AMK : Abdi Masyarakat UIKA
Universitas Ibn Khaldun Bogor, Indonesia
Vol. 4, No. 4, Desember 2025, pp. 182~191
ISSN: 2964-366X, DOI: 10.32832/amk
http://ejournal.uika-bogor.ac.id/index.php/amk

Family Communication and Financial Literacy to Prevent Children's Consumptive Behavior in the Midst of Online Shopping and Paylater Trends

Aira Cecilia *, M. Fikri Akbar, Sandy Allifiansyah
Universitas Negeri Jakarta
123Jl. R.Mangun Muka Raya No.11, RT.11/RW.14, Rawamangun, Kec. Pulo Gadung, Kota Jakarta Timur, Daerah Khusus Ibukota Jakarta 13220, Indonesia

Article Info

Article history:

Received October 5, 2025
Revised October 22, 2025
Accepted November 28, 2025

Keywords:

Financial Literacy, Consumptive Behavior, Family Communicatin, Online Shopping, Paylater, Consumer Socialization

ABSTRACT

The digitalization era has made Indonesian consumption patterns changed, especially with the trend of online shopping and the growth of paylater services, which growed 17 times in the last five years. This study aims to examine the role of family communication and financial literacy in reducing children's consumptive behavior in the context of online shopping and paylater use. The method used is a literature review with a descriptive qualitative approach based on Consumer Socialization Theory. The findings show that family communication are important to prevent overspending through control, education, and guidance, which helps children develop responsible spending habits. Open discussions and strong emotional connections between parents and children are important in in this case. Other solutions such as early financial education, learning how to budget, save, and set shopping priorities, can reduce impulsive buying behavior. The challenges of the digital era, with easy access to e-commerce and paylater that increase impulsive buying risks, making it a must to have strategies such as gadget use supervision, practical education about financial technology risks, and parental role modeling. The study concludes that a comprehensive approach combining effective family communication, sufficient financial literacy, and adaptive strategies is essential to prevent consumptive behavior among Indonesian youth.

Corresponding Author:

Aira Cecilia
Universitas Negeri Jakarta
Email: aira1410622016@mhs.unj.ac.id

INTRODUCTION

Digitalization has driven major changes in global trade, evident in how Indonesian society shops. This shift provides easier access but also creates new challenges in consumption behavior, particularly among the younger generation. The trend of online shopping, now commonplace in Indonesia, shows rapid growth in e-commerce transactions reaching thousands of trillions of rupiah throughout 2024 (Mae, 2025). Trade developments are further propelled by payment innovations, such as the emergence of paylater features, allowing consumers to transact easily with instant credit systems.

ISSN: 2654-8127

Despite the ease of access, paylater features also raise new issues, such as increased consumptive behavior among children and adolescents, which can negatively impact their future financial patterns. Data indicates that total online loan debt, including from paylater, is predominantly from the 19-34 age group, amounting to Rp327.3 trillion (Nurfitri et al., 2025).

This large figure illustrates the extensive use of digital credit services like paylater among young people, while signaling significant problems in personal financial management that require serious attention.

Consumptive behavior cannot be viewed merely as an individual issue but as a complex social problem needing a comprehensive approach. The family, as the smallest social environment and primary socialization unit, plays a crucial role in shaping children's consumption habits. Family communication patterns have been proven to greatly influence financial literacy among the younger generation (Kulsum, 2019). Healthy and effective communication can serve as the foundation for building good financial understanding and fostering responsible money management skills.

Financial literacy encompasses understanding and skills in managing money, budgeting, and recognizing investments. Within the family, this can be instilled through open discussions about finances, helping children grasp the meaning of money, the importance of saving, and the risks of unwise credit use. Research by Ismawati (2024) identifies various family communication patterns, from authoritarian (strict), permissive (lenient), to authoritative (democratic). Each pattern has different impacts on character and behavior formation, including financial management. However, democratic and open communication proves more effective in fostering comprehensive financial understanding compared to authoritarian or permissive styles.

The family's role in consumer socialization is highly relevant in this digital era. Consumer socialization is the process by which individuals acquire the skills, knowledge, and attitudes needed to function as consumers in the marketplace (Runtiko, 2021). Parents, as primary agents, influence children's values and consumption behaviors through effective communication. They explain financial knowledge, teach money management, and help develop wise financial decision-making abilities.

Nevertheless, the family's role in introducing and communicating financial knowledge about digital consumption behaviors has become increasingly challenging in the digital era. Children and adolescents have broad access to information and technology, including digital financial services that can be accessed without parental knowledge. This situation requires more adaptive and strategic communication strategies, not only focused on providing information but also on developing analytical skills to evaluate children's consumptive patterns, aiding them in making sound financial decisions.

The latest National Survey on Financial Literacy and Inclusion (SNLIK) shows an increase in Indonesia's financial literacy and inclusion index (OJK, 2025). However, significant disparities in financial understanding persist, especially among the younger generation, underscoring the need for systematic and targeted interventions to enhance financial literacy, involving families as the primary educators in the process.

Based on the analysis outlined above, this research aims to delve into and examine the role of family communication and financial literacy in shaping responsible consumption behavior among children and adolescents. The analysis uses the framework of Consumer Socialization Theory. This theory explains how consumer learning occurs in the family environment and how communication serves as the primary medium for conveying financial knowledge and values.

Consumer Socialization Theory by Ward (2006) provides insight into how consumers learn within social environments. The theory explains that consumer socialization occurs through interactions in environments such as family, peers, school, and media. Therefore, this research focuses on the family's role as the primary responsible party in children's financial management. The study also emphasizes communication as a key element in educating financial values to family members, particularly children.

Through this approach, the research is expected to provide deeper understanding of the role of effective family communication in building literacy and fostering financial awareness among children and adolescents. Additionally, it aims to identify the most effective communication strategies for families to implement in preventing consumptive behavior, especially in using paylater services. The research results are expected to contribute theoretically to the development of family communication and financial literacy studies, while providing recommendations for families, educational institutions, and government policymakers in enhancing financial awareness among Indonesia's younger generation.

companies can create a strong foundation for workplace safety by incorporating the principles of the Safety Management System into the organizational culture.(Lahamid et al., 2022)

Although safety management systems have been used by many construction companies, there are still issues in their implementation.One of the main issues is the understanding and awareness of the importance of occupational health and safety (OHS) among management and workers.Many employees still consider safety more important than completing the project on time.The pressure to meet deadlines often leads to the neglect of safety procedures, resulting in a risky work environment.To address this issue and improve safety performance in the field, it is important to study how the Safety Management System can be effectively utilized in this context.(Elisabeth et al., 2024)

The involvement of top management is an important component in the implementation of the Safety Management System.By proactively supporting and implementing safety policies, management can create a safe working environment.It is important for management not only to establish safety policies but also to be directly involved in the implementation and evaluation of the K3 program.Previous research shows that companies with a high commitment to occupational health and safety (OHS) tend to have lower accident rates.(Salasa et al., 2024)

To improve safety performance, training and education in occupational health and safety (OHS) are also very important.Well-trained workers are more likely to adhere to safety procedures and identify potential hazards in the workplace.Studies show that safety awareness and workplace accident rates can be improved through ongoing training programs.As a result, construction companies must allocate time and resources to create useful and relevant training programs.(Ramadhani et al., 2024)

A positive safety culture also plays an important role in the successful implementation of the Safety Management System.A strong safety culture can encourage workers to be more active in reporting potential hazards and participating in safety programs.Research shows that companies with a strong safety culture tend to have lower accident rates.Therefore, it is important for companies to create an environment where safety is considered a top priority.(Hendriyanto et al., 2025)

To achieve the objectives of this research, it is crucial to understand the various factors that influence the implementation of Safety Management Systems in the construction industry.By reviewing previous studies, this research is expected to provide valuable insights for construction companies on how to develop and implement an effective SMS.Additionally, this research is expected to help develop better OHS policies in the construction industry and raise awareness of the importance of workplace safety for management and workers.(Mursidi & Sarjito, 2025)

Overall, the background of this research emphasizes the importance of implementing a Safety Management System to improve safety performance in the construction sector.

Based on the explanation above, the researcher will discuss the Implementation of the Safety Management System to Improve Safety Performance among construction workers that has been carried out at a construction site in Indonesia, to support the information management needs within it based on previous research conducted in the North Sumatra region.

ISSN: 2654-8127

METHOD

This research employs a literature review method with a qualitative descriptive approach to analyze the role of family communication and financial literacy in forming children's consumptive behavior (Kartini et al., 2022). This method was chosen because it facilitates the researcher in reviewing relevant literature on family communication patterns theory and financial literacy (Fadli, 2021). The goal is to obtain a broader and more comprehensive understanding of the discussed topic. Data sources include accredited scientific journals, national and international survey reports, recent news articles on online shopping and paylater trends, and digital consumption statistics from credible institutions such as the Financial Services Authority (OJK), Bank Indonesia, and trusted research bodies.

Data analysis techniques include data reduction, data presentation, and drawing conclusions through comparison and synthesis between family communication theory and financial literacy concepts. The analysis is then linked to online shopping and paylater usage trends in Indonesia. This process involves identifying main themes from the literature, grouping them based on the Consumer Socialization Theory framework, and interpreting inter-concept relationships to build a holistic understanding of the role of family communication in strengthening financial literacy as a strategy to prevent consumptive behavior in the digital era.

RESULTS AND DISCUSSION

The Role of Family Communication in Shaping Consumption Attitudes

Family communication plays a vital role in shaping children's thinking patterns and consumption habits. Several studies indicate three main functions of family communication in preventing consumptive behavior: control, education, and guidance (Arini & Amalia, 2019). The control function allows parents to monitor and direct children's shopping decisions. Meanwhile, the education function focuses on imparting understanding of healthy economic principles, and the guidance function develops children's skills for wiser financial decisions. The effectiveness of family communication significantly influences character formation in consumptive behavior. Research shows that democratic or open communication patterns in families can create better self-control over children's consumptive impulses (Ismawati, 2024). This pattern provides opportunities for open discussions between parents and children about financial needs, enabling children to learn to prioritize spending. In contrast, authoritarian patterns with minimal discussion space or focused solely on parents often lead to consumptive behavior as a form of rebellion against strict rules and heightened curiosity. Open dialogue between parents and children, discussing the differences between needs and wants, is a key strategy in reducing consumptive behavior. A study explains that children accustomed to discussing purchases with parents are better able to evaluate deeply and maturely before making desired transactions (Mujahidah, 2022). This dialogue not only covers permissions or prohibitions but also demonstrates parents' role in educating the reasons behind each financial decision.

Illustration of parents providing financial education to children
Source: Analogi, Jurnal Ilmu Sosial dan Humaniora

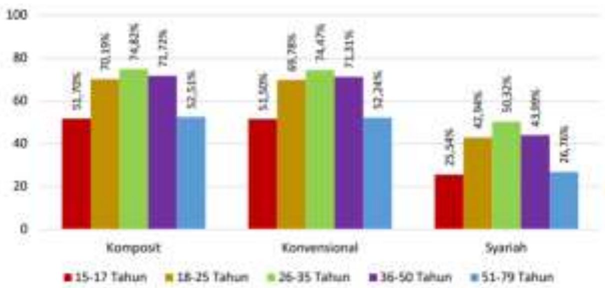
The quality of such communication is also influenced by parental behavioral consistency. Education on healthy consumption is more readily accepted by children if parents model behaviors consistent with the values conveyed during dialogues. Inconsistency between words and actions can weaken the message given. Therefore, open communication must be accompanied by parental role modeling.

Additionally, emotional bonds between children and parents are a crucial factor in forming wiser consumption behaviors. Children with strong emotional relationships are considered more capable of understanding values and guidance related to financial management (Utami et al., 2023). These bonds also help children develop skills to avoid relying on material possessions or the amount of money they have. Strong emotional support from the family, especially parents, creates stable self-esteem and better control over social pressures to buy certain items. Thus, children derive satisfaction from interpersonal relationships rather than material ownership.

Conversely, children with weak emotional bonds to parents are at higher risk of developing consumptive behavior as a coping mechanism (Alvian & Fauziah, 2019). Impulsive buying is often done by young people as an escape from emotional voids or to gain attention. For example, children rarely talked to by parents may spend more on unnecessary items like clothes or accessories just to feel happy temporarily. In contrast, strong bonds create emotional stability that encourages rational financial decisions and reduces impulsive buying. For instance, children accustomed to discussing expenses with parents can more easily control themselves when tempted to buy, as they can distinguish between needs and wants. Therefore, building healthy and strong emotional relationships with parents is a long-term strategy to curb excessive consumptive behavior among the younger generation.

Financial Literacy as a Bulwark Against Consumptive Behavior

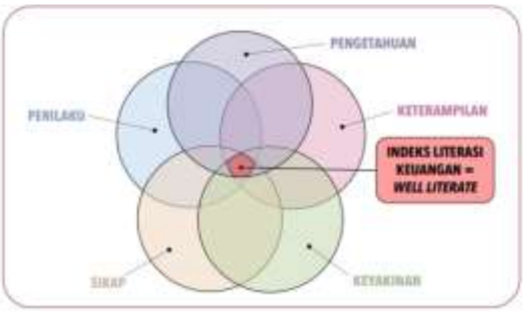
Financial literacy for children and adolescents can be defined as the ability to understand basic financial concepts, make informed financial decisions, and manage financial resources effectively according to their developmental stage (Sabila et al., 2024). The main components for this age group include understanding money and its value, basic saving and investment concepts, and the ability to differentiate between needs and wants. Financial literacy also covers understanding credit concepts, financial risks, and short-term financial planning.



Source: ojk.go.id

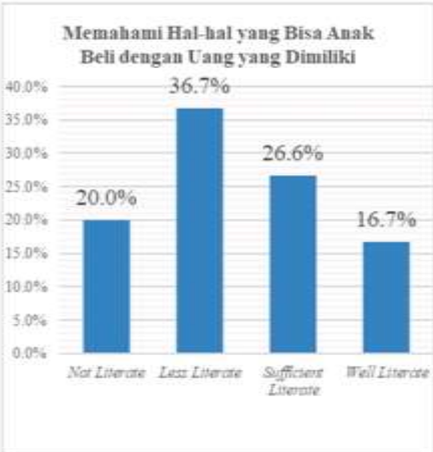
Data shows that the financial literacy index for the 26-35 age group (74.82%), 36-50 age group (71.72%), and 18-25 age group (70.19%) is relatively high compared to other groups. This fact is important because these age ranges represent the productive generation and the majority of young parents building families. High financial literacy in this group can serve as the primary bulwark in directing children's consumptive behavior, especially amid intense digital exposure and modern lifestyle trends. The majority of society, including adolescents and children, still has low financial understanding. Developing financial literacy in children and adolescents requires an approach tailored to their cognitive level and experiences. For elementary school-aged children, financial literacy focuses more on basics like recognizing currency values, understanding buying-selling processes, and developing saving habits (Kafabih, 2020). For adolescents, it can be expanded to more complex concepts like budgeting, understanding interest and credit, and evaluating simple investment decisions.

ISSN: 2654-8127



Source: ojk.go.id

Good financial literacy is formed from a combination of five elements: knowledge, skills, confidence, attitudes, and behaviors. These five aspects serve as important safeguards to prevent consumptive behavior by shaping wise and sustainable financial decisions. Data from the Financial Services Authority records that Indonesia's financial literacy index is only 38.03%, indicating low societal ability in making financial decisions (SNLIK, 2022). This highlights the urgency of early financial education so that the younger generation better understands money management, benefiting not only personal finances but also supporting family and societal economic stability.



Percentage of children's ability to understand financial literacy
Source: Jurnal Kumara Cendekia, UNS

Financial education from an early age will have long-term positive impacts on adult financial behavior. Research shows that children learning finances from elementary school tend to be more skilled in money management and have lower consumptive risks when entering adulthood (Amadi et al., 2023). Implementation should use methods suited to child development, such as educational games, simple economic simulations, or managing pocket money (Aryanto et al., 2022). Effective financial education can also leverage engaging and familiar technology for children, like financial education apps or games teaching financial concepts. This approach will increase children's interest and understanding of financial concepts.

Early financial education not only provides basic knowledge about money but also fosters independence and skills in financial planning. Children learn to budget, set priorities, and control spending. Understanding risks and returns helps them be more cautious of scams or bogus investments. Additionally, budgeting practice instills discipline and self-control skills.

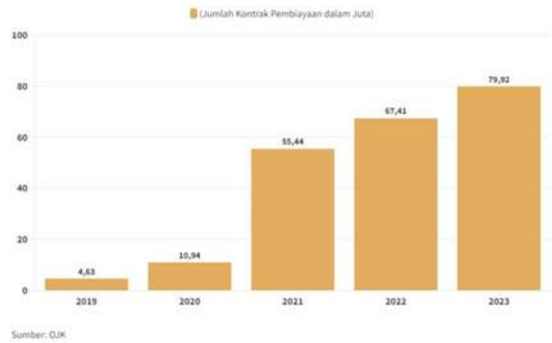
In this way, the younger generation can avoid consumptive behavior and be better prepared for future financial challenges like paylater features. The concept of shopping priorities teaches children and adolescents to separate wants and needs based on importance levels. The ability to prioritize spending helps manage limited finances more effectively. Simple exercises like listing needs and wants, then evaluating each item based on utility or durability, will help children become more rational when facing product offers that often encourage impulsive buying. Several studies show a strong relationship between financial literacy levels and healthy, responsible consumption patterns. A study on students found that individuals with high financial literacy are better able to restrain purchases, be selective with products, and consider value for money in transactions (Sintiani et al., 2025). They are more capable of resisting impulsive buying, more selective in product choices, and more focused on value for money in every transaction. Conversely, children with low financial literacy exhibit higher consumptive behavior and tend to make purchase decisions based on emotions rather than rational considerations.

Illustration of financial management against consumptive behavior at ages 15-22
Source: Jurnal Pengabdian Masyarakat Terintegrasi

Comparative studies across countries with varying financial literacy levels show that societies with high financial literacy have higher savings rates and lower household debt. Countries like Denmark and Sweden, which implement comprehensive financial education, have lower societal financial stress levels. This reinforces that investing in financial literacy is the most effective and cost-effective strategy to enhance societal welfare and strengthen national economic stability.

Online Shopping Trends, Paylater, and Challenges in Educating Children

Digital technology advancements have brought major changes in trade, with e-commerce now the primary shopping medium for society. Online shopping platforms provide easy access anytime and anywhere without hassle, making transactions smoother (Dewi et al., 2022). Developing digital payment systems, including paylater services, support even shorter shopping processes without upfront cash. However, this ease carries risks of increased consumptive behavior, especially among tech-dependent youth.



Data on the number of Paylater users in Indonesia
Source: ojk.go.id

Paylater services or "buy now, pay later" are the most popular innovations in Indonesia's e-commerce ecosystem. Data from a study shows continuous growth in paylater usage in Indonesia, with platforms like Shopee PayLater, GoPay PayLater, and OVO PayLater (Nurfitri et al., 2025). The system offers convenience with fast approval processes and minimal requirements, easily

ISSN: 2654-8127

accessible to various groups, mostly young people. However, this ease is not matched by knowledge and understanding of long-term financial consequences, posing significant risks of poor financial decisions impacting the future.

Increase in platform usage in e-commerce services and paylater access
Source: topbrand-award.com

The use of paylater services and the ease of e-commerce access have been proven to increase the risk of impulsive buying behavior among adolescents. A study shows that adolescents using paylater are 3-4 times more likely to engage in and repeat impulsive purchases compared to those transacting with cash or debit cards (Restike et al., 2024). This occurs due to psychological distance, where consumers do not immediately feel the financial impact of purchases, thus creating minimal "pain of payment" that typically restrains spending. This condition is further reinforced by marketing strategies that offer convenience and temporary satisfaction, often without providing information on long-term financial risks. Long-term risks of impulsive behavior and consumptive debt through paylater features include the formation of poor financial habits that persist into adulthood. Adolescents accustomed to paylater often struggle to develop patience (delayed gratification) and financial discipline, which are essential for long-term success. Additionally, a poor paylater payment history can affect credit scores and limit access to more complex financial products in the future, such as home loans or business financing. Therefore, education and control for adolescents are necessary to prevent the establishment of detrimental financial behavior patterns.

Monitoring gadget usage is the most important step in preventing consumptive behavior. This can be done by controlling children's exposure to digital consumptive stimuli. Efforts should not only include screen time limits but also monitoring of apps, content, and online activities. Since the younger generation are digital natives, supervision must be done wisely, such as implementing parental controls, device checks, and open discussions with children to strengthen emotional bonds. In addition to gadget supervision, limiting digital transactions is crucial to reduce the risk of consumptive behavior. Parents can implement family financial management systems, such as requiring approval for transactions above a certain amount, using prepaid cards with balance limits, or joint signature requirements on financial apps. These strategies should be developed alongside gradually granting financial independence based on age and maturity to avoid potential rebellion or children finding ways to circumvent the rules.

Parents also need to model what they teach as role models. Fundamentally, children tend to imitate parental behavior, so consistency between what is taught and practiced will enhance parenting effectiveness. Wise parents will conduct research before buying, use budgeting apps, and avoid impulsive shopping to set an example for children. Furthermore, families can offer alternative activities, such as sports, creative hobbies, or enjoyable social engagements, so children learn to find personal satisfaction without relying on consumption. Theoretically, this research explains the importance of family communication in the consumer socialization process from an early age. By applying open communication patterns and emotional closeness, children will develop adaptation skills and self-control to avoid impulsive buying behavior. Practically, the research results indicate that family discussions, gadget supervision, and parental examples are the most effective strategies in preventing consumptive behavior.

These findings are highly relevant for schools and financial literacy programs to involve families in financial education implementation, and can serve as input for digital financial policies to position families as the primary foundation of financial literacy.

CONCLUSION

Based on the results and discussion, it can be concluded that preventing consumptive behavior in children and adolescents requires a more comprehensive approach that integrates three main pillars: effective family communication, adequate financial literacy, and adaptive strategies to address digital technology challenges. Democratic family communication, characterized by mutual openness between parents and children, greatly aids in shaping wiser consumption habits through parental control, guidance, and education, supported by strong emotional bonds. Additionally, early financial literacy is essential because children need to be taught how to create budgets, develop saving habits, and prioritize spending. This will protect them from wasteful attitudes and help them learn to manage finances effectively for the future. Furthermore, new challenges such as paylater features in the digital era exist. To prevent children from accessing these features, parents can establish gadget usage rules, explain the risks of digital financial services, limit online transactions, and most importantly, provide direct examples of how to manage digital finances responsibly. On the other hand, prevention also requires strong support from schools and the government. Schools can integrate financial literacy into the curriculum through methods such as budget simulation exercises, educational games, or small-scale entrepreneurship projects. The government or policymakers can strengthen regulations on digital financial services while providing financial literacy programs that involve families. With good collaboration between families, schools, and the government, efforts to shape a younger generation that is wiser in managing consumption can proceed more effectively and sustainably.

REFERENCES

[1] Alvian, N., & Fauziah, N. (2019). Hubungan antara secure attachment orang tua-anak dengan kecenderungan perilaku konsumtif pada siswa SMA Islam Hidayatullah Kota Semarang. Universitas Diponegoro.

[2] Amadi, A. S. M., Suwarta, N., Sholikha, D. W., & Amrullah, M. (2023). Pemahaman pendidikan finansial sejak dini. Journal of Education Research, 4(3), 1419–1428.

[3] Arini, T., & Amalia, R. N. (2019). Peran keluarga dalam pembentukan konsep diri anak untuk menentukan karakter. Prosiding Seminar Nasional: Pertemuan Ilmiah Tahunan Politeknik Kesehatan Karya Husada Yogyakarta, 1(1), 20–30.

[4] Aryanto, S., Hartati, T., Maftuh, B., & Darmawan, D. (2022). Sastra anak berbasis ecoprenuership sebagai muatan pembelajaran literasi finansial di Sekolah Dasar. Jurnal Cakrawala Pendas, 8(3), 722–737.

[5] Della Sintiani, P., Astarini, D. A. O., Cahyani, A., Septian, D., & others. (2025). Studi Kuantitatif Pengaruh Literasi Keuangan, Gaya Hidup dan Cashless Societyterhadap Perilaku Keuangan Mahasiswa. Riset, Ekonomi, Akuntansi Dan Perpajakan (Rekan), 6(1), 61–76.

[6] Dewi, R. S., Wijaya, I. S., Sugiyanti, D. F., & others. (2022). Dampak E-Commerce Terhadap Perilaku Konsumen Dan Strategi Bisnis. Masarin, 1(2), 56–66.

[7] Ekström, K. M. (2006). Consumer socialization revisited. Research in Consumer Behavior, 10, 71–98.

[8] Fadli, M. R. (2021). Memahami desain metode penelitian kualitatif. Humanika, Kajian Ilmiah Mata Kuliah Umum, 21(1), 33–54.

[9] Ganefi, H. S., & Lesmana, A. S. (2024). Edukasi keuangan pelajar: Pengenalan investasi pada generasi Z untuk mencapai tujuan keuangan. Lamahu: Jurnal Pengabdian Masyarakat Terintegrasi, 3(2).

[10] Handary, C. (2025). Pengaruh Literasi Keuangan terhadap Perilaku Konsumsi Generasi Milenial. Circle Archive, 1(7).

[11] Ismawati, I. (2024). Pola Komunikasi Keluarga Dan Kualitas Emosional Remaja Pada Keluarga Broken Home Di Kota Semarang. Universitas Islam Sultan Agung Semarang.

[12] Kafabih, A. (2020). Literasi finansial pada tingkat sekolah dasar sebagai strategi pengembangan financial inclusion di Indonesia. Jurnal Pendidikan Ibtidaiyah, 2(1), 1–16.

ISSN: 2654-8127

[13] Kartini, A., Asmaniah, Z., Julianti, E., & Kunci, K. (2022). Pendidikan literasi finansial: dampak dan manfaat (sebuah kajian literatur review). Kode: Jurnal Bahasa, 11(3), 14–26.

[14] Kulsum, U. (2019). Analisis pengaruh tingkat literasi keuangan, kecerdasan spiritual, dan ekonomi orang tua terhadap pengelolaan keuangan mahasiswa. Universitas Islam Negeri Walisongo Semarang.

[15] Mae. (2025). Warga RI Makin Demen Belanja Online, Nilainya Ribuan Triliun. Cnbcindonesia.Com. https://www.cnbcindonesia.com/research/20250226183106-128-613957/warga-ri-makin-demen-belanja-online-nilainya-ribuan-triliun

[16] Mujahidah, A. N. (2022). Analisis Perilaku Konsumtif Dan Penanganannya (Studi Kasus Pada Satu Peserta Didik Di Smk Negeri 8 Makassar).

[17] Ningtyas, A. D., Zafirah, E., Faizah, J. N., Muhammad, A. F., & others. (2025). Analisis Pengaruh Sistem Paylater terhadap Keputusan Pembelian dan Kesehatan Finansial Generasi Muda. Jurnal Interdisipliner, 1(5), 158–170.

[18] Nurfitri, A. R., Dimyati, D., Winarsih, W., & Setyaningsih, E. (2025). Fenomena Peningkatan Penggunaan Paylater di Indonesia dan Dampaknya Terhadap Perilaku Masyarakat. Innovative: Journal Of Social Science Research, 5(2), 2963–2981.

[19] Otoritas Jasa Keuangan. (2025, Januari 10). Siaran pers bersama: Indeks literasi dan inklusi keuangan masyarakat meningkat, OJK dan BPS umumkan hasil survei nasional literasi dan inklusi keuangan (SNLIK) tahun 2025. OJK.go.id. https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Keuangan-SNLIK-Tahun-2025.aspx

[20] Putri, A. R., Khoimatul Husna, F., Ismail, H., Indraswati, T., & Sulistya, S. N. (2023). Peran orang tua dalam financial education pada anak usia dini. Analogi: Jurnal Ilmu Sosial dan Humaniora, 1(1), 66–72.

[21] Pradani, H. E., Pudyantinyas, A. R., & Nurjanah, N. E. (2024). Literasi finansial anak usia 5–6 tahun. Jurnal Kumara Cendekia, 11(3), 217–231.

[22] Putri, K. A. (2024). Terungkap! Ternyata Laki-laki Lebih Doyan Belanja Pakai Paylater. Infobanknews.Com. https://infobanknews.com/terungkap-ternyata-laki-laki-lebih-doyan-belanja-pakai-paylater/

[23] Restike, K. P., Prasasti, D., Fitriani, D. I., & Ciptani, M. K. (2024). Pengaruh Literasi Keuangan, Perilaku Pembelian Impulsif, Dan Gaya Hidup Terhadap Penggunaan Shopee Paylater Gen Z. Jurnal Akuntansi Bisnis, 22(1), 100–113.

[24] Runtiko, A. G. (2021). Kajian Literatur Naratif Pendekatan Teoritis Komunikasi Keluarga. Jurnal Common, 5(2), 134–143.

[25] Sabila, R. P., Pratiwi, Z. Y., Stella, S., Aminah, N., Putra, G. P., Sompie, D. M. C. M. A., Pramudia, A. S., Pasha, R. S., Amanda, O. D., Lim, R., & others. (2024). Edukasi Literasi Keuangan Untuk Anak Usia Dini Hingga Remaja. Innovative: Journal Of Social Science Research, 4(4), 14266–14278.

[26] Sari, N. E., & Andriani, D. N. (2019). Gaya hidup hedonis ditinjau dari kecerdasan finansial mahasiswa di kota madiun. EQUILIBRIUM: Jurnal Ilmiah Ekonomi Dan Pembelajarannya, 7(1), 21–26.

[27] SNLIK. (2022). SNLIK OJK 2022: Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat. Snki.Go.Id. https://snki.go.id/snlik-ojk-2022-indeks-literasi-dan-inklusi-keuangan-masyarakat-meningkat/

[28] Utami, S. R., Krisnatuti, D., & Yulianti, L. N. (2023). Determinan Perilaku Berisiko Pada Remaja Dari Perspektif Ekologi. Jurnal Ilmu Keluarga Dan Konsumen, 16(3), 261–273.

[29] Yonatan, A. (2024). Pengguna PayLater Indonesia Tumbuh 17 Kali Lipat dalam 5 Tahun Terakhir. Goodstats.Id. https://goodstats.id/article/pengguna-paylater-indonesia-tumbuh-17-kali-lipat-dalam-5-tahun-terakhir-355VL

[30] Yuttama, F. R., & Widadi, B. (2025). Penguatan Pendidikan Karakter Melalui Edukasi Literasi Keuangan untuk Remaja Sekolah Menengah. ARDHI: Jurnal Pengabdian Dalam Negri, 3(3), 18–28.