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CULTIVATING VISIONARY AND FINANCIALLY LITERATE GENERATIONS: PATHWAY TO SOCIOECONOMIC RESILIENCE AMONG YOUTH

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Abstract - *This literature-based study examines the close relationship between the lack of vision among today's youth and their low enthusiasm for financial literacy, revealing significant threats to personal and social stability. The shift toward an instant-gratification lifestyle and the neglect of future-oriented thinking frequently led to failures in self-management and financial planning. Young people who do not prioritize clear life goals are more vulnerable to impulsive decisions and financial instability, thereby increasing their risk of repeated setbacks. The loss of focus on long-term objectives, compounded by weak financial insight, has adverse consequences for personal development, mental health, and career progression. Moreover, this situation limits their ability to adapt to rapid changes in the labor market and technological advancements, making it increasingly difficult for them to overcome social and economic barriers. Addressing these issues requires the integration of visionary values and financial literacy into both formal education and family environments. Governments, educational institutions, and families must play an active role in establishing accessible, motivating learning systems that nurture forward-thinking and sound financial practices. By fostering this synergy, young generations can be better equipped to make strategic life decisions, build resilience, and achieve sustainable well-being.*

Keywords: youth, vision, financial literacy, personal failure, self-development, financial management, motivation.

INTRODUCTION

In the midst of the digital era that has marked a change in the lifestyle of the younger generation, the mindset regarding the future has become a major challenge in building individual competitiveness in various aspects of life. A generation that lives in an instant and distraction-filled environment often chooses shortcuts, so that the development of a long-term vision tends to be neglected. The future of a career is also often seen through a different lens, as seen in the dynamics of youth social mobility in the gig economy and digital platform jobs, which offer flexibility but also create challenges for long-term stability (Gani, et al., 2025). The need to think ahead is often overwhelmed by the desire to pursue immediate pleasures and popular trends. Meanwhile, the ability to delay gratification in order to achieve greater goals in the future is increasingly rarely prioritised. The lack of motivation to plan for the future carefully has serious consequences for the opportunities available in life. In this situation, the younger generation risks losing direction and failing to face increasingly complex global challenges (Horváth & Nováky, 2016). The development of the digital ecosystem, including the ease of cashless transactions and online credit access, has contributed to a pattern of quick decision-making that is less reflective of long-term risks (Kemarauwana & Darmawan, 2020).

The aspect of financial literacy is an important issue that is often overlooked by young people. Consumptive habits, attachment to a glamorous lifestyle, and reluctance to learn about personal financial management characterise a tendency to lack a long-term perspective. Social and cultural factors often reinforce this behaviour, making financial literacy seem secondary or even irrelevant. In fact, mastery of basic financial knowledge determines an individual's future stability. Without adequate understanding of financial priorities, the comfort zone built by fulfilling consumptive needs will be fragile in the face of uncertain economic dynamics. As a result, the enormous challenge of managing one's financial future becomes even more difficult (Mitchell & Abusheva, 2016). A number of studies show that low financial literacy has a direct effect on risk tolerance and the quality of investment decisions among the younger generation (Mardikaningsih & Darmawan, 2023).

A lack of vision for life and indifference towards financial literacy gradually shapes the character of the younger generation, making them easily swayed by the tide of change. The impression that the future can be lived by going with the flow is becoming increasingly ingrained in popular culture. The lack of long-term orientation triggers consumptive behaviour and neglect of systematic planning, whether in education, career, or investment. The habit of making spontaneous decisions without risk analysis increases the potential for failure in various aspects. This situation is exacerbated by the lack of access to credible sources of knowledge and the lack of role models in the surrounding environment. This pattern continues to repeat itself, forming a vicious cycle that is difficult to break. The phenomenon of impulsive buying on marketplace platforms reinforces this tendency, where technological conveniences accelerate transactions without being accompanied by careful financial consideration (Darmawan & Gatheru, 2021).

The majority of young people's lack of enthusiasm for financial literacy did not arise in a vacuum. There has been a shift in values and preferences driven by technological developments, ease of access to information, and the tide of globalisation that has brought with it a variety of instant lifestyle choices. Instant gratification is often considered a success, obscuring the urgency of systematic financial planning. A more comprehensive education, such as entrepreneurship education, is needed to prepare the younger generation for the modern job market, which demands not only technical skills but also an independent and future-oriented mindset (Zahid et al., 2023). Due to their narrow mindset, young people tend to fail to see the connection between their current financial actions and their future quality of life. When financial literacy is viewed as merely numbers or simple arithmetic skills, most people miss the opportunity to broaden their economic and entrepreneurial horizons. This condition is also influenced by a low understanding of the ethical aspects, risks, and responsibilities involved in modern financial management (Putra & Arifin, 2023).

This situation shows that a lifestyle without vision and minimal enthusiasm for financial literacy is not just an individual problem, but has become a social phenomenon that demands serious attention. Changes in social structure, the emergence of the digital economy, and global dynamics require the younger generation to be adaptive and prepare themselves as best as possible. Weaknesses in developing vision and low financial literacy will widen economic and social gaps in the future. Young people who are not financially prepared have the potential to repeat the cycle of economic hardship, increase stress levels, and be less able to compete in a dynamic job market. Therefore, a comprehensive study of the root causes and possible serious consequences of this lifestyle is needed. In addition, the complexity of digital financial regulations and consumer protection adds new challenges for the younger generation who have minimal understanding of financial law (Mujisulistyo et al., 2024; Yuristiawan et al., 2024).

Within society, there are various misconceptions regarding the importance of financial management and future planning. Many young people feel that their current income is sufficient without feeling the need to pay attention to savings, investments, or insurance as a form of self-protection. Consumption patterns influenced by social media lead them to wasteful behaviour without realising their financial vulnerability in the future. This neglectful attitude not only jeopardises personal economic stability but also has an impact on the economic sustainability of families and society at large. Therefore, there is an urgent need for the younger generation to start instilling a visionary mindset and strengthening their understanding of financial literacy from an early age.

The absence of a life vision and a lack of seriousness in learning financial literacy creates a profile of a younger generation that is prone to failure in the future. The inability to identify opportunities and a lack of knowledge about risks add to the complexity of personal financial problems. As a result, failure to improve the quality of life will occur repeatedly on a broader scale. This phenomenon raises concerns about the readiness of the next generation to build a stable and competitive future, both for themselves, their families, and their communities.

The main problem that arises is the lack of awareness and motivation among the younger generation to develop a clear and focused vision for life. Their indifference towards future plans often causes them to live aimlessly and be unable to identify the long-term goals they want to achieve. This inability stems from a practical mindset that prioritises daily needs and momentary comfort. Gradually, this kind of behaviour gives rise to a generation that is reluctant to take responsibility for the consequences of their life choices and financial mistakes. Without a strong vision, young people tend to feel discouraged or mentally unprepared when faced with failure, potentially causing them to miss out on great opportunities in life.

The next problem lies in young people's low level of financial literacy. The ability to manage personal finances is often not seen as an essential skill, but rather something that can be learned later in life. In fact, the inability to gather information, develop financial plans, and manage risk is the main source of financial failure. This lack of knowledge makes them vulnerable to falling into consumer debt, difficulty meeting basic needs, and investment failure. The inability to recognise the importance of personal financial knowledge makes them oblivious to global economic changes and unable to respond wisely to challenges.

The importance of examining this issue is increasingly prominent with the rise in unemployment and economic instability among young people. Lifestyle transformations, popular cultural pressures, and the challenges of flexible work have shaped a generation with a pragmatic mindset that is less future-oriented. In a situation of intense global competition, the ability to plan for the future and build strong financial literacy is key to survival and growth. If this phenomenon continues to be ignored, it is likely that there will be ineffective exploration of opportunities, poor financial decisions, and failure to manage economic threats. Therefore, research on this issue is highly relevant to examine emerging social trends and identify the need to strengthen the capacity of the younger generation.

In addition to facing the challenges of technological adaptation and labour market dynamics, today's youth are required to be financially savvy in order to survive amid the pressures of changing times. Further discussion is crucial to clarify the root causes of the problem and identify the behavioural patterns of this generation in order to find long-term solutions. Through careful analysis, a comprehensive understanding of the relationship between life vision, financial literacy, and the potential for future failure can be gained, thereby contributing significantly to the formulation of education policies, family strengthening, and broader community development.

This study aims to analyse the relationship between low life vision and lack of enthusiasm for financial literacy among the younger generation, as well as to identify the real consequences arising from these two factors. With an interpretive approach, the research results are expected to not only enrich theoretical insights in the fields of education and character building, but also provide a practical foundation for educators, policymakers, and parents in creating an environment that encourages the younger generation to be more visionary and capable of managing their finances wisely. This research also aims to contribute to the development of strategies for empowering the younger generation to face the challenges of a competitive and uncertain future.

RESEARCH METHODS

This study utilises a qualitative literature review approach, focusing on the search and thematic synthesis of relevant scientific sources. Qualitative literature studies allow researchers to explore issues related to the lifestyles of the younger generation without conducting direct field data collection. Literature searches were conducted through journals, books, and official reports published between 2005 and 2015. Thematic synthesis techniques were used to identify, analyse, and interpret patterns that emerged from the collected data. This approach refers to the research guidelines outlined by Braun and Clarke (2006); Pope et al. (2007), which emphasise the importance of carefully understanding the content of the literature to obtain a comprehensive picture of the theme being studied.

The literature search strategy was carried out systematically using specific keywords directly related to the research topic. Literature sources were searched through leading academic databases such as ScienceDirect, JSTOR, and Google Scholar, with inclusion criteria being publications discussing lifestyle, life vision, financial literacy, and socio-economic consequences in young people. Studies that met the criteria of content relevance, methodological clarity, and publication within the last 10 years were included in the analysis. Exclusion criteria included non-academic articles, interview results, field reports, and literature with an approach that was not relevant to the topic. This systematic approach followed the literature research guidelines from Booth et al. (2012) to ensure that the data selection process remained transparent and maintained integrity.

The coding stage was carried out by extracting the main themes and recurring sub-themes from all selected literature. Each piece of identified data was coded based on its relevance to the research question, followed by cross-comparison and clarification between literature sources. To ensure the quality of the synthesis results, the researchers triangulated sources and conducted internal validation of data interpretation. Validation was carried out through peer discussion, rechecking of primary sources, and cross-checking between processed results. This methodological design is in line with O'Leary's (2010) recommendation that clarity of procedure and quality assurance are very important in qualitative literature studies so that the analysis results have strong academic weight and are accountable.

RESULTS AND DISCUSSIONS

The Connection Between Life Vision and Financial Literacy Among Young People

The ability to develop a life vision is one of the important indicators in determining a person's direction and goals from a young age (Belogai & Bugrova, 2019). A strong life vision enables individuals to make wise decisions, plan concrete steps, and have clear moral standards in living their lives. However, in reality, many young people are reluctant to develop a concrete vision. This reluctance stems from an instant gratification mentality that has been adopted in various aspects of life. The desire for quick results often obscures the urgency of long-term planning. As a result, personal potential is often not optimally explored, and sometimes even neglected altogether. A vague life vision complicates the decision-making process, especially when faced with complex financial choices. With a weak foundation for thinking about the future, young people become more easily swayed by change without a solid foundation for determining their financial goals.

A lack of vision in life is closely correlated with a lack of attention to financial literacy. Both are mutually supportive foundations for building a better quality of life in the future. Young people who are less interested in planning for the future tend to neglect the importance of managing their personal finances. They prefer to spend their income on lifestyle choices, without careful consideration of allocating funds for urgent needs or long-term investments. This habit is one of the main factors contributing to low financial literacy in everyday life. Ignorance of the principles of wise financial management leads to wasteful consumption patterns, debt accumulation, and a lack of emergency funds.

In the digital age, exposure to various information and opportunities is increasingly abundant. However, without a clear vision of life, many young people are unable to select information according to their needs and values. The pace of development in the digital world often accelerates lifestyle changes, but this is not accompanied by the reflective ability to priorities financial literacy as a necessity. The conveniences offered, such as the use of electronic money as a substitute for cash, also have weaknesses that need to be watched out for, as they can encourage uncontrolled transactions without awareness of the actual flow of funds (Sinambela & Darmawan, 2022). Impulsive behavior, the urge to follow a practical lifestyle, and easy access to digital payment facilities create a dangerous comfort zone if not balanced with a long-term vision. Ultimately, young people often make irrational financial decisions that are not in line with their actual life priorities.

Without clear life goals, the future tends to be seen as something that can be taken for granted. This permissive attitude has become the root cause of low motivation to learn financial literacy from an early age. Many young people consider financial management to be knowledge that is only needed by established adults. As a result, they miss an important phase in preparing themselves to face economic and social challenges, which ultimately weakens their competitiveness in an increasingly competitive society.

When life vision and financial literacy understanding do not go hand in hand, every financial challenge is often responded to spontaneously and without strategic consideration. Consumptive lifestyle patterns become increasingly difficult to change, and dreams of a better life in the future remain mere rhetoric without real implementation. The lack of role models in the surrounding environment adds another layer of difficulty in efforts to build the determination to learn to manage finances. The maturing process should involve an increased understanding of financial responsibility, but narrow mindsets often limit this achievement (Linares, 2019).

Young people with a lack of vision in life are more vulnerable to the trap of consumer debt and fraudulent investments. Without financial literacy, they lack an understanding of the risks and consequences of their financial decisions. A lifestyle that prioritizes external image often traps them in a cycle of satisfying their desires at the expense of future stability. This pattern clearly has an impact on their long-term lives, ranging from welfare problems to psychological issues caused by economic pressure (Okura, 2022).

The relationship between life vision and enthusiasm for learning financial literacy is evident in the behavior of young people who are disciplined in planning for the future. Individuals with structured life goals tend to be motivated to seek new knowledge related to effective financial management. This attitude fosters independence and the ability to adapt to economic changes. In addition, self-control in spending, saving, and investing can develop optimally because it stems from an awareness of the importance of the future.

The lack of integration between the formation of a life vision and financial literacy in the educational environment reduces the quality of character development in the younger generation. The curriculum often places too much emphasis on academic achievement, while the strengthening of life vision and financial knowledge is given only briefly or left to the individual. This condition increases the likelihood of a gap in understanding, resulting in many young people failing to prepare themselves for the increasingly complex risks of real life.

If the family environment does not actively foster habits of thinking about the future and strengthening financial literacy, young people tend to adopt consumerist values from social media or peers. These habits distance them from the habit of financial planning, prioritizing expenses, and protecting themselves from unexpected economic threats. This situation repeats itself generatively, forming a cycle of problems that is increasingly difficult to unravel.

The importance of strengthening one's vision of life and financial management is not only related to material achievements, but also psychological aspects such as self-confidence and the ability to make wise decisions. Young people with a strong life vision and sufficient financial literacy will be better prepared to face change, more confident in planning for the future, and able to manage socio-economic pressures. The impact is felt not only on individuals, but also on families and society at large.

A strong life vision and a good understanding of financial literacy open up opportunities to build resilience in the face of digital disruption, changing work patterns, and global economic dynamics. Visionary young people are able to set priorities, pursue opportunities, and resist the temptation of excessive consumption. In this way, they can maintain personal financial stability, reduce the potential for failure in life, and realize their big dreams.

The relationship between life vision and financial literacy cannot be considered as two separate things. Both are the main foundations in building a young generation that is ready to face the uncertainties of the future with a resilient mentality, strategic thinking, and adequate financial skills. Without synergy between the two, the potential for failure in life will be greater and the integrity of the quality of life of the younger generation will be at stake.

The Consequences of Lacking Financial Vision and Literacy

A lack of vision in life from a young age often leads to a series of consequences that are not limited to failure to achieve personal goals, but extend to various areas of life (Baek & Kang, 2021). Individuals who are adept at setting life goals are usually better prepared to face challenges and tend to be able to find solutions when encountering obstacles. Conversely, individuals without a clear vision are easily carried away and often lose direction when faced with difficult choices. In financial terms, a lack of vision exacerbates consumptive behaviour, leading to financial decisions being made without careful consideration, which increases the risk of facing economic pressure in the future.

The impact of losing one's life vision becomes even more apparent when young people underestimate the importance of financial literacy. A lack of knowledge in managing expenses and income causes a person to be unable to organise their priorities, become prone to debt, and find it difficult to save consistently (Reznik et al., 2023). This level of consumption is itself significantly influenced by economic income and knowledge, as shown in the consumption patterns of students studied (Kurniawan et al., 2021). When income is not managed wisely, important needs are often sacrificed to satisfy immediate desires. Consumption patterns that ignore future planning further plunge a person into financial instability, ultimately disrupting the structure of their well-being.

A lack of financial literacy makes the younger generation vulnerable to the temptations of a consumptive lifestyle triggered by social media trends and the influence of their social circle. They often focus more on self-image than on building a healthy financial foundation. A paradigm shift, such as adopting a minimalist lifestyle, can offer a solution by shifting the focus from excessive consumption to wealth management, which has profound social and economic implications (Hardyansah et al., 2022). Weak self-control over money spending has a major impact on daily life, including the emergence of financial stress, loss of confidence, and reduced opportunities to achieve financial freedom. This condition leads to pessimism and disappointment in one's own achievements.

The next impact is seen in the ability to develop personal potential. Young people who are weak in developing a vision and managing money tend to delay self-development and are even reluctant to participate in training or additional education that should improve their competence. Technology should play a key role as a catalyst for human resource development through digital innovation, which is designed to make learning and skills improvement more accessible and relevant (Mardikaningsih & Wardoyo, 2024). As a result, opportunities for a successful career are delayed or lost altogether. This behaviour contributes to the creation of a gap in the quality of human resources at the national and global levels.

Resignation to the current situation and the habit of waiting for luck without taking initiative make the younger generation less motivated to seek new information, especially regarding risk management and investment. This condition triggers low participation in significant financial decision-making and a lack of courage to take innovative steps for the future. The risk of failure in life also increases with the lack of conscious efforts to manage and secure one's financial position in the future.

The absence of a vision for life also reinforces individual egoism, thereby hindering collaboration and cooperation that should support mutual progress. Within the family, weak financial responsibility can increase conflict, reduce harmony, and limit opportunities for young people to become positive role models. This condition is also dangerous for a healthy social structure, because solidarity and social empathy are easily eroded when the values of resource management are not instilled from an early age.

Third, psychological pressure is one of the biggest risks resulting from a lack of vision and financial literacy. Uncertainty about the future often triggers anxiety, insecurity, and even depression. Prolonged stress related to financial problems and an uncertain future has a negative impact on mental health and individual productivity. This pressure becomes even stronger when a person feels that they have failed to meet the standards of living expected by those closest to them and society at large.

For most young people, opportunities to build productive connections and networks are hampered by narrow mindsets and stagnant communication skills. A lack of insight into strategies for achieving economic goals leads to limitations in expanding professional networks. Failure to find mentors or a supportive environment also has an impact on the achievement of real-life goals.

A lack of financial management skills can potentially increase the risk of falling into consumer debt at a young age. Some even experience bankruptcy during their productive years due to the tendency to use debt as an instant solution for various needs. As a result, the struggle to overcome financial problems takes longer and consumes energy that should be used for personal and social development.

Low financial literacy can exacerbate the inability to take advantage of investment or business development opportunities. Young people with limited financial knowledge often fail to read market changes and ultimately lose momentum for growth. This situation leads to regret later in life and the emergence of a generation that lives in continuous adjustment without meaningful progress.

The impact of weak life vision and financial literacy is also felt in the increase in unemployment and poverty among young people. Individuals who are not prepared to face technological and labour market changes are easily displaced and left behind. Without mental preparedness and financial knowledge, efforts to recover from adversity become more difficult and place an additional burden on families and society.

Difficulties in accessing relevant financial education and a lack of guidance from the environment exacerbate the problem. When independent efforts are not supported by the right systems or role models, individuals easily give up and choose the safe path, even if it is full of risks. This cycle of adversity becomes even tighter if there is no change in attitude towards the importance of life vision and financial capability.

The consequences of a lack of life vision and indifference to financial literacy do not only affect individual failure. The impact extends to various aspects of life, from psychological, economic and social aspects to the quality of human resources. This reality demands a change in mindset, the instilling of visionary values and the consistent strengthening of financial education so that the younger generation can achieve a more stable and competitive life.

CONCLUSIONS

An examination of the younger generation's unwillingness to develop a vision for their lives and their lack of attention to financial literacy indicates a growing risk of failure in the future. A consumptive lifestyle and an orientation towards satisfying immediate needs lead to limitations in self-development and difficulties in managing finances effectively. The integration of a clear life vision and mature financial literacy is essential for the younger generation to be able to make strategic decisions in facing global challenges and dynamic economic changes.

These findings highlight the importance of instilling visionary values and strengthening financial literacy in the formal education system and family environment. Collective efforts to improve perceptions, foster motivation, and provide access to financial education must become an absolute priority so that the younger generation does not continue to drift in a pattern of instant gratification. Instilling a balance between achieving life goals and wise financial management will strengthen individuals' resilience to economic and social pressures.

Collaboration between the government, educational institutions, and families is needed to design programmes that strengthen life vision and financial literacy education from an early age. In addition to providing education, role models need to be established through practical examples and a conducive environment to support the growth of the younger generation into visionary, adaptive individuals who are able to live a balanced life amid changing times.

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