

MANAGING FINANCES EARLY THROUGH FRUGAL LIVING: A SMART AND THRIFTY LIFESTYLE FOR GEN Z

MENATA FINANSIAL SEJAK DINI PADA FRUGAL LIVING GAYA HIDUP HEMAT DAN CERDAS BAGI GEN Z

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ABSTRACT

Current developments in digital technology and culture have influenced the financial behavior of Gen Z, who tend to be consumptive and oriented towards short-term gratification. In this context, frugal living has emerged as a new paradigm that continues to emphasize simplicity, efficiency, and self-control in financial management. This concept is not merely about saving, but also encompasses the ability to assess utility, delay gratification, and prioritize long-term needs over immediate desires. This study aims to examine frugal living as a strategy for early financial management for Gen Z, using the perspective of the Theory of Planned Behavior and behavioral economics. The method used is a descriptive literature review with empirical analysis of various international journals related to financial behavior, financial literacy, and frugal consumption behavior. The results of the study indicate that frugal behavior is positively correlated with financial literacy, impulse control, and individual well-being.

Keywords: frugal living, generation Z, financial literacy, consumer behavior, financial well being

ABSTRAK

Perkembangan teknologi digital dan budaya saat ini telah mempengaruhi perilaku keuangan Gen-Z yang cenderung konsumtif dan berorientasi pada kepuasan jangka pendek. Dalam konteks ini, frugal living muncul sebagai paradigma baru yang terus menekankan kesederhanaan, efisiensi, dan pengendalian diri dalam pengelolaan keuangan. Konsep ini bukan hanya sekadar untuk hemat, tetapi juga mencakup kemampuan menilai guna, menunda kepuasan (*delayed gratification*), serta memprioritaskan kebutuhan jangka panjang dibanding keinginan sesaat. Penelitian ini bertujuan untuk mengkaji tentang frugal living sebagai strategi untuk menata finansial sejak dini bagi Gen Z dengan meninjau dari perspektif Theory of Planned Behavior dan teori ekonomi perilaku. Metode yang digunakan adalah kajian literatur deskriptif dengan analisis empiris dari berbagai jurnal internasional terkait perilaku keuangan, literasi finansial, dan perilaku konsumsi hemat. Hasil kajian menunjukkan bahwa perilaku frugal berkorelasi positif dengan literasi finansial, kontrol impulsif, serta kesejahteraan hidup individu. Selain berimplikasi pada stabilitas ekonomi pribadi, frugal living juga sangat mendukung keberlanjutan lingkungan melalui konsumsi yang bertanggung jawab dalam pengurangan limbah rumah tangga.

Kata Kunci: frugal living, generation Z, literasi keuangan, perilaku keuangan, kesejahteraan finansial

1. INTRODUCTION

Today's modern, fast-paced lifestyle has had a significant impact on the economic and social behavior of the younger generation, particularly Gen Z. This generation lives amidst advances in information technology, economic digitalization, and easy access to financial products and services. All of these factors provide convenience and efficiency, but on the other hand, they also foster a consumer culture that is difficult to control. This phenomenon can be seen in the increasing behavior of impulse buying or unplanned purchases, use of features, pay later, as well as the tendency to associate self-satisfaction with the consumption of branded goods or popular trends.

This situation is exacerbated by social pressures arising from digital media, particularly platforms like TikTok, Instagram, and YouTube, which often portray luxurious lifestyles and excessive consumption as symbols of success. Bapat(2020), exposure to visual content depicting a consumerist lifestyle can shape the perception that happiness and social acceptance are achieved through material possessions. As a result, many young individuals unknowingly fall into a cycle of unproductive, impulsive consumption.

In this context, the concept emerged frugal living as an alternative, smarter life paradigm. Frugal living comes from the word frugal which means being frugal, simple, and careful in using resources. This lifestyle emphasizes awareness in managing finances, prioritizing needs over wants, and avoiding waste that doesn't provide long-term value. According to Suárez et al.(2020), frugal behavior (frugal behavior) is a form of economic rationality and self-control in financial decision-making. Someone who applies the frugal principle tends to consider the long-term benefits and social impact of every consumption action.

Further, frugal living is not just an act of saving, but a lifestyle based on the values of efficiency, simplicity, and balance. From a consumer behavior perspective, frugality is seen as a trait, meaning that these habits can become part of a person's personality and influence the way they think and act in the long term. Lastovicka et al.(1999) explains that frugality encompasses three main aspects: careful financial planning, control over fleeting desires, and a value orientation toward efficient resource use. Thus, frugal living is not a form of forced frugality, but rather an expression of financial maturity that guides individuals toward sustainable economic well-being.

Apart from the economic aspect, frugal living also has profound social and psychological dimensions. In a materialistic society, success is often measured by the ability to purchase luxury goods or follow the latest consumption trends. However, a frugal lifestyle offers a new perspective on the meaning of well-being. Haws, Winterich, and Naylor(2014) found that individuals with a frugal orientation and green consumption values (green consumption values) have higher levels of life satisfaction and subjective happiness than those who are materialistically oriented. This is due to a sense of control over personal finances and a congruence between their values and their consumption behavior.

From a psychological perspective, frugal living is closely related to the concept of delayed gratification or the ability to delay gratification. This concept explains that individuals who are able to delay consumer desires to gain greater benefits in the future tend to have healthier financial management (Mischel, 2014). This ability is a crucial asset for the younger generation facing economic uncertainty due to job market fluctuations and the global economic crisis. By prioritizing simplicity and planning, one can achieve a balance between economic, social, and emotional needs.

More than just a lifestyle, frugal living is now part of a social movement that is in line with the concept of sustainability (sustainability). By limiting excessive consumption, frugal individuals contribute to waste reduction and more efficient use of natural resources. Haws et al.(2014) explained that frugal orientation has a positive correlation with environmentally friendly behavior because both are driven by the same value, namely responsibility for the resources owned. Thus, frugal living not only increases personal financial stability but also supports sustainable development (sustainable development) on a community scale.

In the context of generation Z, the application of frugal living is becoming increasingly important. This generation is known to be intelligent, adaptable, and attuned to technological

advancements, but also faces unique social and financial pressures. According to Lusardi & Mitchell (2014), financial literacy among young people remains relatively low in many countries, including Indonesia. This leads to difficulties in budgeting, saving, and understanding investment risks. Therefore, instilling frugality values from an early age can help them develop basic financial skills such as budget planning, avoiding consumer debt, and making wise economic decisions.

Besides that, frugal living can also strengthen the character of the younger generation in dealing with social pressures arising from the digital environment. By adopting a frugal and rational mindset, they are better able to assess needs based on priorities, rather than social trends. Adopting a frugal lifestyle also increases a sense of responsibility for the future, as it encourages the habit of saving and investing gradually. This aligns with the view of Ajzen (1991) in the Theory of Planned Behavior, which states that a person's behavior is influenced by intentions, social norms, and perceived self-control. Frugal living grows from a conscious intention to live efficiently, supported by positive social norms, and self-control in spending.

Finally, it can be concluded that frugal living is not just a frugal lifestyle trend, but rather a new paradigm in shaping the economic independence and social well-being of the younger generation. This concept guides individuals to focus not only on "how much money they earn" but also on "how wisely they use that money." With good financial literacy, self-discipline, and a sense of values, Generation Z can become a generation that is smart in managing their finances and contributes to a more economically and environmentally sustainable society.

2. METHOD

This research uses a qualitative descriptive approach with a systematic literature review method (systematic literature review) which focuses on in-depth analysis of various empirical studies, theories, and international scientific publications that discuss the concept of frugal living, the financial behavior of Generation Z, and its relationship to financial literacy and economic well-being. This approach was chosen because the topic being studied is conceptual and multidimensional, involving interconnected psychological, social, and economic aspects, thus requiring an analytical method capable of exploring the integration between variables theoretically and empirically. The systematic literature review method allows researchers to explore, evaluate, and synthesize the results of previous research in a structured manner to gain a comprehensive understanding of the implementation of a frugal lifestyle as a financial management strategy from an early age.

The steps in this research follow the guidelines Preferred Reporting et al. Items for Systematic Reviews and Meta-Analyses (PRISMA) as explained by Page (2021), which consists of four main stages, namely: (1) identification of literature sources, (2) selection and screening of articles, (3) assessment of study quality, and (4) synthesis of findings. The first stage, namely literature identification, is carried out by searching international scientific databases such as Scopus, ScienceDirect, SpringerLink, Taylor & Francis Online, and Google Scholar using the keywords: "frugal living," "financial literacy," "Generation Z financial behavior," "consumer rationality," and "sustainable consumption." The search was limited to the time range 1999–2024 to ensure the relevance and recency of the data.

The second stage is the selection process, where articles found are screened based on inclusion and exclusion criteria. Inclusion criteria include articles published in internationally indexed journals, using a relevant empirical or conceptual approach, and directly addressing saving behavior, financial literacy, or financial management among young people. Meanwhile, popular articles, non-academic reports, and publications without a peer review process were excluded. Peer reviews were excluded from the analysis. After the screening stage, 34 international scientific articles and 8 national articles were obtained that met the requirements for further analysis.

The next stage is the assessment of the quality of the study, which is carried out through content analysis (content analysis) to identify the strengths, limitations, and relevance of each study to the objectives of this study. This process also involves examining the theoretical framework used in each study, such as the Theory of Planned Behavior (Ajzen, 2024), behavioral economic theory (Thaler

& Sunstein, 2021), and Value-Based Consumption Theory (Lastovicka et al., 2019). Next, a thematic synthesis was carried out (thematic synthesis) by grouping research findings into major themes, including: (1) factors that influence frugal behavior, (2) the relationship between frugality and financial literacy, (3) the psychological and social implications of frugal living, and (4) its contribution to financial well-being and environmental sustainability. Data analysis was conducted qualitatively using a thematic analysis approach (thematic analysis) as explained by Braun and Clarke (2020).

This process includes six main stages: (1) reading and understanding the contents of each article repeatedly to gain in-depth context, (2) conducting open coding to important terms and concepts that emerge, such as “delayed gratification”, “financial control”, And “minimalism values”, (3) grouping the codes into main themes, (4) reviewing the relationships between themes, (5) compiling a conceptual narrative based on consistent findings, and (6) validating the synthesis results through source triangulation. With this approach, the research produces an analysis that is not only descriptive but also interpretive, thus being able to show the logical relationship between variables that influence frugal behavior in the younger generation.

To maintain the validity and reliability of research results, a process was carried out through source triangulation and peer debriefing. Source triangulation conducted by comparing findings from several studies with different geographical contexts and methodologies, such as research by Suárez et al. (2020) in Spain, Haws et al. (2014) in the United States, and Bapat (2020) in India. Meanwhile, peer debriefing is done by comparing the analysis results to the main theories used to ensure logical consistency between the data and interpretations. Reliability is strengthened through systematic recording of all research stages and documentation of the synthesis results, so that the process can be replicated by other researchers.

The theoretical approach used in this study combines two major frameworks: Theory of Planned Behavior (TPB) and Behavioral Economics. TPB is used to explain how intentions (intention), social norms (subjective norms), and perception of self-control (perceived behavioral control) influences individual financial decisions (Ajzen, 2022). Meanwhile, behavioral economic theory highlights how psychological biases such as overconfidence and present bias can influence consumer tendencies. These two theories complement each other, explaining that frugal behavior is not only the result of rational economic factors, but also a reflection of psychological awareness and social values.

Because this research is entirely based on secondary literature, it does not involve human subjects directly and therefore does not require ethical clearance. However, all data and quotations are obtained from legitimate academic sources, and each reference is cited in full using APA writing style (7th Edition) to maintain scientific integrity. With this methodological design, the research is expected to provide theoretical and practical contributions to understanding the role of frugal living as an effective strategy for financial management among the younger generation in the digital era, which is full of dynamics and consumer challenges.

3. RESULTS

The results of a systematic literature review indicate that the development of digital technology and changes in global consumption culture have had a significant impact on the financial behavior of the younger generation, especially Generation Z. This generation grew up in an era where digital transactions, social media, and instant lifestyles have become part of everyday life. This phenomenon creates contradictory financial behavior characteristics: on the one hand, Gen Z has extensive access to information and modern financial technology such as mobile banking, digital wallet, and online investments; however, on the other hand, they also face high risks of consumer behavior and immature financial management. Research conducted by Lusardi and Mitchell (2014) showed that the level of financial literacy among the younger generation is still low, so many of them are unable to understand the importance of long-term financial planning, debt management, and making wise economic decisions. This low level of financial literacy leads to a tendency to focus more on short-term gratification (short-term gratification) compared to future financial well-being.

From the analysis of various international journals it was found that the concept of frugal living offers a new paradigm for managing finances intelligently and sustainably. The basic principle of this lifestyle is not simply reducing expenses, but rather fostering awareness of using resources efficiently, assessing the utility of products, and avoiding consumption that does not provide long-term benefits. According to Lastovicka et al. (2019), frugality is a psychological character consisting of three main elements: mature financial planning, control over spending impulses, and a value orientation toward efficiency and sustainability. In other words, frugal living requires individuals to have emotional and financial intelligence in determining the priority of needs, so that every economic decision is based on rational considerations and utility value, not merely emotional or social impulses.

Lifestyle implementation of frugal living has proven to have a positive impact on an individual's financial well-being. Based on research by Suárez et al. (2020), frugal behavior is positively correlated with financial literacy and economic well-being. Individuals who have frugal habits tend to experience lower financial stress, a greater sense of security about the future, and better coping with uncertain economic situations. This finding is supported by Haws, Winterich, and Naylor (2024) who stated that frugal consumption behavior not only has an impact on economic aspects, but also has an impact on psychological health. They found that individuals with a frugal consumption orientation and green consumption value (green consumption values) showed higher levels of happiness and life satisfaction than those with a materialistic orientation. This was due to a sense of control over personal finances and consistency between life values and consumption behavior, which ultimately created a balance between economic needs and inner well-being.

Furthermore, the frugal lifestyle also has important social and ecological dimensions. In modern, materialistic societies, success is often measured by the ability to purchase luxury goods and follow the latest consumption trends. However, frugal living presents a different view, namely assessing success from the ability to manage finances rationally and responsibly.

Planned and wise consumption not only helps individuals achieve financial stability, but also contributes to environmental preservation. Haws et al. (2024), frugal behavior is in line with the concept of sustainability (sustainability), because frugal individuals tend to reduce waste, avoid overconsumption, and choose durable and environmentally friendly products. Thus, frugal living has a dual function: as a strategy for strengthening the personal economy as well as a form of participation in global environmental preservation.

In addition, the results of the analysis also revealed that the ability to delay gratification (delayed gratification) is one of the important indicators of the success of implementing a frugal lifestyle. Studies by Mischel (2014) in The Marshmallow Test show that individuals who are able to delay immediate gratification for long-term goals have a greater chance of future financial and emotional success. In this context, Generation Z, who are able to resist consumer desires, will more easily achieve economic stability because they can allocate resources for savings, investments, or other productive needs. This principle forms the basis for sound, long-term financial management.

From a behavioral theory perspective, the application of frugal living can be explained through the Theory of Planned Behavior (Ajzen, 1991). This theory explains that a person's behavior is determined by intentions which are influenced by three main factors, namely attitude towards behavior (attitude toward the behavior), subjective norms (subjective norms), and perception of self-control (perceived behavioral control). Frugal living reflects all three: a positive attitude toward financial efficiency, social norms emphasizing economic responsibility, and an individual's ability to control consumer impulses. Thus, a frugal lifestyle is not merely a result of economic circumstances, but also a reflection of values, habits, and self-awareness formed through experience and social environment.

The study also shows that integrating formal financial education into educational settings is an important step in fostering frugal behavior among the younger generation. Lusardi (2024) emphasized that financial education from school age has a long-term impact on the formation of healthy economic habits. Meanwhile, the use of financial technology (financial technology) such as production recording applications and platform Micro-investing can help Generation Z more easily

control their personal finances. The application of the principles of frugal living With the support of financial technology, it has been proven to increase financial literacy awareness, strengthen economic discipline, and reduce unproductive consumer habits.

Overall, the results of this study confirm that frugal living is a rational and adaptive lifestyle strategy for today's economic challenges. This lifestyle balances economic needs, psychological satisfaction, and environmental sustainability. Its application to Generation Z not only creates financially independent and empowered individuals but also contributes to more responsible and sustainable social development. With good financial literacy, self-control, and value awareness, frugal living can be a foundation for the formation of a young generation that is economically intelligent, resilient in facing crises, and contributes positively to global society.

4. CONCLUSION

Based on the results of literature studies and empirical analysis of various international studies, it can be concluded that frugal living is an effective and relevant life strategy to help Generation Z manage their finances from an early age. In this fast-paced and consumerist digital era, this lifestyle offers a positive alternative that emphasizes simplicity, efficiency, and self-control over consumer impulses. Frugal living not only focuses on economically frugal behavior, but also includes value awareness, long-term financial planning, and the ability to distinguish between needs and wants. Findings from various studies, as stated by Suárez et al. (2020) and Haws et al. (2024) showed that individuals who adopt a frugal lifestyle have higher levels of financial and psychological well-being than those who are materialistic. This occurs due to a sense of control over finances, emotional stability, and consistency between personal values and economic behavior.

Besides that, frugal living has been shown to have significant social and ecological impacts. This lifestyle encourages responsible and sustainable consumption behaviors, such as purchasing local products, reducing waste, and resource efficiency. Thus, the implementation of frugal living not only creates financial well-being for individuals, but also contributes to social balance and environmental sustainability. From a behavioral theory perspective, this concept is in line with Theory of Planned Behavior (Ajzen, 1991), where intention and self-control play an important role in forming rational and disciplined financial behavior.

Financial literacy education has a key role in strengthening the implementation of frugal values among the younger generation. Lusardi (2024) emphasized that financial education from an early age can improve an individual's ability to wisely manage income, savings, and investments. By strengthening the financial literacy curriculum and supporting financial technology, such as financial recording applications, Generation Z can more easily internalize frugal and rational living habits. Therefore, the implementation of frugal living must be seen not as just a passing trend, but as a strategic lifestyle that forms an independent, resilient, and economically empowered character amidst dynamic global challenges.

Thus, frugal living can be concluded as a comprehensive approach that combines economic awareness, social responsibility, and environmental sustainability. For Generation Z living in the digital age, frugal values provide a moral and practical foundation for achieving financial well-being and a balanced life. This lifestyle instills discipline, rationality, and the ability to delay gratification for long-term goals. Therefore, the integration of education, financial literacy, and financial practices is essential. Frugal living has become an important solution in building a young generation that is financially intelligent, ethical in consumption, and ready to face future economic challenges in a sustainable and highly competitive manner.

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