

## STRATEGIES FOR BUILDING MILLENNIAL GENERATION HOUSES WITH SHARIA FINANCIAL PLANNING

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### ABSTRACT

*Millennials generation find it difficult to own a home because of their consumptive lifestyle and houses have prices that are getting more expensive over time that are disproportionate to their income. In fact, many of them are desperate to buy a house with a credit system with high interest and and that credit has a repayment period up to tens of years, even though this can trigger financial problems. Therefore, this study aims to explain that Islamic financial planning give solution strategies to young people with low incomes can realize to owning their dream house without usury. This type of research is qualitative research with literature study method. The results of this study explain the design of a strategy in managing the income of a young couple for consumption needs, paying for temporary house rent, paying for electricity, water, wifi, emergency funds and investing in sharia instruments namely gold investment. Gold is resistant to inflation. The gold investment strategy of one gram per month can be collected for seven years which can be used to start building a dream house. This research is complemented by a strategy for choosing suitable land to live in and a strategy for building houses with gradual progress for seven years.*

**Keywords:** House, Investment, Gold, Sharia Financial Planning

## INTRODUCTION

Needs are everything that humans need (solihin, 2021). The purpose of fulfilling needs is to carry on their life, the better the quality of the needs that are achieved, the more guaranteed human welfare. Based on the type of needs are divided into three categories. The first category is primary needs, the second category is secondary needs, and the third category is tertiary needs. The primary needs themselves consist of the need for food, the need for clothing, and the need for boards or shelter as a place for humans to take shelter. These primary needs are basic needs that must be met by humans in order to live their lives (Arifin, 2001). A house or residence which is one of the components of primary needs, where the house has an urgency as a place of shelter. Not only as a shelter from the rain and the sting of the sun but the house as a place to live and grow a family.

At this time, the dream of owning a home became an astonishing feat. This is because the price or costs incurred to build or buy a house are not small. When building a house, it is also determined by the price of the land where you want to live. With the increasing human population, the price of land is getting higher from time to time. Factors that cause an increase in land prices are inflation, population growth, and the availability of less and less vacant land (Onlist, 2021). The price of land in each region in Indonesia also varies, this is influenced by the strategic level of the location where the land is located, the condition of the land located in a densely populated area or not, the high and low demand for property in the region, the level of control of the property developer, the existence of the objects above. land, the level of vulnerability to natural disasters at the location of the land, and the NJOP or sales value of the tax object (PropertyGuru, 2022). Based on this, it can be categorized as an area with the highest land prices in Indonesia. The following is a table related to the average price of land in 33 provinces in Indonesia.

Table 1. The average price of land in 33 provinces in Indonesia in 2022

No	Provinces	Average Land Price (million/square meter)
1.	Jambi	2.5
2.	Gorontalo	4
3.	Kep. Bangka Belitung	4



4.	Lampung	4
5.	Nanggroe Aceh Darussalam	4
6.	Riau	4
7.	Sulawesi Utara	5
8.	Sumatera Barat	5
9.	Sumatera Utara	5
10.	Bengkulu	6
11.	Kalimantan Barat	6
12.	Kalimantan Tengah	6
13.	Sulawesi Barat	6
14.	Sulawesi Tengah	6
15.	Sumatera Selatan	6
16.	DI Yogyakarta	7
17.	Sulawesi Tenggara	7
18.	Jawa Tengah	7.5
19.	Kalimantan Selatan	8
20.	Kalimantan Timur	8
21.	Kep. Riau	8
22.	Maluku	8
23.	Maluku Utara	8
24.	Nusa Tenggara Barat	8
25.	Nusa Tenggara Timur	8
26.	Sulawesi Selatan	8
27.	Jawa Barat	10
28.	Papua	10
29.	Papua Barat	12
30.	Jawa Timur	13
31.	Banten	16
32.	Bali	17

33.	DKI Jakarta	24
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Source: Data accessed on November 23<sup>rd</sup>,2022 at (Onlist, 2022)

Based on the above data it can be seen that the price of land per square meter is quite expensive. In making a minimalist home for a newly married millennial generation couple, at least a land area of 60 m<sup>2</sup> is required. In accordance with the Decree of the Minister of Settlement and Regional Infrastructure No. 403/KPTS/M/2002 concerning Technical Guidelines for the Construction of Healthy Simple Houses, the minimum land area is 60 m<sup>2</sup> and the maximum land area is 200 m<sup>2</sup>. Even so, these regulations still need to be adjusted to each regional regulation. In addition to paying attention to the area of the building, a house that is classified as a livable house is a house that meets building safety requirements and pays attention to the health of its inhabitants. This is in accordance with the explanation of article 24 of the PKP Law or taxable entrepreneurs (PUPR, 2022). Based on these rules, people who live in the special region of Yogyakarta must at least have funds of 420 million to buy a 60 m<sup>2</sup> land if the average price of land in the special region of Yogyakarta is 7 million, as well as other areas that can be calculated by mathematical calculations is simple, namely multiplying the area of land by the average price of land in the desired area.

In building a house, you don't only need funds to buy land, but you also need funds to buy building materials such as cement, sand, brick or adobe, tiles, wood, stone, paint, nails, iron, and also costs to pay the workers' salaries. Not only that, some people even need building design and interior design services to realize their dream home. The costs incurred are not small, it is not uncommon for the young millennial generation to have difficulty owning a home. According to Hadiprodjo & Halim, (2021) explains the difficulties of the young millennial generation in owning a home, one of which is a consumptive lifestyle with an emphasis on lifestyles such as certain brands of smartphones. Likewise, the statement conveyed by Mrs. Sri Mulyani as the Minister of Finance of Indonesia, she stated that, "The younger generation will then have households, then they will need a home. But they can't afford to get a house. They need it, but can't afford it because their purchasing power is higher than the price of their house" (CNNIndonesia, 2022). The low regional minimum wage, which is disproportionate to the daily expenses of the younger generation,



makes it difficult for them to own a home. Based on data from the Residential Property Price Index (IHPR) of Bank Indonesia, within a decade, the increase in residential prices has reached 39.7%. Meanwhile, the increase in the Regional Minimum Wage throughout Indonesia per year taking into account developments in the inflation rate (Perkim.id, 2022). Financial literacy that is still low is no exception for the young millennial generation who are surrounded by technology, it is not uncommon for them to be in debt to own a house.

The choice to apply for “KPR” installments or home ownership loans is the choice of the younger generation without thinking about long-term finances. Interest that needs to be paid and installment tenors of up to tens of years have not been thought through carefully. Some of the younger generation choose to apply for mortgages because the installments are almost the same as the cost of renting a house. Even though the condition of the economic recession which caused inflation to increase at the world level could not be avoided by Indonesia. Bank Indonesia as of 20 October 2022 raised the BI 7-Day Reverse Repo Rate (BI7DRR) by 50 bps to 4.75%, the Deposit Facility interest rate by 50 bps to 4.00%, and the Lending Facility interest rate by 50 bps to 5.50% (BI (Bank Indonesia), 2022). The increase in the interest rate of the BI rate causes an increase in the installments that must be paid by the public up to 300 thousand for those who are taking mortgages because the increase in installments is caused by floating interest or following the reference interest rate (Rahayu, 2022).

Based on these problems, it is necessary to have proper financial planning so that the younger generation can have a house which is a primary human need. According to Islamic law, interest in a transaction has an unlawful law as stated in the Al-Quran Surah Al Baqarah verse 275 which means: “.....Allah has justified buying and selling and forbidding usury...”. Therefore, an Islamic financial plan is needed so that the younger generation can practice a lawful investment strategy to realize their dream home without usury and adjust it to their daily income. This study aims to describe in detail financial planning starting from the classification of salaries for daily needs, investments, and emergency funds. Then an explanation regarding the details of the halal investment scheme whose profits are then allocated in building or buying dream homes for the young millennial generation

## RESEARCH METHODS



This research is a qualitative research using literature study method. According to Mustika Zed, (2004) literature or library studies can be interpreted as a series of activities related to methods of collecting library data, reading and recording and processing research materials. Data sources are classified as secondary data sources. Data obtained from references such as books, journals, and websites. Literature study is a theoretical study, references and other scientific literature related to the culture, values and norms that develop in the social situation under study (Sugiyono, 2011). The steps in library research according to Kuhltau, (2002), start from topic selection, the second step is information exploration, the third step is determining the research focus, the fourth step is collecting data sources, the fifth step is preparing data presentation, and the sixth step is preparing a report.

## **RESULTS AND DISCUSSION**

### **1. Home as a Primary Need**

A house is a building that functions as a residence or residence and a means of fostering a family. It is contained in Law No. 4 of 1992 concerning Housing and Settlements. The house is a building, where humans live and carry out their lives. In addition, the house is also the place where the socialization process takes place when an individual is introduced to the norms and customs that apply in a society. The need to be able to protect is actually one of the main needs, then because humans no longer live in a sedentary manner, they need a permanent place to live, which can now be called a home (Simbolon & Irma, 2017).

According to research Damayanti & C. Utomo, (2014) related to housing as a primary need. Home is a primary need that must be met by humans. Apart from being a shelter, the house is a place that can provide comfort to its inhabitants, so that proper and comfortable housing is needed to live in. The high population growth of Indonesia's population, it can be seen that every family needs a lot of decent housing in their respective homes.

### **2. Sharia Financial Planning to Realize a Dream House**

Personal financial planning is a process of managing individual finances to achieve personal economic satisfaction. This planning process can help individuals control their financial condition. Every individual, family has different circumstances so that in planning

their finances so that they meet certain needs and goals (Sundjaja, 2016). Planning is needed so that Millennials in building homes have goals that run smoothly and safely. Financial planning guides the millennial generation to keep going as it should, without having to take a wrong turn or even get stuck in a dead end. Therefore, the importance of planning for the future in preparation for building a house.

According to research Setiadi & Frederika, (2022) Financial planning for preparedness in building houses is relatively significant. The millennial generation is in financial planning and specifically considers financial utilization and is relatively concentrated on millennials who already have plans for building houses. Financial success, prosperity or happiness can be achieved through good family or personal financial planning. In this case, the practice of personal financial management is influenced by a person's financial attitude and financial knowledge how much they realize the importance of financial planning (Pangeran, 2012). In the concept of Islamic Financial Planning, the ultimate goal of our Financial Planning is not only to stop from the worldly side but God willing will continue into the hereafter when the reward continues. Therefore, everything is in accordance with financial preparations in this world.

According to research Saadah, (2018) in Islamic economics the concept of financial planning is better known as Islamic financial planning. Implementation of Islamic financial planning is part of Islamic wealth management or Islamic wealth management. If Al-Ghazali has described welfare by fulfilling the five basic human needs, namely religion, soul, mind, wealth and heredity, then the implementation of Islamic financial planning must cover these five basic needs. Without planning, it becomes impossible for the five basic human needs to be fulfilled according to their portion. One of the most important forms of implementation of Islamic wealth management is property/asset management.

Financial planning is very important for Muslims are encouraged to plan their lives economically and financially to achieve Sharia goals (Maqasid Sharia). The intention to carry out sharia financial planning must be aligned with the implementation of Maqasid Syariah, which emphasizes protecting the essential needs of Muslims which includes preserving wealth. Islamic financial planners like the millennial generation need to have high ethical values when preparing financial plans. The practice of Islamic financial

planning must be based on the ethical values of the Islamic theoretical framework. Theory, concept and practice of Islamic financial planning. Because it is mandatory for Muslims and Islamic financial planners in particular, to fully understand Islamic financial planning and its practices (Abdullah & J. Muhammad, 2013).

Efforts to realize the dream house requires careful financial planning. The following is the allocation of income for husbands and wives who work and have 1 child under 5 years old (not yet in school) in the Yogyakarta area with an income equivalent to the UMK or City Minimum Wage based on SK/373/KEP/2021 concerning Determination of Regency/City Minimum Wage for 2022 the Sleman area, which is Rp. 2,001,000 multiplied by two (husband and wife's income) so that the total income is around Rp. 4,000,000. on the shoppe e-commerce platform:

Table 1. Details of Monthly Expenses

No	Type of Spending / month	Total
1	Simple Rent House	Rp 500.000
2	Water Cost	Rp 50.000
3	Electricity cost	Rp 80.000
4	Internet cost	Rp 100.000
5	Rice 10kg	Rp 120.000
6	Vegetable	Rp 100.000
7	Disk	Rp 100.000
8	Drinking water	Rp 25.000
9	Fruits	Rp 100.000
10	Kitchen Spices and Cooking Oil	Rp 100.000
11	Milk, Tea, Coffee	Rp 100.000
12	Kids Diapers	Rp 200.000
13	Toiletries	Rp 30.000
14	Washing Equipment	Rp 20.000
15	Garbage Fee & security fund	Rp 15.000
16	Transportation costs	Rp 150.000
17	Recreation Expenses	Rp 100.000
18	Expenses for wife's skin care	Rp 100.000
19	Child day care expenses	Rp 100.000
20	Public Parking Fees	Rp 10.000
21	Alms	Rp 100.000
22	Health Insurance	Rp 100.000
23	Emergency Fund	Rp 100.000
	Total	Rp 2.300.000

Source: <https://shopee.co.id/>, accessed on November 24, 2022

Based on the data above, an income of Rp. 4,000,000 rupiah a month still leaves Rp. 1,700,000 which can be allocated for investment if multiplied by 12 months is Rp. 20,400,000.

### 3. The Right Investment Choice

One of the right investment choices is investing in gold because gold is a zero inflation class or not affected by inflation. Based on economic theory, as mentioned above, investment also means the purchase (and also means production) of capital (capital) goods that are not consumed but are used for future production (production goods). In a practical economic perspective, Jhon Downes & Jordan E Goodman (1999: 267) states that investment is the use of capital to create money, either through means that generate income or through more risk-oriented ventures designed to obtain capital gains (Aziz, 2010). Investment is a very important instrument in Islamic Financial Planning. Investment is one way to develop assets. Investment is divided into two sectors, namely the real sector, such as precious metals and property; and the non-real sector, such as the financial sector, capital market, and others. The definition of investment is an activity to earn income or increase investment value by investing a certain amount of funds in one or more businesses or assets. While sharia can be translated as a straight path, a further meaning is statutory regulations which contain rules regarding the relationship between humans and the creator, as well as the relationship between humans and humans.

Gold is a very profitable investment alternative. Its investment value is not eroded by inflation, prices continue to increase. According to research (Habibah, 2017). Gold investment in Indonesia is currently experiencing very rapid development, until now gold is still considered the safest investment apart from its stable value, gold investment is also considered an instrument that is timeless and very suitable. if this investment is applied to the millennial generation. Gold can be used to maintain wealth because when it is stored, the exchange rate will remain the same, and even tend to rise if needed with other currencies. According to Research (Heradhyaksa, 2022). Suggestions for people, especially the current millennial generation who want to prepare funds for the long term and to prepare



for their old age, can invest in gold from now on because investing now is easier, more promising, and according to Islamic views it is also permissible as long as it does not violate Islamic principles and laws.

The price of 1 gram of Antam gold as of November 24 2022 for gold bars with a NPWP price (+0.45% tax) is IDR 985,415 for every 1 gram of gold bar so that in a year you can collect around 20 grams of gold. Total investment wealth in gold tends to increase 5 to 20 percent annually. Therefore, gold is suitable for long-term investment because it is classified as a low-risk type of investment. An increase of 20% in a year for the price of gold results in an increase in asset value, which was originally Rp. 20,400,000, which can increase by around Rp. 24,400,000. In expecting a dream house, the minimum funds collected are around IDR 150,000,000. These funds can be collected for 7 years of marriage.

#### 4. Financial planning to build a house within 7 years of marriage

The right tip for Yogyakarta residents in realizing their desire to buy a house is to choose a land location that tends to be cheap, for example in the Sedayu area, Bantul, where land can be found at a price of 1 million per m<sup>2</sup>. So to build a type 21 house that requires 60 m<sup>2</sup> of land, around 60 million is needed to buy land. If there are already 150 million funds collected, they can already be allocated to start building houses. The strategy for building a dream home is to plan it in detail. As Muslims, we should avoid usury in making the house we want to build or the house we want to buy. This research explains in detail the need for funds to build a house and the right investment strategy to raise funds to build a house. To build your own house you need to pay for capital to buy construction materials. The construction itself consists of a foundation, walls and roof. The following is a breakdown of costs to build a simple house type 21 on 60 m<sup>2</sup> of land with 2 bedrooms and 1 bathroom:

Table 2. Estimated Cost of Building a House

No	Building Material Name	Estimated Cost
Foundation		
1	Piled sand	Rp 4.000.000



2	Split Stone	Rp 4.000.000
3	Cement contents 50kg	Rp 2.800.000
4	Fine sand	Rp 3.500.000
5	Iron and Wire	Rp 3.800.000
Wall		
1	Brick	Rp 8.000.000
2	Cement	Rp 5.500.000
3	Chalk	Rp 3.500.000
4	Besi	Rp 5.000.000
5	Iron	Rp 4.000.000
6	Paint	Rp 4.000.000
Rooftop		
1	Rooftile	Rp 5.000.000
2	Wood	Rp 4.000.000
Floor		
1	ceramics	Rp 6.000.000
2	cement	Rp 4.000.000
3	Fine sand	Rp 2.000.000
Other Costs		
1	Door	Rp 3.500.000
2	Windows	Rp 2.400.000
3	Builder Fee	Rp 15.000.000
Total		Rp 90.000.000

Based on the estimation table above, building a type 21 house on a land area of 60 m<sup>2</sup> requires funds of 150 million with an estimated allocation of funds to buy 60 million land in an area that is not too expensive and an estimated 90 million for the house construction process.

## CONCLUSION

The conclusion of this study is that Islamic financial planning for the millennial generation must begin with self-discipline in investing. A simple lifestyle can be done by renting a simple residence for new couples. cooking for consumption needs, and washing their own clothes. financial planning for young couples with a salary of about 2 million each month if combined between husband and wife, the total is 4 million. Millennial couples must be able to save at least 1/4 of their income or 1 million every month to invest in Islamic investment instruments that are immune to inflation, namely gold investment.

The income of one million rupiah can be used to buy 1 gram of gold so that you can collect around 12 grams in a year. with a 5-20% increase in gold prices, in 7 years a young

couple can have an investment savings of 150 million, which is enough to buy land and buy a house. The strategy of building a house can be done in stages and choosing a residential location that is not too expensive but disaster-safe, this requires more effort to find and survey house prices. then the construction of the house can be done in stages

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