

**TRANSFORMATION OF THE FINANCIAL MANAGEMENT SYSTEM OF SEKAA
TRUNA TRUNI
(STUDY AT SATYA MANDALA GIRI COLLEGE OF SCIENCES, GITGIT VILLAGE)**

Ni Putu Erni Asih

Faculty of Economics, Ganesha University of Education, Indonesia
(erni.asih@undiksha.ac.id)

Putu Sukma Kurniawan

Faculty of Economics, Ganesha University of Education, Indonesia
(putusukma@undiksha.ac.id)

I Made Dwita Atmaja

Faculty of Economics, Ganesha University of Education, Indonesia
(dwita.atmaja@undiksha.ac.id)

ABSTRACT

This study examines the transformation of the financial management system at Sekaa Truna Truni (STT) Satya Mandala Giri in Gitgit Village as a response to the increasing demands for accountability and transparency in traditional youth organizations. The underlying phenomenon is the lack of documented and transparent financial recording systems in many STTs, raising questions about how the process of adapting to a more modern financial system can occur in such a traditional structure. The novelty of this study lies in revealing the gradual process of change from manual recording to a combination of manual and digital systems, which has not been widely studied in the context of Balinese traditional organizations. This study uses a descriptive qualitative approach with interview techniques, observation, and documentation of STT administrators as well as analysis of available financial documents. The results of the study show that the transformation of the financial management system was carried out in stages, starting from simple recording to the use of Excel, as well as the integration of social media as a means of reporting to members. In conclusion, this transformation creates a financial system that is more transparent, accountable, and adaptive to technology, while still maintaining local values such as ngayah and deliberation. The implication is that this model can be an example for other indigenous youth organizations in developing a modern financial management system without abandoning local wisdom.

Keywords: financial transformation, indigenous youth organizations, transparency, digital technology

INTRODUCTION

The transformation of the financial management system in local organizations such as Sekaa Truna Truni (STT) reflects the dynamics between preserving traditional values and adapting to changing times. In Bali, STT is a youth organization that functions as a forum for self-development for unmarried Hindu youth. The uniqueness of STT as a social organization based on custom makes it important to study, especially in terms of financial governance which has so far been dominated by a manual recording system. According to Widiarini (2022), STT has an important function as a medium to develop creativity, skills, and social concern of the younger generation towards society and its environment. However, in practice, financial management in this organization still faces various challenges, such as low levels of transparency, minimal systematic financial documentation, and limited use of information technology in the financial administration process.

This problem is increasingly complex along with the involvement of Generation Z, which has very different characteristics from previous generations. This generation is known to be adaptive to digital technology and has high expectations for transparency and efficiency. According to Candrakusuma and Dewinda (2024), Gen Z tends to think critically and innovatively in managing organizations and demands an open and participatory system. This presents new challenges in STT financial management, because in addition to being required to maintain traditional values such as *ngayah* and *gotong royong*, this organization also needs to accommodate changes in the mindset of the younger generation. These challenges include the need to adapt to digital technology, mastery of cloud-based financial management systems, and the security of members' financial data (Damayanti et al., 2024).

In this context, the transformation of the financial management system becomes important to study. This study focuses on STT Satya Mandala Giri in Gitgit Village as a case study, considering that this organization reflects the dynamics between preserving tradition and adapting to modernity. This STT consists of young people from three different hamlets, namely Banjar Dinas Gitgit, Banjar Dinas Pererenan Bunut, and Banjar Dinas Wirabhawana, and since its establishment in 1983, has shown consistency in maintaining cultural, religious, and social activities of the community. According to its founder, Ketut Nengah Diana, the financial management system in the early days was still very simple and did not meet the principles of accountability, which resulted in difficult financial reporting and low levels of transparency in the use of organizational funds.

Along with the development of the times and the need for orderly financial governance, this STT has begun to transform through the application of technology such as Microsoft Excel, as well as sharing financial reports digitally through social media such as WhatsApp. In fact, in an effort to strengthen transparency and accountability, the principles in ISAK 35 have begun to be adopted. ISAK 35 emphasizes the importance of presenting financial reports that can be understood by stakeholders, are transparent, and in accordance with the characteristics of non-profit organizations such as STT (Lubis et al., 2023). This transformation is important because it has an impact on the efficiency of fund management, order in documentation, and the active involvement of members in understanding and supervising the use of organizational finances.

Although several studies have discussed the financial management of youth organizations, none have specifically discussed the transformation of the financial system in the context of local culture-based organizations such as STT. Widiarini (2022) studied the financial system of STT Mekar Sari Krama

Jangkaan and concluded that although the management is simple, it still follows the general stages of financial management, such as planning and accountability. Karim et al. (2023) also highlighted the need for transformation in the financial system of student organizations due to minimal involvement in program planning, and slow budget disbursement. However, these studies have not yet described how organizations such as STT that are based on customs and are colored by local values can adapt to a modern financial system based on technology and the principles of good governance.

This study is here to fill this gap by offering an analysis of the process of transforming the financial management system at STT Satya Mandala Giri. By involving the younger generation, especially Gen Z, who play an active role in the management system, this study presents a new perspective on how traditional organizations can adapt to technological developments and accountability demands. As stated by Saraswati and Nugroho (2021), the use of digital systems can provide convenience as well as challenges for organizations, especially in terms of data protection and program sustainability. Aquina et al. (2023) also emphasized that the younger generation demands transparency and involvement in organizational decision-making, including in financial aspects. Therefore, this study not only discusses administrative aspects, but also explores cultural, participatory, and digital dimensions which are important foundations in building a relevant, efficient, and sustainable organizational financial system.

LITERATURE REVIEW

Social accounting theory provides a strong conceptual foundation in understanding the transformation of financial management systems in traditional community organizations. Hidayati et al. (2024) explain that social accounting is a study of the social and environmental impacts of an organization's economic activities and how these impacts are measured, managed, and reported to stakeholders. This theory broadens the scope of accounting from merely presenting financial statements to include social and environmental accountability. In the context of STT, which functions as a social, cultural, and religious institution, this approach is very relevant. The transformation of the financial system must consider social values, transparency in the use of funds, and collective involvement in decision-making, so that the new system is not only technically efficient but also responsive to the values and needs of the community.

In terms of financial management, Supiyanto et al. (2023) stated that this process involves planning, implementing, monitoring, and evaluating finances, both individually and organizationally. Financial management includes budgeting, fund allocation, and investment strategies that support organizational efficiency. Jirwanto et al. (2024) emphasized the importance of combining science and practice in managing financial resources efficiently. Widhiastuti (2024) added that financial planning is dynamic and sustainable, and plays an important role in achieving short-term and long-term goals.

Financial management in local organizations such as STT has unique characteristics because it is not profit-oriented. Andhityawati and Darma (2022) explain that non-profit organizations require budget planning, diversification of funding sources, mission-based investment, accountability of financial reports, and structured risk management. Supiyanto et al. (2023) also mention the basic principles of financial management such as consistency, accountability, transparency, continuity, integrity, good management, and application of accounting standards.

Several previous studies strengthen this framework. Risdayanti and Sujana (2022) showed that STT is a place to learn social values such as discipline and mutual cooperation for the younger generation.

Prabowo et al. (2024) and Latif et al. (2023) emphasized the importance of financial literacy and digital technology in empowering youth organizations such as Karang Taruna. Rachmania and Sefudin (2022) showed that understanding financial literacy significantly improves money management behavior. Widiarini's (2022) research on Sekaa Truna Truni in Bangli concluded that its financial management, although simple, follows general stages such as planning, implementation, and accountability. Karim et al. (2023) highlighted the need for transformation of the financial system of student organizations to increase efficiency and member involvement. Widjanarko et al. (2019) and Istiqomah et al. (2023) emphasized the importance of financial training in increasing the capacity of youth organizations in recording and reporting.

At STT Satya Mandala Giri, this organization was formed based on the awareness and social responsibility of the younger generation and plays a role in traditional, religious, and cultural preservation activities (Ariyoga, 2020). Its existence not only strengthens the identity of Balinese youth but also becomes an important part of community-based development. As found by Wati and Dewi (2021) in a study of Sekaa Santhi, although financial management is carried out simply, the principles of transparency, participation, and justice are still upheld.

METHODS, DATA, AND ANALYSIS

This study uses a descriptive qualitative approach that aims to comprehensively understand the phenomenon of the transformation of the financial management system in a traditional-based youth organization, namely Sekaa Truna Truni (STT) Satya Mandala Giri in Gitgit Village, Sukasada District, Buleleng Regency. This approach was chosen because it allows researchers to explore the meaning, behavior, perceptions, and actions of organizational actors through language descriptions. This study focuses on the object of the STT financial management system, while the subjects include administrators, active members, traditional leaders, and village officials involved in the practice and financial decision-making of the organization. The selection of informants was carried out purposively, by considering the level of knowledge and involvement of informants in the objects studied, such as STT founders, alumni leaders, traditional village leaders, village heads, STT leaders and vice leaders, treasurers, secretaries, and members who actively participate in organizational activities.

The data in this study were obtained through a combination of primary and secondary data. Primary data were collected directly from the original source through in-depth interviews with relevant informants, as emphasized by Rusmini (2017:94), that primary data is data obtained directly through the interview process with related informants. Meanwhile, secondary data was obtained from supporting documents such as financial reports, records of income and expenses, and activity receipts, as explained by Rusmini (2017:95), that secondary data is data obtained from sources other than the main object to support and strengthen the research results.

In the data collection process, researchers used interview, observation, and documentation methods. Interviews were conducted in an unstructured manner to be flexible and allow for deeper exploration of the experiences and understanding of STT administrators and members regarding changes in the organization's financial system. Nashrullah et al. (2023) stated that unstructured interviews provide the flexibility to explore information more openly and comprehensively according to the responses of the informants. In addition, researchers also conducted direct observations of organizational activities to observe the financial administration process, member participation, and obstacles that emerged during the transformation

process. Observation is seen as a complex method because it involves systematic recording of observed phenomena and has the ability to capture dynamics that are not recorded in formal documents (Nashrullah et al., 2023). The documentation method is used to trace written information in the form of reports, transcripts, minutes, and archives of organizational activities. According to Rusmini (2017), documentation is a non-human data source that is stable and accurate and can be analyzed repeatedly to obtain a deeper and more objective understanding.

Data analysis was carried out following the Miles and Huberman model which includes three stages, namely data reduction, data presentation, and drawing conclusions and verification. Data reduction was carried out from the beginning of data collection and continued continuously to filter important information related to cash management patterns, decision-making mechanisms, and forms of innovation in the financial system. This process helps build a sharp interpretive narrative about the structure and culture of the organization undergoing transformation. Data presentation is carried out in the form of descriptive narratives, tables, and thematic charts to systematically describe the process of financial system change from the aspects of organizational structure, recording, fund distribution, and accountability. The final stage is drawing conclusions and verification, which is carried out through an inductive and deductive approach to formulate conceptual findings regarding the changes that have occurred. The conclusions produced are a synthesis of various field data that have been analyzed in depth and reflect the process of financial management transformation in STT Satya Mandala Giri as a whole (Hardani et al., 2020).

To ensure the validity of the data, this study uses triangulation techniques. According to Haryoko et al. (2020:412), triangulation is a technique introduced by Denzin as a way to increase the validity and reliability of data in qualitative research. In this study, researchers apply method triangulation by combining interviews, observations, and documentation, as well as triangulation of data sources by comparing information from old administrators, new administrators, traditional leaders, and village officials. This combination provides a more diverse and comprehensive perspective on the phenomenon being studied, and strengthens the researcher's interpretation of the dynamics of change in the financial management system of the local tradition-based youth organization.

RESULTS AND DISCUSSION

The results of the study show that the financial management system of STT Satya Mandala Giri before undergoing transformation was still traditional, simple, and not formally structured. Financial recording was only done manually using ordinary notebooks with two main columns, namely income and expenses, without a standard format, initial and final balances, or supporting transaction documents. This shows that the financial administration system is highly dependent on the memory and integrity of individual administrators, especially the treasurer and chairman of STT. This situation reflects the limited access to technology and understanding of formal administration at that time. The storage of funds was carried out physically by the chairman of STT in a small box, which was always brought to every activity or paruman. This system does not utilize modern financial facilities such as bank accounts or LPDs, which causes a high risk of loss or unclear accountability when there is a change in management. This confirms that the financial system in the early days prioritized trust-based values and ngayah culture as the foundation of its operations.

The source of STT funds at that time came from member contributions and donations from traditional villages. This limitation is understandable because the organization's activities at that time were not as complex as they are now, so the need for funds was relatively smaller. However, the absence of accurate financial records or a standard reporting system created an information gap among members, especially when not all members could attend the meeting. In terms of reporting, financial information was only conveyed verbally in the STT's internal forum, without written documentation. This situation resulted in weak accountability and the inaccessibility of information to all members equally.

Theoretically, this condition can be explained by using the traditional institutional approach in community organizations, where cultural values and social relations are the main foundations in organizational governance. However, as time goes by, the number of members increases, and the complexity of activities and the need for more accountable reporting increases, this system is no longer considered adequate. Therefore, the need for transformation of the financial management system is inevitable to maintain the sustainability of the organization, increase efficiency, and ensure transparency in fund management.

If previously financial management was only done manually with a traditional approach, currently the organization implements a dual system, namely manual and digital recording that complement each other to maintain accuracy, transparency, and mitigate the risk of data loss. The use of simple software such as Excel and distribution of reports via WhatsApp are forms of adaptation to the digital era, while facilitating the distribution of financial information to all members quickly and evenly. By combining digital recording and written archives, the organization not only ensures the completeness of documentation, but also maintains the traditional principle of prudence that has become a local heritage.

This transformation was driven by the need for a more efficient and accountable system, given the increasing intensity of organizational activities and the large number of sources of funds that need to be managed. Interview results show that the STT financial system is now based on three main stages: planning, implementation, and accountability. At the planning stage, the management prepares the Expenditure Budget Plan (RAB) through member discussions, ensuring transparency in decision-making and accurate budget estimates. The implementation stage is carried out with strict supervision, where the treasurer acts as the fund manager who must always coordinate with the chairman before disbursing funds. All transactions are recorded and accompanied by physical evidence such as notes or receipts. Meanwhile, at the accountability stage, reports are prepared in detail in manual and digital form, then shared with members through meetings or digital media such as PDFs in WhatsApp groups.

In terms of funding sources, the organization has various funding channels, ranging from membership fees, community donations, canang sales during odalan ceremonies, to fines stated in the organization's awig-awig. This shows that STT Satya Mandala Giri has developed a diverse and inclusive financial system, in which every element of the indigenous community is actively involved in supporting the sustainability of the organization. This approach is in line with the theory of social participation in managing community organizations, which emphasizes the importance of collective involvement in maintaining the existence of customary-based social institutions. In addition, the implementation of awig-awig-based rules as a source of income such as fines for out-of-village marriages illustrates the success of the integration between customary norms and modern financial management.

This analysis shows that the change in the financial system at STT is not only a result of the availability of technology, but also a response to the organization's need to be more accountable, transparent, and adaptive to change. The success of this transformation lies in the organization's ability to bridge local values with a modern management approach. This proves that a youth organization based on tradition in Bali is able to transform systematically without losing its traditional identity, even strengthening its existence and social legitimacy amidst the challenges of the times. Thus, the transformation of the financial system at STT Satya Mandala Giri not only answers administrative problems, but also becomes a solution to the gap in organizational management that has so far relied solely on trust.

The results of the study show that the dominance of Generation Z in the management of Sekaa Truna Truni Satya Mandala Giri has brought about a significant transformation in the organization's financial management system. The typical characteristics of Generation Z, such as high digital literacy, a tendency towards transparency, and a collaborative spirit, are the main driving factors in changing financial governance to be more modern, adaptive, and efficient. The implementation of a combination of manual and digital recording systems is clear evidence that this generation is able to utilize technology to improve the quality of financial reporting without abandoning traditional prudent principles. Financial transactions are now not only recorded in cash books, but also processed in spreadsheets such as Excel, which are then shared in digital format to all members via social media such as WhatsApp. This shows that the use of digital technology is not just a practical choice, but part of a commitment to accountability and equal distribution of information among members.

This change also answers the challenges mentioned in the study by Damayanti et al. (2024), namely how the younger generation deals with the complexity of technology and information quickly. Generation Z's adaptability to digital technology not only accelerates the management process but also increases members' trust in the management. Data collected from in-depth interviews show that members do not demand complex financial reports, but rather expect honest, open, and accessible records, in accordance with the basic principles of social accountability in social accounting theory. This theory emphasizes the importance of accountability based on community values, where accountability is not only technical, but also moral, by involving the participation of all members and respect for customary structures such as *kelian adat*.

Furthermore, the application of accounting principles in the financial management of STT, although not yet following formal standards such as ISAK 35, has reflected a good understanding of the concept of accountability and transparency. Bookkeeping is still done simply, but is able to show details of income from various sources such as membership fees, community donations, sales of *canang*, and *panepak kulkul* fines. All income and expenses are recorded with transaction evidence and reported to members and customary leaders in the *paruman* forum. This shows that although the reporting structure is not yet in the form of formal financial reports such as balance sheets or cash flows, the information provided has been able to provide a sufficient basis for decision-making activities and create trust in the organization.

This discussion shows that the success of STT Satya Mandala Giri's financial management lies in its ability to bridge local wisdom values with modern governance needs. Generation Z as the driving force of this organization not only introduces technology as an administrative tool, but also integrates the principles of social morality, collaboration, and openness. Therefore, the transformation of the financial system that

occurs is not only limited to technical updates, but also a manifestation of a shift in leadership values, where transparency and social responsibility are the main keys in managing sustainable community organizations.

CONCLUSION

Based on the results of the study on the transformation of the financial management system at Sekaa Truna Truni (STT) Satya Mandala Giri in Gitgit Village, several important conclusions can be drawn. The transformation of the financial management system at STT is taking place gradually, marked by a shift from a completely manual method to a combination of manual and digital. Initially, financial recording was only done with a simple two-column notebook without initial and final balances, without supporting documents, and reporting that was only delivered verbally during paruman. This condition illustrates the limited access to technology and human resources at that time, although it still upholds the values of volunteerism (ngayah) and a sense of responsibility of the management.

Along with the development of the times and the need for higher accountability, this system has undergone a transformation with the use of Excel as a digital recording tool. Financial records are now made in duplicate: written manually and inputted into a digital file. This is to anticipate the risk of data loss and to simplify the evaluation and reporting process to members and customary leaders. Even financial reports have also begun to be shared via social media such as WhatsApp, thereby increasing transparency and member involvement. This transformation not only increases the efficiency and reliability of recording, but also strengthens the principle of prudence in managing funds through the Budget Plan (RAB) which is used as the main reference before implementing activities. Thus, the current financial management system of STT Satya Mandala Giri is more transparent, accountable, and adaptive to technological developments and the needs of the younger generation.

IMPLICATIONS AND SUGGESTIONS

This study provides a comprehensive overview of the transformation of the financial management system at Sekaa Truna Truni Satya Mandala Giri which is influenced by the dominance of Generation Z and the application of a combination of manual and digital methods. Although the results of the study indicate that financial management is already moving towards transparency and accountability, there are several limitations that need to be recognized and are important notes in assessing the validity and generalization of the findings of this study.

This study has limitations in scope and approach. The study only focuses on one STT organization in Gitgit Village, so generalization to all Sekaa Truna Truni organizations in Bali requires further research. In addition, data collection that relies on interviews and internal documentation can be influenced by the subjectivity of informants and the limitations of historical archives.

For the Sekaa Truna Truni management, it is important to continue to maintain consistency in the use of dual financial recording systems, both manual and digital, as a form of anticipation of the risk of data loss and as an effort to maintain transparency. In addition, increasing financial literacy of members also needs to be a primary concern, so that all members have an adequate understanding of the contents of financial reports and cash management mechanisms implemented by the organization. This understanding will help create a sense of collective responsibility and strengthen the organization's internal accountability.

For further research, it is recommended to conduct a broader and comparative approach by involving several Sekaa Truna Truni from other traditional villages. This approach aims to obtain a more representative picture of the pattern of financial management transformation in traditional-based youth organizations, as well as to see variations in practices that may arise due to local cultural factors, levels of access to technology, and the social structure of each village.

The role of traditional mentors is also very strategic in assisting and directing the younger generation so that the financial reporting system not only runs according to the rules, but also continues to develop following the times. Active assistance from traditional mentors will help maintain local wisdom values while encouraging adaptation to modern technology in the management of organizational finances.

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