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CHANGING MEANINGS OF ADULTHOOD: A STUDY OF FINANCIAL INDEPENDENCE AND LIFE MILESTONES IN AN ERA OF UNCERTAINTY

Abdul Gani

Universiti Malaysia Sabah

correspondence: abdgani.salahudin@gmail.com

Abstract

This study examines how contemporary individuals redefine adulthood indicators such as financial independence, marriage, and home ownership amidst changing economic structures and social values. Using a qualitative literature review method, This research synthesizes theoretical arguments from sociology, developmental psychology, and labor economics. Findings indicate that financial independence is no longer defined by living separately from parents but by responsible resource management within collective support networks. Marriage loses its status as a compulsory milestone, replaced by emphasis on relationship quality and emotional maturity regardless of legal status. Home ownership shifts from a success symbol to one rational option among many housing choices. Precarious employment and income uncertainty drive this redefinition. More tolerant social values toward diverse life trajectories facilitate this shift. This theoretical construction offers an alternative framework for public policy that no longer relies on outdated assumptions about transition to adulthood.

Keywords: adulthood, financial independence, marriage, home ownership, economic precarity

Introduction

Contemporary society is witnessing a profound transformation in how individuals mark the transition from youth to adulthood. Previous generations associated maturity with the attainment of clearly defined milestones, such as completing education, securing stable employment, marrying, and becoming a homeowner. These milestones served as widely recognized social markers; an individual was considered "adult" when they achieved economic independence and established a new family unit. However, this pattern is fading. Today, many individuals in their twenties and thirties choose or are compelled to delay, or even abandon, these traditional milestones (Gagné et al., 2022). This change represents more than a temporary postponement; it signifies a fundamental shift in the very meaning of adulthood. Maturity is no longer measured solely by external achievements, as psychological parameters such as personal responsibility, emotional autonomy, and the ability to manage one's life have become paramount.

Economic independence, once the definitive indicator of adulthood, is undergoing a radical reinterpretation (Salvatore, 2018). In the past, adulthood was synonymous with self-sufficiency and living apart from one's parents. Today, that definition has blurred. High living costs and wage stagnation have led many individuals to remain in the family home well into their thirties. While they may be gainfully employed and contributing to household expenses, they may not yet possess the means for homeownership. Does this characterize a lack of maturity? This question challenges long-standing assumptions about autonomy. Many of these individuals carry significant responsibilities, such as managing family finances, caring for aging parents, or funding siblings' education; thus, they demonstrate maturity through different functions. Independence no longer necessitates physical separation. In this context, financial responsibility toward one's family of origin emerges as a new form of maturity, where individual success in managing personal finances is heavily predicated on financial confidence and competence in making investment decisions (Halizah & Mardikaningsih, 2024).

Marriage as a marker of adulthood has likewise lost its central position. Rising average ages at first marriage globally reflect a systematic shift in values, as individuals choose to marry later or not at all (Hewitt &

Churchill, 2020). This is not an aversion to commitment; rather, it reflects a desire to ensure mental, financial, and emotional readiness before entering matrimony. Cohabitation without official bonds is increasingly accepted, and serial long-term relationships are replacing the model of a single, lifelong marriage. Society is beginning to acknowledge that the quality of a relationship is not defined by legal status. Individuals living with partners in committed, equitable relationships can demonstrate a high level of relational maturity, where communication skills, conflict resolution, and mutual support are prioritized over formal contractual status. This shift fundamentally alters the perception of marriage as the ultimate achievement of adulthood.

Homeownership, once considered the quintessential hallmark of adulthood, has become an increasingly elusive reality for the younger generation. Property prices have surged far beyond the growth of average incomes, meaning that even young professionals in major cities may require over a decade of saving to afford a modest home. This situation compels individuals to redefine the concepts of "home" and "ownership." Many now opt for long-term renting as a rational alternative, while others choose to reside with parents while saving, or even adopt nomadic lifestyles, moving between cities to adapt to shifting opportunities. This reality challenges the assumption that property ownership is a mandatory prerequisite for maturity. Individuals are increasingly decoupling the need for a place to live from the need for security and stability, and in this context, financial education such as fostering a culture of saving from an early age becomes a crucial step in building the foundation for independence (Najih et al., 2024).

The changing economic structure is fundamentally reshaping the trajectory toward adulthood. The labor market no longer offers lifelong employment with predictable career ladders (Fadaak & Roberts, 2019); instead, contract work, part-time positions, and the gig economy dominate, rendering income unpredictable. In such conditions, long-term commitments like marriage or homeownership are perceived as high-risk. When future earnings are uncertain, rationality dictates the postponement of major decisions, valuing flexibility over traditional stability. Maturity in the traditional sense presupposes a stability that is now a luxury in an era of economic volatility. To navigate these industrial dynamics, the individual's ability to exert cost control through analysis, such as the break-even point, becomes highly relevant for maintaining financial sustainability (Sinambela et al., 2022).

A primary issue arises from the dissonance between the definition of adulthood taught by social institutions and the reality faced by contemporary individuals. Families, schools, and religious institutions often continue to propagate the narrative that one must complete education, secure stable work, marry, and own a home to be respected as an adult. Yet, following this outdated template frequently leads to financial stress, failed marriages due to social pressure, or mental burnout. Those who choose alternative paths such as prioritizing career advancement, cohabitating without marriage, or living with parents longer are often unfairly labeled as "immature." This labeling induces psychological pressure, as individuals feel guilty for failing to meet expectations, even when such "failure" is a byproduct of changing socioeconomic structures rather than a lack of effort. Cultivating adaptive learning skills is essential for individuals, as they exert a profound influence on collective learning patterns and personal maturity in the face of changing times (Kurniawan & Darmawan, 2021).

Furthermore, there is a conspicuous absence of a contemporary definition of adulthood suitable for post-industrial conditions. While the concept of "emerging adulthood" has been introduced to bridge this gap, it remains debated for its perceived focus on middle-class experiences in developed nations. In developing countries, economic pressure and collectivist values generate entirely different patterns; individuals might marry early due to family pressure while remaining financially dependent on parents, or conversely, achieve economic independence but remain unmarried due to the exorbitant costs of weddings and family life (Santos et al., 2017). This diversity of trajectories demonstrates that adulthood is not a universal category measurable by standardized parameters. Instead, a more flexible understanding that is sensitive to structural differences is required. Shifts in consumption patterns, such as the trend toward minimalism, reflect individual responses to social inequality and industrial dynamics that demand efficiency (Gani et al., 2021), as does the adoption of digital transaction tools which offer functional advantages over cash in daily life (Sinambela & Darmawan, 2022).

Governments design social welfare programs, housing subsidies, marriage incentives, and employment policies based on assumptions regarding when an individual is considered "adult" and "independent" (Skirbekk et al., 2025). When these assumptions are disconnected from reality, policies become ineffective. An individual in their mid-twenties living with parents is not necessarily "lazy"; they may be a low-wage worker unable to afford rent in their city of employment. Housing assistance programs that require a minimum age of thirty neglect this demographic, just as tax policies that terminate child dependent status at twenty-one ignore the reality that many parents continue to support their adult children due to economic conditions. Consequently, research into the evolving meaning of adulthood serves as the cornerstone for policy reforms that are more responsive, inclusive, and aligned with the complexities of contemporary life.

The purpose of this writing is to construct a theoretical understanding regarding the process of redefining adulthood indicators by contemporary individuals. This writing contributes an alternative conceptual framework that is more aligned with current socio-economic realities. Practically, the results of this study can serve as a reference for policymakers in designing programs that no longer rely on outdated assumptions about the transition to adulthood.

Method

This writing applies a qualitative literature study approach to explore changes in the meaning of adulthood. This method was chosen because the research aims to understand how individuals reinterpret life milestones without conducting interviews or direct observation. Crowther and Lancaster (2012) explain that literature studies allow researchers to identify patterns scattered across various publications to build a coherent theoretical argument. The procedure involved includes document tracing, selection based on relevance, extraction of key information, and synthesis of findings across sources. Reading materials are sourced from journals of sociology, developmental psychology, labor economics, and family studies published within the last fifteen years. This approach provides space for researchers to track the evolution of the concept of adulthood from a multidisciplinary perspective. McBurney (2001) asserts that systematically conducted library research can produce new propositions equivalent to empirical research in terms of depth of insight.

The analysis is conducted using the constant comparative method focusing on thematic grouping. Each document is read repeatedly to identify how different authors define economic independence, marriage, and homeownership as indicators of adulthood. Fowler (2013) reminds that research on social change needs to pay attention to how measurement instruments and analytical categories used by previous researchers can limit or expand the understanding of reality. The author critically evaluates the assumptions underlying each referenced study. The validity of the argument is strengthened through the triangulation of perspectives, namely by comparing findings from large-scale quantitative studies with small-scale qualitative studies (Freeman et al., 2022). The author acknowledges that every interpretation of text is influenced by the adopted theoretical position. However, the transparency of the analytical process is maintained by documenting the decision-making steps in the thematic grouping. The final result of this process is a holistic understanding of how individuals negotiate the meaning of adulthood amidst economic pressure and changing values.

Result and Discussion

Contemporary individuals define economic independence quite differently than previous generations. Independence is no longer synonymous with physical separation from parents or the total self-financing of one's lifestyle without external support; rather, the new definition emphasizes the responsible management of limited resources (Johnson & Ridgeway, 2024). An individual living in a multigenerational household who contributes to household bills, groceries, or the care of siblings is now seen as functionally independent. This arrangement is not viewed as a failure, but as a rational survival strategy amid the rising cost of living. The stigma once attached to relying on family support is being replaced by the pragmatic recognition that the modern economic system no longer guarantees that individual hard work alone suffices to meet all needs.

Marriage as a marker of maturity has undergone a substantial shift in meaning. Society is increasingly distinguishing between relational maturity and legal status (Salvatore, 2018). An individual can demonstrate high levels of maturity in a partnership without formal marriage by communicating needs, setting boundaries, resolving conflicts non-violently, and making joint decisions. These qualities require no state or religious legitimacy. Long-term cohabitation with clear commitments is viewed by many as equivalent to marriage, with some arguing it demonstrates a higher form of maturity partners choose each other daily without being trapped by legally binding contracts. This allows individuals to avoid remaining in detrimental relationships merely out of a fear of the stigma associated with divorce, basing the decision to stay or part ways on a rational evaluation of mutual well-being.

Homeownership has similarly lost its status as a mandatory milestone of adulthood. Individuals are decoupling the need for safe shelter from the desire for legal property ownership. For those in high-mobility labor sectors, long-term renting is considered a rational choice, freeing them from being tethered to a single location (Napiórkowska-Baryła et al., 2024). Capital that might have been locked into a mortgage is instead allocated toward education, travel, or liquid financial instruments. Some prefer micro-apartments or functional shared housing, rejecting the narrative that a large home is the ultimate symbol of success. This redefinition liberates individuals from the pressure to pursue property ownership through debt that compromises their quality of life. In managing such funds, precise financial analysis becomes the key to ensuring each choice delivers optimal value (Sinambela & Mauliyah, 2018).

The changing economic structure is the primary driver behind this shift. With a labor market dominated by non-permanent roles, short-term contracts, and gig work, individuals struggle to plan beyond a one-to-two-year horizon (Skirbekk et al., 2025). Taking on long-term commitments like a mortgage or an expensive wedding in this climate is perceived as a high-risk gamble. Individuals prioritize flexibility renting housing that allows monthly extensions, delaying marriage until professional stability is achieved, and avoiding consumer debt. While these decisions are sometimes misinterpreted as a fear of responsibility, they are, in fact, rational responses to economic uncertainty. This dynamic is particularly evident among urban fringe communities that rely on robust social networks to navigate economic limitations (Sulistyo, 2024).

Shifting social values have further fostered a more tolerant view of diverse life trajectories (Salvatore, 2018b). Remaining unmarried into one's forties is no longer automatically stigmatized, as focusing on career development, personal growth, or family care is increasingly accepted as a legitimate adult path. Families are exerting less pressure on children to adhere to traditional timelines, realizing that the current era demands different priorities. This shift alleviates the psychological burden of comparison, allowing individuals to define maturity based on their own capacities and priorities rather than outdated norms. This freedom represents a significant advancement from an era when social expectations were rigid and judgmental. Notably, access to basic services, including reproductive health, is now increasingly influenced by the individual's economic carrying capacity (Nalin, 2025).

Finally, the trend of extended education has pushed back the age at which individuals achieve traditional milestones (Hurrelmann & Quenzel, 2015). Competitive labor markets now necessitate bachelor's, master's, or professional degrees, delaying financial independence until the late twenties or early thirties. While some experts label this period as "delayed young adulthood," this assumes a departure from a "normal" schedule that is itself obsolete; prolonged education is a necessity, not a choice. Society must adjust its expectations regarding the timing of life milestones. During this extended transitional phase, a deep understanding of financial literacy and risk tolerance becomes vital for individuals to begin making wise investment decisions from an early stage (Mardikaningsih & Darmawan, 2023).

Digital technology has ushered in novel forms of independence previously inconceivable (Mogaji, 2025). Individuals now generate income via online platforms, cultivate professional networks remotely, and acquire specialized skills through virtual courses. Consequently, economic independence no longer requires a physical nine-to-five office presence. Freelancers possess the autonomy to design their own schedules, select projects aligned with their passions, and work from any location. This model affords significant freedom but necessitates high levels of self-discipline; in the absence of direct managerial oversight or collaborative deadlines, the full burden of responsibility rests upon the individual. Self-regulation within an environment devoid of direct supervision constitutes a nascent form of maturity. This freedom requires a critical awareness of how technology influences individual autonomy (Rojak & Gardi, 2022) and must be underpinned by a legal order that maintains the stability of our economic environment (Purnomo et al., 2024).

The housing crisis in major metropolitan areas forces individuals to redefine the relationship between residence and adult identity (Kubala & Samec, 2021). When city-center property prices reach multiples of annual earnings, homeownership ceases to be a matter of effort or desire, becoming instead a question of access to inheritance or sheer fortune. Recognizing the reality that one may never own a home in the city where they work is a profound form of maturity. Individuals learn to differentiate between needs and wants: the need is for decent shelter with adequate transport access, while the desire is for a title deed in one's own name. By prioritizing needs, individuals can lead stable, contented lives, avoiding the persistent frustration of unmet desires. Whether renting small apartments, residing with parents while contributing to expenses, or relocating to affordable satellite cities, each choice involves a unique compromise. Maturity is thus measured by the ability to make rational decisions based on limited information and the willingness to accept the associated consequences.

However, these evolving definitions of maturity are not distributed uniformly across social strata. Individuals from upper socioeconomic classes often retain greater access to traditional milestones (Silva, 2016). With the ability to purchase homes through familial support, marry young without financial anxiety, or take extended sabbaticals, these individuals often uphold traditional definitions of adulthood precisely because those definitions reinforce their existing positions. Conversely, individuals from lower socioeconomic backgrounds are compelled to develop alternative parameters. Responsibility toward family, resilience in adverse situations, and communal solidarity become more relevant measures of adulthood. This disparity creates inter-class tension, where the upper class may unfairly judge the lower class as "immature" for failing to meet structurally inaccessible standards. Recognizing these class biases is essential to prevent unnecessary stigmatization and to move toward a more equitable understanding of life trajectories.

Finally, individuals with non-normative gender identities and sexual orientations face unique challenges in defining adulthood (Warton et al., 2025). Traditional milestones, such as heterosexual marriage and biological parenthood, may be irrelevant or unattainable. Consequently, they must reformulate their parameters of maturity from the ground up. In jurisdictions where same-sex marriage is unrecognized or adoption processes are arduous, these individuals construct "families of choice" consisting of partners and close friends, demonstrating maturity through mutual care during times of illness and health. The redefinitions pioneered by these groups are often more radical and innovative than those of the general population. By challenging fundamental assumptions about what it means to be a fully functioning adult, these groups inspire more inclusive definitions of maturity ones that honor the diverse ways individuals contribute to, and participate in, contemporary society.

Mental health has emerged as an increasingly vital parameter of maturity in the contemporary era (Nasya & Amelasasih, 2025). The capacity to identify one's emotions, manage stress, seek professional assistance when necessary, and maintain healthy relationships serves as a hallmark of psychological maturity. Individuals who acknowledge their limitations and accept their vulnerability are now viewed as more mature than those who feel compelled to maintain a facade of perfection. This shift directly challenges traditional masculine ideals that associated adulthood with stoic toughness; men who demonstrate emotional intelligence such as the ability to be vulnerable, admit mistakes, or offer apologies are increasingly respected. Furthermore, mental health as a maturity metric encourages individuals to abandon excessive social comparison. Maturity is recognized as a personal journey rather than a competition; an individual undergoing therapy to recover from depression demonstrates greater maturity through their willingness to heal than one who masks deep-seated emotional pain with outward indicators of success.

The meaning of adulthood is further reshaped by the evolving responsibility toward aging parents (Gans & Silverstein, 2006). Traditionally, adult children were expected to marry, relocate, and prioritize their own nuclear families, assuming that financially independent parents would remain self-sufficient. Today, however, rising life expectancies and the exorbitant costs of eldercare have rendered support from adult children a necessity. Those who choose to live with or remain near their parents to provide care are increasingly viewed as the epitome of maturity, often sacrificing career mobility and personal lifestyle preferences to fulfill this duty. This sacrifice marks a shift in focus from individual achievement to collective responsibility, where maturity is measured not by what one accumulates for oneself, but by the support provided to others. To maintain this balance between familial support and personal economic stability, precise financial strategies and a deep understanding of household consumption patterns remain crucial (Halizah & Darmawan, 2023).

Globalization and international migration have further rendered the trajectories toward adulthood increasingly complex (McKenzie, 2024). An individual may be born in one country, educated in another, employed in a third, and marry a partner from a fourth. In such a nomadic life, traditional milestones are difficult to apply: marriage may be delayed by visa regulations, property ownership is impractical due to frequent relocation, and economic independence is measured against varying exchange rates and costs of living. Migrants must develop high levels of identity flexibility, navigating diverse social systems in succession. This adaptive capacity constitutes a form of maturity that is distinct from those who spend their lives in a single location. The global community must recognize that there is no universal model of adulthood, as each life trajectory possesses its own unique logic and set of challenges.

Finally, the state's role in defining adulthood through public policy is often out of sync with contemporary realities. Many legal frameworks persist in using chronological age as the primary marker of maturity eighteen for voting rights, twenty-one for credit access, or twenty-five for certain social benefits (Hamilton, 2023). Yet, chronological age does not perfectly correlate with psychological maturity or financial readiness. A twenty-year-old may be running a business and caring for aging parents, while a thirty-year-old might still be entirely dependent on familial support. Rigid age-based policies disadvantage both groups the former is denied rights despite demonstrated capability, while the latter is granted legal responsibilities for which they may be ill-prepared. A more flexible policy approach, one that accounts for individual variations in the transition to adulthood, is essential. Furthermore, fostering transparency and accuracy in financial information systems is imperative to support the development of effective, inclusive policies that truly serve the modern public (Sinambela & Mauliyah, 2016).

The shifting meaning of adulthood reflects fundamental changes in the socioeconomic structure (Cepa & Furstenberg, 2021). Society cannot return to a model where every individual marries young, purchases a home on a single income, and remains in one occupation until retirement; economic and technological realities have permanently altered the rules of the game. A definition of maturity that is relevant to the modern era must accommodate diverse life trajectories, respect personal choices, and refrain from blaming individuals for structural failures. Contemporary individuals demonstrate maturity precisely by accepting that life does not always follow a predetermined plan. They learn to adapt, seek creative solutions, and find meaning within less-than-ideal conditions. The ability to continue developing despite constraints is the essence of this new version of maturity. While previous generations may view this as a lowering of standards, that perspective is misguided; changed standards do not necessarily mean lower standards, but rather, different ones. These differences must be understood within the framework of their own time. In this process, building trust through sustained financial experience becomes key to enhancing individual satisfaction and loyalty toward the systems they utilize (Darmawan, 2022), while simultaneously equipping the younger generation with visionary financial literacy for future socioeconomic resilience (Oluwatosin & Darmawan, 2025). The shifting meaning of adulthood in the modern era represents a structural evolution rather than a lowering of generational standards.

Conclusion

Individuals in contemporary society are fundamentally redefining the indicators of adulthood. Economic independence no longer signifies living separately from parents or self-funding all needs, but rather the ability to manage resources responsibly within a collective support network. Marriage has lost its status as a mandatory milestone, replaced by an emphasis on relationship quality and emotional maturity regardless of legal status. Residential ownership has shifted from a symbol of success to one option among many rational housing choices. The changing economic structure, characterized by precarious employment and income uncertainty, has become the primary driver of this shift. Social values that are more tolerant of diverse life trajectories also facilitate this redefinition process. The new version of adulthood places greater emphasis on adaptive capacity, functional responsibility, and mental health rather than the attainment of rigid external milestones.

The implications of these findings are the necessity for updates in public policy, which has thus far utilized outdated assumptions regarding the transition to adulthood. The government is advised to design social assistance programs, housing allowances, and marriage incentives based on parameters that are more flexible and sensitive to individual variations. The world of education needs to teach financial literacy and realistic life management, rather than merely encouraging the achievement of traditional milestones. For future researchers, it is recommended to conduct cross-cultural comparative studies to understand how local factors influence the redefinition of adulthood. Longitudinal research is also required to track how these continuously changing definitions affect the subjective well-being of individuals in the long term. This study is limited to the theoretical realm; therefore, future empirical research can test the propositions that have been established.

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