

CULTURAL EFFECT ON FINANCIAL LITERACY (LEARN FROM WULANDONI BARTER MARKET TRADER IN LEMBATA REGENCY)

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ABSTRACT

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The purpose of the study was to understand cultural factors and their influence on the financial literacy of Wulandoni traditional barter market traders in Lembata Regency, East Nusa Tenggara Province. This study uses a qualitative and quantitative approach. Data were collected by observation and in-depth interviews with selected informants. Questionnaires were distributed to 50 barter market traders who were determined randomly to determine the influence of culture on financial literacy using statistical measuring tools. The results showed that the barter market activity decreased from time to time in terms of quantity, quality, and execution time. Market participants who use barter and money systems are increasing. The factor that makes the barter market survive is the reason for the cultural traditions passed down from generation to generation. The traders believe that this tradition should not be violated because it will wreak havoc on them. The financial literacy of traders is in a low category in terms of general knowledge of finance, savings, loans, insurance, and investment. The statistical tests show a significant influence between culture and financial literacy on barter market traders. For this reason, in addition to strengthening cultural traditions, it is necessary to improve the financial literacy and cultural literacy of traders and the community, especially the younger generation, to continue to preserve barter market activities in Wulandoni.

Introduction

At this time, the existence of traditional markets is facing the challenges of global cultural flows (Brata, 2016). In addition, there is a conflict between traditional markets and modern markets (Yuspin, 2019). There are even conflicts between traditional markets and digital markets (Dewi, 2008). Traditional markets are more identified with selling places that are shabby, chaotic, muddy, stuffy, smelly, stuffy, and unstandardized products. Modern markets tend to be more in

demand with management systems that are more organized, clean, comfortable, and strategic. People who visit modern markets are considered more prestigious, especially teenagers. The digital market is also experiencing the same condition by taking advantage of advances in technological developments, making shopping activities easier, more convenient, and faster.

Traditional market is an integral part in the nation's economic wheel (Putra & Rudito, 2015). The traditional market is a space for

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commodity transactions for subsistence needs, the process of which is characterized by a rural atmosphere with a strong tradition. Which tradition is thought to have influenced his financial understanding and behavior. This is needed to maintain the existence of traditional markets because certain community groups still need them. The existence of traditional markets faces strong challenges amid a global culture that directly impacts consumer behavior (Guiso, Sapienza, & Zingales, 2006). The threat of modern markets is increasing day by day. It actively attracts buyers through all the excessive benefits and negative stigmas of traditional markets. To not be left behind by consumers and be able to compete in the modern market, the quality of service and management of traditional markets needs to be improved (Brata, 2016).

Traditional markets with a barter system (exchange of goods for goods) have been known for centuries since humans have not known money; until now, it is still maintained in some places. Even barter can survive as a means of trade and business financing in economic crises, both domestic and international (Ozgul, 2017).

Wulandoni traditional market is located in Wulandoni village, one of the southern coastal villages of Lembata Regency, East Nusa Tenggara Province, Indonesia. The Wulandoni market still maintains the barter transaction model in its transactions. The unique thing is that this market is still going on until now because there are customary reasons. It is an ancestral heritage, as a culture. The progress and decline of the barter market are always associated with an ancestral heritage that must be carried out. If not implemented, it can bring disaster to the local community (Hamado, Umar, & Maru, 2019). The relationship between Kotekelema (Superweel whales) and barter is entirely in the "shadow" of *adat* (tradition) (Blikololong, 2010). *Kotekelema* preserves *du-hope* (buying and selling/ bartering) because it is the main commodity in bartering. The important question is: how long will the bartering traditional market activity in Wulandoni still survive in the face of rapid progress in the modern market and digital market as it is today? What are the factors that make this barter market activity persist?

In fact, according to observations in the field, there is a downward trend in terms of quantitative, qualitative, and execution time in the Wulandoni barter market. The quantitative aspect is seen in the lack of presence of traders in the barter market, especially young people. The qualitative aspect is seen in the decreasing variety of goods being exchanged and the increasing number of traders using a dual system (barter and money). Meanwhile, the implementation time also decreases from the actual schedule set by the Wulandoni barter market operator.

The cultural factors referred to in this study are the entire system, ideas, actions, and results of human work in community life, which are made into human beings utilizing learning (Koentjaraningrat, 2003). Culture is a habit that can affect a person's personality. The culture inherent in a person's character will be able to affect his personality. Personal factors are a person's character that is different from others in response to events in the immediate environment in making choices, then expressed in action. Based on this description, it can be assumed that cultural factors influence financial literacy, which is a determining factor for the sustainability of the Wulandoni barter market.

In Ghana, cultural values contradict the acquisition of financial knowledge (Agyei, 2018). In addition, the Protestant belief reinforces that small and medium enterprises (SMEs) will take advantage of growth opportunities due to financial literacy. SME owners should consider the main thoughts in designing financial literacy programs. (Suharto, 2016) results show a positive influence of culture on a person's characteristics. This finding shows that if there is an increase in obtaining information, positive habits, social standing, and community knowledge, then personal characteristics, life cycle, quality of life, and economic situation will also increase. Financial literacy and cultural values of SME owners are organizational resources that can improve the performance (growth) of SMEs through sustainable competitive advantage (Agyei, 2018).

If individuals have good financial literacy, they will be smarter in managing personal finances to achieve prosperity (Yushita, 2017). To achieve a good literacy

level (well literate), it is necessary to change behavior so that individuals have the skills and confidence to use knowledge to identify financial products and services. Changes in behavior can be achieved through a process that starts from initial habituation so that it is formed as a financial culture (Makdissi, Nehme, & Chahine, 2020). In the traditional trading community in the Wulandoni market with a cashless transaction pattern, the influence of culture on financial literacy is an important question to understand.

Method

This research was designed with two approaches, quantitative and qualitative (mixed method) (Sugiyono, 2014). The quantitative approach is intended to measure the influence of cultural variables on financial literacy by using a regression equation model through hypothesis testing. The variables to be measured are translated into variable indicators. Then the indicator is used as a starting point for compiling instrument items in the form of statements or questions. The answer to each instrument item uses a Likert scale with a gradation from very positive to very negative. The Likert scale measures the attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2014).

Meanwhile, further investigation was carried out using non-participating observation techniques and in-depth interviews, and focused discussions on selected informants such as traders, market managers, traditional leaders, community leaders, religious leaders, and government. A sampling of the traders using simple random considering that the population is homogeneous based on the scale of their business. The population size is dynamic, ranging from 300 to 400 traders. The sample size is determined using judgment, reaching 50 Wulandoni barter market traders.

Results And Discussion

A. Wulandoni Traditional Market Profile

The Wulandoni barter market is a people's market, weekly market, a traditional market that is treated as a cultural asset, local assets, and regional assets that will be developed as targets for cultural tourism objects under the provisions of the United Nations World

Tourism Organization (UNWTO) (2017). The plan to develop the Wulandoni barter market as a cultural tourism object is made in one package with fishers' traditional whaling tourism object in Lamalera Village. A whale is the main commodity in barter which is considered sacred because it is believed to be the incarnation of ancestors. Whaling in Lamalera is the only one on Lembata Island or together with Lamakera Village in the Solor Islands. Two villages in East Nusa Tenggara, even in Indonesia and the world, still apply the tradition of catching whales using traditional tools (Blikololong, 2010). The distance between the Wulandoni market and Lamalera Village is only ± 2 km with smooth transportation. These two objects have something in common: they have inherited material from generation to generation, with a unique and distinctive system, belief, tradition, and culture.

Wulandoni barter market traders can be divided into two groups, namely: groups of traders from rural villages based on agriculture such as *Boto, Puor A, and Puor B, Imulolong, Posiwatu, Belabao*; then a group of traders from coastal villages based on fishers such as *Lamalera A, Lamalera B, Leworaja, Ataili, Pantai Harapan and Wulandoni*. The coastal villages have a rocky topography that does not allow them to cultivate gardens for their livelihood. Coastal villages rely heavily on barter markets for family food needs. Even though coastal residents do not have cash, they can exchange their marine products for garden products from inland residents and vice versa.

The Wulandoni barter market is held every Saturday from 08.00 to 12.00 Central Indonesia time (WITA). Participants from inland residents who brought agricultural products waited in place, while residents from the coast would come to them after the market foreman's whistle sounded. The Wulandoni village government collects some duties or taxes during the market. They can use money and can also use the goods they bartered. Usually, when the traders' needs have been met, they immediately leave the market without command by using passenger car

transportation, motorcycle taxis, or renting cars from their respective villages.

Traders from remote villages brought agricultural products such as various fruits, vegetables, corn, rice, bananas, tubers, betel, areca nut, tobacco, and coconut oil. Meanwhile, traders from coastal villages exchange specific seafood products such as wet fish, salted fish, dried fish, salt, and seaweed. The exchange process between traders does not use a standard unit of account. However, it uses a local unit of account called "monga ."One monga is worth half a dozen (1 = 6), or two mongas are worth a dozen (2 = 12). For example, one medium-sized fish can be exchanged for 6 corn stalks or 6 ripe bananas. One piece of whale valued at 2 monga can be exchanged for 12 corns or 12 bananas. Based on observations, this monga unit of account is not strictly enforced, more than a mutual agreement between the owners of the goods to be exchanged (Hamado et al., 2019; Lolon, 2020).

B. Wulandoni Barter Market as a Cultural Asset

The history of the start of the Wulandoni barter market is not known. Nowadays, there are two known versions. The first version, when the ancestors' exodus due to the tsunami that hit the island of Lembangan, an island located between the islands of Lembata, Alor, and Baranusa islands. The ancestors of the Lamanudak tribe were stranded around Harapan Beach (the current name is located on the southern coast of Lembata Island). They were received in Nua Lela Village by three tribes, namely Lamakraja, Motong Tribe, and Ledun. Some of them are fishers who later occupied the Lamalera area, which has difficult conditions with steep rocks. Every time they catch fish, they bring it to be exchanged for garden produce from inland residents at the Wulandoni market. Thus, all activities in the barter market must be known to the tribes in Lamalera because they are the ones who opened the barter market (Costa, 2021).

The second version, the barter market, started in the 19th century when the Dutch colonialists tortured/punished people who did not pay taxes/duties by

forcing them to open access roads between villages on Lembata Island. So, there was a meeting between the inland and the coastal communities. They began to feel the need for each other, so there was an exchange of provisions between the workers in the Habe event (meaning meeting). Every worker from the interior brought agricultural products, and workers from the coast prepared fish to be exchanged. The emergence of a barter market in the Wulandoni District is an initiative of two tribes: the Wukak tribe in the Lewuka area in Belobao Village and the Lamanudak tribe in Lamalera Village. The agreed location was in Wulandoni, which means the market in Wulandoni, namely Wule (meaning: market) and Doni (name of the warlord from Lebala village who had power in Wulandoni at that time). The Lamalera people make Peledang (a boat used to catch whales), then contact the Lewuka people to hold a ceremonial inauguration of a peledang called Lerantene. During the Lerantene event, the Lamalera people came with new traders and fish. In contrast, people from the hinterland brought plantation produce. In addition to the Lerantene event, the Groi Tena event (Groi means launching/floating and Tena means boat). The Groi Tena ceremony is held when Lamalera whaling fishers return from whale hunting. The event of establishing the Wulandoni barter market through a traditional oath became part of the celebration and ritual of Groi Tena (Hamado et al., 2019; Lolon, 2020). The Groi Tena ritual is the forerunner of the barter market in Wulandoni. Until now, it has always been commemorated by conducting traditional ceremonies between the Lamalera coastal community and the Lewuka inland community on Saturday (market day), and every time there is a new whaling boat (peledang) (Hamado et al., 2019).

C. Barter Market Trader Financial Literacy

Demographic characteristics and traditional or cultural backgrounds of barter market traders in Wulandoni Village are thought to influence their financial literacy. Demographic characteristics of respondents in adult age, female gender,

marital status. The majority are Catholic, primary to secondary education level, small to medium family dependents, and experience as a moderate traders. The financial literacy of traders follows the classification based on (Chen & Volpe,

1998), namely understanding of managing personal or family finances, understanding of savings and loans, insurance, and investment.

This study uses 50 respondents with a financial literacy profile as follows:

Table 1
Financial Literacy Profile of Wulandoni Barter Market Traders

No.	Dimension	Quantity	%
1	2	3	4
1.	Understanding of managing personal/family finances		
	- High	18	36,00
	- Normal	20	40,00
	- Fair	12	24,00
2.	Understanding of savings		
	- High	10	20,00
	- Normal	22	44,00
	- Fair	18	36,00
3.	Understanding of Loans		
	- High	12	24,00
	- Normal	18	36,00
	- Fair	20	40,00
4.	Understanding of old-age insurance/guarantees		
	- High	6	12,00
	- Normal	12	24,00
	- Fair	32	64,00
5.	Understanding of long-term investment		
	- High	4	8,00
	- Normal	12	24,00
	- Fair	34	68,00
	Average :		
	- High		20,00
	- Normal		33,60
	- Fair		46,40

Source: Primary data processing, 2021

With secondary/basic education level and adult age, traders' ability to manage family finances is moderate to well-off. The medium category means that small and simple families do not have life needs that are too complicated and complex. The head of the family (husband) works as a seasonal farmer, so the needs of family life can be met with assets owned from the garden (inland traders) and marine products (coastal traders). Food needs that cannot be met will be obtained through an exchange process in the barter market. The needs of traders who are not available or not obtained in the barter market will be met by selling long-term plantation crops such as candlenut, cashew, and coconut (inland) and the sale of marine products

(coastal). Some respondents cannot manage family finances because they do not have fixed assets from plantations or become plantation farm laborers. The sea weather is not conducive, or catches are lacking.

The trader's understanding of the majority of savings is moderate. Apart from the lack of financial institutions around them, this is also due to the very low level of trust in financial institutions. Some still keep their money at home or in a cooperative in the district capital. The understanding of traders on the majority of loans is low. This is due to the lack of financial institutions in the area. Traders consider the business of borrowing money from a bank or cooperative to be very troublesome. Some traders borrow money

from moneylenders who come to their homes with daily installment payments. A common understanding of old-age insurance/guarantees. Most of them never think about it because they think their children and grandchildren will get used to the conditions of deficiency experienced by their parents. Understanding of long-term investment is low. If what is meant is an investment in money or valuables, they generally do not own the item. Based on the explanation above, it can be concluded that the financial literacy of the Wulandoni barter market traders is in a low category.

D. The Influence of Culture on Financial Literacy

Previously, the instrument was tested using validity and reliability tests on a questionnaire that would be circulated to the respondents of the Wulandoni barter market traders. The independent variable (X) is culture with 6 statement items, and the dependent variable (Y) is financial

literacy with 6 statement items. The test of the validity of the Culture variable produces a correlation coefficient (r arithmetic) greater than r table (0.2732), then it is said to be valid. Likewise, all financial literacy variables are valid statement items, so they are feasible to be used in this study. The reliability test with Cronbach's Alpha obtained results on the cultural variable of 0.284 and the financial literacy variable of 0.811, greater than rtable 0.2732. So the two variables are reliable and feasible to be used for the next testing step. Likewise, in the classical assumption test, the data is normal. There is no multicollinearity and heteroscedasticity, so it is feasible for further testing.

This study uses a single regression method to test the hypothesis of the relationship of culture to financial literacy with the following coefficient values:

Table 2
Coefficients

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-23.571	6.879		-3.426	.001
	Culture (X)	1.801	.271	.692	6.646	.000

a. Dependent Variable: Financial Literacy (Y)

Based on the table above, the following regression equation is obtained:

$$\text{Financial literacy} = -23.571 + 1.801X$$

Based on this equation, if culture equals zero, financial literacy is -23.571. Meanwhile, if culture increases by one unit, financial literacy will increase by 1.801.

Based on the table above, it is known that the significant value (p-value) of the cultural variable is 0.000. This value is smaller than the research significance level set at 0.05. So the decision is H0 rejected, so H1 is accepted, meaning that culture significantly influences financial literacy.

Tabel 3
Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.692 ^a	.479	.468	2.25935

a. Predictors: (Constant), Culture (X)

The output results in the table above show that the coefficient of determination is

0.479. These results indicate that the influence of culture on financial literacy is

47.9%. The remaining 52.1% is influenced by other factors not examined. Based on this quantitative analysis, it is clear that culture has a significant effect on the financial literacy of the Wulandoni barter market traders.

Discussion

Geographical and topographical conditions strongly influence the Wulandoni barter market. The Wulandoni area is located on the southern coast of the island of Lembata, overlooking the Sawu Sea. It is lined with high and steep hills. People are classified only into coastal communities and mountainous or inland communities. Many coastal communities make a living as fishermen, while many mountain communities make a living as seasonal plantation farmers. These differences create an interdependence of needs that makes a habit of bartering between marine products and garden products difficult to eliminate.

All related parties (stakeholders) wish to maintain the existence of the Wulandoni barter market because it is believed to be an alternative to meet the community's economic needs other than for traditional or cultural reasons. Efforts to maintain the Wulandoni barter market because it is a traditional or cultural heritage as one of local wisdom is not enough because Wulandoni barter market traders have low financial literacy and financial management behavior. Cultural aspects must be combined with financial literacy and good financial management behavior. Both of these things must be a concern to improve the status as a cultural tourism area and improve the welfare of barter market traders in particular and society in general.

Based on the hypothesis test results, it turns out that the cultural variable has a positive and significant effect on financial literacy. This means that every cultural intervention has a significant impact on financial literacy. Culture does not harm financial literacy for Wulandoni barter market traders. This result also means that traders' financial literacy can be improved by increasing the role of culture (Hamado et al., 2019). Financial literacy can be improved through the role of community leaders, traditional leaders, religious leaders, and

government figures in their respective fields of duty.

This research supports (Agyei, 2018) research in his research in Ghana that Protestant beliefs strengthen the possibility that SMEs will take advantage of growth opportunities due to financial literacy. The relationship between financial literacy and SME growth depends on the cultural context. The study recommends that (1) religious bodies should embed financial education in their teachings; (2) financial literacy training programs for SME-Owners must be tailored to their needs; and (3) The cultural beliefs of SME owners should be the main consideration in designing financial literacy programs. This program aligns with the government's program to develop people's markets (Perdagangan, 2015).

Cultural literacy is also needed, especially for young people, in maintaining cultural heritage to increase understanding of financial literacy in a cultural context. The participation of young people in bartering activities is still very low compared to the global cultural exposure through social media today. However, the optimism remains as expressed by the youth leaders on the occasion of the focused discussion. For this reason, the role of traditional leaders, religious leaders, and community leaders is needed to pay attention to increasing cultural literacy and financial literacy. The role of culture is also needed to improve economic performance (Pratikto, 2012) and (Guiso et al., 2016).

Hirsch, a literacy figure, explained that the meaning of cultural literacy is the ability to understand and participate in one's own culture. A well-literate about culture can display certain gestures, symbols, or verbal expressions that express language, dialect, stories, or entertainment. On the other hand, culturally non-literate people do not understand culturally conditioned satire, conversation, or events (Hirsch Jr, Kett, & Trefil, 1988).

In its existence as a cultural heritage of local ancestors, the barter market means that the meaning of cultural literacy is limited by expression and language and can be broadly described through behavior, food, clothing, art, and ceremonies. These are expressions of values, traditions, mindsets, beliefs, perceptions, and statuses. Thus, literacy is

closely tied to a regional basis with a unique culture.

Conclusion

The results showed that the Wulandoni barter market activity decreased from time to time in terms of quantitative, qualitative, and implementation time. Market participants who use barter and money systems are increasing. The factor that makes the barter market survive is the reason for the cultural traditions passed down from generation to generation. The traders believe that this tradition should not be violated because it will wreak havoc on them.

Efforts to maintain the Wulandoni barter market as a traditional or cultural heritage are not enough. Wulandoni barter market traders have low financial literacy and financial management behavior in terms of general financial knowledge and understanding of savings, loans, insurance, and investment. Cultural aspects must be combined with financial literacy and good financial management behavior. These two things must be a concern to improve the welfare of barter market traders and society in general.

Based on the hypothesis test results, it turns out that the cultural variable has a positive and significant effect on financial literacy. This means that every cultural intervention has a significant impact on financial literacy. Culture does not harm financial literacy for Wulandoni barter market traders. For this reason, it is necessary to improve the financial literacy and cultural literacy of traders and the community, especially young people who will inherit the culture of the Wulandoni barter market.

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