
Enhancing Women's Community Organization Financial Literacy Through Personal Financial Management Training

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Abstract

Keywords:
financial literacy;
personal finance
management;
women in
organizations

Individual well-being is intimately tied to financial knowledge. Higher financial literacy will influence how a person manages their finances. Individuals must have knowledge and comprehension of personal finance in order to make sound financial decisions. The purpose of this community service project is to: (1) educate participants on personal financial management and financial literacy. (2) Apply participants' skills and abilities in personal financial management practice to develop financial literacy. (3) Increase participants' financial knowledge following personal financial management training. For 35 women driving groups in Ngares Village, Trenggalek District, Trenggalek Regency, the community service technique employs a participatory training method. Community service activities on personal financial management training for women who own organizations in Ngares Village, Trenggalek District were efficiently executed. Women driving the organization in Ngares Village, Trenggalek District, have improved their financial literacy. Participants learnt new things about personal financial management, whereas those who had never learned before learned more.

Abstrak

Kata kunci:
literasi finansial;
pengelolaan
keuangan pribadi;
perempuan
penggerak
organisasi

Pengabdian masyarakat ini bertujuan untuk: (1) Memberikan edukasi kepada peserta tentang pengelolaan keuangan pribadi dan literasi finansial. (2) Mengimplementasikan keterampilan dan kemampuan peserta dalam mempraktikkan pengelolaan keuangan pribadi untuk meningkatkan literasi finansial. (3) Meningkatkan literasi finansial peserta pasca pelaksanaan pelatihan pengelolaan keuangan pribadi. Metode pengabdian menggunakan metode pelatihan partisipatif terhadap perempuan penggerak organisasi di Desa Ngares Kecamatan

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Trenggalek, Kabupaten Trenggalek sebanyak 35 orang. Kegiatan pengabdian masyarakat tentang pelatihan pengelolaan keuangan pribadi pada perempuan penggerak organisasi di Desa Ngares Kecamatan Trenggalek telah dilaksanakan dengan baik. Literasi finansial perempuan penggerak organisasi di Desa Ngares Kecamatan Trenggalek meningkat. Peserta mendapatkan pengetahuan baru tentang pengelolaan keuangan mandiri yang semula sama sekali belum mengetahui menjadi bertambah wawasan, sedangkan yang sudah pernah belajar sebelumnya mendapatkan pengetahuan tambahan.

Introduction

Individual well-being is intimately tied to financial knowledge. Financial knowledge and abilities in personal money management are crucial in everyday living. Financial hardship is not just determined by one's income (poor income). Financial troubles can also occur as a result of mismanagement, such as credit card usage and a lack of financial planning. Financial constraints can lead to stress and low self-esteem. The availability of financial knowledge and financial literacy will assist individuals in managing personal financial planning, allowing individuals to maximize the time value of money, resulting in more advantages and an improved standard of living.

According to Howell, personal financial management is one of the most essential talents required by modern society, because daily consumption decisions impact one's financial stability and level of living (Yushita, 2017). Personal financial management issues are frequently underestimated; thus, people learn about personal finance by trial and error. Managing one's own finances is critical to achieving one's objectives. By practicing personal financial management, each individual is better able to employ financial resource management to attain their goal (Susanto et al., 2016). Individuals require knowledge and awareness of personal finance in order to make sound financial decisions, thus everyone must be able to use the appropriate financial tools and products. Regardless of age, job, or income. Anyone with income, spending, savings, or investments should be actively involved in personal financial management, including housewives who help organize family money.

Based on 2013 data from the Financial Services Authority (OJK), women, particularly housewives, management almost 50% of household finances in Indonesia. According to the 2016 OJK study, women's financial literacy index was just 25.5%, while men's financial literacy was 7.7% higher, at 33.2% (Septika et al.,

2020). The 2019 OJK study found that female financial literacy improved by 10.6% to 36.1%, while male financial literacy climbed by 6.7% to 39.9%. Despite the rise, women still have lesser financial literacy than males. According to OJK research on 8,000 housewife respondents in 20 provinces, financial literacy remains at 2.13% and utility at 3.37% (Septika et al., 2020).

Women in Ngares Village, Trenggalek District, Trenggalek Regency also struggle with a lack of financial literacy and management skills. The findings of observations and interviews reveal that these women struggle to manage their personal finances, have difficulty distinguishing between needs and wants, are influenced by lifestyles that are not in line with their abilities, have stagnant small businesses, and are trapped in illegal loans with high interest rates from loan sharks. Further examinations have revealed that the bulk of people encountering difficulties are women who hold numerous responsibilities, specifically housewives who participate in organizational activities. Mothers frequently overlook personal financial management or are forced to incur excessive unforeseen costs as a result of organizational necessities.

The emergence of these issues prompted community service activities focused at enhancing financial literacy through personal financial management training for women-led organizations in Ngares Village, Trenggalek District, Trenggalek Regency. This training is necessary as a first step in presenting the concept and best practices of personal financial management, which will later be used in the everyday lives of women who lead organizations in Ngares Village. Individuals and families are projected to manage financial resources more effectively, prepare for a better financial future, and avoid undesirable financial risks as their financial literacy and personal financial management abilities improve (Liestyowati et al., 2024; Meiriasari et al., 2021).

Financial literacy training for women has been widely performed, such as training on the use of fintech for women PKK groups (Darmansyah et al., 2023), digital marketing and entrepreneurship training for women's MSME groups (Daulay et al., 2023; Mubarok et al., 2023; R. & Nur Vadila, 2023; Ruscitasari et al., 2022; Tasman et al., 2020), as well as training focused at improving personal financial management abilities (Liestyowati et al., 2024; Meiriasari et al., 2021). However, there are still few who connect financial literacy with personal financial management. The service offered varies from previous ones in that it concentrates on women-led organizations in Ngares Village, Trenggalek District, and

Trenggalek Regency, designing personal financial management training programs to develop financial literacy abilities.

Method

Community Service activities for Women Activists of Community Organizations were carried out in Ngares Village, Trenggalek on March 27, 2023 at the Madrasah Nurul Falah Classroom, Ngares Village, Trenggalek District, Trenggalek Regency. The training approach is employed in this Community Service project. Morelli (2015) defines training as "activities accompanied by demonstrations and operation of systems or equipment." The workshop aimed to increase financial literacy by empowering women driving community organizations in Ngares Village with knowledge and skills in personal financial management.

Participants in the activity were female Ngares Village residents who were involved in the management of community organizations. The total number of participants was 35. This Community Service activity is divided into three stages, which are as follows: (1) Stage of preparation. At this stage, the team executing community service activities prepares and consults with relevant parties on the plan for implementing training activities, as well as materials that will be supplied during implementation. (2) The stage of implementation. It is the implementation of actions at this level. This exercise begins with a pretest, followed by a lecture on the necessity of personal financial management and personal financial management models in order to increase financial literacy, followed by discussion and questions and answers. Finally, the participants received personal financial management training by directly practicing the personal financial management model, which was followed by a posttest. (3) The stage of evaluation. It was carried out one month following the community service activity at this point. The goal is to assess activity participants' knowledge and aptitude in managing their personal money by administering pretests on the theory and practice of personal financial management in order to improve financial literacy.

The following metrics were used to determine the success of this activity. (1) As indicated by attendance, 75% of the registered participants attended the activity. (2) All activities are carried out in accordance with the activity plan. (3) There is an increase in scores between the pretest and posttest. (4) As shown by their work on the personal financial management practice handout, participants can practice personal financial management.

To determine the improvement of financial literacy skills after the training, participants were given a pre-test and post-test. The needed test results were assessed based on the normality assumption. A homogeneity test is not performed when two samples from the same population are gathered differently. The first sample was acquired before to treatment, whereas the second sample was obtained after treatment. If both pre-test and post-test results were abnormal, the mean difference test (Wilcoxon Test) using SPSS was used to determine whether the women in charge of the organization in Ngares Village, Trenggalek District, Trenggalek Regency improved their financial literacy skills after attending the personal financial management course.

Result and Discussion

Overview of Training Subjects

Ngares Village is a settlement in Trenggalek Sub-district, which is located north of Trenggalek city. The community is around 3.4 kilometers from Trenggalek's town square. As a result, the village is not too distant from the city center, making Ngares a relatively accessible location. Sumberdadi Village borders Ngares Village on the north, Surodakan Village on the south, Sengon Village on the northwest, Prambon Village on the west, Ngantru Village on the southwest, and Parakan Village on the east. Ngares Village covers 5.89 km² and has a population density of 777 persons per km². In terms of tourism, Ngares Village is one of the communities in Trenggalek Regency that has tourist potential. Ngares Village has two tourism destinations: Temon River Tourism (WST) and Watu Jago Tourism (WWJ).

The community is diversified in terms of education, occupation, ethnicity, religion, and culture, with farmers and traders making up the bulk of the workforce. According to the 2021 census, the total population of Ngares Village is 4,759 people, with 2,317 males and 2,262 women. There are 1,385 married people out of the total population. Trenggalek has established many community institutions in Ngares Village, including the Customary Institution, the PKK (Pemberdayaan Kesejahteraan Keluarga) Movement Team, BUMDesa, Karang Taruna, Linmas, and other community institutions such as Fatayat and Muslimat Nahdhatul Ulama. Many Ngares Village residents are participating in these community organizations, including women of various professions, educational backgrounds, ages, and vocations.

Women in the family frequently demonstrate the capacity to serve as a housewife as well as a producer or earner or as an extra breadwinner to support the family, including involvement in organizations. These women's organizational engagement is commendable. Participation in organizations may help people develop beneficial attributes such as care for the social or natural environment, noble character, honesty, critical, creative, responsible, and loyalty, allowing them to contribute to societal issue solving. Women's engagement in development is not limited to carrying out their roles in the home, but also in the lives of the larger community. Women's engagement in society demands them to be competent managers in many parts of their lives, including time management, personal financial management and family financial management.

Financial management is extremely crucial in the family economy. Good financial management has an impact on a family's degree of economic prosperity. The financial management in question is financial planning and debt management. A strong financial plan will regulate household spending and improve the family's financial situation. Meanwhile, debt control is a type of financial control. The findings indicated that women's financial management roles in the dimensions of planning and debt control had a substantial impact on the household economy (Setyoningrum & Nindita, 2020).

Housewives who manage their own finances efficiently can guarantee that their families' needs are satisfied and avoid financial troubles in the future. The significance of the capacity to handle funds stems from the fact that women require personal financial management expertise in order to sustain the family economy, particularly for women who are engaged in organizations. Women's engagement in organizations will expand women's responsibilities, necessitating financial management abilities in order to balance duties not just in the domestic as housewives, but also in the social as working women and organizational activists.

Based on this description, 35 participants attended a course on personal money management for women organizational organizers in Ngares Village. Figure 1 depicts the characteristics of the participants based on age in a pie chart. Figure 1 reveals that 11% or 4 participants were between the ages of 28 and 30, 40% or 14 participants were between the ages of 31 and 40, 29% or 10 participants were between the ages of 41 and 50, 14% or 5 participants were between the ages of 51 and 60, and 6% or 2 individuals were beyond the age of 61. This demonstrates that the participants in the program ranged in age, with the majority being between the ages of 31 and 40.

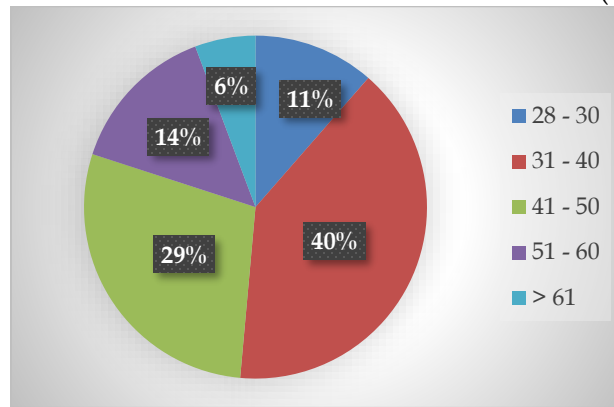


Figure 1: Characteristics of Participants by Age

Participants in the course were also involved in a variety of organizations, as seen in Figure 2.

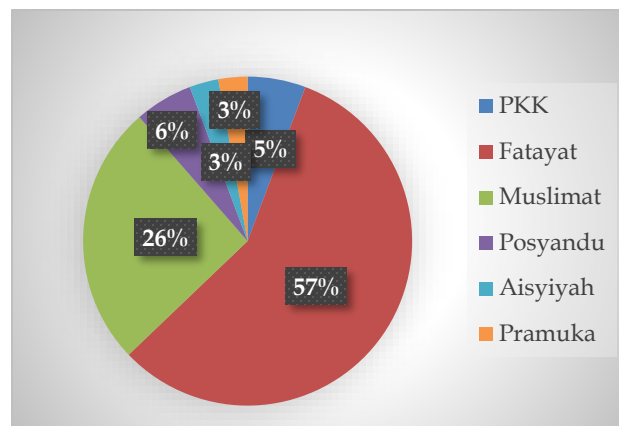


Figure 2. Participant Characteristics Based on Community Organizations took part in

According to the diagram in Figure 2 above, of the 35 participants, 6% or 2 were active in the PKK (Empowerment and Family Welfare) Movement Team, 56% or 20 were active in the Fatayat Nahdatul Ulama women's organization, 26% or 9 were active in the Muslimat Nahdatul Ulama organization, and 6% or 2 were active as members of Posyandu (Pos Pelayanan Terpadu), which is an organization that provides services from, by, and for women. A total of 3%, or one person, were members of the Muhammadiyah women's organization Aisyiyah, and 3%, or one person, were members of the Scout organization. According to this account, the majority of the training attendees were from the Fatayat Nahdatul Ulama organization.

In addition to their jobs as organizational activists, the trainees were housewives and working moms. The distribution of respondent characteristics depending on occupation is shown below.

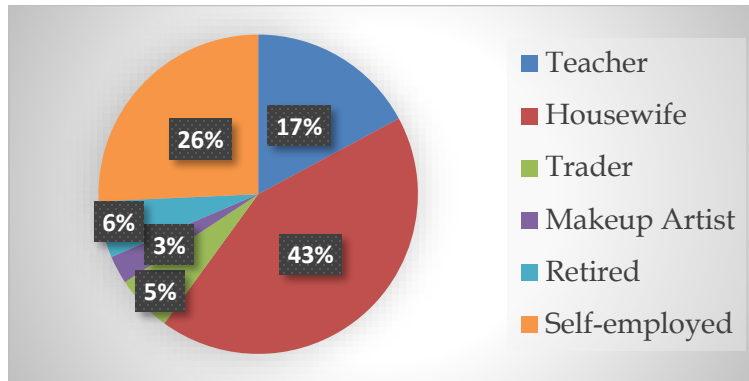


Figure 3: Respondent Characteristics by Occupation

According to Figure 2.3 above, 17% or 6 of the 35 participants were teachers, 42% or 15 were housewives, 6% or 2 were traders, 3% or 1 worked as a makeup artist, 6% or 2 were retired, and 26% or 9 were entrepreneurs. Based on this information, it is clear that the majority of the training participants are housewives.

Personal Financial Management and Financial Literacy Knowledge of Participants

Community service activities are divided into two phases, namely preparation and activity implementation. During the planning phase, a survey was carried out in Ngares Village, Trenggalek District, to assess the circumstances and feasibility of implementation. This activity also serves as a way of coordinating with associated parties in order to request permission to perform community service in Ngares Village, Trenggalek District. During this phase, all resources required for the activity's execution were prepared, including resource persons, materials, service sites and resource persons, as well as other administrative necessities to support service activities. The second phase is activity implementation. The following is a description of the activity: (1) Participant Preparation and Registration. The first activity starts with registration and conditioning of activity participants. (2) Opening. The activity implementing lecturer carried out the opening activity. The aim of executing the activity is communicated by the activity implementer professor; the documentation of the community services is presented in Figure 4 below.



Figure 4. The Community Services Activities

(3) Pretest. The pretest was conducted by showing various questions relating to the first comprehension of the ladies driving the organization about personal financial management as directed by the lecturer executing the service. In addition to understanding the basic information and abilities of women driving organizations in Ngares Village about personal financial management. This pretest also intends to pique the interest of the women driving organizations in Ngares Village in participating in the training and to introduce participants to personal money management. The accuracy or accuracy of the participants in working on questions concerning initial comprehension connected to personal financial management is known based on the results of the pretest. (4) Expert Material Exposure. Academics and practitioners in the field of entrepreneurship are among the experts in this service activity. The resource person is a lecturer at STKIP PGRI Trenggalek with entrepreneurial competence and the owner of the De Floo Sambal MSME, therefore he has enough knowledge to convey financial management content both theoretically and practically.

Pretest and posttest work delivered in a Google form quiz with 10 questions was used to assess participants' understanding of Personal Financial Management and Financial Literacy. A total of 35 participants were given pretest and posttest questions, and the results were analyzed to assess the growth in personal financial management and financial literacy knowledge. The study was carried out by comparing the pretest and posttest average findings.

According to the pretest and posttest data, the lowest score for the pretest is 35 and the highest score is 90. Meanwhile, the posttest has a minimum score of 50 and a maximum score of 90. Following the computation, the average pretest score is 63.71, while the posttest score is 79.14. The computation of the growth in

comprehension and financial literacy before and after the training may be done using the average pretest and posttest results.

$$\begin{aligned}
 \text{Knowledge Improvement} &= \frac{\text{Average Posttest Score} - \text{Average Pretest Score}}{\text{Average Pretest Score}} \times 100\% \quad (1) \\
 &= (79.14 - 63.71) / 63.71 \times 100\% = 24.22\%
 \end{aligned}$$

Based on these results, the increase in pretest to posttest scores is determined to be 24.22%.

Participants' Abilities and Skills in Personal Financial Management Practice to Improve Financial Literacy

Based on the findings of the worksheet on personal financial management practices, participants' skills and abilities in practicing personal financial management to promote financial literacy were determined. The picture below depicts an example of a participant's responses to the provided worksheet.

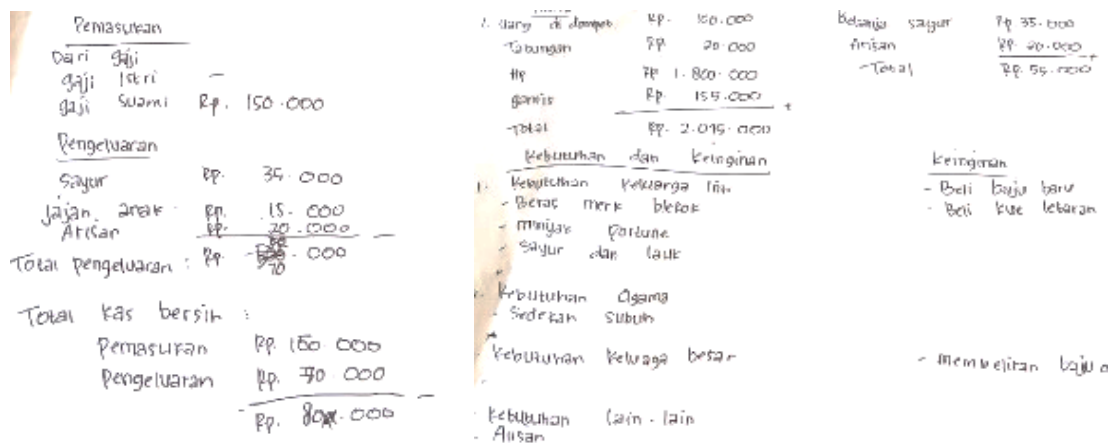


Figure 5. Practice Results of Participants

Based on the worksheet responses, participants identify or predict their present financial situation, including assets, debts, and needs and desires. Participants determine the total amount of money possessed or required based on each of these factors. The gap between income and expenses is computed to demonstrate how much money may be saved or invested. Participants were able to carry out the process of identifying assets, debts, income, and costs based on the worksheet findings to compute the difference between income and expenses, which may then be saved and invested. It is intended that by directly practicing as

they did, the skills and talents developed would be used in continuing personal financial management following the course.

Participants' Financial Literacy Improves Following Personal Financial Management Training

A statistical test was performed using data from 35 samples to address the hypothesis that there is a difference in the financial literacy abilities of the organization's female activists before and after the training. As a result, the hypothesis "there is an increase in the literacy skills of participants through personal financial management training" is formed.

The Wilcoxon Test was used for hypothesis testing since the preliminary test results revealed that the financial literacy data before and after training did not originate from a normally distributed population. The SPSS 26 program was used to do data analysis. The following presents the results of the normality test and testing steps for the prerequisite test and hypothesis test.

The Normality Test is used to determine whether or not the two populations under consideration have a normal distribution. The One-Sample Kolmogorov-Smirnov Test was used to determine normalcy. The normality test procedures and results are as follows.

Table 1. Normality Test Result

	Before Treatment	After Treatment
Sig.	0,010	0,000

Based on the table above, it is known that the sig. <0,000 so it can be concluded that both populations are not normally distributed. Because it is not normal, the test continues with the Non-Parametric Wilcoxon Signed Rank Test. The following presents the results of the Wilcoxon test.

Table 2. Wilcoxon Test Result

Descriptions	N	Mean Rank	Sum of Ranks
Posttest - Pretest	Negative Ranks	1 ^a	6,50
	Positive Ranks	27 ^b	14,80
Ties	7 ^c		
Total	35		

Negative Ranks or the difference (negative) between pretest and posttest scores are 1. This value of $N = 1$ indicates that 1 participant experienced a decrease in score from pretest to posttest with an average decrease (mean ranks) of 6,50 and the sum of the decreases (Sum of Ranks) of 6,50. Positive ranks or the (positive) difference between pretest and posttest scores is 27. So, it can be seen that from $N = 27$ it is known that there are 27 participants who experienced an increase in test scores from pretest scores to posttest scores with an average increase (mean ranks) of 14.80 and the number of positive ranks (Sum of Ranks) of 399,50.

Ties indicate similarity between pretest and posttest. Based on the data in the table, it is known that there are 7 values that are the same between the pretest and posttest scores.

Table 3. Hypothesis Testing

Keterangan	Postes - Pretes	Tanda	α	Kesimpulan
Sig.	0,000	<	0,05	H_0 ditolak dan H_1 diterima

From the table above, it can be concluded that $\text{Sig.} = 0,000 < 0,05$ which means H_0 is rejected and H_1 is accepted so it can be concluded that there is an increase in the financial literacy skills of women driving organizations in Ngares Village before and after personal financial management training.

Hypothesis testing revealed that participants' financial literacy abilities improved both before and after the personal financial management program. Based on this outcome, training may be offered to promote financial literacy. Literacy will increase when more training is made available to the community, according to research that has shown that training activities may assist craftswomen improve their financial literacy (Tasman et al., 2020). The findings of this service activity also point to a link between the personal financial management training delivered and financial literacy, which is consistent with studies showing that financial literacy has a strong positive influence on financial management abilities (R. & Nur Vadila, 2023).

Literacy increases cognitive skills (Anisa & Ipungkarti, 2021). This talent may be utilized to tackle challenges in life with improved thinking abilities. This is also true in everyday life. People's capacity to overcome or discover answers to financial challenges is improved when they have strong financial literacy. Improved financial literacy empowers people and families to take control of their finances and make better decisions (Widdowson & Hailwood, 2007). Better

decisions are required while attempting to solve the problem or conflict. By resolving conflicts in life, the community's quality of life will improve, Women's financial abilities are important in the home since they often carry out some of the functions and obligations of financial management. Financial literacy is critical in developing personal financial management abilities (Goso, 2022).

Conclusion

In Ngares Village, Trenggalek District, community service activities on personal financial management training for women driving organizations were efficiently carried out. Women driving organizations in Ngares Village, Trenggalek Sub-district have improved their financial literacy. Participants learned new things about personal financial management, whereas those who had never learned before learned more. This demonstrates that the financial literacy of women driving organizations in Ngares Village, Trenggalek Sub-district, is improving, and such training should be maintained in order for the community to become more financially educated. Based on the challenges faced in implementing additional community service, it is advised to broaden the target group and provide more intensive help so that personal financial management becomes a habit in order to maintain financial resilience in the future.

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