



Understand the Relationship Between Financial Literacy and Parenting with Parents' Financial Socialization to Early Childhood

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ABSTRAK

Peran literasi finansial amatlah penting baik di tataran makro, maupun di level personal. Seseorang yang memiliki literasi finansial baik, mampu mengelola keuangan pribadi yang pada akhirnya akan mendapatkan kesejahteraan. Penelitian ini berupaya untuk memahami bagaimana pola hubungan perilaku sosialisasi finansial oleh orangtua dalam perspektif pendidikan anak usia dini. Untuk itu digunakan dua variabel utama yaitu literasi finansial orangtua saat ini dan pola asuh. Responden adalah orangtua yang memiliki anak berusia 6 hingga 8 tahun. Sebanyak 386 sampel diambil menggunakan metode survei online dan offline melalui sebuah self-administered questionnaire. Pengumpulan data dalam penelitian dilakukan dengan menggunakan metode non tes berupa lembar kuesioner literasi finansial orangtua, pola asuh, dan sosialisasi finansial orangtua. Analisis data dilakukan menggunakan analisis univariat untuk mendapatkan gambaran terhadap profil responden. Dilanjutkan dengan analisis hubungan antara variabel literasi finansial dan pola asuh secara tersendiri dengan sosialisasi finansial, menggunakan analisis regresi sederhana. Kemudian tahap akhir adalah menguji hipotesa ketiga menggunakan analisis regresi berganda. Hasil analisis data menunjukkan bahwa nilai koefisien standar beta sebesar 0.508 untuk variabel literasi finansial dan 0.283 untuk variabel pola asuh. Hasil analisis tersebut menunjukkan bahwa terdapat hubungan yang signifikan antara literasi finansial dan pola asuh dengan sosialisasi finansial yang diberikan orangtua kepada anak usia dini.

ABSTRACT

Someone with good financial literacy can manage personal finances, which will eventually get prosperity. This research seeks to understand the relationship pattern of parents' financial socialization behavior in early childhood education. For this reason, two main variables are used: the parents' current financial literacy and parenting style. Respondents are parents who have children aged 6 to 8 years. Three hundred eighty-six samples were taken using online and offline survey methods through a self-administered questionnaire. Data collection in the study was carried out using a non-test method in the form of parental financial literacy questionnaire sheets, parenting styles, and parental financial socialization. Data analysis was performed using univariate analysis to get an overview of the respondent's profile. A simple regression analysis was followed by analyzing the relationship between financial literacy and parenting variables separately with financial socialization. Then the final stage is to test the third hypothesis using multiple regression analysis. The results of the data analysis show that the standard beta coefficient value is 0.508 for the financial literacy variable and 0.283 for the parenting style variable. The results of this analysis indicate a significant relationship between financial literacy and parenting style with the financial socialization parents provide to early childhood.

1. INTRODUCTION

Financial socialization is a process that occurs when parents teach children about important aspects of money management, including giving children access to money to gain experience and be directly involved in making financial decisions (Afaf & Yendrawati, 2021; Deenanath et al., 2019). Parents can carry out the process of financial socialization in an implicit or explicit form (Lebaron & Kelley, 2021).

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Explicit in direct teaching, recognition of the value of money, distinguishing between needs and wants, and teaching children how to earn, manage and save money in a discussion (Jazuli, 2021; Nurdianti et al., 2020). It is also implicitly wrapped in a story or game and a role model shown in everyday financial behavior, such as when shopping and saving (Rosalia et al., 2022; Sari et al., 2021). To be able to provide financial socialization in early childhood, parents must have sufficient initial knowledge about financial concepts and the ability to manage these finances so that sufficient financial literacy is needed to be able to carry out financial socialization (Fatikasari, 2022; Vidia & Muslih, 2022). It shows that literacy in the form of knowledge (information literacy) will encourage the emergence of knowledge-sharing behavior (knowledge sharing) (Rahmalia, 2022; Virdinarti et al., 2020). Parents who do not have financial knowledge or experience cannot teach or model effectively for their children but may also teach or model harmful financial behavior (Zhao & Zhang, 2020). In the relationship between parents and children, this pattern is certainly reinforced by the desire of parents so that their children can live in good financial conditions in the future (financial well-being).

The results of observations and interviews that have been conducted with parents of students in 10 schools in the DKI Jakarta area show that the majority (95%) of parents agree to teach financial management to their children, more than 51% do not know whether they have succeeded in teaching these financial principles. Related to this, several conceptual gaps can be formulated that can be raised. First, the factors driving parents' financial socialization to children have yet to be narrowed down and concluded. Second, almost all existing literature uses a backward approach, namely examining the role of parents through the reflection of adult respondents. Third, most literature uses a psychological and behavioristic approach and economics. Similar research has yet to be found using the perspective of the educational sciences, especially early childhood education. Finally, Fourth, there has yet to be any specific research conducted in Indonesia. Based on this conceptual gap, a new approach is needed in which parents are the subject and conduct an assessment of what is happening at the moment as well as research that can explain the variables of financial socialization by parents to children (parent financial socialization) that link them to the typical constructs of the role of parents in early childhood education cluster. Financial literacy skills and parenting styles can influence financial socialization carried out by parents towards their children. Financial literacy is a measurement of one's understanding of financial concepts and having the ability and confidence to manage personal finances through making appropriate short-term decisions, planning long-term finances, and taking into account economic events and conditions (Artha & Wibowo, 2023; Purnama, 2021; Sugiharti & Maula, 2019). Financial literacy can include awareness and knowledge of financial instruments and their applications in business and life (Marganingsih & Pelipa, 2022). Financial literacy is an aspect that the community must master. It is because financial literacy impacts the country's economic growth and guarantees business continuity in facing challenges in an increasingly strong economy (Ferdi et al., 2022; Ye & Kulathunga, 2019). The low quality of financial literacy significantly hurts market volatility which can harm economic growth, and personal well-being, put pressure on financial institutions, and destroy investments which leads to poor economic and social conditions in a country (Lajuni et al., 2018; Vovchenko et al., 2018). Parents' financial literacy will be a driving force for their socialization abilities. The higher the literacy parents have, the more likely they are to equip their children to achieve future well-being (Atikah & Kurniawan, 2021; Khairani & Alfarisi, 2019). With good financial literacy, parents will have better skills to decipher correct financial information.

Another factor that influences the success of financial socialization is the parenting style parents adopt for their children. Childhood experience will be closely related to the development of abilities in adulthood. These experiences can be good experiences that impact well-being and positive behavior, while bad experiences in childhood can shape negative behavior or trauma in adulthood (Bryan, 2019; Pomares & Villanueva, 2020). The most important parties in shaping the experience in childhood are parents. Related to financial literacy skills, it has been found in previous studies that the best socialization agents capable of forming financial understanding in childhood are parents (Axpe et al., 2019; Lebaron et al., 2018). The parenting style shown by parents influences the child's financial behavior in the future (Mikeska et al., 2017). The influence of parenting style on the ability to make decisions as adults certainly do not just happen but through a process. The formation of these behaviors is facilitated by the process of financial socialization carried out by parents (Moreno-Herrero et al., 2018).

Previous studies have revealed that financial socialization positively and significantly affects Islamic financial literacy (Defiansih, 2021). The results of other studies also reveal that parenting style affects the development of financial education in early childhood (Irbah et al., 2022). Based on some of the results of these studies, parenting style, and financial socialization affect children's financial literacy. In previous research, no study specifically discusses the relationship between financial literacy and parenting style with parents' financial socialization to early childhood. So this research is focused on this

study to understand the relationship pattern of financial socialization behavior by parents from the perspective of early childhood education.

2. METHOD

This research belongs to the type of quantitative research using survey methods. This method is the most appropriate because it can provide definitive conclusions on the hypotheses set. The population in this study were 580 parents who had children aged 6 to 8 years (late early childhood). Sampling in this study was carried out using a non-probabilistic purposive sampling technique, which was considered the most appropriate by considering the broad coverage of respondents, resources, and available time. The samples in this study were 386 parents of students. Data collection in the study was carried out using a non-test method in the form of parental financial literacy questionnaire sheets, parenting styles, and parental financial socialization. The questionnaire comprised four sections: Profile, Parents' Financial Literacy, Parenting Style, and Parents' Financial Socialization. The profile section contains an overview of the respondent's identity consisting of 8 questions. As for the other three sections, the instrument grid is presented as follows: First, Financial Literacy, consisting of 3 dimensions, namely knowledge, skills, and attitudes, developed into ten questions and 25 statements. Both parenting patterns, consisting of 6 dimensions, namely rules, freedom, communication, disciplinary efforts, parental response/response, and supervisory control, were developed into 45 statements. The third is Financial Socialization, consisting of 4 dimensions, namely teaching, modeling, discussion, and direct experience, which are developed into 45 statement items. Instrument development was carried out through a literature study, then enriched by interviews with prospective respondents, and finally validated through an expert judgment method by 2 (two) experts in the field of financial management and early childhood education.

Data analysis was carried out in several stages. First, univariate analysis or descriptive analysis was performed to get an overview of the respondent's profile and the characteristics of the main variables used. After carrying out univariate analysis, the next step is to run the classic assumption test, which includes tests for normality, multicollinearity, and homoscedasticity, to ensure the validity of the variables for the next process. Furthermore, an analysis of the relationship between financial literacy and parenting variables separately with financial socialization was carried out using simple regression analysis. Then the final stage is to test the third hypothesis using multiple regression analysis. All analyzes were performed using the SPSS Version 23 software program combined with Microsoft Excel.

3. RESULTS AND DISCUSSION

Result

In general, the respondents who participated in this study have been able to represent the targeted population. The composition of respondents can be by the state of the population and is balanced. The profiles of the research respondents can be seen in [Table 1](#).

Table 1. Profile of Respondents

No	Variable	Label	Percentage
1	The role of parents	Father	16,3
		Mother	83,7
2	child age	6 years	21,5
		7 years	40,7
		8 years	37,8
3	Number of children	1 child	13,5
		Two children	54,1
		3 children	25,4
		More than 3 children	7,00
4	Domicile	Central Jakarta	21,0
		West Jakarta	15,3
		East Jakarta	26,4
		South Jakarta	15,5
		North Jakarta	21,8
5	Education	SENIOR HIGH SCHOOL	21,0
		D3/Diploma	13,2
		D4/Bachelor	55,2
		Postgraduate	10,6

No	Variable	Label	Percentage
6	Profession	Housewife	43,0
		Employee	35,2
		Self-employed	7,50
		civil servant	10,4
		TNI/Polri	0,30
7	Field of work	Teacher/Lecturer	3,60
		Financial sector	13,7
		Outside the financial sector	86,3
8	Monthly expenses	3 to 6 million per month	31,8
		6 to 10 million per month	36,5
		10 to 20 million per month	25,1
		Above 20 million per month	6,70

The data in Table 1 shows that most respondents are mothers, with a composition of 83%. It shows that mothers take more roles in conducting education in early childhood. The age of the children owned is spread relatively evenly between 6 to 8 years, which is still in the early childhood classification. Regarding the domicile of the respondents, it can also be seen that the distribution is good and even, with the largest composition being East Jakarta, with a proportion of 26.4%. The largest education is at the D4/Bachelor level with a percentage of 55.2%, and the most jobs are housewives (43%) followed by employees (35%) and civil servants (10.4%). Most jobs are outside the financial sector (86.3), while the rest are in the financial sector, namely banking, insurance, capital markets, and so on (13.7%). This composition is important considering that the research instrument conveys financial literacy, which will involve bias if the respondent works in a financial institution. Finally, respondents' expenses were between 3 million and 10 million, covering 68.3%, while the rest were spending above 10 million (31.8%). Thus, most of the respondents are at the middle-income level.

Then to find out the current level of financial literacy of parents, the character of the parenting style, and how high parents carry out the level of financial socialization to early childhood. The data analysis results show that parents' financial literacy score is 60% of the maximum score, or it can be said that it is not optimal. It is in line with research conducted by Bank Indonesia with similar findings. Meanwhile, parenting style scores 131.36, or 58% of the maximum value. Meanwhile, financial socialization scores 171.59, 76% of the maximum score. The next analysis tests the first and second hypotheses, which are carried out on financial literacy variables, and parenting independently of financial socialization variables. From the simple regression analysis, the conclusions are shown in Table 2.

Table 2. Simple Linear Regression of Financial Literacy and Parenting Style Toward Financial Socialization

No	Relationship	Unstandardized coefficients		Standardized coefficients	F score	Sig.	R2
		B	Std. error	Beta			
1	Financial literacy → financial socialization	.896	.067	.563	177.988	.000	.317
2	Parenting - financial socialization	.693	.086	.381	65.337	.000	.145

The data in Table 2 shows that the significant test value of the first simple linear regression test is 0.000, which indicates a significant relationship between financial literacy and financial socialization. They also obtained positive results by the second linear regression with a significant test level of 0.000, indicating a significant relationship between parenting variables and financial socialization. Thus both H1 and H2 are supported by the data. Furthermore, to be able to conclude the joint relationship between financial literacy, parenting style, and financial socialization, multiple regressions were carried out. The results of the multiple regression can be seen in Table 3.

Table 3. Multiple Linear Regression Between Financial Literacy and Parenting Style Towards Financial Socialization

Model	Unstandardized		Standardized	t	Sig.	Collineart Tolerance
	coefficients		coefficients			
	B	Std. error	Beta			
(constant)	19.037	10.713		1.777	.076	
Financial literacy	.809	.065	.563	12.521	.000	.962
Parenting	.514	.074	.381	6.973	.000	.962

a. Dependent variable: financial socialization

The data in [Table 4](#) shows that multiple regression can be carried out well, indicated by an F value of 124,343 and a very small significant test of 0,000. [Table 4](#) above shows a standard beta coefficient value of 0.508 for the financial literacy variable and 0.283 for the parenting variable. Based on the data above, we can conclude that financial literacy collectively shapes parents' financial socialization in early childhood. The data support the H3 hypothesis. Thus, this research aims to determine how the relationship pattern between parents' financial literacy and parenting style with parents' financial socialization in early childhood has been answered.

Discussion

The data analysis results show a significant relationship between parents' financial literacy and parenting style with the financial socialization provided by parents in early childhood. These results indicate that several ways can provide children with financial socialization, including teaching methods, discussions, games, imitating or modeling, or providing specific experiences to children ([Lebaron & Kelley, 2021](#); [Zhao & Zhang, 2020](#)). However, these various methods require basic knowledge that allows parents to build socialization content and adapt socialization to children's needs and level of acceptance ([Rahmalia, 2022](#); [Virdinarti et al., 2020](#)). It is because literacy in the form of knowledge will encourage the emergence of knowledge-sharing behavior ([Hemmati, 2017](#)). Financial knowledge, attitudes, and behavior were significantly correlated ([Lebaron & Kelley, 2021](#)). A person with higher financial knowledge has a more positive financial attitude and makes better financial decisions. It was further revealed that financial education has a positive relationship with financial behavior. Likewise, family financial socialization shows a very large positive relationship between financial education and financial behavior ([Jazuli, 2021](#); [Khawar & Sarwar, 2021](#); [Nurdianti et al., 2020](#)). Let's look in more detail at financial literacy. Its components make it up, so it is clear that parents' financial literacy is crucial for providing financial socialization for their children.

Regarding parenting as a distinctive dimension in early childhood education, with parents as the subject, parenting style has a fairly close relationship with the financial socialization provided. With the right parenting style, parents can teach children about self-control which can impact spending and savings preferences when teaching financial behavior ([Bryan, 2019](#); [Pomares & Villanueva, 2020](#)). Besides that, it can also impact the child's ability to delay gratification/desire and the development of his future orientation. Parenting consists of two main dimensions, demanding and responsiveness, so that we can divide parenting into four types: authoritative, authoritarian, permissive, and neglecting ([Mikeska et al., 2017](#); [Moreno-Herrero et al., 2018](#)). Authoritative parenting provides clear expectations for what is wanted from children, provides space for children to learn, and pays attention to children's learning responses. This parenting style is closely related to providing high socialization ([Axpe et al., 2019](#); [Lebaron et al., 2018](#)). Parents with authoritative parenting produce more positive consumer socialization results than children from permissive and neglecting parenting ([Mikeska et al., 2017](#)). In addition, it was revealed that authoritative parenting is more effective in building a good consumption culture. Where children's consumption behavior is good, it is relevant to the parent financial socialization construct used. Children raised by authoritative care in their adult years show good behavior in saving, investing, and giving often. Meanwhile, an authoritarian parenting style that places high demands on children while being low on responsiveness provides a distinctive feature. In an authoritarian pattern, parents tend to measure children from themselves, so the role of parental literacy will be high. When literacy is high, authoritarian parents socialize strictly, not vice versa. When parental literacy is low, authoritarian parents tend not to carry out financial socialization. Children who perceive their parents to exercise psychological control (authoritarian) have less future orientation and are more hedonistic. A 4-year-old child who fails to put off desires usually has a mother with a permissive approach to child-rearing. In addition, negligent parents have the worst developmental outcomes, such as a lack of self-regulation and social responsibility,

not being independent, poor school performance, naughty and anti-social behavior, and depression (Kuppens & Ceulemans, 2019). Related to permissive and neglect parenting, it can be assumed that they are not related to financial socialization because they tend not to place high demands on children. The results obtained in this study align with previous research results, which also revealed that financial socialization has a positive and significant effect on Islamic financial literacy (Defiansih, 2021; Irbah et al., 2022). The results of other studies also reveal that parents' parenting influences the development of financial education in early childhood

4. CONCLUSION

Based on the results of the data analysis that has been carried out, it can be concluded that there is a significant relationship between parental financial literacy and parenting style with financial socialization provided by parents in early childhood. Financial literacy together forms parental financial socialization in early childhood. The results of other studies also reveal that parenting style affects the development of financial education in early childhood

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