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Research Article

Nexus Between Pocket Money, Peers, and Financial Management: The Role of Financial Literacy

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Abstract
Financial management has been an issue among Indonesian and educational institution have attempted to enhance financial literacy, especially for high school students. This study aims to examine the effect of pocket money and peers on financial management, with financial literacy as an intervening variable. This study involved primary data from a sample of 102 high school students using a purposive sampling technique. To collect data, the researchers distributed questionnaires via Google Forms. By using the SEM-PLS, the results indicated that pocket money, peers, and financial literacy have an effect on student financial management. Indeed, pocket money and peers have a positive and significant effect on student financial literacy. Furthermore, financial literacy successfully intervenes in the effect of pocket money and peers on student financial management. The implications of this research can be used for educational institutions so that students are better prepared to face financial challenges in the future and are able to manage finances wisely.

Keywords: pocket money, peers, financial management, financial literacy

INTRODUCTION

The world of science and technology has developed quickly in this fourth industrial revolution era (Aida & Rochmawati, 2022). This era is characterized by the advancement of technologies that often take over the work done by humans and become completely digital. For instance, there is a growing emergence of online payment systems and the increase in electronic commerce such as Grab, Go-jek, Start-ups and online market that offer goods and services with various features and promos (Rachmawati & Nuryana, 2020). As a consequence, it has a negative impact on attracting more people to use the application to make payment transactions and shop online, which results in people becoming consumptive. When consumptive behavior is continuously experienced by people, it can lead to financial problems (Rachmawati & Nuryana, 2020).

Concerning Indonesia, many people are still relatively low in managing their financial due to a lack of financial literacy. According to the data from Financial Services Authority (OJK, 2021), there is only approximately 54.9% of Indonesians prepare a monthly financial budget. Around 27.5% stated that they made a detailed monthly financial plan and the other 72.5% only compiled the amount. However, approximately 30.7% are committed to implementing the financial plan that has been prepared (OJK, 2021). The lack of knowledge of financial management, especially for high school students, will make them vulnerable to the diseases of hedonism, consumerism, and

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individualism, which only prioritize momentary satisfaction and can result in losses (Kulsum, 2019).

During adolescence, students often follow trends and developments of the times. A common symptom that often occurs in high school students is that they are still busy looking for themselves and have not been able to determine their priorities when carrying out consumptive activities because they are too quick to make decisions so they do not think long about what is more needed than what they want (Aulianingrum & Rochmawati, 2021). High school students also often experience financial problems caused by a lack of ability to control finances, lack of financial supervision from parents, and the habit of seeking momentary pleasure with peers (Wulandari & Hakim, 2015). Without realizing it, this becomes a bad habit that can lead to a lack of financial control. Therefore, financial management is prominent for individuals (Assyfa, 2020).

Several factors can cause students to become aware of the importance of managing their finances. The first factor is pocket money, which is thought to be influential in improving student financial management. Pocket money is the income that an individual usually receives from their parents, which can be used for consumption activities and how to manage their finances (Siburian 2022). Pocket money is one of the main indicators of financial management, if there is no pocket money, students cannot meet their school needs. Providing pocket money from parents has the aim that a person can manage his finances properly and can be utilized according to their needs. Where the management of this pocket money becomes a problem or urgency that will be discussed because of the behavior patterns of students who find it difficult to control their finances (Safitri et al., 2022).

The second factor affecting financial management is peers. Peers are someone with an adult level and almost the same age level, which affects how they behave and interact with friends who are in the same environment (Chotima & Rohayati, 2015). Most students spend more time with friends at school, which results in difficulty managing and controlling finances due to invitations from peers who are only looking for momentary pleasure without thinking about their financial condition for other needs that can affect financial management. Thus, students must be wise in choosing activities that affect their financial spending.

The third factor is financial literacy, which is the knowledge and skills that determine a person's attitude and behavior in managing finances (Dewi et al., 2020). Financial literacy is important for someone to have in order to know how to manage finances properly (Remund, 2010). However, if there is no financial literacy, a person cannot manage finances due to not having a strong basis for managing finances (Sigo et al., 2018). Therefore, Bank Indonesia has created the Leading Indonesian Financial Literacy (LIKE IT) program which aims to increase knowledge about financial literacy among Indonesia's younger generation (BI, 2023).

The contribution of this study is twofold. First, this study aims to fill the gaps by involving financial literacy as a mediating variable. In addition, there is a only minor study that investigated the effect between pocket money, peers and financial management. In contrast to this study, involving financial literacy as an intervening variable can be used to determine how these variables affect the influence of the independent and dependent variables. Second, the output of these findings can be used by policy scholars and educational institutions to promote financial management as it is essential for managing consumption behavior.

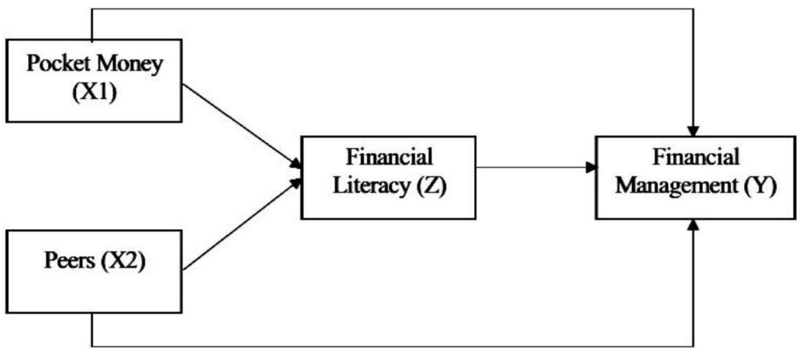
The rest paper will provide a detailed methodology used to deal with research purposes and hypotheses. In addition, the result is provided in the next section, followed by discussions. The last section provides a conclusion and offers implications for practices and future studies.

METHOD

Research Design

This study uses a descriptive quantitative approach to test the direct effect between pocket money and peers as independent variables on financial management as the dependent variable, with financial literacy as the mediating variable (see Figure 1). To understand this complex relationship, this study used the structural equation model (SEM). The use of SEM analysis techniques is intended to test the influence between variables directly and indirectly.

Figure 1
Research framework



From this model, this study proposes several hypotheses

H1. Pocket money has an effect on financial management
H2. Peers have an effect on financial management
H3. Financial literacy mediates pocket money and financial management
H3a. Pocket money has an effect on financial literacy
H3b. Financial literacy has an effect on financial management
H4. Financial Literacy mediates peers and financial management
H4a. Peers have an effect on financial literacy
H4b. Financial literacy has an effect on financial management

Data Collection

This study takes a sample of a senior high school in Malang as it is located in a strategic location to research on how the financial management of students. This study involved 102 students using purposive sampling technique. The targeted samples were students who have received economics, especially in material about the concept of economics, central banks, means of payment and payment systems, investment, inflation, and savings. The data were formed on a five-Likert scale and distributed online using Google Forms.

Measurement

To measure the pocket money variable, we adapted an instrument from Rozaini (2020), which consists of three dimensions, namely financial understanding level, parent giving, and revenue. Furthermore, for peer variables, we adapted an instrument from Firlianda, (2019), which consists of four dimensions, namely perform social interactions with peers, providing encouragement and support, providing new knowledge and experience, and following the habits of peers. Furthermore, the financial management was measured by using from Tumangger (2023), which consists of five dimensions, namely spending money as needed, paying obligations on time, financial planning, saving money, and setting aside a budget. Lastly, financial literacy was assessed using instrument from Atkinson and Messy (2012), covering three dimensions of financial knowledge, financial behavior and financial attitude.

Data Analysis

For analysis of the data, this study used SEM-PLS (Structural Equation Modeling-Partial Least Square) that was processed with the SmartPLS 4.0 software. There are two steps in SEM-PLS data analysis, namely, testing the validity and reliability of questionnaire data and, secondly, forming a structural model. This approach is considered the most powerful because it is not based on assumptions, can produce a complex and structured model, the number of samples used for the analysis tends to be small, the data in SEM-PLS does not have to have normally distributed data because in SEM-PLS it uses the bootstrapping method or random multiplication.

RESULT

Measurement Model

In this study, the measurement model was provided by validity and reliability tests. The validity test consists of convergent validity and discriminant validity. The data in the study is declared reliable if the composite reliability value and Cronbach'alpha are greater than 0,7. The next test is outer loading on each indicator declared valid if the value is above 0,7. In this study, pocket money consists of eight indicators; the peers consist of ten indicators; the financial management consists of 14 indicators; and the financial literacy variable consists of nine indicators. As shown in Table 1, all variable constructs meet the applied average variance extracted (AVE) criteria, which is greater than 0.5. This shows that the research data has met the requirements or can be declared a good model. Thus, each indicator in each dimension in this study can be declared valid, and the convergent validity test can be accepted.

Table 1

Value average variance extracted (AVE) second-order

Variable	AVE
Pocket money	0.673
Peers	0.744
Financial management	0.664
Financial literacy	0.688

In addition, Table 2 shows that all variables in this study meet the reliability criteria, which can be shown by the composite reliability value and Cronbach's alpha value above > 0.7. With the value possessed by each variable, it can therefore be concluded that all variables in this study have good reliability values.

Table 2
Cronbach's alpha and composite reliability

	Cronbach's Alpha	Composite Reliability
Pocket money	0.930	0.943
Peers	0.962	0.967
Financial management	0.958	0.962
Financial literacy	0.943	0.952

The next testing stage is to measure discriminant validity using the Fornell-Larcker approach. The Fornell-Larcker calculation is carried out by comparing the √AVE value of each construct with the correlation between one other construct in the research hypothesis model. The discriminant validity test is described in Table 3.

Table 3
Discriminant validity

	Pocket Money	Peers	Financial Management	Financial Literacy
Pocket money	0.820			
Peers	0.625	0.862		
Financial management	0.782	0.808	0.851	
Financial literacy	0.775	0.742	0.847	0.859

Structural Model

The structural model aims to test the relationship between the research model constructs. This structural model determines the relationship between constructs in terms of the magnitude and significance of the path coefficient between the constructs used. This test is carried out using the coefficient of determination (see Table 4).

Table 4
Coefficient of determination (R-squared)

Variable	R-squared
Financial management	0.818
Financial literacy	0.710

Based on the R-squared value in Table 4, the variable of pocket money and peers can explain variability financial literacy contract of 81.8%, while the remaining 18.2% is explained by other constructs outside those examined in this study. Furthermore, pocket money, and peers can explain the variability of the constructs of the financial management by 71 % and the remaining 29% is explained by other constructs.

Table 5
F-squared

	Financial Literacy	Financial Management
Pocket money	0.548	0.153
Peers	0.376	0.332
Financial literacy		0.214

As informed in Table 5, the F-squared value shows that financial literacy has a value of 0.548 on pocket money, which means it is in the category of having a high influence. Financial literacy has a value of 0.376 on the peer variable, indicating the high influence category. Financial management has a value of 0.153 on pocket money, which means it is in the category that has a moderate influence. Financial management has a value of 0.332 on the peer variable, remarking as having a moderate influence. Lastly, financial management has a value of 0.214 on the financial literacy variable, indicating moderate influence.

Figure 2
PLS algorithm

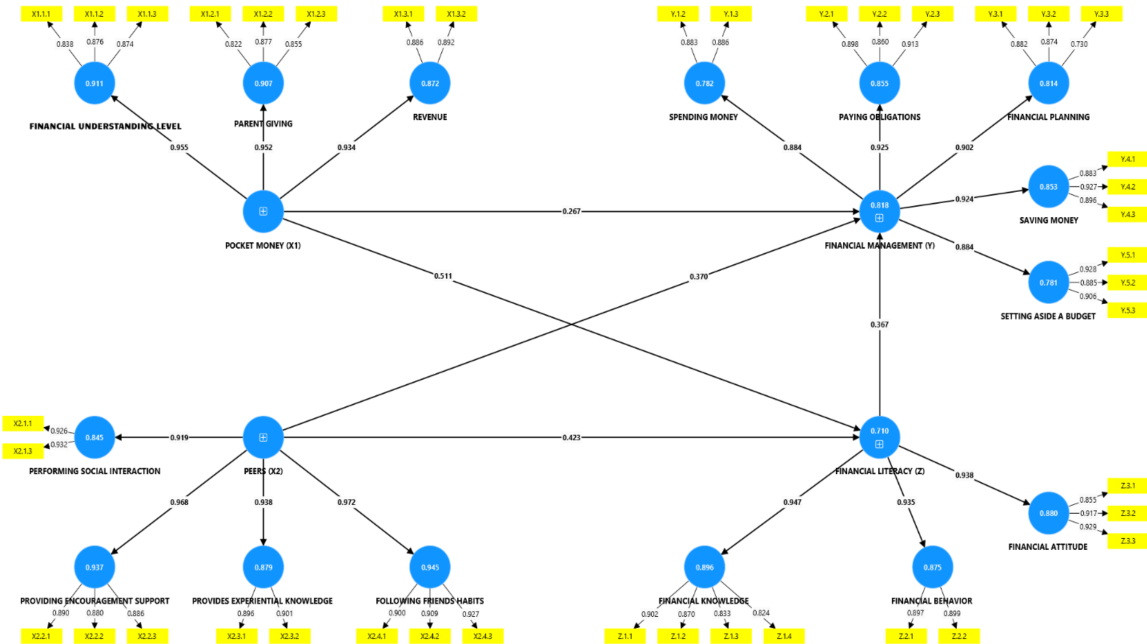


Figure 2 shows the loading factor value from each dimension to indicator, from variable to dimension. All loading factor values are listed in the PLS algorithm output image. In addition, as shown in Table 6, this study confirmed the proposed hypotheses. The statistical analysis indicated that financial literacy can mediate the link between pocket money and financial management as well as peers and financial management.

Table 6
Path coefficients

Hypothesis		Original Sample (O)	T Table	T statistics	P Values	Description
H1	Pocket money → Financial management	0.267	1.96	2.163	0.015	Accepted
H2	Peers → financial management	0.370	1.96	2.355	0.009	Accepted
H3	pocket money → Financial literacy → financial management	0.187	1.96	2.081	0.019	Accepted
H3a	Pocket money → financial literacy	0.511	1.96	3.237	0.001	Accepted

	Hypothesis	Original Sample (O)	T Table	T statistics	P Values	Description
H3b	Financial literacy → financial management	0.367	1.96	2.960	0.002	Accepted
H4	Peers → financial literacy → financial management	0.155	1.96	2.018	0.022	Accepted
H4a	Peers → financial literacy	0.423	1.96	2.906	0.002	Accepted
H4b	Financial literacy → financial management	0.367	1.96	2.960	0.002	Accepted

DISCUSSION

This study sought to investigate the linkage between pocket money, peers, and financial management, with financial literacy as a mediating variable. The findings indicated that pocket money has an effect on financial management. Pocket money refers to the amount of money received by students from the results of giving people over a certain period of time (Swacha-Lech & Swacha, 2024). Giving pocket money from parents has the aim that students can manage their finances properly and utilize it according to their needs (Furnham & Milner, 2017). The pocket money earned by students will have an effect on further improving financial management. This is revealed by students who routinely budget, such as saving and spending their finances regularly. Thus, students must be able to manage the pocket money received to be able to meet their daily needs, with the aim of obtaining financial welfare and avoiding excessive consumption, which results in financial problems. The results of this study are in line with Fajriyah and Listiadi (2021) that pocket money has an influence on financial management.

The second finding shows that peers have an influence on students' financial management. Peers refer to children who are almost the same age level, which has positive and negative impacts (Samantray & Riccaboni, 2020). In this context, the role of peers is one of the key sources of information and financial advisors because students spend more time with peers in their school environment. Good peers are able to direct to positive things that can affect financial management, such as discussing how to manage good finances and friends who provide encouragement to save and buy goods according to their needs. This is because the peer environment influences students in carrying out daily activities and making decisions. The finding supports a prior study by Wulandari and Hakim (2015); Chotima and Rohayati (2015), which remarked that peers have a positive influence on financial management.

Financial literacy successfully mediates the effect of pocket money on financial management of students. Thus, if a student has good financial literacy, it will have an impact on the use of pocket money as needed and also have an impact on improving student financial management (Qamar et al., 2016). This means that students who have good financial literacy will be able to use the pocket money received to be used according to their needs and the rest to be saved, so that students can manage their finances properly and optimally (Baidoo et al., 2018). Therefore, it can be concluded that the pocket money received by students has an effect on increasing financial literacy and improving student financial management. The result is similar to Assyfa (2020) that financial literacy can mediate the effect of pocket money on financial management.

The next finding reveals that pocket money has a significant positive effect on the financial literacy of. It can be interpreted that if students get a high amount of pocket money from their parents, it will have an impact on increasing the financial literacy of student. Students who receive a large amount of pocket money from their parents must be able to manage and manage their finances properly so that the use of pocket money can be used according to the needs of the student (Moreno-Herrero et al., 2018). Therefore, students will find it easier to budget their pocket money by having high financial literacy. The result is in line with Tyas and Listiadi (2021), which stated that pocket money has a positive effect on financial literacy.

Indeed, financial literacy can Mediate the effect of peers on the financial management of students. This remarks that students who have good peers and good financial literacy will have an impact on good financial management as well (Jamal et al., 2015). This happens because the peers who are around them understand about the knowledge related to finance that is used to make financial decisions that will be applied to financial management in everyday life. Hence, it can be concluded that the process of interaction with peers will have a good influence if it is balanced with the high financial literacy possessed by peers, which will enable students to manage their finances optimally. This study reinforces Aida and Rochmawati (2022), which mentioned that financial literacy can mediate the influence of peers on financial management.

Peers have a positive and significant effect on the financial literacy of students. The role of peers here is one of the parties that provide information and financial advisors so students must be smart to choose peers who can provide influence so that future life is better. If the peers who are around have knowledge and understanding and have applied the knowledge related to finance they have, it will have an impact on increasing the financial literacy of these students (Potrich et al., 2016). There are still students who do not understand their finances, then students can look for other alternatives through their peers. For example, learning together and discussing finances that can improve students' financial literacy. The results support a preliminary study by Sukmawati (2016), which states that peers have a positive influence on financial literacy.

Lastly, financial literacy has an effect on financial management of students. This indicates that students who have high financial literacy will be better at managing their finances. This is because financial literacy is one of the main bases that is indispensable in financial management (Qamar et al., 2016). Without financial literacy, students are unable to manage their finances properly due to not having a robust basis for managing finances. Thus, financial literacy must be possessed by students in order to know how to manage their finances properly in everyday life. The result reinforces the finding of Rachmawati and Nuryana (2020) that financial literacy has a positive influence on financial management.

CONCLUSION

The present work attempted to understand the linkage between pocket money, peers, and financial management, as well as comprehend the role of financial literacy. The results showed that pocket money, peers, and financial literacy have a positive and significant effect on financial management. In addition, pocket money and peers have a positive and significant effect on financial literacy. Indeed, financial literacy successfully mediates the effect of pocket money and peers on student financial management. This proves that pocket money, peers, and financial literacy have a strong effect on financial management.

Implication

This study has implication that the small amount of pocket money owned by students can affect students' ability in financial management. However, if a student has a good level of financial literacy, then students can allocate student pocket money for more important needs or according to a priority scale. The peer environment has a prominent role in the growth and development of an individual, especially in the period towards adolescence or adulthood. Schools as educational institutions urgently need to integrate financial literacy into the curriculum to assist students in developing financial skills early on. As parents and guardians, students can help by providing guidance on the importance of giving the right amount of pocket money and teaching good financial management to children. Schools and parents should do their best to create a school environment that supports positive financial behavior and reduces the negative impact of peers through monitoring programs and group activities. Hence, it is expected that students can be better prepared for future financial challenges and be able to manage their finances wisely and responsibly.

Limitation and Future direction

As with other research, this study is limited to testing the influence between four specific variables, namely Pocket Money, Peers, Financial Literacy, and Financial Management., so the results of this study cannot be generalized to classes or schools that have different characteristics. Future research directions should continue by expanding the sample to include more schools from different regions and different socioeconomic backgrounds to increase the generalizability of the results. Future research methods could be developed using longitudinal methods by observing changes and developments in students' financial literacy and financial management over time and also including external factors such as family influence, media, and technology to get a more comprehensive picture of students' financial management. Studying in more depth the mechanisms of peer influence, including positive versus negative peer group influence, and how students can be trained to deal with negative peer pressure.

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