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The Influence of Pocket Money, Gender, and Economics Track on Students' Financial Literacy: A Study of Senior High Schools in Bekasi Regency

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ABSTRACT

Purpose of the study: The main objective of this study is to determine the influence of pocket money, gender, and economic track on the financial literacy of students at Senior High Schools in Bekasi Regency.

Methodology: The methodology used is a quantitative approach. This research was only conducted in North Tambun District. The research sample consisted of 191 respondents, namely 11th-grade students majoring in the economics track. The data analysis techniques used in this study were instrument testing, analysis requirements testing, hypothesis testing using partial testing (t-test), and multiple linear regression analysis.

Main Findings: The results of the tests conducted in this study indicate that pocket money has a positive and significant effect on financial literacy, gender has a positive but not significant effect on financial literacy, and economics track has a positive and significant effect on financial literacy.

Novelty/Originality of this study: Although there are many studies on financial literacy, few have focused on the influence of the economics track among high school students, thus providing a new contribution that has not been explored before. This study involves quantitative data collected from 191 students at two schools in North Tambun District, thus providing a new perspective that has not been reported before.

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1. INTRODUCTION

Education plays an important role in shaping financial literacy, both informal education in the family environment and formal education in the school environment [1]. The younger generation needs to have the ability to manage finances well. Appropriate education can develop the knowledge and skills needed to make smart financial decisions, thereby helping them achieve financial well-being and independence in the future [2].

The Indonesian Ministry of Education and Culture (Kemdikbud) has identified financial literacy as a skill that students must have. Financial literacy involves the ability to understand and manage personal finances effectively, which includes knowledge about savings, investments, debt management, and wise financial decision-making. In order to improve financial literacy among students, Kemdikbud has launched various financial education programs and initiatives that are integrated into the school curriculum [3][4].

An important aspect that can influence students' financial literacy is pocket money. The pocket money provided has a significant impact on students' financial literacy [5]. With the experience of managing pocket money, students can learn about budgeting, spending, and the importance of saving. Kemdikbud encourages education that integrates pocket money management as part of the financial literacy curriculum which aims to equip students with practical skills in managing daily finances [3][4].

Research by Rahmawati & Nuris [6] shows that there is a positive and significant influence between pocket money and financial literacy. This explains that pocket money plays a role in increasing understanding of basic financial concepts. Slightly different from this opinion, Razi et al., [7] stated that pocket money does not have a significant effect on interest in saving. Although financial literacy has a positive and significant effect on interest in saving, pocket money does not have a significant effect. This means that a good understanding of financial concepts plays a greater role in encouraging interest in saving than the amount of pocket money received.

In addition to pocket money, gender differences also affect students' financial literacy. According to Lusardi & Tufano [8] in their research, showed that male and female students have different levels of financial literacy due to various factors, including gender stereotypes, differences in financial education received at home, and differences in interest in financial topics. These differences indicate the need for a more inclusive approach to financial education to ensure that both boys and girls have equal opportunities to develop solid financial skills [8]. By addressing the specific needs and challenges faced by both groups, financial education can be more effective in preparing young people for future financial challenges [9]. In addition, this inclusive approach can also help reduce the gender gap in financial literacy, creating a more equitable and financially prosperous society.

Idris et al., [10] in their research stated that gender has a positive and significant effect on financial literacy. This means there is a real relationship between gender and the level of financial literacy. In contrast to this opinion, Lahallo & Rupilele [11] stated that gender does not have a positive and significant effect on financial literacy. This explains that there is no difference in personal financial knowledge and financial decision-making between men and women.

Another factor that can also affect financial literacy is student interest. Students who choose economics or business tend to understand financial concepts more easily and have better financial literacy [12][13]. Kemdikbud integrates financial literacy into economics and business subjects, providing interesting and relevant materials to attract students' interest. In addition, extracurricular programs and practical activities such as business simulations and financial competitions are also introduced to increase students' interest in financial literacy [14].

Tyas & Listiadi [15] stated that financial literacy has a positive and significant relationship with personal financial behavior and financial planning. This explains that economics students should be more familiar with financial concepts and have more opportunities to practice financial skills. Sholikhah & Aji [16]; stated that financial education does not have a significant effect on financial literacy. This is because financial education not only increases an individual's understanding of financial issues directly but also has a broader impact on overall well-being, similar to the impact of education in other fields [17].

This study offers significant novelty in the field of financial literacy. Many studies have examined various factors that may influence financial literacy such as pocket money, gender, and economic education. However, this study focuses on students at senior high schools in North Tambun, Bekasi, which has not been widely studied before. Another novelty of this study is the exploration of variables that may not have been widely discussed in previous literature, so this study has the potential to open up new avenues for future research. This study can provide insight into the factors that influence students' financial literacy, thus enabling the development of more effective and inclusive learning strategies.

Low financial literacy among students can be caused by the lack of formal financial education in schools. Many students have not received basic knowledge about financial management, such as budgeting, savings, and investment. Without this knowledge, students will tend not to have the skills needed to manage their finances well [18][19]. In addition, the lack of family awareness to provide financial education can also result in students not having a strong foundation to understand the importance of good financial management. This will lead to susceptibility to financial errors and detrimental risks in the future [20].

This study aims to examine the effect of pocket money, gender, and economic track on students' financial literacy by taking a sample of 11th-grade high school students. The researcher took a sample of 11th-grade high school students because these students are considered more mature in understanding financial literacy and their schedules are not as busy as 12th-grade students so that 11th grade is the right sample for this study. This research is expected to contribute to efforts to improve financial literacy among students or the younger generation, as well as become a reference for making policies in designing effective financial literacy education programs in secondary schools.

Based on the background above, the research hypothesis can be described as follows:

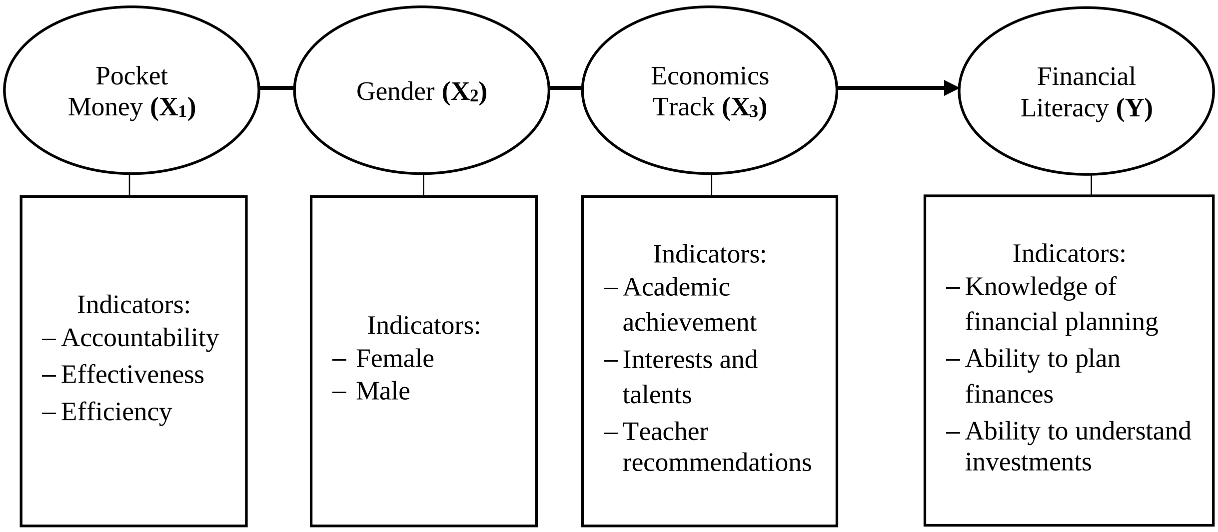

Figure 1. Hypothesis model

2. RESEARCH METHOD

2.1 Types of Research

This study uses primary data, namely data collected directly by researchers from primary sources for research purposes [21]. Primary data were collected through the distribution of questionnaires through economics teachers to 11th-grade students of senior high schools in Bekasi Regency. The limitation of this study is that the research only took place in the North Tambun sub-district so the research was not too broad and provided focused results.

2.2 Population and Sample

The population used in this study was 712 students from Bekasi Regency's senior high schools [22][23]. This number was calculated from two schools, namely North Tambun 1 State High School and North Tambun 2 State High School. The sample used was 191 students, namely 11th-grade students of North Tambun Senior High School who took the economics track. The method used was a cluster sample which is a sampling method in which the population is divided into different groups and samples are selected from these groups [24][25].

2.3 Data Collection Techniques

The data collection technique used was a survey with a questionnaire distributed online to students. The questionnaire contained 30 statements related to pocket money, economic paths, and financial literacy plus demographic factors such as age, gender, and sources of pocket money. The outline of the questionnaire used is as follows:

Table 1. Statement Outline

No	Variables	Indicators	Statement Item Number
1.	Pocket Money	Accountability	1,2,3,4
		Effectiveness	5,6,7
		Efficiency	8,9,10
2.	Gender (Dummy variables)	*) Female or Male	1
3.	Economics Track	Academic achievement	1,2,3,4
		Interests and talents	5,6,7
		Teacher recommendations	8,9,10
4.	Financial Literacy	Knowledge of financial planning	1,2,3,4
		Ability to plan finances	5,6,7
		Ability to understand investments	8,9,10

The collected data were analyzed using descriptive statistical analysis techniques. Descriptive statistical analysis techniques were used to calculate the mean, median, mode, std deviation, and then conduct a t-test to test the formulated hypothesis. Before conducting the t-test, the data were tested first using the Kolmogorov Smirnov normality test, linearity test, heteroscedasticity test, and multicollinearity test to ensure that the data met the analysis requirements.

2.4 Data Analysis Techniques

The data analysis technique used is a descriptive statistical analysis technique that aims to describe the basic characteristics of data in a study [26]. The tests used in this study are multiple linear regression analysis, analysis requirements tests (normality, linearity, heteroscedasticity, and multicollinearity tests), hypothesis testing with partial tests (t-tests), and coefficients of determination (R_2). The analysis tool used is SPSS version 29.

2.5 Research Procedures

This research was conducted in several stages, namely determining the research topic, determining the title and variables, searching for previous research journals that are relevant to the title to be raised in this research, and then submitting a research proposal. The research sample was taken with a sample cluster. Data were collected through a survey using a questionnaire. The questionnaire was designed to collect data related to student financial literacy at Senior High School North Tambun, Bekasi. The next stage is data processing to data analysis. The results of the data analysis are then interpreted to answer research questions and achieve research objectives. Finally, the research is structured to present important findings and recommendations based on the research results.

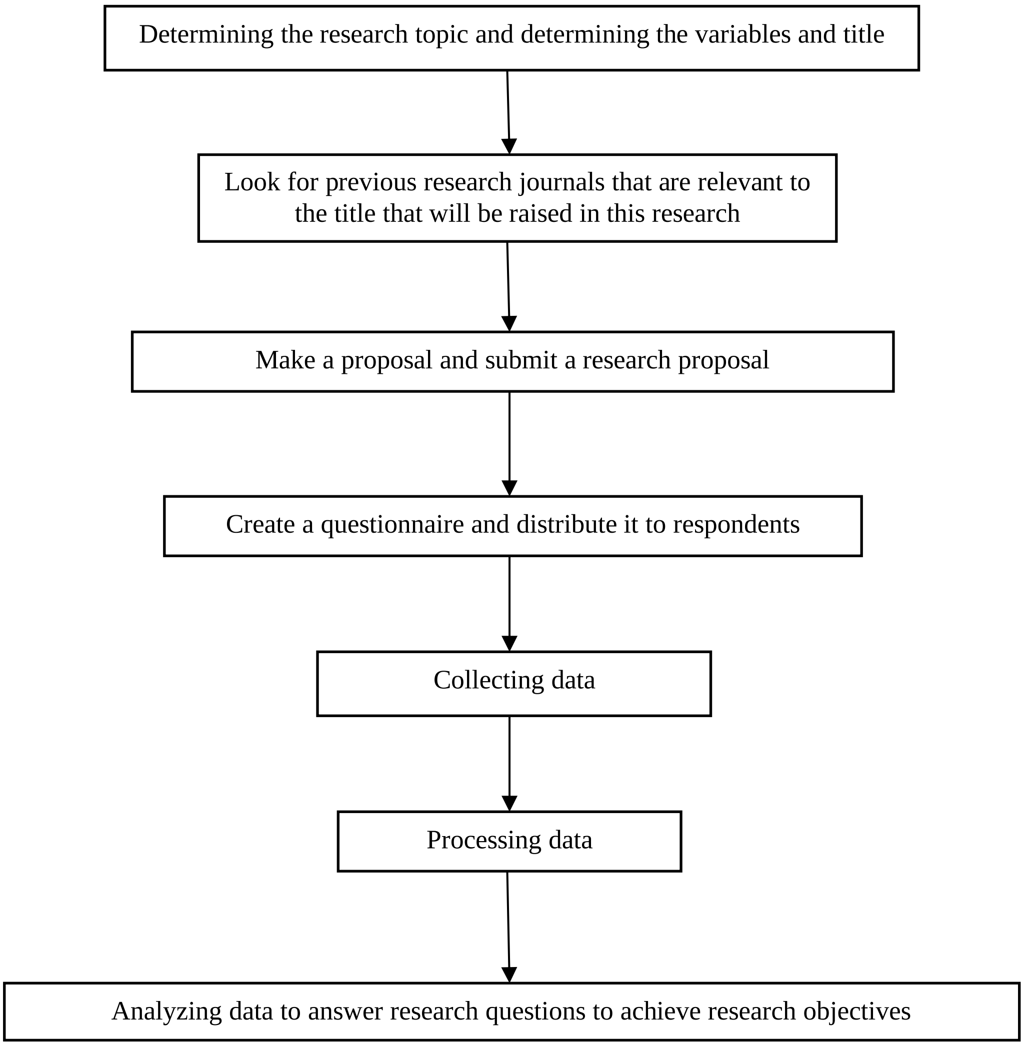

Figure 2. Research Procedure Flowchart

3. RESULTS AND DISCUSSION

3.1 Results

This study requires data to identify the relationship between pocket money, gender, and economics track in financial literacy, and to test the formulated hypothesis. The total number of respondents was 191 respondents. The profile of respondents in this study includes several characteristics relevant to the study's objectives. The characteristics of respondents in this study are as follows:

1) Respondents were 11th-grade students who chose the economics track and were active at State Senior High School in North Tambun in 2024/2025;
2) Respondents were students of Senior High School 1 North Tambun totaling 95 respondents and students of Senior High School 2 North Tambun totaling 96 respondents;
3) Respondents aged 16 years totaled 148 respondents, aged 17 years totaled 28 respondents, aged 15 years totaled 14 respondents, and aged 18 years totaled 1 respondent; and
4) Respondents with pocket money from parents totaled 185 respondents, pocket money from work totaled 5 respondents, and pocket money from scholarship totaled 1 respondent.
5) Respondents based on gender, respondents consist of female and male students. Female students number 121 respondents while male students number 70 respondents. The following are descriptive statistics of data regarding gender in this study:

Table 2. Descriptive Statistics of Variables

Descriptive Statistics	Variables				
	Pocket Money	Gender		Economics Track	Financial Literacy
		Female	Male		
Mean	36,99	35,45	36,51	36,7	35,8
Median	37	35	38	37	36
Modus	40	32	38	40	38
Std. Deviasi	5,93	5,55	5,59	6,54	5,57

The table shows that the mean score of male students (36.51) is slightly higher than the mean score of female students (35.45) which means that the financial literacy of male students is slightly better than that of female students. The median score of male students (38) is higher than that of female students (35) which supports the finding from the mean score that the financial literacy of male students tends to be better than that of female students. The mode score of male students (38) is higher than that of female students (32) which shows that male students tend to score 38 and female students tend to score 32. The standard deviation of male students (5.59) is slightly larger than that of female students (5.55) which indicates that there is quite a large variation in their scores between male and female students. Still, it remains consistent even though the variation in male students' scores is slightly larger than that of female students.

Multiple Linear Regression Analysis

Multiple linear regression analysis models the relationship between financial literacy and pocket money, gender, and economics track [27]. The following are the test results:

Table 3. Multiple Linear Regression Results

Model	B
(Constant)	10.766
Pocket money	.505
Gender	.364
Economics track	.170

Based on the table, the regression equation can be written as follows:

$$Y = 10,766 + 0,505X_1 + 0,364X_2 + 0,170X_3 + e\text{........}(1)$$

1) The constant value (α) is 10.766 indicating a positive value, which means that if the variables pocket money, gender, and economic track are considered constant and do not change, then financial literacy will increase;
2) The pocket money regression coefficient value is 0.505 and shows a positive value. This means that pocket money has a positive effect on financial literacy;
3) The gender regression coefficient value is 0.364 and shows a positive value. This means that gender has a positive effect on financial literacy;
4) The economic track regression coefficient value is 0.170 indicating a positive value. This means that economic track has a positive effect on financial literacy.

Analysis Requirements Test

The analysis requirements test used in this study are normality, linearity, multicollinearity, and heteroscedasticity tests. The normality test is used to determine whether the instruments of each variable are normally distributed or not [28]. The normality test is seen from the asymp sig value, if the value is > 0.05 then the data is normally distributed.

Table 4. Kolmogorov Smirnov Normality Test Results

	Understandardized Residual
Asymp. Sig. (2-tailed)[c]	.088

The linearity test is used to see whether pocket money and economic track in financial literacy can each be presented linearly. This linearity test uses a scatter plot. If the plot points are spread out in a straight line from the top left to the bottom right, then the result is linear [29]. The following are the test results:

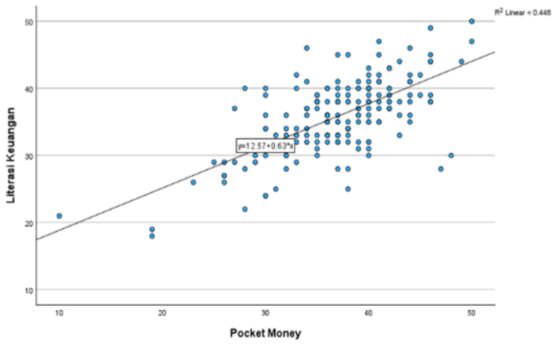

Figure 3. Linearity Test of Pocket Money on Financial Literacy

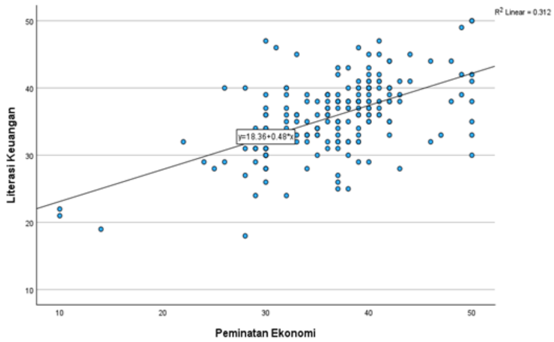

Figure 4. Linearity Test of Economics Track in Financial Literacy

The heteroscedasticity test is used to determine whether there is inequality in the variance of the residuals from one observation to another. The criteria used in decision-making are to look at the probability figures with the following provisions [30]:

1) If the sig value > 0.05, there is insufficient evidence to reject the null hypothesis, indicating no heteroscedasticity; and
2) If the sig value ≤ 0.05, there is sufficient evidence to reject the null hypothesis, indicating heteroscedasticity.

Table 5. Heteroscedasticity Test

Model	Sig.
(Constant)	.036
Pocket money	.778
Gender	.289
Economics track	.515

a. Dependent Variable: ABSRES

The multicollinearity test is used to see whether there is a high correlation between the variables pocket money, gender, and economic track in the regression model. The multicollinearity test is seen from the collinearity statistics column. If the VIF value is < 10 and the TOL value is > 0.1, then it is certain that there is no multicollinearity [31].

Table 6. Multicollinearity Test

Model	VIF	Sig.
Pocket money	.560	1.786
Gender	.936	1.068
Economics track	.535	1.867

T-Test (Partial Test)

The t-test determines the significance between each pocket money, gender, and economic track on financial literacy. The hypothesis used in this test is [32]:

H_0: $t_{count} \leq t_{table}$ then there is no influence between the financial literacy variable on each pocket money, gender, and economic track variable;

H_1: $t_{count} > t_{table}$ then there is an influence between the financial literacy variable on each pocket money, gender, and economic track variable.

Table 7. T-test

Model	t	Sig.
(Constant)	5.492	<.001
Pocket money	7.588	<.001
Gender	.576	.565
Economics track	2.757	.006

Coefficient of Determination (R^2)

The coefficient of determination is used to evaluate how well the regression model predicts financial literacy variables. The R^2 value is between 0-1, if the value is closer to 1, the better it is in explaining data variations [33]. The following are the results of the coefficient of determination:

Table 8 Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.689[a]	.474	.466	4.074

3.2 Discussion

The influence of pocket money on financial literacy

Pocket money is an amount that parents usually give to their children who do not have a job or are still in school to buy food, save, and so on. The results of testing the research hypothesis on the effect of pocket money (X_1) on financial literacy (Y) obtained a t_{table} of 1.653 and a t_{count} t of 7.588, meaning that $t_{count} > t_{table}$ with a significant value of 0.001 < 0.05. Based on these results, it can be concluded that H_0 is rejected and H_1 is accepted, thus indicating that there is a significant effect between pocket money (X_1) on financial literacy (Y) in senior high school students in Bekasi Regency (North Tambun). This means that the better the management of pocket money, the better the students' financial literacy.

Providing pocket money regularly to students has a significant impact on their financial literacy. Pocket money is not only used to meet daily needs but can also be an effective learning tool to manage their finances [34]. Pocket money can help students learn about basic financial concepts, such as budgeting, saving, and spending. It can also encourage students to create a personal budget. Students need to plan how to use pocket money for necessities such as lunch, transportation, and so on so that they can manage their finances wisely.

Pocket money can teach students to save. Saving is important so students can set aside some of their pocket money for the future. This can make students understand the importance of saving to achieve long-term financial goals. In addition, pocket money can also teach about wise spending. Students must be able to distinguish between needs and wants. They can learn to make wise decisions in their spending. This is important because it is a good skill in managing finances.

This study's results align with research conducted by Rahmawati & Nuris [6] which states that pocket money has a positive and significant influence on financial literacy. This study indicates that the experience of managing pocket money provides individuals with the opportunity to learn about finance, budgeting, saving, and wise spending. Providing pocket money can be one way to improve their financial literacy. Yunita [35] also stated that financial skills and effective budget management can positively affect financial behavior. The better the pocket money management, the better the financial behavior shown by individuals in terms of decision-making and personal financial management [36].

It can be concluded that pocket money is an effective educational tool to increase student financial literacy. Receiving an allowance will make students learn about wise financial management. This provides a contribution to good financial understanding so that it can help students develop financial literacy skills that can be useful for their future.

The influence of gender on financial literacy

Gender is a role, behavior, activities, and attributes that are considered appropriate for females and males. The results of testing the research hypothesis on the effect of gender (X_2) on financial literacy (Y) obtained a t_{table} of 1.653 and a t_{count} of 0.576, meaning that $t_{count} < t_{table}$ with a significant value of $0.565 > 0.05$. Based on these results, it can be concluded that H_0 is accepted and H_2 is rejected, thus indicating that there is no significant effect between gender (X_2) on financial literacy (Y) of senior high school students in Bekasi Regency (North Tambun). This means that gender differences do not affect financial literacy so both women and men have the same potential in mastering financial literacy if they receive the same and adequate education and information.

Table 1 shows that the average score of female students (35.45) is lower than that of male students (36.51). This indicates that in this study, male students tend to have slightly better financial literacy than female students. The small difference between these two average scores suggests a gap in understanding or applying financial concepts, although not drastically significant. Based on these results, it can be stated that gender may be a factor that influences financial literacy, but its influence is not strong enough to prove that male students' financial literacy is significantly better than female students, so it is considered to only happen by chance.

The results of this study are in line with research conducted by Tranfaglia, Lloro, & Merry [37]; Shrestha [38] which states that women's financial literacy scores are generally lower than men's, so the relationship between gender and financial literacy is positive for men, although not statistically significant. This shows that although gender can influence financial literacy, its impact is not visible in the results of financial literacy tests. Rizkiawati & Haryono [39] also stated that although gender shows a positive influence on financial literacy, the influence is not significant. They concluded that although there are differences in financial literacy between men and women, the influence is not strong enough to be said to be significant in the context of financial decision-making.

Males tend to have wider access to financial resources and information such as investment, either through media, books, or online media [40]. This can help them deepen their knowledge of various financial products and effective investment strategies. In addition, males are usually more involved in making financial decisions in their families [41]. This can give them practical experience in managing finances, thus helping them to develop better financial skills. Males often have a greater interest in financial and investment topics. They are interested in learning how to manage money wisely, identify investment opportunities, and optimize financial returns [40]. This interest drives them to continue learning and updating their knowledge of the financial world. Finally, the social and cultural environment also plays a role in shaping male financial literacy. Males are expected to be the primary financial managers in the family. This expectation drives them to learn the necessary financial skills and make wise decisions when it comes to money, so males tend to be more confident in taking financial risks.

Despite this trend, the effect of gender on financial literacy is not significant when compared to other factors pocket money and economics track. Research shows that differences in financial literacy are more influenced by pocket money and economics track than by their gender. Although gender also has a positive effect on financial literacy, the effect is not significant enough to be the main determinant. Therefore, efforts to improve financial literacy should be focused on more influential factors such as good financial education and access to relevant information.

The Influence of economics track on financial literacy

The economics track is a field of economics study chosen by students to deepen their knowledge and skills in the field of economics according to their interests, talents, and future aspirations. The results of the hypothesis test of the influence of economics track (X_3) on financial literacy (Y) obtained a t_{table} of 1.653 and a t_{count} of 2.757, meaning that $t_{count} > t_{table}$ with a significant value of $0.006 < 0.05$. Based on these results, it can be concluded that H_0 is rejected and H_3 is accepted, indicating that there is a significant influence between the economic track (X_3) on the financial literacy (Y) of high school students in Bekasi Regency (North Tambun). This means that the more focused on studying economics track, the more financial literacy will increase.

The Economics track involves an in-depth focus on the study of economics and financial management, which provides a better understanding of financial concepts and practices. The Economics track provides students with in-depth knowledge of various financial concepts, such as budgeting, investing, saving, and risk management [42]. This learning helps them understand how to manage their finances more effectively and wisely. Students who study economics better understand the importance of long-term financial planning and how to achieve their financial goals.

The Economics track provides students with the opportunity to practice financial skills in a real-world context [42]. Through financial projects and simulations, students can apply the theories they learn to real-life situations. This hands-on experience helps them develop the skills needed to manage their finances and make sound financial decisions. In addition, the Economics track teaches students the importance of financial analysis and evaluation [40]. Students learn how to analyze financial data, evaluate investment performance, and make informed decisions. These skills are critical to improving financial literacy, as students can make more informed decisions and better manage risk.

This is in line with research conducted by Kusumawardhani et al., [43] which states that disciplines have a positive and significant effect on the level of financial literacy. Studying economics can help improve understanding of economic principles including financial literacy. Efforts to improve financial literacy among students through education are very important to form good financial habits in the future. Lusardi et al., [44] also stated that financial literacy training is more likely to make better financial decisions, such as increasing savings and more disciplined budget use. Economics Track teaches more complex financial theories and concepts so that this can be the basis for strong financial literacy [45][46]. This financial teaching can also create relevant skills to enter the world of work, such as the ability to analyze financial data and understand market dynamics [47].

It can be concluded that the economics track provides a strong foundation for good financial literacy. Through a deep understanding of financial concepts and practices, practical experience, and good analytical skills, individuals who have an economics track tend to have higher financial literacy. Good financial literacy allows them to manage personal finances more effectively, achieve financial stability, and achieve long-term financial goals.

Impact And Limitations On Research

This research is expected to have a significant impact on improving students' financial literacy. By understanding the factors that can influence financial literacy, it is hoped that schools and educational institutions can develop more effective and inclusive learning strategies. This understanding can have an impact on students to be better prepared to face financial challenges in the future and be able to make wiser financial decisions. Based on the research that has been done, this study also has several limitations. One of them is that this study was conducted in Bekasi Regency but only covered the North Tambun sub-district area so the results may not be generalized to a wider population. In addition, in the economic track variable, it is difficult to find other studies that are relevant to this variable, so researchers use journals with variables that are almost similar but still relevant.

4. CONCLUSION

Based on the results of research and discussion on pocket money, gender, and economic track in financial literacy in senior high school students in North Tambun, Bekasi Regency, the following conclusions can be drawn: (1) pocket money has a positive and significant effect on financial literacy, which means that the better the management of pocket money, the better the financial literacy will be; (2) gender has a positive but not significant effect on financial literacy, which means that gender can affect financial literacy, but the impact is not visible so that the influence is not strong enough; and (3) economic track has a positive and significant effect on financial literacy, which means that the more students focus on pursuing economic track, the better their financial literacy will be. Recommendations for further research are expected to examine other factors that have not been covered in this study so that the results of the study can provide broader and deeper insights into the factors that can influence financial literacy. In addition, researchers hope that further research can reach a wider sample so that the research can be generalized to a wider population.

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