

**MOBILE APPLICATION DESIGN FOR IMPROVING
FINANCIAL LITERACY AMONG UNDERGRADUATES
THROUGH PERSONAL FINANCE**



FINAL PROJECT REPORT

Riyan Chintama
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**VISUAL COMMUNICATION DESIGN STUDY PROGRAM
FACULTY OF ARTS AND DESIGN
UNIVERSITAS MULTIMEDIA NUSANTARA
TANGERANG
2025**

**MOBILE APPLICATION DESIGN FOR IMPROVING
FINANCIAL LITERACY AMONG UNDERGRADUATES
THROUGH PERSONAL FINANCE**



FINAL PROJECT REPORT

**Submitted as One of the Requirements to Obtain
a Bachelor's Degree in Visual Communication Design**

Riyan Chintama

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**VISUAL COMMUNICATION DESIGN STUDY PROGRAM
FACULTY OF ARTS AND DESIGN
UNIVERSITAS MULTIMEDIA NUSANTARA
TANGERANG**

2025

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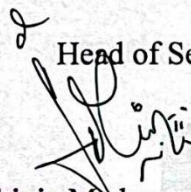
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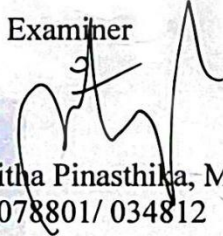
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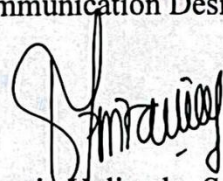
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FOREWORD

No words can describe the gratitude that the writer feels for the accomplishment of this final project. The topic interests the writer due the stereotype of undergraduate students' financial struggles. With many undergraduates being influenced by the rise of hedonism, fueled by the rapid development of social media trends, failures in short-term financial planning, such as the inability to save, are prevalent among students. Due to that, cases of financial missteps like unpaid loans in Gen Z are also on the rise. Furthermore, throughout the writer's observations, many peers are still unsure about their life goals, and of course, have not considered financial planning for their long-term lives, such as planning when to buy a house, when to marry, and when to retire, along with the considerations of the needed funds. The writer believes that there is a need to address this problem by starting to encourage future financial planning for undergraduate students in their so-called quarter-life crisis. Throughout designing the project, the writer has received much help from several parties.

The writer gives thanks to:

1. Dr. Andrey Andoko, as the Principal of Universitas Multimedia Nusantara.
2. Muhammad Cahya Mulya Daulay, S.Sn., M.Ds., as the Dean of the Arts and Design Faculty, Universitas Multimedia Nusantara.
3. Fonita Theresia Yoliando, S.Ds., M.A., as the Head of the Study Program Visual Communication Design in Universitas Multimedia Nusantara.
4. Mariska Legia, S.Ds., M.B.A., as the advisor who has given guidance and motivation in the process of the project.
5. Ms. Vania Harsono, S.E., as the source person for the content of the design
6. The writer's family, who have supported the writer both mentally and materially in the making of the project.
7. Close friends of the writer who have given mental support in the making of the project.

With the project designed, the writer hopes that the financial literacy of undergraduates, who are mostly Gen Z can be enhanced, little by little with the education of personal financial planning in their lives.

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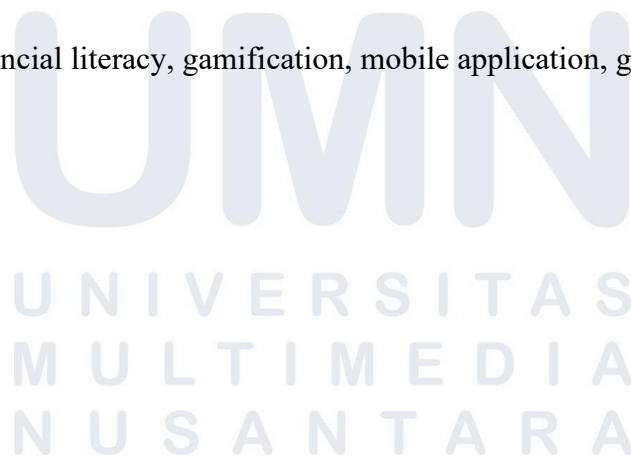
MOBILE APPLICATION DESIGN FOR IMPROVING FINANCIAL LITERACY AMONG UNDERGRADUATES THROUGH PERSONAL FINANCIAL PLANNING

(Riyan Chintama)

ABSTRACT

Financial literacy is a comprehensive understanding of financial concepts and the ability to apply them in making both short-term and long-term financial decisions. It is increasingly recognized as a critical skill in today's economic environment. Despite its importance, Generation Z in Indonesia displays a concerningly low financial literacy rate of 44.04% according to OJK, highlighting a significant gap in financial education between generations. In response, this study proposes the design and evaluation of an interactive mobile application aimed at enhancing financial literacy among Gen Z undergraduates. This interactive model is developed as an engaging educational tool to impart essential skills in personal finance management, including basic money management budgeting, and saving skills. Furthermore, the application will include gamification elements to cater towards Gen Z's preference in gamified learning. The study's findings offer valuable insights into the potential of gamified learning as an innovative and interactive approach to modern financial education. With the design, it is hoped that the outcome can help in increasing the financial literacy of Generation Z and undergraduates in Indonesia.

Keywords: financial literacy, gamification, mobile application, gen z



**PERANCANGAN APLIKASI PEMBELAJARAN PERSONAL
FINANCIAL PLANNING UNTUK MENINGKATKAN LITERASI
FINANSIAL MAHASISWA**

(Riyan Chintama)

ABSTRAK (Bahasa Indonesia)

Literasi keuangan adalah pemahaman seseorang tentang konsep-konsep keuangan dan kemampuan untuk menerapkannya dalam membuat keputusan keuangan jangka pendek maupun jangka panjang. Literasi keuangan semakin diakui sebagai keterampilan penting dalam lingkungan ekonomi saat ini. Akan tetapi, Generasi Z di Indonesia menunjukkan tingkat literasi keuangan yang memprihatinkan, yaitu 44,04% menurut OJK, yang menyoroti kesenjangan signifikan dalam pendidikan keuangan antar generasi. Sebagai solusi, penelitian ini mengusulkan perancangan dan evaluasi aplikasi interaktif yang bertujuan untuk meningkatkan literasi keuangan di kalangan mahasiswa Generasi Z. Model interaktif ini dikembangkan sebagai alat edukasi yang menarik untuk mengajarkan keterampilan penting dalam manajemen keuangan pribadi, pengelolaan uang pribadi, pengelolaan kas, dan menabung. Lalu, aplikasi yang didesain juga akan memiliki fitur gamifikasi dalam menjunjung pembelajarannya, sesuai dengan minat Gen Z untuk belajar sambil bermain. Temuan penelitian ini memberikan wawasan berharga tentang potensi pembelajaran gamifikasi sebagai pendekatan inovatif dan interaktif dalam pendidikan keuangan modern. Melalui perancangan ini diharapkan hasilnya dapat membantu meningkatkan literasi keuangan Generasi Z dan mahasiswa di Indonesia.

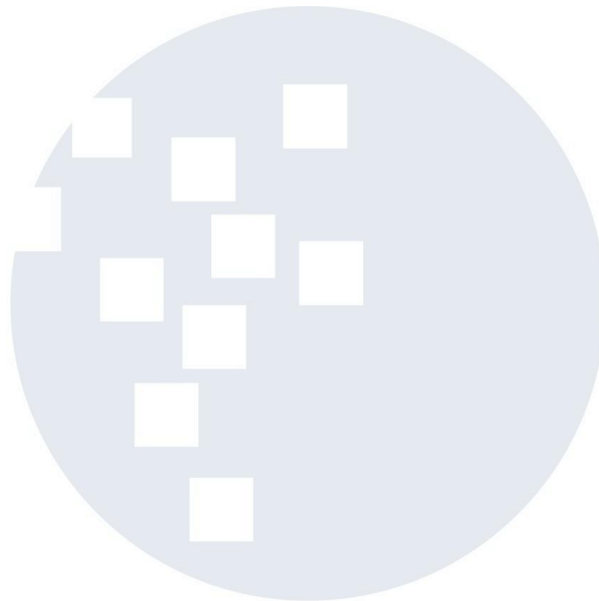
Kata kunci: literasi finansial, gamifikasi, aplikasi, generasi z

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