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The Influence of Financial Literacy and Pocket Money on the Saving Behavior of SMK Gotong Royong Students

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Abstract

This study aims to determine the simultaneous and partial influence of financial literacy and pocket money on students' saving behavior. This study is a type of inferential statistical research conducted to test hypotheses. This study uses secondary data sourced from questionnaires distributed to 66 students. The sampling technique uses Non-Probability Sampling with Convenience Sampling techniques. The analysis method used is multiple linear regression analysis. Based on the results of partial hypothesis testing, it is known that the variables of financial literacy and pocket money have a positive effect on students' saving behavior. While simultaneously, the variables of financial literacy and pocket money have a simultaneous effect on students' saving behavior. The results of the coefficient of determination test obtained an R-square value of 0.721 or 72.1% of students' saving behavior is influenced by financial literacy and pocket money factors, while the remaining 27.9% (100% - 72.1%) is influenced by other factors not explained in this study.

Keywords: *Financial Literacy, Pocket Money, Saving Behavior, Students*

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1. Introduction

A consumerist lifestyle is increasingly permeating society as ways of living adapt to the changing times. In the current era of globalization, people can obtain what they need more easily and quickly, giving rise to distinct urban trends and lifestyles (Wardani et al., 2024). Students have numerous needs to meet such as stationery, books, transportation costs for the commute between home and school, and other necessary educational aids. To cover these expenses, students need to have savings (Margareta and Pambudi, 2015).

Saving allows students to develop skills in managing their own finances, thereby enabling them to understand how to handle personal finances according to their needs (Mogelea et al., 2023). Understanding financial literacy is crucial for students, as high school marks the first time they manage their finances without parental supervision, requiring them to handle their money independently (Lubis, 2024).

The work oriented and financially independent nature of vocational high school (SMK) students creates a unique dynamic in the relationship between their financial literacy levels and saving behaviors. Since most of these students hold a pragmatic view of the future and often earn income through field work placements, their understanding of money management goes beyond mere theory. When equipped with strong financial literacy, they tend to be more forward looking and disciplined in setting aside funds for business capital or post-graduation preparations (Wulandari & Fajri, 2021).

On the other hand, the amount and management of pocket money serve as a real world laboratory for financial problem solving in the daily lives of vocational high school (SMK) students. Unlike typical students, those in vocational schools often need to allocate their allowance toward unexpected operational expenses, such as materials for assignments or transportation costs. When combined with sound financial literacy, the constraints or adequacy of this allowance actually foster budgeting proficiency and encourage consistent saving habits (Nidar & Bestari, 2012).

Financial thinking skills are essential to prevent individuals from falling into a lifestyle of extravagance a tendency rooted in human nature, given our innate desire for enjoyment and the perpetual feeling that what we possess is never enough. Possessing financial knowledge enables individuals to make informed decisions regarding financial products and services, as well as to understand the associated risks and benefits in the context of money management, ultimately paving the way for a better and more prosperous life (Iradianty and Azizah, 2023).

A habit of saving among students can be fostered by several factors, one of which is financial literacy. For an individual, financial literacy goes beyond merely learning theory; it is expected to help them manage their assets more wisely and intelligently. This yields both short-term and long-term benefits. Financial literacy can be acquired through schools, families, social media, news, or financial seminars (Susilawati and Dinhi, 2022).

Currently, financial literacy education in Indonesia is not yet functioning optimally, whether within the family or at school. Given the understanding that financial literacy is crucial for one's future, it is necessary to implement financial literacy education from an early age. Despite being a developmental stage, fostering financial literacy at a young age is highly effective (Mogelea et al., 2023).

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Financial literacy serves as the foundation for effective money management. By enhancing their financial management skills, individuals can better manage their personal finances. Financial literacy encompasses the knowledge and skills that enable individuals to make sound financial decisions using the resources available to them. Financial knowledge is crucial for avoiding errors in financial decision-making (Wardani et al., 2024).

Effective financial management requires a solid level of financial literacy. Financial literacy is a crucial skill for every individual to possess in order to avoid financial difficulties. Students, in particular, have a significant need for financial literacy, as they frequently encounter financial challenges. They often face situations that force them to prioritize one interest while sacrificing another. Financial problems can also arise from poor financial management, such as a lack of proper financial planning (Krisdayanti, 2020; Sorongan, 2022).

Pocket money is another factor that plays a role in fostering the desire to save. Students receive pocket money on a regular basis whether daily, weekly, or monthly to cover their expenses; specifically, the funds obtained from parents are intended to meet daily needs (Razi et al., 2023). Pocket money represents a form of responsibility indirectly entrusted by parents to their children regarding financial management (Halik et al., 2023). Financial management behavior stems from the pocket money students receive (Nugraha et al., 2024). According to Wahyudi (2017), the amount of pocket money received directly correlates with the level of spending: the larger the allowance, the higher the expenditure, and vice versa.

Research findings by Lubis (2024), Susilawaty and Dinhi (2022), and Wardani et al. (2024) indicate that financial literacy and pocket money have a significant positive effect on saving behavior. In contrast, research by Sulistiyani et al. (2024) shows that financial literacy does not contribute to saving attitudes. Assah and Nurlailah (2022) and Razi et al. (2023) found that pocket money does not have a significant partial effect on students' interest in saving, thereby suggesting a low potential for translating into actual saving behavior.

The objective of this study is to determine and analyze both partially and simultaneously the extent to which financial literacy and pocket money influence the saving behavior of students at SMK Gotong Royong.

2. Literature Review

The Influence of Financial Literacy on Saving Behavior

This theory posits that financial literacy can influence an individual's financial behavior, including saving habits. Students possessing adequate financial knowledge and skills are likely more inclined to save and manage their finances effectively (Karla & Stevianus, 2023). Financial literacy refers to an individual's ability to interpret, analyze, manage, and communicate information regarding their personal financial situation, which impacts economic well-being. It provides an understanding of money management aimed at achieving future prosperity by leveraging available opportunities (Pohan et al., 2023). Previous research examining the impact of financial literacy on saving behavior specifically the study by Nafisah (2020) indicates that financial literacy has a positive influence on saving behavior.

H1: Financial literacy has a positive effect on students' saving behavior.

The Influence of Pocket Money on Saving Behavior

In general, money is anything widely accepted as a means of payment within a specific region or for settling debts; it serves as a tool for purchasing goods and services functioning, in other words, as a medium of exchange within a given area (Praditha et al., 2022). Pocket money is a resource that supports and helps meet students' needs, obtained from parents, financial aid or scholarships, or employment (Wulansari, 2019). According to Pohan et al. (2023), pocket money is closely linked to consumption. Students who receive a substantial monthly allowance typically exhibit higher levels of consumption; beyond purchasing necessities, they also satisfy desires for items such as clothing, accessories, or goods they particularly enjoy. Research by Rikayanti and Listiadi (2020) indicates that pocket money has a significant impact on saving behavior.

H2: Pocket money has a positive effect on students' saving behavior.

Financial Literacy and Pocket Money in Relation to Saving Behavior

Many factors influence saving behavior; in this study, these include financial literacy and pocket money. According to Bank Indonesia, "saving behavior is the act of setting aside a portion of one's income to be stored and used in the future" (Wahyuni, 2023). Previous research by Susilawati and Dinhi (2022) indicates that financial literacy and pocket money have a positive and significant effect on saving behavior. These findings are supported by Nafisah (2020), whose study demonstrates that financial literacy and self-control both individually and simultaneously have a significant influence on saving behavior.

H3: Financial literacy and pocket money have a significant influence on saving behavior.

3. Research Methods

This study employs a quantitative descriptive research design, wherein data obtained from the sample are analyzed quantitatively using descriptive statistics to determine whether the formulated hypotheses are supported and to allow the research findings to be generalized to the population from which the sample was drawn.

The population for this study consists of all 76 students in the Accounting Department at SMK Gotong Royong. Given the relatively small population size, the sampling technique employed is total sampling, in which the entire population serves as the study sample. Consequently, the sample size for this study is 76 students.

Variables and Operational Definitions

Table 1. Variables and Operational Definitions

No	Variable	Operational Definition	Indicator
1	Saving Behavior (Y)	Saving behavior refers to the routine practice of setting aside a portion of one's income to save for the purpose of achieving future goals.	1. Perception of Future Needs 2. Decision to Save 3. Saving Actions
2	Financial	Financial literacy is a combination	1. General Personal Finance

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	Literacy (X_1)	of financial knowledge, awareness, and skills that are essential for making sound and prudent financial decisions to ensure one's financial well-being.	Knowledge 2. Investment Knowledge 3. Knowledge of Savings and Debt 4. Insurance Knowledge
3	Pocket Money (X_2)	An allowance is money received by students whether monthly, weekly, or daily from sources such as parents, scholarships, or employment; students then use these funds to cover their school-related expenses and personal consumption needs.	1. Sufficiency of Allowance 2. Investment Efforts 3. Fulfillment of Desires 4. Saving Behavior

The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people regarding social phenomena (Sugiyono, 2019). The alternative answers and assessment scores for the research questionnaire provided by the Likert scale are as follows:

Table 2. Scala Likert

Information	Score
Strongly Disagree: STS	1
Disagree: TS	2
Somewhat Disagree: KS	3
Agree: S	4
Strongly Agree: SS	5

Data Analysis

Data analysis in this study begins with a data quality assessment, comprising a validity test to ensure the accuracy of the measurement tool and a reliability test to examine the consistency of the research instrument. Once the instrument is confirmed to be valid and reliable, the process proceeds to classical assumption testing consisting of normality, multicollinearity, and heteroscedasticity tests to ensure the regression model meets linearity requirements and is free from bias.

Multiple Linear Regression Analysis

Multiple linear regression analysis is utilized in this study to determine the effects of Financial Literacy (X_1) and Pocket Money (X_2) on Saving Behavior (Y). The multiple linear regression equation in this study applies the following formula (Purnomo, 2016):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Description:

Y = Saving Behavior
α = Constant
β_1 = Regression coefficient for Financial Literacy
β_2 = Regression coefficient for Pocket Money

X_1 = Financial Literacy
X_2 = Pocket Money
e = Error / residual variable

Research Hypothesis Testing

Hypothesis testing in this study was conducted through three stages of statistical analysis: the Partial Significance Test (t-test) to measure the individual effect of each independent variable; the Simultaneous Significance Test (F-test) to assess the combined effect of all independent variables; and the Coefficient of Determination (R^2) test to determine the model's ability to explain the variation in the dependent variable.

4. Results

Validity Test

The validity test results for all variables indicate that every item in the questionnaire is valid, as all calculated r-values (r-count) exceed the critical r-value (r-table) of 0.254, and the associated values are less than 0.05.

Reliability test

The research results show Cronbach's Alpha values of 0.786 for the Financial Literacy variable, 0.655 for Allowance, and 0.636 for Financial Behavior. Thus, it can be concluded that every statement in the questionnaire is reliable, as each has a Cronbach's Alpha value greater than 0.5.

Classical Assumption Tests
Normality Test

Table 3. K-S Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		66
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	1.51452368
Most Extreme Differences	Absolute	.105
	Positive	.105
	Negative	-.054
Kolmogorov-Smirnov Z		.854
Asymp. Sig. (2-tailed)		.459
a. Test distribution is Normal.		

Source: Processed Data from SPSS 16.0 (2025)

Based on the table above, the Kolmogorov-Smirnov Z value is 0.854, and the Asymp. Sig. (2-tailed) value is 0.459. Based on these values, it can be concluded that the residual normality test using the Kolmogorov-Smirnov test yielded favorable results, indicating that the residual data are normally distributed. Thus, the regression model used in this study satisfies the normality assumption.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Financial Literacy (X_1)	.443	2.256
	Pocket Money (X_2)	.443	2.256
a. Dependent Variable: Saving Behavior (Y)			

Source: Processed Data from SPSS 16.0 (2025)

Based on the table above, the Tolerance values for the Financial Literacy and Allowance variables are greater than 0.10, while the VIF values are less than 10. This indicates that there is no relationship between the independent variables in this study; therefore, it can be concluded that the regression model does not suffer from multicollinearity.

Heteroskedasticity Test

Table 4. Heteroscedasticity Test Results-Glejser Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.861	1.228		3.143	.003
	Financial Literacy (X_1)	-.020	.036	-.103	-.569	.572
	Pocket Money (X_2)	-.065	.062	-.191	-1.053	.296
a. Dependent Variable: ABS_RES						

Source: Processed Data from SPSS 16.0 (2025)

Based on the results of the Glejser heteroskedasticity test shown in the table above, the significance values for each variable exceed 0.05. This indicates the absence of heteroskedasticity in the study's regression model; thus, it can be concluded that the independent variables do not exhibit heteroskedasticity.

Multiple Linear Regression Analysis

The results of the multiple linear regression analysis in this study are as follows:

Table 5. Multiple Linear Regression Coefficients

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.904	2.076		4.289	.000
	Financial Literacy (X_1)	.107	.060	.179	1.787	.079

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Pocket Money (X_2)	.740	.105	.708	7.078	.000
a. Dependent Variable: Saving Behavior (Y)					

Source: Processed Data from SPSS 16.0 (2025)

Based on the results of the multiple linear regression analysis, the multiple linear regression equation model can be formulated as follows:

$Y = 8{,}904 + 0{,}107\ X_1 + 0{,}740\ X_2 + e$

The interpretation of the equation derived above is as follows:

1. The regression equation shows a constant value of 8.904. This means that if the variables Financial Literacy (X_1) and Pocket Money (X_2) remain constant, Saving Behavior (Y) amounts to 8.904 units.
2. The regression analysis reveals a regression coefficient of 0.107 for the Financial Literacy variable (X_1); this indicates that Financial Literacy (X_1) can increase Saving Behavior (Y) by 0.107 units, assuming other independent variables such as Pocket Money (X_2) remain constant.
3. The regression analysis reveals a regression coefficient of 0.740 for the Pocket Money variable (X_2); this indicates that Pocket Money (X_2) can increase Saving Behavior (Y) by 0.740 units, assuming other independent variables such as Financial Literacy (X_1) remain constant.
4. e = Error or residual, representing factors outside the model that may influence the dependent variable.

Partial Test (t-test)

Table 6. t-test (Partial)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.904	2.076		4.289	.000
	Financial Literacy (X_1)	.107	.060	.179	1.787	.079
	Pocket Money (X_2)	.740	.105	.708	7.078	.000
a. Dependent Variable: Saving Behavior (Y)						

Source: Processed Data from SPSS 16.0 (2025)

Based on the table above, the t-test results are as follows:

1. The financial literacy variable (X_1) has a significance value of 0.079, which is greater than $\alpha = 0.05$. With degrees of freedom (n-k) of 66-3 = 63, the t-table value is 1.670, and the calculated t-value (t-count) is 1.787, which is greater than the t-table value. This means that H_1 is accepted; in other words, the financial literacy variable has a statistically significant positive effect on saving behavior.
2. The pocket money variable (X_2) has a significance value of 0.000, which is less than $\alpha = 0.05$. With degrees of freedom (n-k) of 66-3 = 63, the t-table value is 1.670, and the calculated t-value (t-count) is 7.078, which is greater than the t-table value. This means that H_2 is accepted; in other words, the pocket money variable has a statistically significant positive effect on saving behavior.

Simultaneous Test (F-test)

Table 7. F-test (Simultaneous)

ANOVA[b]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	385.344	2	192.672	81.413	.000[a]
	Residual	149.096	63	2.367		
	Total	534.439	65			
a. Predictors: (Constant), Pocket Money (X_2), Financial Literacy (X_1)						
b. Dependent Variable: Saving Behavior (Y)						

Source: Processed Data from SPSS 16.0 (2025)

Based on the table above, the calculated F-value (F-count) of 81.413 is greater than the F-table value of 2.760 (with degrees of freedom df1 = k-1 = 3-1 = 2 and df2 = n-k = 66-3 = 63), and the p-value in the significance column is 0.000, which is less than 0.05. These results lead to the conclusion that H_4 is accepted; in other words, the variables of financial literacy (X_1) and pocket money (X_2) simultaneously have a significant effect on the saving behavior variable (Y).

Coefficient of Determination (R^2)

Table 8. Coefficient of Determination (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849[a]	.721	.712	1.53838
a. Predictors: (Constant), Pocket Money (X_2), Financial Literacy (X_1)				
b. Dependent Variable: Saving Behavior (Y)				

Source: Processed Data from SPSS 16.0 (2025)

Based on the table above, the Pearson correlation value is R = 0.849, indicating a strong relationship specifically 84.9% between the variables of financial literacy (X_1) and pocket money (X_2) and the variable of saving behavior (Y). Meanwhile, the coefficient of determination (R^2) is 0.721, or 72.1%. This indicates that 72.1% of saving behavior (Y) is influenced by financial literacy (X_1) and pocket money (X_2), while the remaining 27.9% (100%-72.1%) is influenced by other factors not explained in this study.

5. Conclusion and Suggestion

The Influence of Financial Literacy on Saving Behavior

Based on the results of the H1 hypothesis test, the financial literacy variable is shown to have a positive influence on saving behavior. This is evidenced by comparing the t-table value of 1.670 with the calculated t-value (t-count) of 1.787; since the

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calculated t-value exceeds the t-table value, hypothesis H1 is accepted. This indicates that financial literacy statistically influences the saving behavior of students at SMK Gotong Royong. In other words, the higher the students' financial literacy, the greater their inclination to save. Possessing good financial literacy enables students to manage their finances effectively and understand the importance of saving.

These findings align with research conducted by Rikayanti and Listiad (2020), Nafisah (2020), Raszad and Purwanto (2021), Susilawaty and Dinhi (2022), Wahyuni (2023), and Wardani et al. (2024), all of which state that financial literacy has a positive impact on saving behavior.

Financial literacy significantly influences an individual's financial behavior, including saving habits. Students with sound financial knowledge and skills tend to be more capable of saving and managing their money effectively, as explained by Karla and Stevianus (2023).

Financial literacy falls under the "attitude toward behavior" component of the Theory of Planned Behavior (TPB). This theory posits that an individual must carefully consider a course of action before executing it in order to exercise control over their behavior. Possessing strong financial literacy enables individuals to form a firm intention to take specific actions, such as managing their planned expenditures (Rosita & Anwar, 2022).

The Influence of Pocket Money on Saving Behavior

Based on the results of the H_2 hypothesis test, the pocket money variable is shown to have a positive influence on saving behavior. This is evidenced by comparing the t-table value of 1.670 with the calculated t-value (t-count) of 1.787, which exceeds the t-table value. Consequently, hypothesis H_2 is accepted; in other words, Pocket Money statistically exerts a positive influence on the saving behavior of SMK Gotong Royong students. This implies that having a sufficient pocket money and using it wisely encourages students to adopt saving habits.

These research findings align with studies conducted by Rikayanti and Listiad (2020), Raszad and Purwanto (2021), Susilawaty and Dinhi (2022), Wahyuni (2023), and Wardani et al. (2024), all of which state that pocket money has a positive effect on saving behavior.

Generally, students receive an pocket money from their parents that should be managed optimally to meet essential needs, thereby enhancing their personal well-being. However, they often struggle to manage their expenses effectively and frequently run short of money before the month ends. This occurs because individuals tend to prioritize wants over needs. Pocket money is a factor that helps meet students' needs and can be obtained from parents, financial aid, scholarships, or employment (Wulansari, 2019). According to Pohan et al. (2023), pocket money is closely linked to consumption levels. Students who receive a higher pocket money typically exhibit higher consumption, spending on both necessities and wants such as clothing, accessories, or items of personal interest. Pocket money also influences students' saving behavior.

The Influence of Financial Literacy and Pocket Money on Saving Behavior

Based on the simultaneous test (F-test) results, the p-value in the significance column is 0.000, which is less than (<) 0.05. From these results, it can be concluded that

H_4 is accepted; in other words, the variables of financial literacy and pocket money simultaneously have a significant effect on the saving behavior of SMK Gotong Royong students.

Many factors influence saving behavior; this study, for instance, examines financial literacy and pocket money. According to Bank Indonesia as cited in the study by Wahyuni (2023) saving behavior is the practice of setting aside a portion of one's income to be stored and used in the future.

The results of this study are consistent with research conducted by Rikayanti and Listiadi (2020), Susilawati and Dinhi (2022), Wahyuni (2023), and Wardani et al. (2024), indicating that financial literacy and pocket money jointly have a significant effect on saving behavior.

Meanwhile, the coefficient of determination test yielded an R-square value of 0.721, or 72.1%. This indicates that 72.1% of saving behavior (Y) is influenced by the factors of financial literacy (X_1) and pocket money (X_2), while the remaining 27.9% (100% – 72.1%) is influenced by other factors not explained in this study.

6. Conclusion

Hypothesis testing results indicate that the variables of financial literacy and pocket money both individually and simultaneously exert a positive and significant influence on the saving behavior of SMK Gotong Royong students. Individually, improved financial literacy and effective pocket money management foster an awareness that encourages students to save more. Similarly, when analyzed simultaneously, the combination of financial intelligence and the funds available to students serves as a powerful driver in shaping and enhancing their saving habits at school.

Meanwhile, the coefficient of determination test yielded an R-square value of 0.721, or 72.1%. This indicates that 72.1% of saving behavior (Y) is influenced by financial literacy and pocket money, while the remaining 27.9% (100% – 72.1%) is influenced by other factors not explained in this study.

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