

**FINANCIAL CHALLENGES OF YOUNG LECTURERS AT PALANGKA RAYA
UNIVERSITY: A PHENOMENOLOGICAL STUDY**

**TANTANGAN KEUANGAN DOSEN MUDA DI UNIVERSITAS PALANGKA
RAYA: STUDI FENOMENOLOGI**

Sanjayanto Nugroho¹, Dhina Sri Widyaningsih², Aprilita³, Nurlia Eka Damayanti⁴, A Diki Darmawan⁵

Universitas Palangka Raya^{1,2,3,4,5}
sanjayanto.nugroho@feb.upr.ac.id¹

ABSTRACT

This research aims to understand the financial behavior of young lecturers at Palangka Raya University (UPR) through a qualitative approach with a phenomenological design. Young faculty members, who are typically early in their academic careers, often face unique challenges in managing their finances. Through a phenomenological research design, this research seeks to explore and understand the subjective experiences of young lecturers in making financial decisions. Research data was collected through in-depth interviews, observation and documentation, and analyzed using phenomenological analysis techniques on 8 (eight) informants spread across 8 (eight) faculties at UPR. From the results of in-depth interviews with 8 informants, it was found that the financial behavior of young lecturers is influenced by their educational background, profession and the faculty where they belong. Although there are differences in preferences and approaches to financial management, young lecturers generally show a high awareness of the importance of financial literacy, financial planning and income diversification. These findings suggest that education and professional background play an important role in shaping individual financial behavior. These individuals also face various challenges because they have to divide their focus outside of tridharma activities such as teaching, research and community service.

Keywords: Financial Behavior, Young Lecturer, Phenomenology, Palang Raya University (UPR)

ABSTRAK

Penelitian ini bertujuan untuk memahami perilaku keuangan dosen muda di Universitas Palangka Raya (UPR) melalui pendekatan kualitatif dengan desain fenomenologi. Dosen muda, yang biasanya berada di awal karir akademis mereka, sering menghadapi tantangan unik dalam mengelola keuangan mereka. Melalui desain penelitian fenomenologi, penelitian ini berusaha untuk mengeksplorasi dan memahami pengalaman subjektif dosen muda dalam membuat keputusan keuangan. Data penelitian dikumpulkan melalui wawancara mendalam, observasi dan dokumentasi, serta dianalisis dengan teknik analisis fenomenologi terhadap 8 (delapan) informan yang tersebar di 8 (delapan) fakultas di UPR. Dari hasil wawancara mendalam terhadap 8 informan ditemukan bahwa perilaku keuangan dosen muda dipengaruhi oleh latar belakang pendidikan, profesi dan fakultas tempat mereka bernaung. Meskipun terdapat perbedaan preferensi dan pendekatan dalam pengelolaan keuangan, para dosen muda secara umum menunjukkan kesadaran yang tinggi akan pentingnya literasi keuangan, perencanaan keuangan dan diversifikasi pendapatan. Temuan ini menunjukkan bahwa pendidikan dan latar belakang profesi memainkan peran penting dalam membentuk perilaku keuangan individu. Individu-individu ini juga menghadapi berbagai tantangan karena mereka harus membagi fokus di luar kegiatan tridharma perguruan tinggi seperti pengajaran, penelitian dan pengabdian masyarakat.

Kata kunci: Perilaku Keuangan, Dosen Muda, Fenomenologi, Universitas Palang Raya (UPR)

INTRODUCTION

The phenomenon of financial planning and management for academics or lecturers is always interesting to discuss, especially for those who have just started their careers or are called young lecturers. In every choice of career field, including in the

academic field, the financial decisions made have a significant impact on a person's career path (Aprilita et al., 2023). In an academic context, financial behavior can include how young lecturers manage their income, how they make decisions about spending and investment, and how they plan for the

future. Young faculty members, who are early in their academic careers, often face unique challenges in managing their finances. Young lecturers are also faced with pressure to meet a certain standard of living or to invest in supporting career development, such as by attending conferences or purchasing research equipment.

The basic salary of a young lecturer with Civil Servant (PNS) status with a working period of 2 (two) years is as stated in Government Regulation (PP) Number 5 of 2024 concerning the Nineteenth Amendment to Government Regulation Number 7 of 1977 concerning Civil Servant Salary Regulations is IDR 2,995,000. Please note that the amount of allowances for civil servant lecturers can vary from one agency to another. The basic salary of these lecturers is not comparable to the Provincial Minimum Wage (UMP) in Indonesia in 2024. The following is a table showing the salary of class IIIB civil servant lecturers with 2 years of service who are confirmed to be young lecturers or lecturers who have just started their careers if

compared with UMP in several provinces:

Table 1. Comparison of Lecturer Salaries with provincial minimum wage (UMP) 2024

Province	Salary for Class IIIB Civil Servant Lecturers for 2 Years of Service (in IDR)	UMP 2024 (in IDR)	Salary comparison: UMP
Aceh	2.995.000	3.460.672	0.86
Sumatra Selatan	2.995.000	3.456.874	0.86
DKI Jakarta	2.995.000	5.067.381	0.59
Kalimantan Tengah	2.995.000	3.261.616	0.92
Sulawesi Selatan	2.995.000	3.434.298	0.87

Source: PP No. 5 of 2024 and CNN Indonesia (2023)

Another phenomenon is the hashtag #JanganJadiDosen (Don't be a

lecturer) on the Twitter/X platform on February 25 2024, revealing that the majority of lecturers who have just started their careers are hampered by the low wages they receive. Several young lecturers who responded to the tweet with the hashtag #JanganJadiDosen even revealed that their salaries were still far below the Regional Minimum Wage (BBC News, 2024). This phenomenon can of course increase the financial pressure experienced by young lecturers. Inadequate wages for a lecturer can cause disruption in fulfilling the obligations of the Tri Dharma of Higher Education when the basic needs of these young lecturers are not met. According to Bomantara et al. (2023), in the economic aspect, a person is expected to be able to fulfill his basic needs and manage his money wisely to achieve a healthy financial position.

Good financial behavior is reflected in responsible behavior (Rumini et al., 2019), especially in the current era of developing information technology where all consumer needs can be easily reached (Azizah, 2019). It must be acknowledged that the convenience and speed of reaching consumer needs has a negative impact on the millennial generation, including young lecturers who are just starting their careers.

Palangka Raya University (UPR) is a state university located in Palangka Raya, Central Kalimantan, Indonesia. As the largest state university in Central Kalimantan, UPR has enormous opportunities to produce quality Human Resources (HR), including lecturers. UPR has formulated various strategies to improve the welfare of its lecturers. One of the efforts made is through reviewing budget allocations, human resource management, and maintenance of campus facilities (Ahriyati et al., 2023). With this strategy, UPR seeks to

create a conducive work environment and provide adequate facilities for lecturers, so that they can focus on their tasks in education and research. Apart from that, UPR is also committed to providing education and teaching effectively and professionally. This includes providing professional development and training opportunities for lecturers, so that they can continue to improve their skills and knowledge. UPR also strives to carry out research and community service for the advancement of science and technology and the welfare of society. This provides opportunities for lecturers to be involved in research that has an impact and contributes to the progress of science and technology (Vision and Mission, UPR Website 2024).

Previous research has largely focused on the financial behavior of students or individuals with established careers, but little has explored the unique experiences of young lecturers. Therefore, this research aims to understand more deeply the financial behavior of young lecturers. The phenomenological method was chosen because it allows researchers to explore and understand the meaning contained in the subjective experiences of young lecturers regarding their financial behavior. Through in-depth interviews and qualitative data analysis, this research is expected to provide new and in-depth insights into how young lecturers at Palangka Raya University manage their finances and what factors influence this behavior.

LITERATURE REVIEW

Behavioral Finance

Financial behavior is a kind of system for individuals in terms of using monetary resources to fulfill their life needs (Sumiarni, 2019). Financial behavior is closely related to financial

management (Fatimah and Susanti in Listiyani et al., 2021). Financial behavior can also be defined as an important plan for individuals in managing finances with short-term and long-term decisions (Wiyanto et al., 2019). Financial behavior can be expressed in several elements. Dew and Xiao in Listiyani et al. (2021) explains these four elements, namely:

- a. Consumption, expenditure of funds or money by individuals in making purchases.
- b. Personal financial management, relates to individual skills and expertise in managing their financial resources.
- c. Savings and investments relate to funds or money saved for future needs.
- d. Credit management, how an individual manages their loans.

Apart from that, Azizah (2020) also stated that implementing the money management process in financial behavior is not easy to carry out in everyday life because there are several systematic steps that must be followed. Thus, after knowing the basics of financial management, someone will know that everything must start by thinking first before acting. From that thought, wise and responsible financial behavior will be created.

Young Lecturer

Young lecturers refer to lecturers who have just started their careers in the academic field. Although there is no definite age limit, the term is often used to describe lecturers who are at the beginning of their careers, usually those who have recently completed their postgraduate studies and begun their teaching and research roles (Muzaki, 2023).

In a university context, young lecturer may also refer to lecturers who

have not yet reached a certain level in the academic hierarchy, such as becoming a professor or senior lecturer. Furthermore, Muzaki (2023) also stated that young lecturers have an important role in higher education, they are responsible for transferring their knowledge, experience and views to students.

In a research context, young lecturers are often very active in research and publications, and are also in the process of building their reputation and research specialization. In general, young lecturers are an important part of the academic community and they play an important role in education, research, and community service.

Palangka Raya University

Palangka Raya University (Universitas Palangka Raya/UPR) is a state university established on November 10, 1963, based on the Decree of the Minister of Higher Education and Science of the Republic of Indonesia Number 141/1963 dated November 4, 1963. Strategically located in Palangka Raya City as the capital of Central Kalimantan Province, UPR currently has 8 (eight) faculties. UPR as one of the higher education institutions is also required to play an active role in facing global challenges including the era of disruption, digital industry 4.0, and environmental issues so that it understands and takes advantage of new opportunities created by these changes. UPR has established the Main Scientific Pattern of UPR as stated in the UPR Statute (Permenristekdikti No. 42 of 2017, Article 29), namely "Development of Science and Technology with the Direction of Development in Tropical Peat Swamp Areas and River Basins and their Environment".

In order to anticipate the dynamics of internal and external developments at UPR. UPR's vision is to increase UPR's competitiveness through efficient, accountable and transparent Information and Communication Technologies (ICT)-based synergistic management. To achieve this vision, UPR management is focused on four main priorities, namely increasing financial capacity, technology development, human resources and university governance.

This vision will be realized with the following missions:

1. Implementing quality education in accordance with national education standards;
2. Creating a democratic and dynamic academic life by utilizing human resources optimally, transparently and accountably;
3. Implementing university governance and governance based on autonomy, evaluation and accountability which leads to increasing institutional accreditation;
4. Realizing the development of science and technology of Palangka Raya University as a trendsetter for tropical peat swamp areas, watersheds and their environments at national and international levels through research activities based on local culture;
5. Improving the image of Palangka Raya University in the community through community service activities;
6. Improving and developing networking to accelerate the improvement of the quality of education, research, community service and cooperation;
7. Building and developing a management system towards efficiency and professionalism;

8. Developing an information technology system to realize a superior, independent, creative, innovative and competitive university;
9. Increasing the social responsibility of Palangka Raya University in synergy with the Regional Government.

The strategic objectives are then described in 9 (nine) strategic targets as follows:

1. Increasing the accreditation status of institutions and study programs;
2. Increasing the democratic and dynamic academic atmosphere;
3. Implementing the management standards of Palangka Raya University based on national higher education standards;
4. Increasing the quantity and quality of science and technology and innovation that focus on the Main Scientific Pattern of Palangka Raya University;
5. Increasing the contribution of Palangka Raya University to social community development through community service activities carried out by lecturers and students;
6. Increasing the quantity and quality of cooperation programs with both domestic and foreign parties at Palangka Raya University;
7. Implementing bureaucratic reform within the Palangka Raya University environment;
8. Implementation of ICT-based management system, and
9. Synergy between UPR and stakeholders.

Thus, 4 (four) Program Targets are formed to achieve the Strategic Targets as follows:

1. Target 1: Creation of quantity and quality of quality higher education institutions and democratic and dynamic academic life.

2. Target 2: Creation of university governance and governance in a synergistic manner by prioritizing the principles of autonomy, efficiency, transparency and accountability based on ICT;
3. Target 3: Realization of Palangka Raya University as a center for research and development of sustainable science and technology as a trendsetter for tropical peat swamps, watersheds and their environments at national and international levels;
4. Target 4: Increased cooperation oriented towards the independence and social responsibility of Palangka Raya University.



Figure 1. Universitas Palangka Raya

RESEARCH METHODS

Type of Research

This research uses a qualitative approach with a phenomenological study design. Phenomenological studies are studies that study how an individual subjectively feels, experiences, and interprets a phenomenon. More specifically, phenomenological studies are research strategies where researchers identify the meaning contained in an individual's experience (Kusumastuti & Khoiron, 2019). This phenomenological study was first introduced in 1936 by Edmund Husserl through his book "The Crisis of the European Sciences" (Denzin & Lincoln, 2018). Tumangkeng and Maramis

(2022) mentioned that there are basically two things that are the focus of phenomenological research:

a. Textural description: what is experienced by the research subject related to an event or phenomenon. What is experienced is factual, objective, and really happens empirically.

b. Structural description: how the subject experiences and interprets an experience. Structural description is subjective because it involves opinions, judgments, feelings, and expectations as well as other responses related to the experience.

The purpose of the phenomenological study in this research is to identify and explore the experiences of young lecturers in managing their finances within the scope of behavioral finance.

Location and Time of Research

This phenomenological research was conducted at Palangka Raya University (UPR) located at Jalan Yos Sudarso, Palangka Raya 74874. The research will begin in July 2024 and end in October 2024.

Data Collection Methods

The data collection methods in this study are observation, in-depth interviews, and documentation. In carrying out the observation stage, researchers must first familiarize themselves with the informants and observe how they behave in managing their finances on a daily basis. After it is deemed sufficient, the researcher continues with a semi-structured interview, namely an interview that takes place referring to a series of open-ended questions. This method allows new questions to arise because of the answers given by the informant. so that during the session, information

gathering can be carried out in more depth (Sujarwaeni, 2023).

The questions that the researcher asks will begin by asking the informant to first explain "how is the management and financial decision-making carried out by the informant?". Then, based on several explanations from the informant, the researcher confirms further by asking "on what basis do certain specific things and why do they do that?". Other questions that can develop in the interview process such as "are there other aspects besides knowledge of financial management that are the basis for managing finances as you have practiced so far?" During the interview, the researcher recorded the voice using audio recording media to make it easier to play when transcribing. Each informant was interviewed for 45 to 60 minutes and the researcher would contact the informant again by telephone to obtain additional explanations if deemed necessary.

In order to ensure the validity of the data, data triangulation would be conducted by confirming with the informant's partner or close friend regarding the consistency of the informant's explanation. The data collection process ended by requesting some documentary evidence such as photographic evidence of family financial records if the informant was willing to show it.

Research Subjects (Informants)

The research subjects or informants who participated were young lecturers with Civil Servant (PNS) status with a work contract as permanent lecturers at Palangka Raya University. The criteria for young lecturers who are just starting their careers are known from the length of service between 0 to 4 years and the functional position of "Asisten Ahli".

The informants numbered 8 (eight) young lecturers spread across 8 (eight) Faculties at Palangka Raya University. Thus, it means that there is at least one young lecturer interviewed in each faculty at UPR.

Data Analysis Method

The first stage in analyzing data is transcribing. All data in the form of interview recordings that were successfully collected on audio recording media were played back and transcribed word for word. Because the interviews used informal languages such as a mixture of Indonesian, Javanese, Banjar, Dayak, and English, for the sake of uniformity, the researcher transferred them first into Indonesian to facilitate the analysis process. The next stage is for the researcher to identify keywords by filtering significant and meaningful informant statements. The discovery of the same meaning between one informant and another is then grouped and categorized into organized themes. The results are then integrated into an in-depth and comprehensive narrative according to the research topic. The results of data processing will first be returned to each informant for validation. If there is new information, then this information will be included in the final results of the study.

RESULTS AND DISCUSSIONS

This study aims to understand the financial behavior of young lecturers at Palangka Raya University through a phenomenological approach. In-depth interviews were conducted with 8 young lecturers with Civil Servant (PNS) status and work contracts as permanent lecturers at Palangka Raya University. The criteria for young lecturers who are just starting their careers are known from the length of

service between 0 and 4 years and the functional position of “Asisten Ahli”. using the assumption that if the person concerned already has a functional position, then the informant has carried out the functions of the tridharma of higher education (teaching, researching, and serving the community) fully and professionally. The informants came from the Faculty of Economics and Business (FEB), Faculty of Medicine (FK), Faculty of Agriculture (FAPERTA), Faculty of Social and Political Sciences (FISIP), Faculty of Engineering (FT), Faculty of Mathematics and Natural Sciences (FMIPA), Faculty of Teacher Training and Education (FKIP), and Faculty of Law (FH).

Table 2. Characteristics of Research Informants

No.	Initials	Faculty	Working Time (Years)	Functional Position	Gender	Marital Status	Number of Dependents (Children/Person)
1	JG	FEB	3	AA	Male	Married	4
2	RK	FK	2	AA	Male	Married	2
3	ED	FAPERTA	2	AA	Female	Single	0
4	OK	FISIP	2	AA	Female	Single	0
5	NK	FT	2	AA	Female	Married	2
6	TW	FMIPA	2	AA	Female	Single	0
7	AS	FKIP	2	AA	Male	Married	2
8	YS	FH	2	AA	Female	Married	2



Figure 2. With Informant



Figure 3. With Informant

**Figure 4. With Informant****Figure 5. With Informant**

From the results of in-depth interviews, it can be concluded that the financial behavior of young lecturers at Palangka Raya University varies greatly depending on their faculty background. Awareness of the importance of financial literacy, financial planning, and income diversification are common themes found across faculties. However, the approach and preferences in financial management show interesting variations based on their respective disciplines. The following table illustrates the findings of this study:

Table 3. Research Findings

Category	Main Findings	Happened to the Informant
Saving Habits	Saving is a primary concern, although it is often reused for urgent needs or sudden expenses.	JG, RK, ED, OK, NK, TW, AS, YS
Investment	Have started investing in mutual funds or other assets (land), but have not maximized it because they have been faced with urgent needs several times.	JG, RK, ED, OK, NK, TW, AS, YS
Lifestyle	It is difficult to control lifestyle-related expenses, especially on non-priority needs.	RK, ED, TW
Family Needs	The most important family needs are children's education (for those who already have children) and costs for improving their abilities (for those who do not yet have children)	JG, RK, ED, OK, NK, TW, AS, YS
Financial Stress	The biggest pressure comes from sudden expenses to fulfill the obligations of the Tri Dharma of Higher Education.	JG and RK
Additional Income Sources	Have started or are considering a side job to overcome income constraints.	JG, RK, ED, OK, NK, TW, AS, YS

CONCLUSION AND SUGGESTION

This study successfully revealed the picture of the financial behavior of young lecturers at Palangka Raya University through a phenomenological approach. From the results of in-depth interviews with 8 informants representing various faculties, it was found that the financial behavior of young lecturers was influenced by their educational and professional backgrounds. Although there were differences in preferences and approaches to financial management, young lecturers generally showed a high awareness of the importance of financial literacy, financial planning, and income diversification. This finding suggests that education and professional background play an important role in shaping individual financial behavior. Various challenges are also faced by these individuals because they have to split their focus outside of the tridharma activities such as teaching, research, and community service. This splitting of focus is intended to be able to get a decent income as an educator at the university level which requires a lot of money. These self-development costs sometimes get support from agencies, but some cases show that these special expenses are forced to use personal funds.

There are several suggestions that can be concluded from the results of processing in-depth interview data. Some of these suggestions are as follows:

1. Strengthening Financial Literacy: Palangka Raya University can hold a financial literacy training program for young lecturers to improve their understanding of good financial management. The program can cover topics such as investment, debt management, and long-term financial planning.

2. Financial Policy Development: Universities can develop financial policies that support young lecturers in managing their finances. For example, providing financial consultation facilities or access to trusted financial services.
3. Provision of Resources and Support: In addition to training, universities can provide resources such as reading materials, seminars, and workshops related to financial literacy. Support from the university will greatly assist young lecturers in managing their personal finances more effectively.
4. Further Research: Further research is needed to examine in more depth other factors that influence the financial behavior of young lecturers, such as the influence of culture, social environment, and financial technology. This research can provide additional, more comprehensive insights.
5. Inter-Faculty Collaboration: Encouraging inter-faculty collaboration in sharing knowledge and experiences regarding financial management can be an effective step in improving financial literacy among young lecturers.
6. By implementing these suggestions, it is hoped that young lecturers at the University of Palangka Raya can develop wiser and more informed financial behavior, so that they can achieve better financial well-being.

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