

INTRODUCTION

Financial literacy has become a crucial competency for individuals navigating an increasingly complex economic landscape. The rapid development of digital technology, the expansion of financial products and services, and the growing use of e-wallets, cashless payments, online loans, digital investments, and other technology-based transactions have exposed university students to broader and more complex financial decisions than previous generations. In this context, financial literacy is not merely understood as knowledge about money, but also as the ability to interpret financial information, assess risks, control consumption, and use financial resources responsibly (Lusardi, 2019; OECD, 2024). In Indonesia, this issue remains highly strategic. The 2025 National Survey on Financial Literacy and Inclusion conducted by the Financial Services Authority and the Central Statistics Agency showed that the national financial literacy index reached 66.46 percent, while the financial inclusion index reached 80.51 percent. This condition indicates that access to financial services remains higher than people's ability to understand and use these services wisely, including among school and university students who are still identified as groups requiring stronger financial literacy and inclusion (Financial Services Authority & BPS, 2025).

University students represent a transitional group moving toward financial independence. During this phase, they begin to manage pocket money, academic expenses, daily consumption, social activities, and, in some cases, additional income from part-time work, small businesses, scholarships, or digital economic activities. However, this transition is not always accompanied by well-planned financial behavior. Many students still experience difficulties in prioritizing expenses, developing saving habits, recording finances, controlling impulsive consumption, and considering risks when using digital financial services. Student financial behavior is shaped through the interaction of knowledge, experience, attitudes, social environment, lifestyle, self-control, and exposure to digital financial practices. Previous studies have shown that financial literacy and financial education are related to financial behavior, as students with stronger financial understanding tend to have a better foundation for managing expenses, saving, avoiding consumer debt, and making rational financial decisions (Kaiser et al., 2022; Suyanto et al., 2021). In the digital context, financial behavior is also increasingly influenced by financial technology use and exposure to financial information through digital media (Rahayu et al., 2022; Respati et al., 2023).

Although higher education has a strategic role in shaping students' knowledge, attitudes, and life skills, financial learning in universities does not always directly address students' personal financial management needs. In many academic settings, financial materials are often oriented toward corporate finance, organizational management, accounting, business investment, or institutional decision-making. Consequently, students may understand financial concepts academically but still struggle to apply them in everyday financial practices. This indicates a gap between formal financial knowledge obtained in the classroom and students' lived experiences in managing personal finances. Prior studies emphasize that financial education can improve financial literacy, particularly when learning is contextual, applicable, and connected to real-life financial decisions (Brugiavini et al., 2020; Kaiser & Menkhoff, 2017), while its effectiveness depends on how students receive, interpret, and use such learning in daily life (Johan et al., 2021). Therefore, this study aims to explore how learning in higher education and financial literacy shape the financial behavior of Makassar State University students. By employing a qualitative approach, this study contributes to a deeper understanding of students' financial experiences, meanings, habits, and considerations, while also offering practical insights for universities in designing financial learning that is more contextual, applicable, and relevant to students' needs in the evolving digital economy.

METHODS OF RESEARCH

Study Design

This study employed a descriptive-exploratory qualitative design. This design was selected because the study aimed to obtain an in-depth understanding of the experiences, meanings, and practices of Makassar State University students in managing their personal finances, rather than statistically testing relationships or causal effects between variables. A qualitative approach is appropriate for examining social phenomena based on participants' experiences, interpretations, and actions in their natural contexts (Creswell & Poth, 2018; Flick, 2018; Merriam & Tisdell, 2016). In this study, the qualitative design was used to explore how learning in higher education and financial literacy shape students' financial behavior through their daily financial experiences and practices.

Participants

The study was conducted at Makassar State University. The participants were active students who had experience in managing personal finances. Participants were selected using purposive sampling because the study required informants who were considered capable of providing relevant and meaningful information related to the research focus. The inclusion criteria were: active students of Makassar State University, students who had received learning related to finance, economics, management, entrepreneurship, or resource management, and students who had experience managing pocket money, scholarships, additional income, or other financial resources. The number of participants was not determined rigidly at the beginning of the study but was adjusted based on the adequacy of information and the achievement of data saturation. Operationally, this study could involve approximately 15 to 20 participants, or more if data saturation had not yet been reached (Guest et al., 2020; Hennink & Kaiser, 2022; Ravitch & Carl, 2021).

Materials

The main materials used in this study consisted of a semi-structured interview guide, observation notes, and documentation materials. The interview guide was developed based on the main focus of the study, namely learning in higher education, financial literacy, and student financial behavior. Learning in higher education referred to students' experiences in receiving materials, methods, assignments, and learning processes related to finance, economics, management, entrepreneurship, and resource management. Financial literacy included students' understanding of money management, savings, debt, investment, risk, and digital financial services. Student financial behavior was examined through students' practices in managing expenses, prioritizing needs, saving, controlling consumption, and making daily financial decisions. Documentation materials included teaching materials, learning notes, or other documents relevant to the research topic, which were used to support the interview and observation data (Tracy, 2024).

Procedures

Data collection was carried out through in-depth interviews, limited observations, and documentation. Semi-structured interviews were conducted to explore students' experiences related to financial learning in higher education, their understanding of financial literacy, and their practices in managing personal finances. The semi-structured format allowed the researcher to use guiding questions

while still providing flexibility for participants to explain their experiences in detail. Limited observations were conducted to understand the context of students' financial behavior within campus life, including patterns of spending, use of digital financial services, and daily financial practices. Documentation was conducted by reviewing teaching materials, learning notes, and other documents relevant to the study. Ethical considerations were applied throughout the research process. Participants were informed about the purpose of the study, the voluntary nature of their participation, and the confidentiality of the information they provided. To protect participants' identities, informant names were disguised using specific codes such as M1, M2, and M3. This procedure was applied to ensure participant confidentiality, comfort, and ethical protection during the research process.

Data Analysis

The data were analyzed using thematic analysis. The analysis process involved several stages, namely transcribing interview data, reading the data repeatedly, identifying initial codes, grouping codes into categories, developing themes, and interpreting the meaning of the themes in relation to the research focus. Thematic analysis was used because it enables researchers to identify patterns of meaning in participants' experiences and interpretations related to learning in higher education, financial literacy, and financial behavior (Braun & Clarke, 2021; Saldaña, 2021).

Data validity was maintained through source triangulation, technique triangulation, consistency checking, and the preparation of an analysis trail. Source triangulation was conducted by comparing information obtained from different participants, while technique triangulation was carried out by comparing data from interviews, observations, and documentation. The analysis trail was used to document the stages of data collection and analysis so that the research process could be traced systematically. This study also considered credibility, transferability, dependability, and confirmability to ensure the trustworthiness of the findings (Nowell et al., 2017). Through these procedures, the method was directed toward producing a comprehensive understanding of how learning in higher education and financial literacy shape the financial behavior of Makassar State University students.

RESULT AND DISCUSSION

This section presents the findings obtained from in-depth interviews, limited observations, and documentation regarding how learning in higher education and financial literacy shape the financial behavior of Makassar State University students. The findings are organized thematically because the study used a qualitative descriptive-exploratory approach. The thematic analysis identified five major themes: financial learning as a knowledge foundation, financial literacy as awareness in money management, the influence of habits and social environment, the dual role of digital financial services, and the formation of financial behavior through habituation.

Table 1 Main Themes Of The Findings

No.	Theme	Empirical Pattern Found in the Data	Core Finding
1	Learning in higher education as a foundation of financial knowledge	Students obtained financial knowledge from courses related to finance, economics, entrepreneurship, and resource management.	Higher education learning provides conceptual financial knowledge, but is not always directly connected to personal financial management.

No.	Theme	Empirical Pattern Found in the Data	Core Finding
2	Financial literacy awareness in managing needs and wants, prioritizing expenses, and saving money	Students showed awareness in distinguishing saving, and considering financial risks.	Financial literacy helps students make more careful and rational financial decisions.
3	Habits, environment, and lifestyle influences on financial behavior	Students' spending was influenced by family as habits, peer groups, social media, hangout culture, food, transportation, and online shopping.	Student financial behavior is shaped by knowledge, social context, lifestyle, and self-control.
4	Digital financial services as convenience and risk	Students used mobile banking, digital wallets, QRIS, online shopping, and financial applications in daily transactions.	Digital financial services make transactions easier but may increase consumptive behavior when not supported by digital financial literacy.
5	Financial behavior as a habituation process	Students developed financial behavior through repeated experiences in managing allowances, adjusting expenses, saving, and facing financial constraints.	Financial behavior is formed gradually through learning, experience, repetition, and personal reflection.

Source: Data Generated, 2026

Learning in Higher Education Provides a Foundation of Financial Knowledge

The findings show that learning in higher education provides students with a conceptual foundation for understanding financial issues. Students reported that they gained knowledge about money management, planning, record-keeping, entrepreneurship, management, and economic decision-making through relevant courses. These courses helped students understand basic financial concepts and recognize the importance of financial planning.

However, the findings also indicate that the financial learning received by students was not always directly related to personal financial management. Several students perceived that financial materials in higher education were more oriented toward companies, organizations, business activities, accounting, or institutional financial management. As a result, students understood financial concepts academically but did not always feel fully prepared to apply them in daily personal financial practices.

Financial Literacy Builds Awareness in Managing Money

The findings indicate that financial literacy plays an important role in building students' awareness of money management. Students with better financial literacy showed a greater ability to distinguish between needs and wants, prioritize spending, save money, and consider risks before making financial decisions. They tended to be more cautious in using money, especially when dealing with lifestyle demands, consumption needs, and the ease of digital transactions.

Financial literacy was also reflected in students' ability to evaluate whether a purchase was necessary, avoid unnecessary expenses, and develop saving habits. In this study, financial literacy was not only observed as knowledge of financial concepts, but also as students' ability to apply such knowledge in everyday decision-making.

Student Financial Behavior is Influenced by Habits, Environment, and Lifestyle

The findings show that students' financial behavior is shaped not only by formal education and financial literacy, but also by personal habits, family background, peers, social media, and lifestyle. Some students stated that their spending was influenced by social activities, hangouts, online shopping, food, transportation, and digital trends.

Students who lived far from their families, stayed in boarding houses, or were responsible for managing their own money tended to be more aware of the importance of financial management. These students were more likely to adjust expenses to their available funds and consider financial priorities. In contrast, students who were not

accustomed to recording expenses or planning their finances tended to experience more difficulties in controlling spending.

Digital Financial Services Promote Convenience and Consumptive Risks

The findings indicate that digital financial services have become an important part of students' daily financial behavior. Students were familiar with mobile banking, digital wallets, QRIS, online shopping platforms, and other financial applications. These services made transactions faster, easier, and more practical.

However, the same convenience also created potential risks. Some students became more vulnerable to impulsive purchases because digital transactions reduced the psychological barrier of spending money. Students with better understanding of digital financial risks tended to be more selective in using financial applications, more careful with online loans, and more aware of data security and digital spending patterns. Conversely, limited understanding of digital financial services made students more vulnerable to consumptive behavior.

Financial Behavior is Formed Through the Process of Habituation

The findings show that students' financial behavior is not formed instantly. It develops through repeated experiences in managing allowances, adjusting expenses, facing financial limitations, learning to save, and understanding the consequences of poor financial decisions. Students' financial behavior was therefore shaped through habituation, experience, and reflection.

The findings also indicate that learning in higher education becomes more meaningful when it is connected to students' real-life financial experiences. Students need learning that does not only explain financial concepts, but also provides practical exercises such as personal budgeting, expense recording, debt management, saving strategies, basic investment planning, and responsible use of digital financial services.

Table 2 : Coding Structure of the Qualitative Findings

Research Focus	Initial Codes	Categories	Final Theme
Learning in higher education	Course materials, financial concepts, entrepreneurship, management, planning, record-keeping	Academic financial knowledge	Learning as a foundation of financial knowledge
Financial literacy	Needs and wants, saving, risk awareness, spending priority, consumption control	Awareness and decision-making ability	Financial literacy as awareness in managing money
Financial behavior	Budgeting, expense control, saving habits, impulsive buying, financial planning	Daily financial practices	Student financial behavior
Digital finance	Mobile banking, digital wallets, QRIS, online shopping, online loans, digital spending	Digital convenience and risk	Digital financial services and consumptive risk
Contextual factors	Family, peers, social media, lifestyle, self-control, boarding house experience	Social and personal influences	Habits, environment, and lifestyle as shaping factors

Source: Data Generated, 2026

Discussion

The findings of this study indicate that learning in higher education and financial literacy play important roles in shaping the financial behavior of Makassar State University students. However, their influence is not direct, uniform, or automatic. Financial behavior is formed through a complex interaction between knowledge, literacy, personal experience, social environment, lifestyle, digital financial practices,

and self-control. This confirms that student financial behavior should not be understood merely as the result of classroom learning, but as a behavioral process shaped by both academic and everyday life experiences.

The first important finding is that higher education learning provides an initial foundation for students' financial knowledge. Students gain exposure to financial concepts through courses related to finance, economics, management, entrepreneurship, and resource management. However, the study also found that such learning is often still theoretical and oriented toward corporate, organizational, or business contexts. This creates a gap between formal financial knowledge and personal financial practice. This finding supports Johan et al. (2021), who explain that financial education can improve students' knowledge, but does not always directly shape financial attitudes and behavior if the learning is not connected to everyday financial practices. Therefore, financial learning in higher education should be more contextual, practical, and relevant to students' daily financial realities.

The second finding shows that financial literacy functions as a bridge between knowledge and behavior. Students with stronger financial literacy tend to be more capable of distinguishing between needs and wants, prioritizing spending, controlling consumption, saving, and considering financial risks. This finding is consistent with Lusardi (2019), who emphasizes that financial literacy is a crucial skill that enables individuals to make more informed financial decisions. It is also in line with Goyal and Kumar (2021), who explain that financial literacy is closely related to financial decision-making, financial behavior, and financial education. In this study, financial literacy does not merely represent students' understanding of financial concepts, but also their ability to apply such understanding in real financial situations.

The third finding highlights that students' financial behavior is strongly influenced by habits, social environment, and lifestyle. Students' spending decisions are shaped by peer interaction, family habits, social media exposure, campus lifestyle, food consumption, transportation needs, and online shopping. This finding indicates that financial knowledge alone is insufficient to produce healthy financial behavior. Students need self-control, supportive environments, and repeated practice in managing money. This is consistent with Grohmann (2018), who shows that financial literacy is related to financial behavior, but its influence is still shaped by individual social and economic contexts. Therefore, financial behavior should be viewed as a socially embedded practice rather than merely an individual cognitive outcome.

The fourth finding concerns the role of digital financial services. The use of mobile banking, digital wallets, QRIS, online shopping, and financial applications has become a normal part of students' daily financial activities. These services provide convenience and efficiency, but they also increase the risk of impulsive spending, consumptive behavior, and misuse of online financial products. This finding supports Rahayu et al. (2022), who show that digital financial literacy is related to saving, spending, and investment behavior among Indonesia's younger generation. It also aligns with Respati et al. (2023), who explain that digital financial literacy and financial confidence contribute to students' financial behavior and well-being. Thus, financial literacy education in higher education should be expanded to include digital financial literacy, including digital transaction security, online loan risks, spending control, data privacy, and responsible use of financial technology.

The fifth finding shows that financial behavior is formed through habituation. Students become more financially aware when they repeatedly manage allowances, face financial constraints, adjust expenses, save money, and experience the consequences of poor financial decisions. This finding strengthens the argument of Kaiser et al. (2022), who state that financial education can influence advanced financial knowledge and behavior when it is designed effectively and connected to learners' needs. In the context of

this study, financial learning becomes more meaningful when it includes practical activities such as personal budgeting simulations, expense recording, financial reflection, debt management cases, saving plans, basic investment exercises, and analysis of digital financial transactions.

These findings are also relevant to the broader national context. The SNLIK 2025 data show that Indonesia's financial literacy index reached 66.46 percent, while the financial inclusion index reached 80.51 percent. This indicates that public access to financial services remains higher than the level of public understanding of how to use such services wisely. This condition is important for university students because they are active users of digital financial services but may not yet have adequate competence to manage financial risks and consequences. Similarly, the 2022 PISA findings released by the OECD emphasize the importance of financial education for students, particularly because financial literacy is related to socioeconomic background and family experience in managing money. Although PISA focuses on school-age students, its findings remain relevant for higher education because financial literacy should be developed continuously across educational levels.

Overall, this study contributes to the literature by showing that students' financial behavior is shaped through the interaction of higher education learning, financial literacy, digital financial literacy, social environment, lifestyle, habits, and self-control. Theoretically, this study strengthens the view that financial behavior is not only a cognitive outcome of financial knowledge but also a contextual and experiential process. Practically, the findings suggest that higher education institutions need to design financial learning that is more applicable, student-centered, and connected to students' daily financial lives. Financial education should not only teach financial concepts, but also train students to budget, record expenses, control consumption, understand digital financial risks, and develop responsible financial habits.

CONCLUSION

This study aimed to explore how learning in higher education and financial literacy shape the financial behavior of Makassar State University students. Using a qualitative descriptive-exploratory approach, the study focused on students' experiences, meanings, and daily practices in managing personal finances. The findings show that learning in higher education provides students with an initial foundation for understanding financial concepts, including money management, planning, record-keeping, entrepreneurship, and economic decision-making. However, this learning does not automatically shape students' financial behavior when it remains theoretical or is mainly oriented toward corporate, organizational, or institutional financial contexts.

The study found that financial literacy plays an important role in helping students translate financial knowledge into more responsible financial practices. Students with better financial literacy tend to be more aware of the need to distinguish between needs and wants, prioritize expenses, save money, control consumption, and consider risks before making financial decisions. However, students' financial behavior is also influenced by personal habits, family background, peer environment, lifestyle, social media, self-control, and the use of digital financial services. These findings indicate that financial behavior is not formed instantly, but through a process of habituation, experience, reflection, and repeated financial decision-making.

Theoretically, this study contributes to the understanding of student financial behavior as a contextual and experiential process rather than merely a direct outcome of financial knowledge. Financial literacy functions as a bridge between learning in higher education and daily financial behavior, while digital

financial literacy, social environment, lifestyle, habits, and self-control serve as important contextual factors. Practically, the findings imply that higher education institutions need to design financial learning that is more contextual, applicable, and relevant to students' everyday financial realities. Financial education should include practical activities such as personal budgeting, expense recording, saving plans, debt management, basic investment understanding, and responsible use of digital financial services.

This study has several limitations. First, it was conducted only among Makassar State University students, so the findings cannot be generalized to all university students in Indonesia. Second, the qualitative approach provides in-depth understanding but does not measure the statistical strength of relationships among learning in higher education, financial literacy, and financial behavior. Third, the study relies on students' self-reported experiences, which may be influenced by personal interpretation and memory. Future research may involve students from different universities, use mixed-method or quantitative designs, and examine more specific aspects of digital financial literacy, financial self-control, family financial socialization, and lifestyle pressure.

In conclusion, shaping students' financial behavior requires more than providing financial knowledge in the classroom. It requires learning that connects academic concepts with students' real financial experiences, strengthens financial literacy, and builds responsible financial habits in the digital economy. Therefore, higher education has an important role in preparing students not only to understand finance academically, but also to manage their personal finances wisely, independently, and responsibly.

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