



Analysis of Financial Literacy Level of Fifth-Graders at Public Elementary Schools in Gondokusuman Sub-district, Yogyakarta City

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Abstract

Introduction to financial literacy from an early age will make children accustomed to managing finances properly and correctly in the future. This study aimed to analyze the financial literacy level of fifth-graders at public elementary schools in the Gondokusuman Sub-district. This research is a descriptive quantitative survey method. The population was 394 students, with a total sample of 196, following Krejcie & Morgan's minimum sample determination table, by using a cluster sampling technique. The data collection technique used a closed statement questionnaire. The data obtained were then analyzed descriptively. The results of this study indicate that the financial literacy level of fifth-graders was obtained from four indicators. Indicator of personal financial planning and personal financial control, on average, were at a moderate financial literacy level, with a financial literacy level of 75.74%; indicator of saving was at a high financial literacy level, with a financial literacy level of 82.03%; indicator of risk control was at a moderate financial literacy level, with a financial literacy level of 69.34%; indicator of income management and investment benefits was at a moderate financial literacy level, with a financial literacy level of 76.07%. From the accumulation of all these indicators, the resulting level of financial literacy in fifth-grade students at public elementary schools in the Gondokusuman Sub-district was 77.39%, included in the category of moderate financial literacy level. Thus, it needs to be improved by providing financial literacy knowledge, such as distinguishing between needs and wants and managing personal finances.

Keywords:

Financial Literacy Level, Fifth-Graders, Elementary School

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Abstrak

Pengenalan terhadap pengetahuan literasi keuangan sejak dini akan membuat anak terbiasa mengelola keuangan dengan baik dan benar di masa yang akan datang. Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan pada siswa kelas V sekolah dasar negeri di Kecamatan Gondokusuman. Jenis penelitian ini kuantitatif deskriptif dengan metode survei. Populasi dalam penelitian ini sebanyak 394 siswa dengan jumlah sampel 196 sesuai tabel penentuan sampel minimal menurut Krejcie dan Morgan dengan menggunakan teknik cluster sampling. Teknik pengumpulan data menggunakan kuesioner pernyataan tertutup. Data yang didapat dianalisis secara deskriptif. Hasil penelitian ini menunjukkan bahwa tingkat literasi keuangan siswa kelas V diperoleh dari empat indikator. Indikator perencanaan keuangan pribadi dan pengendalian keuangan pribadi rata-rata berada pada tingkat literasi keuangan sedang dengan tingkat literasi keuangan sebesar 75,74%, indikator menabung berada pada tingkat literasi keuangan tinggi dengan tingkat literasi keuangan sebesar 82,03%, indikator pengendalian resiko berada pada tingkat literasi keuangan sedang dengan tingkat literasi keuangan sebesar 69,34%, indikator pengelolaan pendapatan dan manfaat investasi berada pada tingkat literasi keuangan sedang dengan tingkat literasi keuangan sebesar 76,07%. Dari akumulasi seluruh indikator tersebut dihasilkan tingkat literasi keuangan pada siswa kelas V Sekolah Dasar Negeri di Kecamatan Gondokusuman sebesar 77,39% yang masuk pada kategori tingkat literasi keuangan sedang. Sehingga perlu ditingkatkan lagi dengan memberikan pengetahuan mengenai literasi keuangan seperti cara membedakan kebutuhan dan keinginan serta cara mengelola keuangan pribadi.

Kata Kunci:

Tingkat Literasi Keuangan, Kelas V; Sekolah Dasar

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INTRODUCTION

Literacy is crucial for someone to solve the problems they face through the ability to know knowledge and even provide useful experiences for the future (Irianto & Febrianti, 2017). UNESCO defines literacy as reading, writing, and arithmetic skills based on the topics obtained and then developing them through learning methods and their application with families, schools, and communities that involve children and adults (Kemendikbud, 2017).

According to Indonesia Financial Service Authority (Otoritas Jasa Keuangan) (2017), financial literacy is knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity. Due to the importance of in-depth financial literacy knowledge, financial literacy education is vital to guide people who understand how to manage finances wisely as needed. By introducing financial literacy from a young age, children will get used to managing their finances wisely in the future if financial literacy education is given to preschool and elementary school-aged children as early as possible.

Some relevant previous research is like studies conducted by Ulfatun, Udhma & Dewi (2016), Aliah & Krisnawati (2017), Suryani & Ramadhan (2017), Hamdani (2018), Sakinah & Mudakir (2018), Khairiyati & Krisnawati (2019), Natalia, Murni & Untu (2019), and Umma & Afrizal (2021) which found evidence that a person's attitude towards finances relates to their habits of applying finances, spending, and behavior, which is identical with Indonesian people who tend to consume and get used to spending and allocating their money for a short time. In addition, the habit of the Indonesian people when participating in consumption activities, in general, is buying goods according to their preferences and interest in attractive product designs, not because of necessity, buying without planning, not considering costs, and not thinking about uses or benefits, buying famous brand goods at high costs will lead to great self-confidence and maintain degrees (Astuti, 2013; Kusniawati & Kurniawan, 2016).

Moreover, previous research has revealed that parents rarely discuss financial education with their children. Consequently, children will have little knowledge about proper money management. It denotes that the role of parents is essential so that they have good financial knowledge to educate children, making it easier for children to manage their money when they are adults. The role of parents in teaching their children good money management is that parents not only pass on wealth to their children but also the knowledge and skills of proper money management. It happens because teaching children about money from their parents is a powerful tool in shaping financial wealth-building behaviors. Therefore, parents are the ones who shape children's financial habits that affect finances in adulthood (Sina, 2014).

Nevertheless, financial literacy education is still relatively rare, especially in Indonesia. Financial literacy education has not been carried out in a planned and serious manner at home and school. Talking about matters related to money in front of children is taboo in Indonesian culture. It is why skills, knowledge, and attitudes related to financial health are not included in the elementary and secondary school curriculum until the university level. Because of this, there is a view that financial literacy is not a life skill that must be passed on to children (Raphi, 2016).

Financial literacy education for children not only introduces money but financial literacy education for children is a concept that introduces how to manage money wisely and competently. It controls financial costs by distinguishing between needs and wants. Introducing children to the difference between needs and wants can help them control spending. To make important personal decisions for himself, a child must have basic knowledge and skills. However, they rarely acquire this basic knowledge and skills from home or school. Because parents are generally not proficient and do not know about financial education, children learn only from what they see and what their parents say. In fact, if financial management is good, the standard of living will increase; otherwise, it would naturally be difficult to achieve. Several previous studies have concluded that teaching

good behavior from a young age is the best way to improve behavior in adulthood. Moreover, financial education is very rare in Indonesia, both at the elementary and junior high school levels.

This situation is almost the same as that experienced by fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City. It is known from the interviews conducted that not all public elementary schools implemented financial literacy, such as saving activities, paying cash, and keeping track of finances every week. Only four of the eight public elementary schools in the Gondokusuman Sub-district implemented financial literacy for their students. A lack of financial education caused the problem. Therefore, researchers are interested in researching the financial literacy level of fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City.

METHODS

This research used a descriptive quantitative approach to describe, explain, and interpret the phenomena that occurred according to field data (Arikunto, 2010). The population in this study was 394 fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City. The research sample was taken using a cluster sampling technique of 196 students obtained from the minimum sample, according to Krejcie and Morgan.

Data collection employed a questionnaire instrument from four aspects: *first* is personal financial management, with indicator of personal financial planning and personal financial control; *the second* aspect is the form of savings, with saving indicator; *the third* aspect is insurance, with risk control indicator; *the fourth* aspect is an investment, with indicator of income allocation and investment benefits. The questionnaire was presented as closed statements and distributed to 196 respondents.

The data obtained were then analyzed descriptively to get an overview of the financial literacy level of the fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City.

Nababan & Sadalia (2013) classified a person's financial literacy level into three groups:

- 1) Low when the financial literacy level is less than 60%
- 2) Moderate when the financial literacy level is between 60% and 80%
- 3) High when the financial literacy level is more than 80%

The researchers used these three categories to measure the financial literacy level of fifth-grade students.

RESULTS AND DISCUSSION

Data processing results on the financial literacy level of fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City, are as follows.

Personal Financial Planning & Personal Financial Control Indicator

The result of indicator of personal financial planning and personal financial control can be seen in Table 1 below.

Table 1. Frequency of the Indicator of Personal Financial Planning & Personal Financial Control Category

Category	Frequency	Percentage of Respondents
Low	7	3.57%
Moderate	145	73.98%
High	44	22.45%
Total	196	100%

Based on the table, the frequency and percentage of 196 respondents with low, moderate, and high levels of financial literacy based on the category of financial literacy level were known. As much as 3.57% of respondents had low personal financial planning skills and personal financial control; 73.98% had a moderate ability of personal financial planning and personal financial control; 22.45% of respondents had high personal financial planning skills and personal financial control. Based on these indicators, most students were in the moderate category

Savings Indicator

The result of savings indicator can be seen in Table 2 below.

Table 2. Frequency of Savings Indicator Category

Category	Frequency	Percentage of Respondents
Low	0	0.00%
Moderate	89	45.41%
High	107	54.59%
Total	196	100%

The frequency and percentage of 196 respondents with low, moderate, and high levels of financial literacy were determined by the table based on the categorization of financial literacy level. 0.00% had a low capacity for saving, 45.41% had a moderate capacity, and 54.59% had a high capacity. These indications showed that most students fell into the high category.

Risk Control Indicator

The result of the risk control indicator can be seen in Table 3 below.

Table 3. Frequency of Risk Control Indicator Category

Category	Frequency	Percentage of Respondents
Low	33	16.84%
Moderate	141	71.94%
High	22	11.22%
Total	196	100%

Based on the table, the frequency and percentage of 196 respondents with low, moderate, and high financial literacy levels based on the category of financial literacy levels were known. As much as 16.84% of respondents had low-risk control ability, 71.94% had moderate risk control ability, and 11.22% had high-risk control ability. Based on these indicators, most students were in the moderate category.

Allocation of Investment Income & Benefits Indicator

The result of the indicator of the allocation of investment income and benefits can be seen in Table 4 below.

Table 4. Frequency of Allocation of Investment Income & Benefits Category

Category	Frequency	Percentage of Respondents
Low	1	0.51%
Moderate	148	75.51%
High	47	23.98%
Total	196	100%

The frequency and percentage of 196 respondents with low, moderate, and high financial literacy levels were known based on the table's classification of financial literacy levels. Among respondents, 0.51% could allocate income indicator with low investment advantages; 75.51% could do so with moderate investment benefits; 23.98% had high investment benefits. These indications indicated that most students fell into the moderate category.

Average Score of Each Financial Literacy Indicator

The percentage of each financial literacy indicator can be seen in Table 5 below.

Table 5. Average Score of Each Financial Literacy Indicator

Indicator	Average Score	Average Percentage	Category
Personal Financial Planning & Personal Financial Control	33.33	75.74%	Moderate
Saving	45.94	82.03%	High
Risk Control	13.87	69.34%	Moderate
Allocation of Investment Income & Benefits	15.21	76.07%	Moderate

Based on the above table, the average score of each indicator of the financial literacy level was known. The average score of the financial literacy level on the indicator of personal financial planning and personal financial control was 33.33 (75.74%); the saving indicator average score was 45.94 (82.74%); the risk control indicator was 13.87 (69.34%); the indicator of the allocation of

investment income and benefits was 15.21 (76.07%). The average score percentage data are illustrated more clearly in the following radar graph.

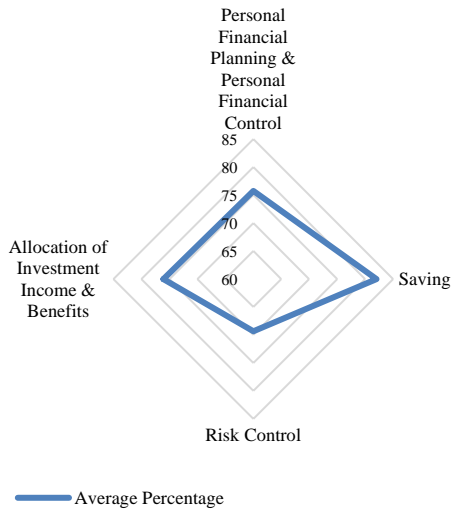


Figure 1. Radar Chart of the Average Percentage of the Financial Literacy Indicator

Financial Literacy Level of Fifth-Graders of Public Elementary Schools in Gondokusuman Sub-district

The financial literacy level analysis results in fifth-grade students at public elementary schools in Gondokusuman Sub-district overall showed 35 statement items in points 1 to 35. From the 35 statement items, it can be seen the overall level of financial literacy of fifth-grade students. The following is the analysis result of the literacy level obtained from all statement indicators.

Table 6. Score Interval of Financial Literacy Level

Min Score	Max Score	Mean Score	Literacy Level
35	140	108.35	77.39%

From Table 6, the average score of all respondents from the four indicators was 108.35 out of a maximum score of 140. The average score was 77.39% when converted into percentages, resulting from the financial literacy level. Data on the percentage level of financial literacy is presented more clearly in Figure 2.

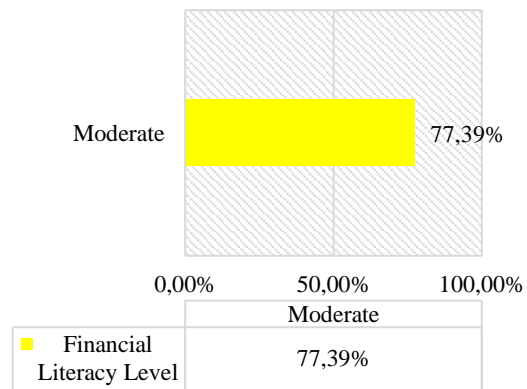


Figure 2. Graph of the Financial Literacy Level of Fifth-Grade Students at Public Elementary Schools in Gondokusuman Sub-district

Figure 1 depicts that the financial literacy level of fifth-grade students at public elementary schools in Gondokusuman Sub-district, Yogyakarta City, was 77.39%, a moderate financial literacy level.

Discussion

The data in this study were generated from a questionnaire distributed to all fifth-grade students at public elementary schools in the Gondokusuman Sub-district, which consisted of 35 closed statements in the form of ticks. The data obtained by the researchers were then described. In the closed questionnaire, the answer choices were "Strongly Agree," "Agree," "Disagree," and "Strongly Disagree." If the respondents chose the answers "Strongly Agree" and "Agree," they were considered to have implemented financial literacy, but conversely, if the respondents chose the answers "Disagree" and "Strongly Disagree," they were deemed to have not implemented financial literacy.

According to Chen and Volpe (in Medari & Kewal, 2014), financial literacy has four indicators: personal financial planning and personal financial control, saving, risk control, and allocating income and investment benefits. This study used data analysis based on each indicator so that the average level of financial literacy was known for each indicator and all indicators.

The first indicator, i.e., personal financial planning and personal financial control, used statements in the questionnaire

items 1 to 11. From the 11 statement items, the financial literacy level of each student could be seen. After that, students were grouped based on their literacy levels. The results of grouping students based on literacy level revealed that most students had moderate literacy levels, with a percentage of 73.98%. The average percentage of students' literacy level on this indicator was 75.74%, which, when interpreted into the criteria for the level of financial literacy according to Nababan & Sadalia (2013), is included in the moderate category (60%-80%). It also aligns with research conducted by Rasyid (2012) that financial management abilities are moderate. It denotes that students' financial knowledge as a form of financial literacy is relatively not optimal and must be improved again because they have been unable to manage and make financial decisions wisely.

The second indicator is saving, using statements in the questionnaire items 12 to 25. From these 14 statements, the financial literacy level of each student could be identified. Afterward, students were grouped based on their literacy levels. The results of grouping students based on literacy level showed that most students had a high literacy level, with a percentage of 54.59%. The average percentage of students' literacy level on this indicator was 82.03%, which, if this percentage was interpreted into the criteria for the financial literacy level according to Nababan & Sadalia (2013), was in the high category (> 80%). In this indicator, the condition of public elementary school students in the Gondokusuman Sub-district could be seen in the answers to the questionnaire with a high category in setting aside and dividing their pocket money for savings. They got this habit from an early age from their parents, who had introduced a culture of saving (Abdallah & Lubis, 2015). Previous research by Natalia et al. (2019) also showed that the financial literacy level was in the high category. In addition, Suryanto & Rasmini (2018) stated that savings are income that is not consumed and is considered future reserves or savings. However, most of these students saved only for the short term, where they saved their money for the homeroom teacher or parents at home, and only a few saved their money in the bank for future education.

The third indicator, risk control, used statements in the questionnaire items 26 to 30. From these 5 statements, the financial literacy level of each student could be known. After that, students were grouped based on their literacy levels. The results of grouping students based on literacy level revealed that most students had a moderate literacy level, with a percentage of 71.94%. The average percentage of students' literacy level on this indicator was 69.34%, which, when interpreted into the criteria for financial literacy level according to Nababan & Sadalia (2013), was in the moderate category (60% - 80%). According to Warsono (2010), a person needs good protection against unexpected events, such as illness, urgent needs, and others. The thing often done when taking protective measures is to follow insurance. However, for elementary school children, the word insurance is still quite foreign to them, and it causes a lack of knowledge about insurance. Of the eight public elementary schools in Gondokusuman Sub-district, only four schools had received socialization about insurance at their schools, while the rest learned about insurance from their teachers or textbooks. Their teacher only introduced insurance in general because they were not very good at it.

The fourth indicator is the allocation of investment income and benefits, using statements in the questionnaire items 31 to 35. From the 5 statement items, the financial literacy level of each student could be identified. After that, students were grouped based on their level of literacy. Grouping students based on literacy level revealed that most students had moderate literacy levels, with a percentage of 75.71%. The average percentage of students' literacy level on this indicator was 76.07%, which, when interpreted into the criteria for the level of financial literacy according to Nababan & Sadalia (2013), was in the moderate category (60%-80%). It is also consistent with research conducted by Rasyid (2012) that financial management abilities were moderate. It signifies that there was still a lack of understanding among students about ways that could be done to invest. Like insurance, investment was still foreign among children, especially elementary school children. Most of

them could not distinguish between saving and investing (Murtani, 2019).

Among the four indicators, if combined as a whole from statement items 1 to 35, a minimum score of 35 and a maximum score of 140 were obtained because they used a 4-level Likert scale. The average score obtained from all students was 108.35; if converted to a percentage, it was 77.39%. According to Nababan & Sadalia (2013), it was in the moderate category (60 %-80%) when interpreted into criteria for the financial literacy level. Overall, the financial literacy level of fifth-grade students at public elementary schools in the Gondokusuman Sub-district was moderate.

In this case, there are various reasons for the lack of financial literacy as measured by students' knowledge of these financial issues. It started with how to manage finances taught early on, where most parents managed their child's finances, causing the child not to know his financial needs. Many parents also consider it taboo to talk about money-related matters in front of their children, even though almost all aspects of life are related to finance. It causes children to have little knowledge about finance. Thus, it needs to be improved by providing knowledge about financial literacy, such as distinguishing between needs and wants and managing personal finances at home and school.

CONCLUSION

The financial literacy level as a result of the percentage analysis of the level of financial literacy for each indicator with the first explanation, namely personal financial planning and personal financial control, was 75.74% and was at a moderate level of financial literacy. Second, the saving indicator of 82.03% was at a high level of financial literacy. Third, the risk control indicator was 69.34%, having a moderate level of financial literacy. Finally, the indicator of income management and investment benefits of 76.07% had a moderate level of financial literacy. Moreover, the results of the data obtained as a whole related to the average percentage of the financial literacy level were 77.39% and had a moderate level of financial literacy. From the results of this analysis, the level of financial literacy in fifth-grade

students at public elementary schools in the Gondokusuman Sub-district was in the moderate category.

In future research, researchers should record data on students with personal cell phones before distributing the questionnaires. It is so that it can provide a time limit in filling out the questionnaire so that the required data can be immediately obtained. Future researchers also can conduct virtual meetings with students through Zoom meetings or Google Meet when distributing questionnaires so that researchers can provide clear instructions to students and fill out questionnaires via Google form immediately.

To increase the financial literacy of fifth-grade students at public elementary schools in the Gondokusuman Sub-district, which were in the moderate category, it is necessary to provide knowledge about financial literacy, such as distinguishing between needs and wants and managing personal finances. It is conducted as one of the assets that can improve their quality of life in the future.

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