & Nasution (2025) digital currency transactions are more efficient in terms of time and operational costs compared to using cash, especially for long-distance and small-value transactions.

Family Financial Management

Family financial management is a series of actions consisting of planning, implementing, supervising, evaluating, and controlling the acquisition and utilization of a family's financial resources to optimally meet their needs, maintain stability, and increase the family's economic growth (Rohmaniyah et al. 2024). Family financial management is important because it helps maintain long-term financial stability, achieve financial goals, reduce stress, and create a calmer, more prosperous life. Without proper management, families are vulnerable to financial difficulties, unable to achieve their goals, and can even trigger problems within the household.

The technological changes of the digital era have transformed the way society interacts and transacts, including in financial management. Digital money, such as digital wallets (e-wallets) and other forms of digital payment, are increasingly popular alternatives to cash transactions. It's undeniable that this phenomenon also influences family financial management, where the use of digital money can provide ease and efficiency in managing household finances. The economic stability of a family is an indicator of happiness within the family (Kusdiana & Safrizal, 2022). Achieving family financial goals involves a systematic approach that includes setting clear goals, creating a financial plan, implementing strategies, and monitoring progress (Widhiastuti, 2024). Family financial management is a way of managing family finances in an orderly and careful manner through the stages of planning, implementation, and supervision/evaluation (Hasanah et al., 2024). The objective is to achieve family financial well-being.

Families play a vital role in a country's economic activity because households act as consumers and can also function as producers (Rahmah & Azmi, 2015; Ferika, Setyasih & Rosana 2024). In family financial management, mothers (women) have a dominant role (Hasanah et al., 2024). Good financial management is the main key for a family to achieve well-being and sustainability, and the mother's role in this is crucial. The decision to purchase household goods or services, commonly known as household consumption, is usually controlled by the mother. Mothers have control over household consumption purchasing decisions (Fatohah et al., 2023).The widespread digitalization in the financial sector, known as Financial Technology (Fintech), is one of the digitalization challenges families face. This is closely related to Indonesia's high economic activity (Insiatiningsih et al., 2024). It's undeniable that family finances, as the smallest part of the economy, must wisely use digitalization in their financial management. The ease of using digital money for consumption, shopping, payments, and even investments certainly carry potential risks. We must ensure security in every digital transaction we make.

Good family finances will foster an optimistic attitude as well as generate creative ideas to increase income (Ridwan, 2015). Good family financial management means a family is able to regulate their finances, increase all income, and reduce expenses (Jalil, 2019). Many families today face serious challenges in maintaining their financial stability (Prayogi, 2024). One of the main problems families face is a lack of understanding of financial management. This can lead to inappropriate financial decisions due to a lack of knowledge on how to manage money well. If a family doesn't have enough knowledge about financial management, they are more likely to make impulsive or unplanned decisions that can lead to financial difficulties later on.

RESEARCH METHOD

This research uses a quantitative survey method, which involves collecting primary data through questionnaires and structured interviews. The survey is aimed at women (both working and stay-at-home) as the primary respondents, since they play a dominant role in managing family finances. The quantitative data obtained from the questionnaires will be analyzed to determine the extent to which the use of digital money influences the effectiveness of family financial management. The research sample consists of 30 women who use digital money in their family financial management and are members of Forum Partisipasi Publik untuk Kesejahteraan Perempuan dan Anak (PUSPA) Mojokerto City. The sampling technique used is purposive sampling, which involves establishing certain criteria that must be met by the samples used in this research.

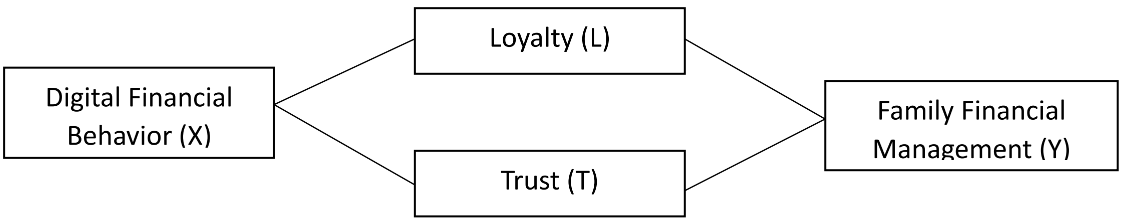

Figure 1. Research Design
Source: Develop by researchers (2025)

In general, selecting female respondents for topics on family financial management is often based on traditional roles and research findings showing that women more frequently have a dominant role in the day-to-day management of household finances. In Indonesia, women are historically and socially trusted to be the household treasurers. In the family financial management, women capable of managing family finances well (Noviriani et al., 2022). They are responsible for managing the budget, daily expenses, and ensuring the family's needs are met. Many studies have found that women have unique financial behaviors and understanding. Studying this group specifically can provide deep insights into how financial literacy, the use of digital technology, and other factors influence a family's financial stability from their perspective. Zulva & Citradin (2025) women's ability to plan and manage household budgets contributes significantly to increasing family economic stability, reducing poverty rates, and improving the quality of life for family members, especially in education and health. These findings emphasize the importance of women's financial empowerment as a strategic step to improve overall family welfare. With women's financial management skills in the family, a prosperous family will be created.

Table 1. Research Variables

Variable	Indicator
Digital Financial Behavior (X)	User Feeling and Behavior Decision (X1) Usage Data (X2)
Financial Family Management (Y)	Financial Planning (Y1) Income and Expense Management (Y2) Saving and Investment Management (Y3) Financial Record (Y4) Risk Management (Y5) Charity and Zakat (Y6)
Loyalty (L)	
Trust (K)	

Source: Adaption from Lusardi & Mitchell (2017), (Widhiastuti, 2024) and develop by researchers (2025)

This study uses a Partial Least Squares - Structural Equation Modeling (PLS-SEM) approach with SmartPLS 3.0 software to analyze the data. PLS-SEM was chosen because it is suitable for non-normally distributed data and is effective for complex research models with small sample sizes (Hair et al., 2017). Data analysis was carried out in two main stages:

a. Measurement Model Testing: This stage evaluates the validity and reliability of variables using the values of Average Variance Extracted (AVE) and Composite Reliability.
b. Testing the Structural Model: This stage analyzes the relationships between variables by evaluating path coefficients, R^2 values, and significance through a bootstrapping procedure.

This research framework is based on the Technology Acceptance Model (TAM) by Davis (1989), which argues that the adoption of digital technology is influenced by a user's perception of the technology's usefulness (perceived usefulness) and ease of use (perceived ease of use). This concept is applied to understand technology adoption in the context of family financial management (Sekaran & Bougie, 2022).

RESULTS AND DISCUSSION

Inner Model

The structural or inner model is used to determine how well the designed model can explain the correlation between latent variables in a study (Hair et al., 2019). The structural model can be evaluated by testing the Coefficient of Determination (R^2), Path coefficient (β), and Predictive Relevance (Q^2).

Convergent Validity

The outer loading results show that all indicators have a loading factor value above 0.70. Therefore, the test can proceed to the next stage. The AVE value for each latent variable is > 0.5. Thus, it can be said that all indicators used can represent the variables well. Based on the results of the significance test, it appears that not all relationship paths within the model are proven to be significant. The path that shows a significant effect is Trust in Digital Platforms on Loyalty with a coefficient of 0.398 ($t=2.117$; $p=0.034$),

 ISSN:2654 - 8879

leading to the conclusion that a higher level of trust in digital platforms results in increased user loyalty. Furthermore, family financial management also has a significant effect on financial planning, with a coefficient of 0.328 ($t = 2.001$; $p = 0.045$), indicating that better family financial management leads to improved financial planning capabilities. The strongest influence was demonstrated by the Family Financial Management path to Savings & Investment Management with a coefficient of 0.475 ($t=3.273$; $p=0.001$), confirming that sound family financial management encourages savings and investment practices. Additionally, the Digital Financial Behavior path to User Feelings & Decisions had the most dominant influence with a coefficient of 0.589 ($t=4.590$; $p<0.001$), indicating that Digital Financial Behavior plays a significant role in shaping users' feelings and decisions regarding the utilization of digital platforms.

Coefficient of Determination (R^2)

Based on the results of the coefficient of determination analysis (R^2 and adjusted R^2), it's evident that the Feelings and Behavior Decisions variables yielded the highest values, with an R2 of 0.347 and an adjusted R2 of 0.324. This indicates that the independent variables can explain 32.4% of the variance in the dependent variable, suggesting a reasonably strong influence. The variables Risk Management (0.112/0.081), Financial Record (0.110/0.079), and Financial Planning (0.108/0.077) show relatively low values, although they still contribute to the model's explanatory power. In contrast, the variables with the lowest values are Trust in Digital Platforms (0.060/0.027), Family Financial Management (0.063/0.031), and Charity & Zakat (0.063/0.031). This indicates that these three variables are only slightly influenced by the independent variables in this research model. Consequently, it can be concluded that the variable most dominantly influenced by the independent factors is Feelings and Behavior Decisions, while the least influence is found in the variables Trust, Family Financial Management, and Charity & Zakat.

Path Coefficient (β)

Based on the path coefficients analysis, the strongest influence is on the relationship between Digital Financial Behavior and Feelings & Behavior Decisions, with a path coefficient of 0.589. This indicates that the more frequently digital money is used, the greater its effect on the respondents' feelings and decisions about using digital platforms. Additionally, the influence of Family Financial Savings & Investment Management is also quite strong, with a coefficient of 0.475, confirming that family financial management skills contribute significantly to saving and investing practices.

A significant influence was also seen from Trust in Digital Platforms on Loyalty, with a coefficient of 0.398. Family Financial Management also had a substantial effect on both Income & Expense Management (0.353) and Risk Management (0.335). Furthermore, the impact of Family Financial Management on Financial Planning was significant, with a coefficient of 0.328. Meanwhile, the relationships between Loyalty and Family Financial Management (0.252), and between Family Financial Management and Charity & Zakat (0.251), can be categorized as moderate. The same is true for the influence of Digital Financial Behavior on Data usage (0.315) and on Trust in Digital Platforms (0.244).

Interestingly, a negative relationship was found on the path from Family Financial Management to Financial Recording, with a coefficient value of -0.331. This result indicates that the better the family financial management, the lower the tendency to do financial recording. This can be interpreted as an indication that families with good financial management skills are less dependent on formal records, or there may be other factors influencing their financial recording behavior. Overall, these results indicate that Digital Financial Behavior is the dominant factor influencing respondents' decisions, while Family Financial Management has a significant influence on various aspects of financial management, whether consumptive, productive, or religious.

Predictive Relevance (Q^2)

Predictive relevance (Q2) is a test conducted to determine how accurately a model in a study can predict the dependent variable. In other words, the Q^2 test result indicates how well the observed values are produced. A high Q^2 value suggests that the research model has a good ability to predict the dependent variable (Hair et al., 2019).

Based on the calculation results of the Q² value (predictive relevance), all variables in the model have a Q² value > 0, so it can be concluded that the model has good predictive capability. The variables with the highest Q² values are Trust in Digital Platforms and Loyalty to Digital Platforms, each at 1.000, which indicates the model's perfect predictive ability for these two variables. In addition, the variables Financial Recording (0.670) and Usage Data (0.653) also have very strong predictive capabilities, indicating that the model can explain more than 65% of the variation in these two variables.

The variables Feelings & Behaviour Decisions (0.582) and Charity & Zakat (0.505) also show a fairly high predictive value, being above 0.50. Other variables like Income & Expense Management (0.449), Family Financial Management (0.448), Digital Financial Behavior (0.438), and Financial Planning (0.422) show a moderate predictive ability. Variables with a relatively lower predictive ability are Savings & Investments (0.382) and Risk Management (0.218), although their values are still positive, meaning they can still be considered to have predictive relevance.

These results indicate that the research model generally has good predictive power, especially for the variables Trust, Loyalty, Financial Recording, and Usage Data, which have high Q² values. Meanwhile, although the variables Risk Management and Savings & Investments are still in the acceptable category, they require more attention because they have a relatively weaker predictive ability compared to the other variables.

t Statistics

Some path coefficients, despite being positive, were not statistically significant as their p-values were greater than 0.05. For instance, paths from Loyalty to Family Financial Management (t=1.765; p=0.078), Family Financial Management to Financial Record (t=1.567; p=0.117), Income & Expense Management (t=1.612; p=0.107), and Charity & Zakat (t=1.418; p=0.156) all showed non-significant results. Similarly, the influence of Digital Financial Behavior on Usage Data (t=1.558; p=0.119) and on Trust in Digital Platforms (t=1.341; p=0.180) was also non-significant. Interestingly, the path from Family Financial Management to Risk Management was not significant (t=0.930; p=0.352) despite having a positive coefficient (0.335). The significant pathways in this research can therefore be summarized as follows:

1. Trust → Loyalty
2. Family Financial Management → Financial Planning
3. Family Financial Management → Savings & Investment Management
4. Digital Financial Behavior → User Feelings & Behavior Decisions

The four paths represent the study's main findings, demonstrating a consistent and significant relationship, whereas the other pathways could not be statistically proven, despite some showing a directional relationship consistent with the theory.

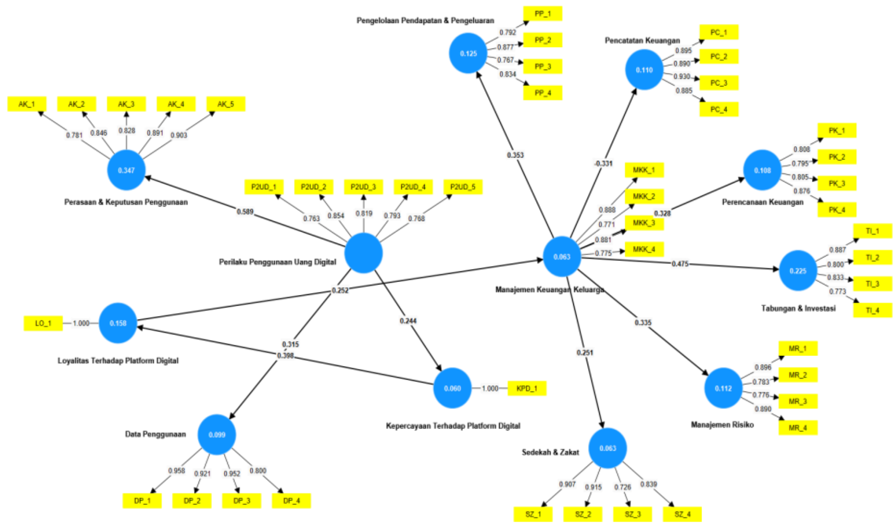

Figure 1. PLS-SEM Model of Digital Financial Behavior and Familiy Financial Management
(Source: Results of Data Analysis with SmartPLS 3.0, 2025)

Based on the results of the mediation analysis, it was observed that all tested indirect pathways did not show statistical significance because their p-values were greater than 0.05. For example, the path from Trust in Digital Platforms → Loyalty → Family Financial Management → Risk Management had a coefficient of 0.033 with t = 0.600 and p = 0.549, indicating that the effect was not significant. Similarly, the path from Trust → Loyalty → Family Financial Management → Financial Record yielded a coefficient of -0.033 with t = 0.901 and p = 0.368, which was also not significant despite the negative direction of the relationship.

The indirect effect of Digital Platform Trust → Loyalty → Family Financial Management → Income & Expense Management was also not significant (coefficient = 0.035; p = 0.377). A similar pattern was observed for the paths leading to Financial Planning (coefficient = 0.033; p = 0.373), Charity & Zakat (coefficient = 0.025; p = 0.479), and Savings & Investments Management (coefficient = 0.047; p = 0.290). Furthermore, tests incorporating Digital Financial Behavior as the initial variable in the mediation path also yielded low t-values (< 1.0) and p-values > 0.05, indicating no significant mediating effect through Trust → Loyalty → Family Financial Management on the dependent variables of risk management, record-keeping, income management, planning, charity, or savings-investment. It can be concluded that the mediating roles of the variables Loyalty and Family Financial Management in the relationships between the main variables were not statistically significant. This means that the stronger relationships in this research model are explained more by direct effects, such as the path from Digital Financial Behavior → Feelings & Behavior Decisions, and Family Financial Management → Savings & Investment, rather than by indirect effects.

Discussion

Based on the analysis, it was found that the variable "Feelings & Behavior Decisions" is the most significantly influenced by independent factors in the research model. This indicates that how a person feels and makes decisions about using a platform is highly dependent on other factors, such as their behavior, planning, or financial knowledge. In contrast, variables like "Charity & Zakat" and "Trust in Digital Platforms" are not as heavily influenced by other variables in the model. This means that a person's decision to give to charity or their level of trust in a platform tends to be more influenced by external factors or personal beliefs not covered in this model. In short, the other factors studied do not have a major impact on Charity & Zakat or Trust in Digital Platforms.

Interestingly, a negative relationship was found on the path from Family Financial Management to Financial Recording. This result indicates that the better the family financial management, the lower the tendency to do financial recording. This can be interpreted as an indication that families with good financial management skills are less dependent on formal records, or there may be other factors influencing their financial recording behavior. Overall, these results indicate that Digital Financial Behavior is the dominant factor influencing respondents' decisions, while Family Financial Management has a significant influence on various aspects of financial management, whether consumptive, productive, or religious. But we must know that keep records, both formal and informal, is an important tool for wise financial planning and family financial health. The combination of good budget planning, wise debt management, planned investment, and adequate financial education, forms a strong foundation for the financial stability and growth of young families (Yanti et al., 2025).

Digital financial behavior significantly impacts household financial management. However, loyalty and trust do not act as mediating factors in this relationship. This indicates that the use of financial technology (fintech) directly influences how families manage their money, independent of the prior development of loyalty or trust. This finding aligns with the research of (Selviana, Suarni & Abdi 2024) which found that financial behavior affects the financial management of Indonesian housewives. Similarly, (Marwa, Sultan & Sahrir 2025) suggest that housewives with a solid understanding of financial planning and saving habits can more efficiently manage their financial resources to support family welfare. As noted by Chhillar and Arora (2022) Personal Finance Management (PFM) is crucial to control money to ensure that people have a comfortable present as well as secure future. It's important for every individual to manage his nance digitally in the digital age.

CONCLUSION AND SUGGESTION

This study finds a significant correlation between digital financial behavior and family financial management. The more proficient and disciplined an individual is in using digital financial tools and platforms (such as digital budgeting, online investing, and cashless payments), the more effective their household financial management becomes, leading to increased efficiency and control. Interestingly, trust and loyalty were found to have no mediating effect on this relationship. This indicates that an individual's loyalty or trust in a specific digital financial platform does not strengthen or weaken the impact of their actual usage behavior on financial management. In other words, the effectiveness of financial management is determined by the actions and habits of technology use itself, not by feelings or sentiments toward the service provider. These findings have important implications for financial institutions and fintech companies. The focus of their strategies should shift from simply building loyalty and trust to actively encouraging and educating users on positive financial behaviors. Educational programs that teach people how to optimally utilize digital tools, such as budgeting apps, expense analysis features, or micro-investment platforms will be more effective in improving financial management skills.

ACKNOWLEDGES

Authors would like to thank the Director of Politeknik Negeri Jakarta, Head of P3M, and Head of Department of Accounting Politeknik Negeri Jakarta as well as partners from Dinas Sosial Kota Mojokerto, representatives from Partisipasi Publik Untuk Perlindungan Perempuan dan Anak (PUSPA) for their support and participation. This activity was funded under contract number 476/PL3.A.10/PT.00.06/2025, dated April 16, 2025, regarding a work order from Pusat Penelitian dan Pengabdian kepada Masyarakat (P3M) to carry out Pengabdian kepada Masyarakat Lektor Kepala (PkMLK) and contract number 217/PL3.A.10/PT.00.06/2025, dated April 16, 2025, regarding a work order Penelitian Asisten Ahli (PAA).

REFERENCES

Baiq Nadia Zulva, Y. C. (2025). Peran pendidikan perempuan dalam pengelolaan keuangan terhadap kesejahteraan keluarga. *Jurnal: GeoScienceEdu*, *6*(2).

Chhillar, N., & Arora, S. (2022). Personal financial management behavior using digital platforms and its domains. *Journal of Financial Management, Markets and Institutions*, *10*(2), 1–26. Doi.org:10.1142/S2282717X22500098

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340. Doi.org: 10.2307/249008

Dirwan, & Latief, F. (2020). Aspek yang mempengaruhi minat penggunaan uang digital di Kota Makassar. *Jurnal Mirai Management*, *6*(1), 288–298.

Fatohah, S. nurul, Zulfa, V., & Doriza, S. (2023). Analisis dampak penggunaan uang elektronik (E-money) pada perilaku konsumtif ibu rumah tangga. *Keluarga: Jurnal Ilmiah Pendidikan Kesejahteraan Keluarga*, *9*(2), 151–161. Doi.org:10.30738/keluarga.v9i2.14372

Hair Jr, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Thousand Oaks: Sage Publications.

Hakim, A. R., & Nasution, M. I. P. (2024). Eksistensi transaksi uang digital sebagai alat keuangan modren di era sekarang. *PPIMAN : Pusat Publikasi Ilmu Manajemen*, *2*(1), 191–199.

Hasanah, H., Fatkar, B., Sri, D., Afriza, D., Shadiq, T. F., & Syekh-yusuf, U. I. (2024). Strategi manajemen keuangan rumah tangga: langkah menuju kesejahteraan ekonomi keluarga. *3*(3).

Insiatiningsih, I., Widyayanti, E. R., Setyowati, H., Sulistyowati, E. E., Prastika, M. Y., & Anindya, F.B. (2024). Tantangan rumah tangga cerdas financial di era digital (sebuah literasi keuangan). *Jurnal Pengabdian Masyarakat Widya Wiwaha*, *2*(1), 1–12.

Izzan, A., & Piandi, A. (2022). Konsep uang digital di aplikasi dana perspektif hukum ekonomi syariah. *Jurnal Hukum Ekonomi Syariah (JHESY)*, *1*(1), 215–220. Doi.org:10.37968/jhesy.v1i1.199

Jalil, A. (2019). Pengelolaan keuangan keluarga solusi keluarga sakinah. *Jurnal Hukum Islam Nusantara*, *2*(1), 67–84.

Kusdiana, Y., & Safrizal, S. (2022). Faktor-faktor yang mempengaruhi perencanaan keuangan keluarga. *JAS: Jurnal Akuntansi Syariah*, *6*(1), 127–139. Doi.org:10.46367/jas.v6i1.580

Lusardi, A., & Messy, F.-A. (2023). The importance of financial literacy and its impact on financial wellbeing. *Journal of Financial Literacy and Wellbeing*, 1(1), 1-11. Doi.org: 10.1017/flw.2023.8

Marwa, Marwa., Sultan, Sultan., & Sahrir, Sahrir. (2025). Pengaruh literasi keuangan terhadap kesejahteraan finansial dengan pengelolaan keuangan sebagai variabel intervening. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, *5*(2), 173–184. Doi.org:10.55606/jaemb.v5i2.5782

Melly Susanti, Yusmaniarti, Yuke Rahmawati, dan A. M. (2024). *Keuangan Digital* (Franciscus Dwikotjo Sri Sumantyo (ed.); 1st ed.). Qianzy Sains Indonesia.

Nasution, H. T. M. S. dan M. I. P. (2025). *Perbandingan Efisiensi Transaksi Uang Digital Dan*. *3*(1), 245–252.

Noviriani, E., Alrizwan, U. A., Mukaromah, L., & Zurmansyah, E. (2022). Pengelolaan keuangan rumah tangga dalam sudut pandang perempuan. *Jati: Jurnal Akuntansi Terapan Indonesia*, *5*(2), 155–168. Doi.org:10.18196/jati.v5i2.16404

Prayogi, O. (2024). Peran kritis manajemen keuangan dalam meningkatkan kesejahteraan keluarga: Sebuah tinjauan literatur. *Jurnal Manajemen Dan Bisnis*, *2*(3), 31–44. Doi.org:10.36490/jmdb.v2i3.1103

Ridwan, M. (2015). *The Handbook of Family Financial Planning: Mengelola Keuangan Keluarga Secara Islami*. Retrieved from: http://repository.uinsu.ac.id/137/1/2.

Rohmaniyah, Rohmaniyah., Fitrianti, R. N., Alfian, N., Fajar, A., Amar, S. S., & Lutfiah, N. (2024). Manajemen keuangan rumah tangga dalam meningkatkan UMKM di Desa Majungan. *Jurnal Manajemen Riset Inovasi*, *2*(1), 229–235. Doi.org:10.55606/mri.v2i1.2217

Safira, M. E., & Susanti, S. (2020). Pengaruh literasi keuangan, promosi uang elektronik, dan kemudahan penggunaan terhadap keputusan penggunaan uang elektronik. *JPEKA: Jurnal Pendidikan Ekonomi, Manajemen dan Keuangan*, *4*(2), 97–112. Doi.org: 10.26740/jpeka.v4n2.p97-112

Sania Ferika, Riztina Dwi Setyasih, L. R. (2024). Literasi penggunaan aplikasi tata kelola keuangan rumah tangga pada kelompok PKK Kecamatan Purwokerto Utara. *Jurnal Pengabdian Kepada Masyarakat Nusantara (JPkMN)*, *6*(2), 2896–2902.

Saragih, A., & Muhammad, I. P. N. (2024). Analisis pengaruh penggunaan uang digital terhadap jumlah uang yang beredar di Indonesia. *Maeswara: Jurnal Riset Ilmu Manajemen Dan Kewirausahaan*, *2*(1), 109–116. Doi.org: 10.61132/maeswara.v2i1.588

Sekaran, U., & Bougie, R. (2022). *Research methods for business: A skill building approach* (8th ed.). New York: John Wiley & Sons.

Widhiastuti, S. (2024). *Pengelolaan Perencanaan Keuangan :* (Nurhaeni (ed.); 1st ed.). CV Mega Press Nusantara.

Widianto, R., & Marta, J. (2024). Dampak keuangan digital terhadap pengeluaran konsumsi rumah tangga di Indonesia : Analisis Data Mikro. *Media Riset Ekonomi Pembangunan*, *1*(2), 92–100.

Wulan Selviana, Agusdiwana Suarni, M. N. A. (2024). Pengaruh literasi keuangan, sikap keuangan dan perilaku keuangan terhadap pengelolaan keuangan ibu rumah tangga di Indonesia. *IJMA (Indonesian Journal of Management and Accounting)*, *5*(1), 268–275. Doi.org:10.14421/EkBis.2022.6.1.1555

Yanti, N., Candra, E., Anggriani, I. V., Mz, N. F., & Septrimadona, Y. (2025). The influence of financial planning on family economic welfare among young families. *Journal of Management World*, *2025*(1), 822–829. Doi.org:10.53935/jomw.v2024i4.816