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## Analysis of money management skills as a character building of responsibility and creativity in elementary school students

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### ABSTRACT

Financial management skills are very important in life, so these skills must be trained from an early age so that when they grow up they become wise people who use money responsibly. This study aims to describe the results of the analysis of the ability of elementary school students to manage their money creatively and responsibly. This research method is descriptive qualitative. Data collection by survey by giving instruments in the form of questionnaires 12 questions for individuals and 1 question for groups. The research sample as the source is 80 public and private elementary school students in Malang city. Data analysis techniques using Miles and Huberman with data collection steps, data reduction, data presentation and data verification. Based on the results of the survey of the ability to manage finances in the aspect of utilizing pocket money for saving and entrepreneurship individually with group financial management obtained, it shows that there is not too much difference. In individual results, the majority of students have set aside pocket money to save and do small businesses but have not yet appeared well managed, in group results there is already a detailed planning of financial management for business but the calculation of capital and profit is not appropriate. Financial management skills in elementary school students still need more serious handling in order to increase more creative and responsible.



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## Introduction

Financial management skills are a basic need of all humans, because humans always carry out daily activities that cannot be separated by utilizing money to meet their needs. Financial literacy is knowledge and also soft skills that must be possessed by today's society, both adults and children (Yuwono, 2020). Literacy is basically the ability to read and write. Financial literacy is part of literacy skills. Financial literacy for children is very important because it trains financial literacy skills from an early age. This condition also affects the formation of children's character to be responsible for their finances. If it continues, it will make him someone who is responsible for making financial decisions in his later life. Based on Annisa's experience, financial literacy is the basic foundation for a person to achieve financial well-being (Novieningtyas, 2018). Financial literacy is basically character education because it teaches children to form a mindset to manage finances effectively, as the main provision for survival and financial well-being (Yuwono, 2020). Literacy already has a broader meaning leading to the knowledge and competencies that a person has related to the needs in life and the future

(Nugraha, D;Octavianah, 2020). Literacy today is the ability to read and write related to various knowledge, including information literacy, science literacy, digital literacy, and even financial literacy. In addition, according to the results of the World Economic Forum which was held in 2015, there are 6 basic literacy skills that a person and even students must have, namely: literacy, numeracy, science literacy, digital or technological literacy, financial literacy, and cultural and civic literacy (Jenny, 2016). Activities in the world of schooling are one way to optimize students' mastery of knowledge, skills and attitudes. To be able to achieve these goals, the government continues to make breakthroughs through various policies that must be applied in the world of education. These policies include continuously updating the curriculum, besides that the government also raises policies in the current era that education and learning must lead to mastery of literacy, numeracy, and character in various fields (Nugraha, D;Octavianah, 2020)(Antoro, 2017). On the grounds that these three abilities are the key to the successful development of superior human resources.

The discussion of financial literacy as a person's ability to process financial information and plan financial utilization according to their needs (Lusardi & Mitchell, 2014) is a basic human ability. The ability of financial literacy from the past to the present is still very important for the survival of human life. Prosperity in life really requires good planning, one of which is good financial planning, including from the younger generation (Philippas & Avdoulas, 2020). Humans must be able to fulfill their needs as a provision to maintain their lives so that in old age it does not become a problem for their welfare (Deliema et al., 2020). The fulfillment of these living needs is a priority to be met as a standard of financial well-being (Michael Collins & Urban, 2020). To fulfill it, good financial management is a requirement. In order to be able to manage finances, we must also learn financial literacy from various sources including in the education or school environment (Kaiser & Menkhoff, 2020). For this reason, financial literacy or financial management skills are important to be taught from an early age and at the same time can teach children to be responsible in using money. Therefore, it is very important to instill the character of responsibility since elementary school (Ansori, 2021).

Several studies that have been conducted related to financial literacy still use subjects of teenage and adult age people (Pereira, 2020)(Ahmad, 2020). Financial literacy has a significant impact on financial behavior in terms of saving behavior, spending behavior, short-term planning and long-term planning in a teacher (Zulaihati et al., 2020). Worldwide, only one in three adults are financially literate, that is, they know at least three of the four financial concepts: knowledge of interest rates, compound interest, inflation, and risk diversification (Klapper & Lusardi, 2020). Potential links on how financial literacy can promote entrepreneurship by entrepreneurs with low to high literacy levels (Riepe et al., 2020). There is a positive relationship between financial literacy and financial behavior, but financial education has an insignificant effect on financial behavior and financial literacy by teachers (Widyastuti et al., 2020). The impact of financial education programs aimed at reaching children and youth, the impact of school-based financial education appears to be highly inclusive, as treatment effects tend to be uniform across different sub-samples (Frisancho, 2020). Middle-aged people in Japan are more financially knowledgeable, but younger and older people are more positive regarding financial behaviors and attitudes. The implementation of financial education has, on average, a considerable impact on financial knowledge, similar to educational interventions in other domains, smaller effects on financial behavior among students (Kaiser & Menkhoff, 2020).

This research on financial literacy or financial management skills focuses on children, so the research seeks to look at development at the level of early childhood or elementary school. Habituation of financial management knowledge should be done as early as possible. Especially if you look at the phenomenon of today, our society seems to be spoiled with various goods and services that are easily obtained online which are also based on online payments. The impact of this is the emergence of consumptive habits in society and children are no exception. They do not consider whether or not something is important to buy so that it affects the policy of using finance. Seeing these conditions will affect the attitude or character of children to behave irresponsibly towards the use of money. As a small example or often happens to students, namely the act of using money that is not its allocation to buy the desired item because the lunch money is lacking or has run out. Responsible character is an attitude that must be instilled in our education system. The mastery of financial literacy will encourage and also build students' abilities and skills to be able to be responsible for the money they have so that it is used for useful things. Financial literacy skills can educate children in financial management (Ariyani et al., 2022).

This study aims to determine the financial management skills of elementary school students based on their daily financial behavior. How to manage the pocket money given by their parents when they go to school as a form of responsibility. In addition, this research is also associated with children's financial management to carry out entrepreneurial activities even on a small scale in accordance with their daily economic behavior as a form of creativity.

## Method

This study aims to determine the ability of financial management by elementary school students. This research uses a qualitative approach with phenomenological methods on elementary school students in Malang city. This phenomenological research aims to find the essence of experience so that the realized experience will be understood (Raco, 2018). The research sample used purposive sampling technique by using 80 students at the 4th grade level in 2 schools, namely public and private schools in Malang city. This study analyzed 80 questionnaire data for students to answer individually and also in groups with 12 individual questions and 1 group task to make the management of a sum of money used to plan an entrepreneurship. Sampling from 2 elementary schools in Malang city with private and public status.

The following is a table of questionnaires that must be answered by students as respondents in this study:

**Table 1.** Questionnaire on money management by students

No	Questionnaire Questions
1	How much is your daily allowance?
2	Does your pocket money run out in a day?
3	What do you use your daily allowance for?
4	Why do you spend your pocket money?
5	How often do you save?
6	How much of your pocket money is saved? What do you use your savings for?
7	Do you keep track of how you spend your money?
8	Have you ever used your money to buy something and then sold it again?
9	Have you done so?
10	If so, how often did you do it?
11	What do you use the profits from your sales for?
12	Have you ever given charity or money to a friend or relative?
13	Group assignment: Make a financial management plan as a group If you were given Rp. 50,000 (fifty thousand rupiah) to start a business, how would you manage it? Describe your plan to manage the money for your business.

Table 1 is a list of questions in the questionnaire that must be answered by students. The questions in the questionnaire given to informants are in the form of open-ended questions which aim to allow respondents to have flexibility in answering (Wangid et al., 2014). The use of questionnaires with open-ended questions will provide answers on how the understanding supports students' perspectives and experiences. The questionnaire data was analyzed from individual answers compared to group answers. In addition, the questionnaire data was also analyzed to see the differences in the financial management skills of private and public elementary school students by looking at the reasons given in deciding their financial management. Data analysis of the results of the study using Milles & Huberman data analysis with the Flow model begins with data collection followed by steps Reduction, Data Display, Conclusion Drawing & Verification. (Matthew B. Miles, 1994).

## Results and Discussion

Questionnaires on financial management skills that have been given and collected from 80 respondents, namely 4th grade students who are high grade category elementary schools in Malang City with public and private status. The results of the questionnaire on the ability to manage finances responsibly and creativity of elementary school students are presented in tables 1, 2, 3, and 4. The results of the data include the ability individually and in groups for entrepreneurial creativity. The data results are presented as follows (Table 2).

**Table 2.** Pocket Money And Its Utilization By Children in SD S and SD N

No	Aspect	SD S	SDN
1	Student pocket money	10000 - 30000	2000 - 10000
2	Whether or not the pocket money is used up in a day	Always	7 students
		No	13 students
		Sometimes	27 students
3	Use of pocket money	a.	15 students
		b.	14 students
		c.	Buying food and drinks at school and outside school
		d.	Buy school equipment and toys
			Saved
			Giving or sharing

No	Aspect	SD S	SDN
4	Reasons for spending pocket money	a. Desire to buy snacks b. Hungry because lunch ran out or did not bring lunch c. Need stationery d. Saving money	

Based on table 2 of the questionnaire data on financial management by elementary school students, there are items that can show the level of students' ability to manage finances personally and in groups. It can also be seen from the influence of the environment where they go to school, in this case focusing on schools with public and private status. From the questionnaire data, it can be explained on each item as follows:

#### **Amount of student pocket money**

Every day students get pocket money from parents or guardians. The amount of pocket money obtained by students generally ranges from 2,000 rupiah to 30,000 rupiah. Judging from the nominal pocket money they get, it is quite large when viewed from the needs of elementary school-age children, namely 7 years to 12 years. This is because in general, their average needs have been provided by their parents or guardians, including school equipment, transportation to school and food and drinks while at school. The basic needs of students for education have been met by their parents, although they vary according to the conditions of the family's economic background (Ardhiyah, 2019).

If you look again at the pocket money of elementary school students with the needs that have been met by parents or guardians of students, it is actually sufficient if given an allowance of 2,000 rupiah to 5,000 rupiah to supplement their needs when the provisions prepared by parents are lacking. However, triggered by the influence of other friends to get the same thing as their friends makes children more consumptive. The influence of peer groups and reference groups because the individual interacts with friends who behave consumptively, the individual will also follow consumptive behavior (Ardhiyah, 2019).

The amount of pocket money obtained by students from public and private primary schools also shows a considerable difference or difference, where the pocket money of students from public primary schools generally ranges from 2,000 rupiah to 10,000 rupiah while the pocket money of students from private primary schools ranges from 5,000 rupiah to 30,000 rupiah with an average of 10,000 rupiah. So when viewed from the pocket money of students at their age and the needs that must be met can be said to be very sufficient and even more. Seeing these conditions, they should be able to save from their pocket money. The amount of pocket money for students in public and private primary schools is influenced by the economic background of their families. Where the family economic background of private primary school students is quite good because they have permanent jobs, for example office employees or medium-sized entrepreneurs. This is different from the background of public elementary school students because the economic background of the family is middle to lower because the average job is not permanent and not an office employee. So that economic factors or parents' jobs have an influence on the size of students' pocket money (Ardhiyah, 2019).

Of the 80 student respondents who answered the questionnaire, 20 students always ran out of pocket money in 1 day, 31 students who always did not run out, and 29 students who sometimes ran out. Based on this data, it shows that most students have been able to leave the money they get to meet their needs. Some still need guidance and habituation of students to manage their pocket money. Guidance and habituation by making students aware and instilling in them about fulfilling needs and controlling desires (Kafabih, 2020).

#### **Use of Pocket Money**

Parents daily give pocket money to students to increase the fulfillment of their needs if the needs that have been given and prepared are not enough at school. So it can be said that parents have realized the possibility of the emergence of needs that are beyond expectations will be met with their pocket money. To see the use of pocket money by students while at school, it can be explained based on the data obtained from the questionnaire question "use of pocket money and reasons for spending pocket money" shows that students spend their pocket money to buy food and drinks both at school and after school on the grounds that the food and drinks have run out or do not bring lunch so they still feel hungry and as a necessity. In addition, students spend their pocket money to buy school supplies on the grounds that stationery has run out or is damaged. Then there are those who save money on the grounds of preparing for future needs (Marlina & Iskandar, 2019). There are also those who set aside pocket money for charity or sharing, but some are used to buy toys even though it is a necessity. From the results of the questionnaire on the use of pocket money and the reasons, it shows that most students have used their pocket money to meet their needs and only a small portion to fulfill their desires (Ariyani et al., 2022).

**Table 3.** Saving habits of children at SD S and SD N

Aspect	Intensity	SD S	SD N
<b>Saving habit</b>	Always	3 students	12 students
	Sometimes	22 students	35 students
	No	1 students	7 students
<b>Amount of money saved and Use of savings money</b>	Range of pocket money saved 2000-5000		
	To buy needed and desired items (school equipment, storybooks, bicycles, shoes, online games, cell phones or PCs,)		
	Preparation for further studies		
	Worship		
<b>Recording money saved</b>	Only 5 children record the money saved with the reason that they do not forget and know the amount of money saved, some are recorded by parents.		
	Most of them did not take notes because it was troublesome, and they were lazy to take note		

Based on Table 3 on the behavior of saving habits among students at SD N and SD S, the following can be said:

#### **Saving habits from pocket money**

In the aspect of saving describes the questionnaire data on the habit of saving from the number of students who familiarize and not, the nominal money saved and the use of savings and the orderly administration of their savings by recording the money that has been saved. Based on the results of questionnaire data from all respondents on saving habits, there are 15 students who always save, 8 students who never save, 57 students who sometimes save. From the results of this data, it shows that the inconsistency of students' saving habits is quite large, this is not comparable to the results of the questionnaire question "whether or not the pocket money runs out in a day" because the students' answers to the questionnaire question there are a number of students whose pocket money does not run out quite large, namely 31 students and who sometimes run out 29 students so that it leads to the potential for the rest of their pocket money to be saved.

In the questionnaire answers about the nominal money saved and the use of savings, the questionnaire data shows that the range of pocket money saved is 2,000 rupiah to 5,000 rupiah which is quite in accordance with the nominal amount of pocket money received by students every day if part of it is used to meet student needs. In the data on the use of student savings, students convey that the savings will be used to buy items that are needed and desired, including school equipment, storybooks, bicycles, motorbikes, shoes, online games, cellphones and PCs, based on this data, students have short-term savings goals. In addition, there are also students who have long-term savings goals, namely being used for the cost of preparing to continue their studies both at the secondary school and higher education levels, as well as for the cost of Umrah worship. From the data on the use of student savings, students unconsciously have a goal of saving either in the short term or even in the long term, these findings indicate that students have actually realized the need and importance of saving money to meet the goals they want to achieve (Krisdayanthi, 2019). Seeing these conditions it is very important to foster, familiarize and build a supportive environment so that students can have the character of saving habits as a necessity (Pulungan et al., 2019). Because saving money will make their future life prosperous (Marlina & Iskandar, 2019).

To support the success of the habit of saving, it is necessary to discipline the savings record. This is useful for controlling the discipline of saving and can also be an indicator of the achievement of saving goals (Krisdayanthi, 2019). The questionnaire data on the savings record item only 5 students out of 80 students as respondents who routinely record their savings on the grounds that they have their own awareness so as not to forget and know the amount of money saved and are still assisted by parents in recording it. Meanwhile, most of the others did not make savings records on the grounds that they found it troublesome if they had to take notes and also on the grounds that they were lazy to take notes. This shows that the discipline of students to make savings records is still very lacking so it is necessary to realize the benefits of recording or documenting savings. To make students aware, regular guidance can be done by requiring students to make savings bookkeeping records that are checked daily by teachers and parents (Pulungan et al., 2019). This condition shows the importance of teacher and parent involvement in building and developing student discipline in keeping financial records. Examples shown by adults from both teachers and parents are very influential on children's habits (Krisdayanthi, 2019).

**Table 4.** Children's creativity in using money in SD S and SD N

Aspect		SD S	SD N
<b>Idea or idea of using pocket money for a small business</b>	Ever	15 students	30 students
	Never	11 students	24 students
<b>Implementation of the idea</b>	Already	13 students	34 students
	Not yet	13 students	20 students
<b>Quantity of idea implementation</b>	Sometimes	13 students	26 students
	Often	-	8 students
<b>Use of business profits</b>		Same as the use of savings results	

Based on Table 4, the creativity of using money by SD N and SD S students for individual entrepreneurship is as follows:

The answers to these question items show student responses in the aspects of business ideas from pocket money, implementation of ideas or ideas, consistency of implementation of business ideas or ideas, use and utilization of business results. In the item of business ideas from pocket money from all respondents, 45 students have ideas or ideas for small businesses while 35 students never have ideas for business. From this data, there are quite a lot of students who have ideas or ideas for business compared to those who do not have ideas for business, although the difference is not significant because if the percentage is 42% of students who do not have business ideas and 58% of students who have business ideas. Meanwhile, based on school origin, there is no difference between students who have business ideas and those who do not between public and private school students. Almost half of the respondents did not have a business idea, so it shows that students' creative and innovative thinking skills are still not maximized. Creative and innovative thinking is important in entrepreneurship (Yaskun et al., 2023). Based on this, elementary school students need to improve their creative and innovative thinking skills, especially in coming up with ideas in everyday life, including ideas for business. In the aspect of implementing business ideas by students, the overall data shows that 47 students implemented their ideas and 33 students did not implement their ideas because they did not have ideas for business. Based on this data, it can inform that almost all students who already have business ideas have implemented their business ideas. There are only 2 students who already have business ideas but are not implemented and do not give reasons. So based on this, it can be said that students who have business ideas have implemented the business. In the aspect of routine or consistency of business implementation, it is still not routine and consistent with the reason that business is not a priority and there are still many school assignments that must be completed. However, from the results of the questionnaire respondents there are still 8 students who often carry out small businesses and these students are all from public elementary schools, while those who still carry out their business even though sometimes as many as 13 students from private schools and 26 students from public schools so that the number who sometimes carry out business as many as 39 students. Based on this data, it shows that students' interest in entrepreneurship needs to be increased by motivating students and creating certain programs by schools (Afandi, 2014). In addition, the current independent curriculum supports the implementation of the development of entrepreneurial skills in students with the Pancasila student profile project with the theme of entrepreneurship (Fatah & Zumrotun, 2023) so that this can already be a strong basis for further promoting student creativity programs in entrepreneurship which also hone students' financial management skills.

Based on the data on the aspects of the use and utilization of business profits, the purpose of using business profits is the same as the use and utilization of savings results. The results of their savings are used to buy needed and desired items (for example school equipment, storybooks, bicycles, shoes, online games, cellphones or PCs), the cost of continuing school and for Umrah or Hajj. This shows the students' thought process on entrepreneurial activities and the utilization of the results in fulfilling short-term needs and some are already thinking for longer needs so it is still important to provide insight into the benefits of entrepreneurial skills and manage their finances. Therefore, P5 activities on entrepreneurship, creativity and entrepreneurial culture can be developed. (Yuliastuti et al., 2022).

### Student Sharing Habits

Financial literacy skills also have aspects of sharing attitudes with others, in the scope of students' lives more intensively with their friends. Based on the questionnaire data, the habit of sharing by students at SD S was shown by 25 students and at SD N was shown by 48 students. From all data sources, 90% of students have the habit of sharing. This shows that the students of SD S and SD N have a fairly high sharing habit so that it can be said that the students' empathy attitude is quite good. They share with others, namely with school friends, playmates, siblings (younger and older siblings), and beggars, which is a form of children's empathy (Musfiroh, 2011). The willingness to share is not only money, more often they share food, because the habit of sharing at

school is usually students sharing lunches that they bring from home or stationery, while sharing with relatives at home they more often share food. This shows that most students have actually done sharing activities even though in small things and not necessarily in the form of money. The habit of sharing has trained students' characters to manage what they have to be useful for others, besides that it will also build harmony between siblings and friends (Dewi & Nugroho, 2023). It also builds the character of being responsible for the surrounding conditions.

**Table 5.** Group Activity in Entrepreneurship

Aspect	SD S	SD N
<b>Money management for entrepreneurship</b>	6 groups Avocado juice, egg roll, jasuke, ice milo kepal, chocolate cake, egg martabak business Cost and material planning	14 groups Egg skewers, T-Pex toys, cilok, ice puter, school supplies, fruit salad, fried rice, beef meatballs, egg rolls, game rental, decorative rubber bracelets, game accounts, ice cream, abstract planning Cost and material planning

Based on Table 5, the group activities in entrepreneurship carried out by SD S and SD N students are as follows:

In the questionnaire, groups of 4-5 students were asked to make a detailed business plan with a capital of 50,000 rupiah. They must come up with a small business idea detailing starting from the business idea, the tools and materials needed, the manufacturing process, packaging, selling price and calculating the profit that will be obtained from the results of the business. The business ideas that each group planned were: Avocado juice, egg roll, jasuke (corn milk cheese), ice milo kepal, chocolate cake, egg martabak, egg satay, T-Pex toys, cilok, ice puter, school equipment, fruit salad, fried rice, beef meatballs, egg roll, game rental, decorative rubber bracelet, game account, ice cream. The business ideas are quite varied, ranging from food, drinks, stationery, accessories, and game accounts. These ideas show items or activities that are close and familiar in students' daily lives, including the influence of technology with the business idea of game rental or selling game accounts. Because products for entrepreneurship can be both goods and services (Saragih, 2017). It can also show that what students have in mind is adopting from their daily habits. This condition also needs to be watched out for by teachers and parents so that students do not only become objects of technology but must be wise in utilizing it.

The ability of financial management in elementary school students based on the results of the questionnaire shows that it still needs to be improved. It can be seen from the use of pocket money for their needs, but when viewed from the number of students who leave money and the number of students who save there is a mismatch. In addition, the purpose of using savings and business results is still a lot to fulfill wants rather than needs. The habit of recording or documenting savings is only a small proportion of students who do, those who do are still there with the help of parents or recorded by parents, so that awareness and ability to manage it is still lacking. The role of education is very important in educating students to have financial management skills with programs or included in the school education curriculum (Ho & Lee, 2020)(Fianto et al., 2017)

The ability to manage finances for individual and group businesses turns out to show differences because when students submit individual businesses, some creative ideas actually appear (Amin & Fathi, 2020) but it is not clear about these ideas concretely. This is different when making a business by being given a certain amount of capital in groups, almost all groups, which means that all students come up with business ideas with financing details. However, it is still not in accordance with the calculation of capital and business results. Based on these findings, students' financial management skills in general still need improvement. This also shows that children's creative and responsible attitudes still need to be improved both from the upbringing at home by parents and at school by teachers (Karimah et al., 2023).

## Conclusions

The ability to manage finances by having financial literacy in children can be seen from their daily behavior towards their money. This is about the acquisition of daily pocket money, responsibility for using pocket money, the habit of saving and sharing by setting aside pocket money, utilizing pocket money for entrepreneurship, and creativity in developing simple businesses. The purpose of saving money by students is mostly to meet short-term needs and desires. Students' habit of sharing is quite good. The application of managing finances for entrepreneurship still has differences from individual abilities to groups. Based on the results found, it shows that elementary school students who are still in the process of development must continue to be guided and directed in their financial literacy to be more responsible.

The results of the research on financial literacy skills in elementary school students can open the understanding of the world of education that financial literacy skills can be developed with various activities. Implementation can be done in learning or other programs consistently. To maintain this consistency, habituation needs to be carried out by schools in collaboration with parents to get maximum results.

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