

Why literacy outperforms accounting in cashless household governance

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ABSTRACT

This study examines the influence of household accounting, financial literacy, and digital literacy on household financial expenditure behavior within the cashless transaction era. Utilizing a quantitative paradigm with an associative orientation, data were collected between November 2025 and February 2026 in Talaga District, Majalengka Regency, West Java. Probability sampling through a simple random approach was employed to select 100 productive-age housewives as primary household financial decision-makers. Primary data gathered via structured questionnaires were analyzed using the SmartPLS software environment to evaluate the outer and inner measurement models. Structural model estimation revealed an R-squared coefficient of 0.865, indicating that the independent variables jointly account for 86.5% of the variance in household financial expenditure behavior. Hypothesis testing outcomes demonstrated that household accounting practice does not exert a statistically significant influence on expenditure patterns, leading to the rejection of H1. Conversely, financial literacy and digital literacy both produced positive and statistically significant effects, supporting the acceptance of H2 and H3. These findings suggest that knowledge and technological adaptability have a stronger influence on household spending discipline than administrative budgeting practices alone. Consequently, improving financial and digital literacy is a critical strategic intervention for strengthening household economic resilience.

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1. Introduction

Money management is a universal challenge encountered by virtually every household. The primary source of financial difficulty typically does not stem from insufficient earnings, but rather from behavioral patterns and spending habits that are misaligned with actual priorities and needs.

Within domestic settings, financial administration is frequently underestimated in its complexity. Families across different socioeconomic backgrounds often face difficulties in effectively distributing available income. These challenges arise not solely from income constraints, but also from a limited capacity to allocate funds according to a rational priority hierarchy. When households lack structured budgeting frameworks and fail to anticipate future expenditures, consumptive spending tendencies emerge, wherein resources are diverted toward low-priority items. Consequently, rising income alone does not guarantee an improvement in household welfare if expenditure discipline is absent.

Mothers bear a particularly central responsibility in overseeing domestic financial flows. Financial mismanagement at the household level can manifest across families regardless of the mother's formal educational attainment.

A recurring pattern observed among housewives is the absence of systematic financial planning, resulting in unregulated cash outflows. Many struggle to balance income against expenditure obligations, and in some cases, spending consistently exceeds available income. This vulnerability is amplified in the cashless transaction era, defined as a societal condition in which digital payment modalities are increasingly preferred over physical cash in day-to-day transactions (Ompusunggu & Poniman, 2023).

The concept of a cashless society refers to the shift in people's transaction patterns from cash payments to digital or non-cash payment methods due to technological advancement, especially in banking services and digital payment systems (Rabbani & Herman, 2024). In addition, a cashless society is described as a modern societal framework that emphasizes faster, more adaptable, and automated payment processes through electronic and digital transaction systems, thereby reducing the public's dependence on physical currency (Hidayah et al., 2023).

Consumptive spending tendencies within cashless-society households are reinforced by the incentive structures inherent in digital payment platforms, including cashback rewards and promotional offers, which implicitly encourage unplanned purchases (Rahmatika et al., 2024). Compounding this dynamic is a diminished capacity for self-regulation, contributing to deteriorating financial behavior in the digital payment context. The widespread adoption of electronic wallet applications further accelerates this trend by lowering the psychological barriers to spending.

The integration of technology into financial service ecosystems is broadly categorized as financial technology, or fintech. Based on the regulatory framework established by the Financial Services Authority (OJK), fintech encompasses technology-driven innovation within the financial services sector, primarily manifested through systems engineered to execute specific transaction mechanisms.

The benefits of cashless convenience are particularly salient for housewives who manage household finances largely from home. However, without adequate awareness, electronic wallet transactions frequently go unmonitored and unregistered, unlike physical cash transactions where the tangible reduction in funds is more perceptible and emotionally salient.

Household financial management constitutes a foundational pillar of family welfare. A spouse's role in optimizing and directing family income is indispensable. Responsible stewardship of income, directed toward both current necessities and long-term security, is essential to prevent debt accumulation driven by unchecked expenditure behavior.

Among the wide array of variables shaping household expenditure patterns, key determinants include habitual approaches to financial management, impulse-control capacity, the absence of structured household financial planning, self-regulation levels, and the degree of proficiency in accounting and financial literacy. Critical considerations for effective household financial governance therefore encompass disciplined financial planning, behavioral self-regulation, routine income-expenditure recording habits, sensitivity to lifestyle and peer-group pressures, as well as competency levels in both accounting and financial literacy.

A substantial body of recent empirical literature establishes that financial and accounting literacy are primary drivers of individual financial decision quality. A consistent direction in these findings is that stronger financial literacy levels are associated with more rational financial behavior and more effective financial management outcomes, including in regulating domestic spending (Suriani & Wardani, 2025; Widiyanti et al., 2023). Research demonstrated that financial literacy exercises a statistically significant influence over the financial conduct of younger demographics, particularly among those who routinely engage in cashless transactions (Widiyanti et al., 2023). Financial literacy also plays an important role in shaping the financial well-being of housewives, as individuals who possess better financial understanding and management skills are more capable of making appropriate financial decisions and avoiding errors in managing household finances (Pungki et al., 2025).

Furthermore, housewives endowed with robust financial literacy and lifestyle discipline are better equipped to formulate sound financial plans and execute rational spending decisions, thereby rendering household expenditure more optimal (Pekerti, 2025). A constructive orientation toward personal finances also enhances the capacity to manage family resources responsibly with a forward-looking perspective. Research found that financial literacy has a positive and significant effect on household financial management (Lestari, 2024).

Synthesizing these findings, household accounting practice, financial literacy, and digital literacy collectively constitute critical factors shaping expenditure behavior, particularly as households navigate the transition toward a cashless economy. This dynamic is especially relevant in Talaga District, where housewives serve as the primary financial stewards of their families. As digital transaction access expands while financial recording comprehension remains uneven, households with limited literacy are disproportionately exposed to the risk of unplanned and consumptive spending.

Financial literacy represents a core competency indicator for evaluating an individual's capacity to make sound financial decisions. Nevertheless, surveys conducted by the OECD (Organisation for Economic Co-operation and Development) reveal that financial literacy levels in APEC member economies, Indonesia included, remain below desirable benchmarks (OECD, 2019). The OJK, in alignment with its institutional mandate, asserts that adequate financial literacy enables citizens to adapt to evolving fintech developments, moderate excessive consumption, and pursue long-term financial planning with greater discipline.

Empirical reality, however, reveals a more complex picture. The OJK and the Central Statistics Agency (BPS) jointly released findings from the 2025 National Financial Literacy and Inclusion Survey (SNLIK) (Otoritas Jasa Keuangan, 2025). The survey indicated that the financial literacy index reached 66.46 percent, while the financial inclusion index stood at 80.51 percent, representing improvements over the 2024 SNLIK values of 65.43 percent and 75.02 percent, respectively. Gender disaggregation of these results showed that male respondents recorded a financial literacy index of 67.32 percent, compared to 65.58 percent for female respondents (barometer.co.id, 2025). This gap underscores the persistence of knowledge disparities even as access to financial products expands. The irony is stark: broader product accessibility has not been matched by proportional improvements in financial understanding and management capability. In recognition of these gaps, the OJK remains committed to intensifying financial literacy and inclusion programs.

The role of accounting within household financial management is particularly vital at the planning and budgeting stages. Applying simplified accounting principles to domestic finance, through consistent income and expenditure documentation, enables families to exercise greater control over their financial position and operate with enhanced transparency. Structured monthly recording supports more appropriate and priority-based expenditure decisions. Conversely, limited financial transparency within the household can be a source of interpersonal conflict between spouses.

Financial literacy, meanwhile, provides the foundational knowledge for structuring family expenditures, enabling households to distinguish needs from wants, manage credit obligations, maintain savings, and plan for future contingencies. These capabilities collectively contribute to greater financial stability and reduce exposure to problematic informal lending. Families with higher financial understanding are better positioned to optimize income utilization and demonstrate resilience in uncertain financial circumstances. More specifically, financial literacy plays a pivotal role in shaping rational consumption decision-making: individuals equipped with sound financial knowledge are more capable of evaluating expenditure priorities objectively, resisting impulsive purchasing tendencies, and aligning spending decisions with long-term financial goals rather than short-term consumption impulses (Pradiningsih & Wafiroh, 2022; Pungki et al., 2025).

Proliferating digital financial tools, including e-money platforms, digital wallets, and online retail applications, have substantially increased transaction frequency. However, absent adequate financial and digital literacy competencies, this technological convenience may catalyze consumptive spending behavior. Digital literacy therefore plays an enabling role: equipping individuals to critically evaluate, responsibly utilize, and effectively govern financial technologies, including the monitoring of expenditures through household budgeting applications. In particular, the relationship between digital literacy and the utilization of financial management applications is direct and consequential: households with stronger digital competencies are more likely to actively engage with budgeting and expense-tracking features embedded in digital payment platforms, thereby transforming technological tools from vehicles of consumption into instruments of financial discipline (Awaluddin et al., 2025; Febrian & Hendrawaty, 2024).

Talaga District is an administrative unit situated within Majalengka Regency, West Java Province. The district encompasses 17 villages across a total land area of 43.50 km², bordered by Bantarujeg District to the west, Cikijing District to the east, Cingambul District to the south, and Maja District to the north. The predominant livelihood activity within the district is agriculture. According to data published by the Population and Civil Registration Office in the Second Semester Aggregate Report for 2024, Talaga District

recorded a total population of 50,875 individuals distributed across 17,843 households (Disdukcapil Majalengka, 2025).

Disaggregated per capita expenditure data for Talaga District specifically are not available in official publications. However, given that Talaga falls within the administrative jurisdiction of Majalengka Regency, regency-level figures represent the most appropriate proxy and are routinely employed in sub-district level analyses where demographic and socioeconomic characteristics are relatively homogeneous. Based on the 2025 Human Development Index of Majalengka Regency, real per capita expenditure was estimated at IDR 11.094 million per year, translating to approximately IDR 30,393 per person per day, positioning community welfare within the lower-middle consumption bracket (Badan Pusat Statistik Kabupaten Majalengka, 2025).

This expenditure profile indicates that most family incomes within Talaga are primarily allocated toward basic subsistence. A considerable proportion of households carefully manage monthly essentials, and some encounter significant strain when confronted with emergency expenses, urgent financial obligations, or institutional debt service requirements.

Field observations conducted by the research team in Talaga corroborate these conditions. Several households possess adequate income yet continue to struggle with monthly financial management due to the absence of formal financial recording systems. Others, facing more constrained circumstances, become progressively burdened by institutional financial obligations or emergency cash needs, illustrating that expenditure difficulties are fundamentally rooted in how money is managed rather than in how much is earned.

Against this economic backdrop, digital transaction utilization has continued to rise. The frictionless nature of cashless payments, executed via tapping, scanning, or online confirmation, diminishes the psychological salience of spending, making financial outflows feel less consequential. Many housewives consequently find themselves spending more on discretionary, non-essential items without conscious awareness. This is precisely where the convergence of household accounting discipline, financial literacy, and digital literacy becomes most consequential.

Utilizing Majalengka Regency-level expenditure data is therefore both methodologically sound and contextually appropriate for characterizing conditions within Talaga District. These data illuminate broader patterns in community consumption and household expenditure prioritization. The research objective, analyzing the influence of household accounting, financial literacy, and digital literacy on household financial expenditure behavior in the cashless transaction era, is thereby grounded in a robust empirical and contextual foundation, particularly given the centrality of housewives as primary household financial decision-makers.

This study aims to empirically examine the extent to which household accounting, financial literacy, and digital literacy enable families to sustain financial stability in the face of accelerating, technology-driven, and consumption-oriented contemporary lifestyle shifts.

2. Research Method

The methodological framework of this study adopts a quantitative paradigm with an associative research orientation, designed to examine the directional relationships among household accounting, financial literacy, digital literacy, and household financial expenditure behavior in the cashless transaction era. Data collection was conducted between November 2025 and February 2026 in Talaga District, with productive-age housewives who function as primary household financial decision-makers constituting the research subjects. The selection of productive-age housewives as the unit of analysis is grounded in their central and active role in managing daily household finances. Within Indonesian domestic contexts, housewives are predominantly responsible for budgeting, expenditure allocation, and financial record-keeping at the household level (Pungki et al., 2025). Furthermore, this demographic group represents the primary adopters of digital payment platforms for routine transactions, rendering them the most contextually relevant population for examining the interplay between literacy competencies and cashless spending behavior.

The sampling strategy employed probability sampling through a simple random sampling approach, with sample size determination guided by the Slovin formula, yielding a total of 100 respondents. Primary data were gathered via structured questionnaire instruments using a five-point Likert scale to operationalize

each variable. The household accounting construct was measured through four indicators: (1) financial budgeting, referring to the practice of allocating income across expenditure categories prior to spending; (2) expenditure recording, encompassing the routine documentation of daily income and outflows; (3) financial decision-making, capturing the capacity to prioritize expenditures based on needs and available resources; and (4) long-term financial planning, reflecting goal-oriented saving and investment orientations within the household. The financial literacy construct incorporated indicators of financial knowledge, financial behavior, and financial attitudes. The digital literacy construct was assessed through technology usage proficiency, capacity to comprehend digital information, and attitudinal orientations toward technology adoption.

The dependent variable, household financial expenditure behavior in the cashless transaction era, was operationalized through two categories of indicators: (1) food expenditure, encompassing spending on staple goods, daily meals, and nutritional needs; and (2) non-food expenditure, covering discretionary spending categories such as clothing, electronic goods, leisure activities, and digital platform subscriptions. These indicators were selected to capture the full spectrum of household consumption patterns, including the tendency toward consumptive and impulsive spending that is amplified by the frictionless nature of cashless payment systems. Analytical procedures employed the SmartPLS software environment, encompassing measurement model evaluation (convergent validity and composite reliability), structural model assessment via R-squared coefficients, and hypothesis testing through path coefficient analysis to determine the magnitude and significance of inter-variable relationships.

Individual behavior is influenced by intention, which is formed through three main components: attitude toward the behavior, subjective norms, and perceived behavioral control, representing an individual's perception of their ability to regulate and perform certain actions (Ajzen, 1991).

Based on the theoretical framework and previous empirical studies, the hypotheses proposed in this study are as follows: H1: Household accounting has a positive and significant effect on household financial expenditure patterns in the cashless society era. Household accounting involves a basic understanding of accounting principles, including transaction recording, preparation of simple financial statements, and cash flow measurement. Such abilities enable individuals to systematically manage expenditures and organize household budgeting more effectively. H2: Financial literacy has a positive and significant effect on household financial expenditure patterns in the cashless society era. Financial literacy directly affects financial behavior, particularly among individuals who frequently engage in cashless transactions (Widiantari et al., 2023). H3: Digital literacy has a positive and significant effect on household financial expenditure patterns in the cashless society era.

The ability to understand and utilize digital financial services wisely can help individuals control spending behavior, reduce impulsive buying, and optimize financial planning. Nevertheless, the convenience offered by cashless transactions may also encourage excessive spending when individuals lack sufficient financial knowledge. Therefore, understanding digital finance becomes an essential foundation for maintaining healthy and well-planned financial management.

3. Results And Discussions

The dataset was gathered through questionnaire distribution to housewives in Talaga District, Majalengka Regency, selected on the basis of pre-established eligibility criteria. Respondent profile data indicated that the majority were of productive age and demonstrated relatively extensive exposure to digital wallet platforms, signaling prior engagement with cashless payment systems.

Descriptive assessment of the research constructs suggested that financial literacy and digital literacy were rated at moderate-to-favorable levels, while household accounting implementation was assessed at an intermediate level, as a substantial proportion of respondents did not maintain regular financial records. Household expenditure behavior was primarily oriented toward essential needs; however, a discernible increase in discretionary and non-food spending was observed in association with digital transaction convenience.

Structural model estimation proceeded through SmartPLS using sequential outer model and inner model evaluation procedures.

Convergent Validity

The outer loading estimates for each indicator across all four constructs are presented in Figure 2. Measurement results confirm that multiple indicators exceed the threshold of 0.70. On this basis, the constructs demonstrate adequate convergent validity, with outer loading values surpassing the minimum acceptability criterion.

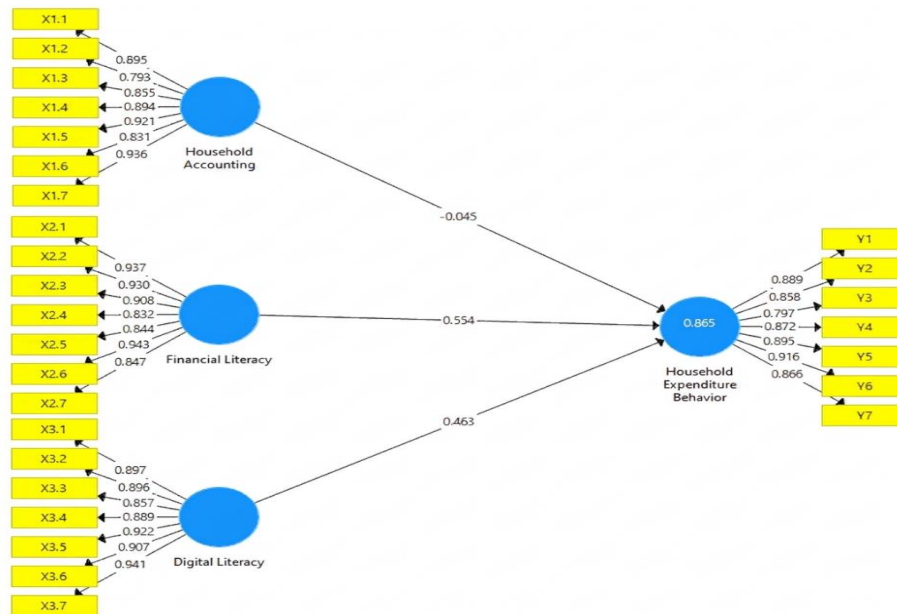


Figure 2. Outer loading of household accounting, financial literacy, digital literacy, and household financial expenditure pattern variables

Composite Reliability

Table 1. Construct reliability and validity

	Cronbach's Alfa	rho_A	Composite Reliability	Average Variance Extract (AVE)
Household Accounting	0.949	0.956	0.959	0.768
Financial Literacy	0.962	0.963	0.968	0.813
Digital Literacy	0.957	0.960	0.965	0.797
Household Financial Expenditure Patterns	0.947	0.950	0.956	0.759

The composite reliability coefficients for all four constructs exceed the 0.70 threshold, confirming adequate internal consistency of the measurement instruments across all variables.

R-Square Analysis

The R-squared coefficient for household financial expenditure behavior is 0.865, indicating that 86.5% of the variance in this dependent variable is jointly accounted for by household accounting, financial literacy, and digital literacy. The residual 13.5% of variance is attributable to factors not captured within the present model.

Hypothesis Testing

Table 3. Path coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Household Accounting -> Household Financial Expenditure Patterns	-0.045	-0.046	0.095	0.476	0.634	Rejected
Financial Literacy -> Household Financial Spending Patterns	0.554	0.567	0.101	5.492	0.000	Accepted

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Keterangan
Digital Literacy -> Household Financial Spending Patterns	0.463	0.450	0.127	3.638	0.000	Accepted

Hypothesis testing outcomes demonstrate that household accounting does not exert a statistically significant influence on household financial expenditure behavior, as evidenced by an original sample coefficient above zero, a p-value exceeding 0.05, and a t-statistic below 1.96, leading to the rejection of H1. Conversely, financial literacy and digital literacy both produce positive and statistically significant effects, with t-statistics surpassing 1.96 and p-values below 0.05, supporting the acceptance of H2 and H3.

Substantively, these findings indicate that the ability to record and budget household finances does not automatically influence spending patterns unless it is accompanied by strong awareness and understanding of financial management. This phenomenon can be explained through the Theory of Planned Behavior, which states that behavior is shaped by intention and perceived self-control (Ajzen, 1991). In other words, although individuals may already use budgeting or recording methods, spending behavior is still largely determined by attitudes toward consumption and the ability to control financial decisions. Within this theoretical framework, self-control emerges as a critical mediating mechanism bridging literacy competencies and actual spending behavior. Literacy, whether financial or digital, provides the knowledge and awareness necessary for sound financial decisions, but it is self-control that determines whether such awareness is translated into behavioral change. Individuals with high financial literacy yet low self-control may remain susceptible to impulsive and consumptive spending, particularly in cashless environments where the psychological barrier to spending is diminished by frictionless payment mechanisms (Yanti & Suci, 2023). Conversely, adequate self-control amplifies the behavioral impact of literacy by enabling individuals to resist situational spending triggers, such as promotional offers and cashback incentives, and sustain commitment to pre-established financial plans. Future research incorporating self-control as an explicit mediating or moderating variable would therefore substantially enrich the explanatory power of literacy-based models of household expenditure behavior.

In contrast, financial literacy was found to have a positive influence, suggesting that individuals with greater financial knowledge tend to make more rational spending decisions. These results are consistent with previous studies which reported that financial literacy improves the quality of household financial management (Suriani & Wardani, 2025; Widiartari et al., 2023). Likewise, financial literacy significantly contributes to better household financial management by enabling individuals to plan budgets and regulate expenditures more effectively (Pradinaningsih & Wafiroh, 2022). Higher levels of financial literacy are also associated with more responsible financial management behavior (Yanti & Suci, 2023). Similarly, adequate financial understanding helps households avoid poor financial decision-making (Pungki et al., 2025).

Research also revealed that financial literacy plays an essential role in maintaining household financial stability and improving financial management quality (Vadila & Antoni, 2025). In addition, financial literacy supports individuals in controlling spending and strengthening long-term financial planning (Febriana & Sriyatun, 2026).

Furthermore, digital literacy was also shown to significantly affect spending patterns. This finding suggests that the ability to understand and utilize financial technology wisely enables housewives to better manage cashless transactions and optimize the use of financial recording features available in digital applications. The results support previous studies which found that digital literacy plays a major role in shaping consumer behavior within the digital economy era (Awaluddin et al., 2025; Yuttama & Widadi, 2025). In addition, digital literacy enhances individuals' ability to use financial applications for managing household expenses (Febrian & Hendrawaty, 2024). Understanding digital payment technology can also reduce consumptive behavior in non-cash transactions (Hidayah et al., 2023).

From a practical standpoint, the most effective strategy for reducing consumptive behavior among cashless-society households lies in the simultaneous strengthening of both financial and digital literacy competencies. Isolated interventions targeting only one dimension are likely to produce suboptimal outcomes: households may possess financial knowledge yet lack the digital proficiency to utilize expense-monitoring tools, or conversely, demonstrate technological fluency without the financial judgment to interpret spending patterns critically. Integrated literacy programs, such as combining financial education

with hands-on training in the use of household budgeting applications, therefore represent the most contextually appropriate and evidence-based intervention for curbing unplanned expenditure in the digital payment era (Hidayah et al., 2023; Rahmatika et al., 2024).

The effectiveness of financial and digital literacy in shaping household expenditure behavior is further conditioned by underlying socioeconomic characteristics. Households with higher income levels, greater educational attainment, and more stable employment backgrounds may derive stronger behavioral benefits from literacy interventions, as they possess greater structural capacity to act on financial knowledge. Conversely, households in lower socioeconomic strata, such as those in Talaga District, where real per capita expenditure approximates IDR 30,393 per day, may face structural constraints that limit the translation of literacy into disciplined spending behavior, regardless of knowledge levels. Variables such as household income, educational background, and access to formal financial services therefore constitute important boundary conditions that modulate the relationship between literacy competencies and expenditure outcomes (Lestari, 2024; Suriani & Wardani, 2025). The present study did not incorporate these socioeconomic variables as independent constructs, representing a recognized limitation that future research should explicitly address.

Overall, the findings of this study suggest that within the context of a cashless society, knowledge and technological adaptability have a stronger influence on household spending behavior than administrative household accounting practices alone. The near-comparable magnitude of influence between financial literacy ($\beta = 0.554$) and digital literacy ($\beta = 0.463$) is theoretically coherent and contextually expected. In an environment where cashless transactions are increasingly mediated through digital platforms, financial knowledge and technological competency operate as mutually reinforcing capacities rather than independent determinants. Financial literacy equips individuals with the cognitive framework for evaluating expenditure priorities, while digital literacy provides the practical competency to operationalize that framework through financial management applications, budget-tracking tools, and digital payment monitoring features. The convergence of these two influences reflects the inseparable nature of financial and technological competency in contemporary household financial governance (Awaluddin et al., 2025; Febrian & Hendrawaty, 2024). Therefore, improving both financial literacy and digital literacy can be considered an effective strategy for strengthening household economic resilience.

4. Conclusion

Guided by the study's stated research objectives, this investigation sought to empirically establish the influence of household accounting, financial literacy, and digital literacy on household financial expenditure behavior within the cashless transaction era. Analytical findings confirm that financial literacy and digital literacy are significant predictors of household expenditure behavior, whereas household accounting practice does not demonstrate a statistically significant independent effect. These results lead to the conclusion that the capacity to comprehend financial management principles and to effectively utilize digital financial tools are pivotal determinants of household expenditure conduct as non-cash transaction systems continue to expand.

The findings of this study carry meaningful practical implications for the design and targeting of community financial literacy improvement programs. Given that financial literacy and digital literacy both demonstrate significant influence on household expenditure behavior, literacy programs should be designed as integrated interventions that address both dimensions concurrently rather than in isolation. For policymakers and institutions such as the OJK, these findings reinforce the importance of extending financial education initiatives to underserved demographic groups, particularly housewives in rural and semi-urban districts, who serve as primary household financial decision-makers yet remain underrepresented in formal literacy programs. Program delivery should leverage digital platforms and mobile-based financial management tools to simultaneously build digital competency and financial awareness, thereby maximizing behavioral impact. Community-based approaches that account for local socioeconomic conditions, such as the lower-middle consumption bracket characteristic of Talaga District, are likely to produce more contextually relevant and sustainable improvements in household financial governance.

Several limitations circumscribe the generalizability of these findings. The study's geographical scope is restricted to Talaga District, limiting the transferability of conclusions to broader population groups. Additionally, potentially influential variables, including household income level, lifestyle orientation, and self-control capacity, were not incorporated as independent constructs. Self-control, in particular, warrants

dedicated attention in future investigations. As established in the Theory of Planned Behavior, behavioral intentions are modulated by an individual's perceived capacity for self-regulation (Ajzen, 1991). In the context of cashless household spending, self-control is expected to function as a significant mediating or moderating variable: individuals with stronger self-regulatory capacity are better positioned to translate financial and digital literacy into disciplined expenditure behavior, while those with lower self-control may fail to act on their literacy competencies when confronted with the psychological ease and incentive structures of digital payment environments. Incorporating self-control as an explicit construct would therefore substantially strengthen the explanatory completeness of the literacy-expenditure model. Furthermore, reliance on self-administered questionnaires means that data quality is inherently dependent on respondent candor and perceptual accuracy.

To advance this line of inquiry, future research is encouraged to broaden the geographic sampling frame, expand sample volumes, and enrich the variable set by incorporating psychological and social determinants, with the aim of developing a more comprehensive empirical understanding of household financial expenditure behavior in the digital era. Beyond expanding scope and variables, future studies should also consider research designs capable of elucidating causal rather than merely associative relationships between literacy competencies and household spending behavior. The present cross-sectional design, while appropriate for examining directional associations, does not permit causal inference. Longitudinal research tracking changes in literacy levels and corresponding shifts in expenditure behavior over time would provide stronger causal evidence. Alternatively, experimental or quasi-experimental designs, such as pre- and post-intervention assessments following structured financial literacy programs, would enable more rigorous causal attribution. Mixed-methods approaches incorporating qualitative inquiry could further illuminate the behavioral mechanisms and contextual factors through which literacy competencies translate into spending discipline at the household level.

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