

THE EFFECTIVENESS OF FINANCIAL LITERACY INTEGRATION IN SOCIAL STUDIES LEARNING ON THE ECONOMIC AWARENESS LEVEL OF PADANGSIDIMPUAN JUNIOR HIGH SCHOOL STUDENTS

Mutiara Fitri Ayu¹, Yani Sukriah Siregar², Rajab Ansari³, Chayma Houmami⁴

^{1,2,3} University Muhammadiyah Tapanuli Selatan

⁴ Cadi Ayyad University, Morocco

email: yani.sukriah@um-tapsel.ac.id

ABSTRACT

This study aims to understand the relationship between the use of financial literacy in Social Science (IPS) learning and the level of economic awareness of students at SMP Negeri 5 Padangsidempuan. The method used in this study is quantitative with a quasi-experimental design involving 31 students as participants. Data collection was carried out through questionnaires and analyzed by validity tests, descriptive statistics, and Pearson correlation analysis. The research findings show that most of the items on both variables are considered valid and feasible for use in information collection. Descriptive analysis indicates that both variables are relatively high, as can be seen from the average responses of students who are in the agree to strongly agree category and the fairly uniform distribution of data. In addition, the results of Pearson's correlation analysis showed a very strong and significant positive relationship between the two variables, with a correlation coefficient value of 1.000 and significance value 0.000. The implications of this research indicate that the integration of financial literacy into Social Science (IPS) learning can play an important role in improving students' economic awareness.

Keywords: *Financial literacy, social studies learning, economic awareness, financial education*

Received: 18 Mei 2026

Accepted: 02 Juni 2026

Published: 15 Juni 2026

INTRODUCTION

Financial literacy is one of the crucial skills needed by individuals to face changes in an increasingly complicated economic situation (Suwardi, 2012; Taranum et al., 2025). The ability to understand, regulate, and make smart financial decisions is fundamental to building logical and responsible economic behavior (Fadila et al., 2025). At the school level, especially at the junior high school (SMP) level, financial literacy has an important role in instilling basic economic values that

will affect students' ways of thinking and behavior in the future (Masiun et al., 2025; Sayekti et al., 2025). Various studies and reports show that the level of financial literacy of students in Indonesia is still quite low. This low condition can be seen from less careful economic behavior, such as consumptive habits, difficulties in distinguishing between needs and wants, and lack of ability to manage pocket money (Sihaloho, 2024). This situation indicates that formal education has not been fully able to provide students with practical economic skills that are appropriate for daily life (Wardani & Amala, 2025).

Social Sciences (IPS) subjects have a very important role in building economic understanding and awareness among students. Social studies not only functions as a tool to transfer knowledge, but also as a means to form socio-economic attitudes and skills (Marhayani, 2018). In the curriculum, social studies includes materials that are directly related to economic activities, such as human needs, production processes, distribution, consumption, and resource management. Therefore, social studies has a great opportunity to become a medium in integrating financial literacy during the learning process (Widiastuti, 2018).

However, the implementation of social studies learning in schools still faces various problems. This teaching process focuses more on understanding concepts and memorizing the material, while the application and context aspects are still less considered. As a result, students only understand economic concepts in theory and have not been able to apply them in daily life (Pratama & Rahmadani, 2024). This situation has an impact on the low economic awareness of students, which includes attitudes, decision-making, and rational actions in the economic context (Marhayani, 2018). The integration of financial education in Social Science learning is one of the options to overcome this problem. It is hoped that this integration will be able to reduce the difference between the understanding of economic concepts and how to apply them in daily activities (Fadila et al., 2025; Mauanvda, 2024). With social studies learning that combines financial literacy, students will not only understand economic concepts, but will also have the awareness to manage financial resources wisely (Sihaloho, 2024).

Various previous studies have examined financial literacy in the context of education. Several studies show that financial literacy has a significant impact on students' economic behavior and financial decisions. Students who have a high level of financial literacy tend to exhibit more logical economic behaviors, such as being able to manage expenses, saving, and understanding the concept of the value of money (Silvida et al., 2025). Other research also confirms that economic education provided from an early age can form positive economic attitudes and awareness (Ronaldo et al., 2025). On the other hand, studies on social studies learning show that learning methods that are related to. Several studies also recommend the need for innovation in social studies learning to better suit the challenges of the modern era (Maulana et al., 2023).

Although there are several studies, studies that specifically incorporate financial context, integrate various aspects, and are based on real experiences can improve

students' understanding and socioeconomic attitude (Darmayanti & Khairunnisa, 2024). Social studies learning that is connected to students' concrete experiences has proven to be more successful in creating meaningful understanding compared to theoretical and abstract methods literacy in social studies learning are still quite few. Most studies on financial literacy are conducted separately as part of economics or finance education, without linking them to social studies lessons. In addition, research evaluating the effectiveness of incorporating financial literacy in social studies learning and its impact on the economic awareness of junior high school students is also still rare (Triyaningsih, 2025).

Based on this state of the art review, there are a number of research gaps that need further attention. Research related to financial literacy tends to be more carried out at the high school and university levels, while studies at the junior high school level are still limited (Lusardi & Mitchell, 2013; Remund, 2010). In addition, previous research has usually only highlighted the impact of financial literacy on economic behavior without examining how the integration of financial literacy is carried out in social studies learning in a systematic way (Xiao & O'Neill, 2016). Research that specifically assesses the level of students' economic awareness as a result of the integration of financial literacy in social studies learning is also still very few (Marhayani & Suprpto, 2018). In addition, studies focusing on local contexts in junior high schools, especially at SMP Negeri 5 Padangsidempuan, have not been widely carried out (Pratama & Rahmadani, 2024).

Table 1.
Pre-Research Questionnaire Table

No.	Financial Literacy Indicators	Maximum Score	Average Score	Introduce Yourself	Categories
1.	Understanding the function of money	100	55	55%	Low
2.	Pocket money management	100	52	52%	Low
3.	Saving habits	100	58	58%	Low
4.	Differentiate needs and wants	100	60	60%	Low
5.	Financial planning	100	50	50%	Low

This condition indicates the need for a study that not only explores the relationship between variables, but also analyzes how effective the integration of financial literacy in social studies learning as a learning method (Xiao and O'Neill, 2016). This research is expected to present an empirical picture of the extent to which the integration of financial literacy in social studies learning can increase the economic awareness of students (Marhayani, 2018).

The novelty of this research lies in several things. First, this study incorporates financial literacy directly into social studies learning, not as a separate subject or program. Second, the focus of this research is on the level of economic awareness of

junior high school students, including aspects of economic understanding, attitudes, and behavior. Third, this research is carried out in the context of social studies learning that is relevant and in accordance with the daily lives of students. Fourth, this research took place at SMP Negeri 5 Padangsidempuan, which made an empirical contribution to the educational context in the region.

This research has a very high level of importance, both in terms of theory and practice. In a theoretical context, this study is expected to be able to add insight in the field of education, especially related to the development of social studies learning that focuses on financial literacy (Marhayani & Suprpto, 2018). The findings of this study can be used as a reference in creating a learning model that combines cognitive, affective, and psychomotor elements in economic education (Lusardi & Mitchell, 2013).

Practically, this research aims to provide benefits for social studies teachers in designing and implementing learning methods that are more relevant and meaningful for students. For educational institutions, the results of this research are expected to be the basis for efforts to improve the quality of learning and foster students' economic awareness (Azahary et al., 2025). In addition, this research can also be used as a consideration for education policymakers in developing curricula and programs that focus on strengthening financial literacy from an early age. Therefore, a study on the impact of combining financial literacy in social studies learning on the level of economic understanding of students at SMP Negeri 5 Padangsidempuan is very important and relevant to be carried out in order to face the challenges of economic education (Qomariah et al., 2019).

RESEARCH METHOD

This study uses a quantitative approach with a type of correlational research. The correlational research aims to determine the relationship between the variables of financial literacy integration in social studies learning (X) and the level of economic awareness of students (Y). This study does not use treatment, but measures the level of relationship between variables based on data obtained from respondents.



Figure 1.
Research Framework

The population in this study is all grade VIII students of SMP Negeri 5 Padangsidempuan in the current school year. The research sample amounted to 31 students who were determined using purposive sampling techniques by

considering the suitability of the respondents' characteristics with the research objectives.

The variables in this study consisted of the independent variable (X), namely the integration of financial literacy in social studies learning and the bound variable (Y), namely the level of economic awareness of students. The two variables were measured using a questionnaire instrument which was compiled based on the indicators of each variable.

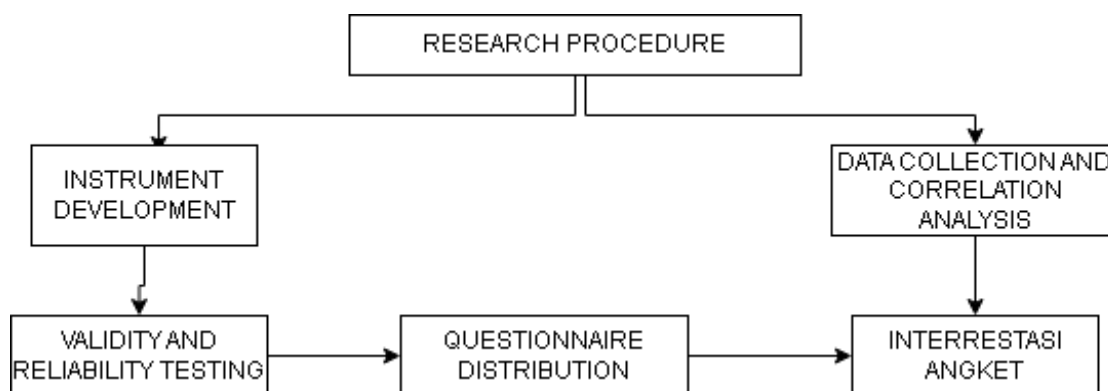


Figure 2.
Research Procedure

This research procedure is carried out systematically through several stages. The first stage is the preparation of research instruments in the form of questionnaires which are compiled based on variable indicators of financial literacy integration in social studies learning (X) and students' level of economic awareness (Y). The second stage is the validity and reliability test of the instrument to ensure that each statement item is suitable for use in data collection. Instruments that do not meet the validity criteria will be eliminated or corrected. The third stage is the distribution of questionnaires to respondents, namely grade VIII students of SMP Negeri 5 Padangsidempuan who have been determined as research samples. Respondents were asked to fill out a questionnaire according to the actual conditions.

The fourth stage is the collection of data that has been filled in by the respondents, then continued with data processing. The data obtained is then tested as an analysis prerequisite, namely a normality test, to ensure that the data is distributed normally. The last stage is data analysis using the Pearson Product Moment correlation test to determine the relationship between variable X and variable Y. The results of the analysis are then interpreted to determine the level of tightness of the relationship based on the value of the correlation coefficient and its significance.

RESULTS AND DISCUSSION

RESULTS

The first instrument in this study is a questionnaire used to measure the level of economic awareness of students after participating in social studies learning that is integrated with financial literacy. The questionnaire was prepared in the form of a closed statement using a 4 level liker scale, namely: Strongly Agree (SS) = 4, Agree(s) = 3, Disagree (TS) = 2, and Strongly Disagree (STS) = 1.

Table 2.

Questionnaire Grid for the Integration of Financial Literacy in Social Studies Learning

No.	Indicator	Question Number	Number of Questions
1.	Inclusion of financial literacy in lesson plans/teaching modules	1-5	5
2.	Suitability in Basic Competency (KD)	6-10	5
3.	Development of Financial Literacy-Based Teaching Materials	11-15	5
Total			15

Table 2 presents the questionnaire grid used to examine the integration of financial literacy in Social Studies learning. The questionnaire consists of 15 items in total, which are divided into three indicators. The first indicator focuses on the inclusion of financial literacy in lesson plans or teaching modules, covering items 1 to 5. The second indicator assesses the suitability of financial literacy integration with Basic Competencies (KD), consisting of items 6 to 10. The third indicator evaluates the development of financial literacy-based teaching materials, which includes items 11 to 15.

Table 3.

Questionnaire Grid for Students' Economic Awareness Level

No.	Indicator	Question Number	Number of Questions
1.	Attitude aspect	1-5	5
2.	Behavioral aspects	6-10	5
3.	Knowledge aspect	11-15	5
Total			15

The instrument used in this research was a questionnaire designed to collect data related to the two research variables, namely the integration of financial literacy in Social Studies learning (variable X) and students' economic awareness level (variable Y). The questionnaire was arranged based on the indicators of each variable so that the data obtained could support the objectives of the study.

The higher the score obtained, the higher the level of financial literacy integration and students' economic awareness.

The questionnaire for variable X focused on measuring the integration of financial literacy in Social Studies learning. The instrument was developed based on three indicators, namely: (1) the inclusion of financial literacy in lesson plans or teaching modules, (2) the suitability of financial literacy materials with Basic Competencies (KD), and (3) the development of financial literacy-based teaching materials. Each indicator consisted of several statement items, with a total of 15 statements.

Meanwhile, the questionnaire for variable Y aimed to measure students' economic awareness level. This instrument was developed based on three aspects, namely attitudes, behavior, and knowledge related to economic awareness. Each aspect also consisted of several statement items, with a total of 15 statements. Before the questionnaire was distributed to respondents, the instrument was first tested for validity to determine whether each statement item was appropriate for use in the research. The validity test results showed that most of the statement items were valid and suitable to be used as research instruments. Therefore, the questionnaire used in this study was considered capable of measuring the research variables properly and systematically.

Table 4.

Recapitulation of Respondents' Answers to The Questionnaire Integration of Financial Literacy in Social Studies Learning (variable X)

Descriptive Statistics					
Item	N	Minimum	Maximum	Red	Std. Deviation
x1	31	3.00	4.00	3.4194	.50161
x2	31	2.00	4.00	3.3226	.54081
x3	31	2.00	4.00	3.2903	.58842
x4	31	2.00	4.00	3.3871	.55842
x5	31	2.00	4.00	3.1935	.47745
x6	31	3.00	4.00	3.3871	.49514
x7	31	3.00	4.00	3.2581	.44480
x8	31	2.00	4.00	3.3871	.55842
x9	31	3.00	4.00	3.4839	.50800
x10	31	2.00	4.00	2.9677	.31452
x11	31	3.00	4.00	3.6129	.49514
x12	31	3.00	4.00	3.2258	.42502
x13	31	3.00	4.00	3.6774	.47519
x14	31	3.00	4.00	3.2903	.46141
x15	31	3.00	4.00	3.3548	.48637
Valid N (listwise)	31				

Based on the results of descriptive statistical analysis, it is known that the number of respondents in this study is 31 people. The minimum value on each item is in the range of 2.00 to 3.00, while the maximum value is at 4.00. The mean value for each item ranges from 2.9677 to 3.6774. The highest mean value is found in item x13 of 3.6774, while the lowest mean value is found in item x10 of 2.9677. In general,

an average score above 3 indicates that the majority of respondents tend to give answers in the category of agree to strongly agree. Meanwhile, the relatively small standard deviation values, which range from 0.31452 to 0.58842, indicate that the data spread is not very large or relatively homogeneous. Thus, it can be concluded that the X variable in this study is in the high category.

Table 5.
Questionnaire Validity Test

Variable Name	Item	r table (N=16)	r value	Description
Variable X	1	0,497	0,538	Valid
	2	0,497	0,775	Valid
	3	0,497	0,671	Valid
	4	0,497	0,709	Valid
	5	0,497	0,761	Valid
	6	0,497	0,687	Valid
	7	0,497	0,275	Not Valid
	8	0,497	0,704	Valid
	9	0,497	0,709	Valid
	10	0,497	0,131	Not Valid
	11	0,497	0,593	Valid
	12	0,497	0,716	Valid
	13	0,497	0,808	Valid
	14	0,497	0,589	Valid
	15	0,497	0,609	Valid

Based on the results of the instrument validity test on variable X with the number of respondents (N) as many as 16 people and the table r-value of 0.497, it can be seen that most of the statements are declared valid. This is indicated by the r value of the calculation (r value) that is greater than the r of the table on each item. Of the total 15 statements, there are 13 valid items, namely items number 1, 2, 3, 4, 5, 6, 8, 9, 11, 12, 13, 14, and 15. Meanwhile, there are 2 invalid items, namely items number 7 and 10, because they have a calculated r value that is smaller than the r of the table. Thus, it can be concluded that the instruments on variable X are generally valid and suitable for use in the study, but invalid items should be corrected or eliminated to make the research results more accurate.

Table 6.
Recapitulation of Respondents' Answers to The Student Economic Awareness
Level Questionnaire

Descriptive Statistics					
Item	N	Minimum	Maximum	Red	Std. Deviation
y1	31	3.00	4.00	3.4194	.50161
y2	31	2.00	4.00	3.3226	.54081
y3	31	2.00	4.00	3.2903	.58842
y4	31	2.00	4.00	3.3871	.55842
y5	31	2.00	4.00	3.1935	.47745
y6	31	3.00	4.00	3.3871	.49514
y7	31	3.00	4.00	3.2581	.44480
y8	31	2.00	4.00	3.3871	.55842
y9	31	3.00	4.00	3.4839	.50800
y10	31	2.00	4.00	2.9677	.31452
y11	31	3.00	4.00	3.6129	.49514
y12	31	3.00	4.00	3.2258	.42502
y13	31	3.00	4.00	3.6774	.47519
y14	31	3.00	4.00	3.2903	.46141
y15	31	3.00	4.00	3.3548	.48637
Valid N (listwise)	31				

Based on the results of descriptive statistical analysis on the Y variable (Student), it is known that the number of respondents is 31 people. The minimum value on each item is in the range of 2.00 to 3.00, while the maximum value of the entire item is 4.00. The mean value of each item ranges from 2.9677 to 3.6774. The highest mean value is found in item y13 of 3.6774, while the lowest mean value is found in item y10 of 2.9677. In general, an average score above 3 indicates that most respondents give answers in the agree to strongly agree category. In addition, the relatively small standard deviation values, which range from 0.31452 to 0.58842, indicate that the data spread is not very large or relatively homogeneous. Thus, it can be concluded that the variable Y (Student) is in the high category.

Table 7.
Validity of Questionnaire Y

Variable Name	Item	r table (N=16)	r value	Description
Variable Y	1	0,497	0,538	Valid
	2	0,497	0,775	Valid
	3	0,497	0,671	Valid
	4	0,497	0,709	Valid
	5	0,497	0,761	Valid
	6	0,497	0,687	Valid
	7	0,497	0,275	Not Valid
	8	0,497	0,704	Valid
	9	0,497	0,709	Valid
	10	0,497	0,131	Not Valid

Variable Name	Item	r table (N=16)	r value	Description
	11	0,497	0,593	Valid
	12	0,497	0,716	Valid
	13	0,497	0,808	Valid
	14	0,497	0,589	Valid
	15	0,497	0,609	Valid

Based on the results of the questionnaire validity test on variable Y with the number of respondents (N) as many as 16 people and the table r value of 0.497, it was obtained that most of the statement items were declared valid. This is indicated by the r value that is greater than the r of the table on each item. Of the total 15 statements, there are 13 valid items, namely items. Meanwhile, there are 2 invalid items, namely items number 7 and 10, because they have a calculated r value that is smaller than the r of the table.

The validity of this study shows the extent to which the statement items on the questionnaire are able to measure the variable that should be measured, namely the level of students' economic awareness (variable Y). The validity test is carried out by comparing the r value (r value) with the r table at a certain level of significance, where an item is declared valid if the r value of the calculation is greater than the r table. A valid item means that it is able to represent the indicators of the variables being measured, so that the resulting data can be trusted and suitable for use in further analysis. On the other hand, an invalid item indicates that the statement item is not able to measure the variables precisely, potentially causing bias and lowering the accuracy of the research results. Therefore, in this study, invalid items should be eliminated or corrected so that the quality of the instrument is better and the research results obtained are more accurate and can be scientifically accounted for. Thus, it can be concluded that the questionnaire instrument on variable Y has generally met the validity criteria and is suitable for use in the study, but invalid statement items should be corrected or eliminated so that the quality of the instrument is improved.

Table 7.
Correlation Results of X and Y

		X	Y
X	Pearson	1	1,000**
	Correlation		
	Sig. (2-tailed)		.000
	N	31	31
Y	Pearson	1,000**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	31	31

** . Correlation is significant at the 0.01 level (2-tailed)

The results of the Pearson correlation analysis revealed that the correlation coefficient between variable X and variable Y was 1.000, with a significance value (Sig. 2-tailed) of 0.000. Since the significance value is lower than the 0.01 significance level, it can be concluded that there is a statistically significant relationship between the two variables. The positive coefficient indicates that the relationship is in the same direction, meaning that any increase in variable X tends to be followed by an increase in variable Y.

A correlation coefficient of 1.000 reflects an extremely strong or perfect relationship between the variables. This means that variations in variable X are directly associated with variations in variable Y. Consequently, variable X demonstrates a very high level of association with variable Y in this research. These findings support the proposed research hypothesis regarding the existence of a relationship between both variables.

In addition, the exceptionally high correlation value may suggest that the indicators used to measure the two variables share highly similar response patterns among respondents. Therefore, the interpretation of the results should be carried out carefully, as a perfect correlation value is uncommon in social science research and may indicate similarities in data patterns, overlapping indicators, or highly consistent respondent answers across the two variables.

DISCUSSION

The findings of this study demonstrate that the integration of financial literacy into Social Studies (IPS) learning is closely related to students' economic awareness. The statistical analysis revealed a very strong positive relationship between the two variables, indicating that students who receive greater exposure to financial literacy concepts within Social Studies lessons tend to have higher levels of economic awareness. These findings successfully address the main objective of the study, which was to examine the relationship between financial literacy integration and students' economic awareness at SMP Negeri 5 Padangsidempuan.

The results suggest that financial literacy is not only an additional learning component but also an important educational tool that helps students understand and apply economic concepts in their daily lives. Through the integration of financial literacy, students become more capable of making responsible financial decisions, managing their money effectively, distinguishing between needs and wants, and developing positive economic habits. Therefore, Social Studies learning can play a significant role in fostering students' economic awareness from an early age.

The results of this study are in line with several previous studies that have highlighted the importance of financial literacy in shaping students' economic behavior and financial decision-making. Fadila et al. (2025) reported that financial literacy integration in education can improve students' ability to make appropriate financial decisions. Likewise, Silvida et al. (2025) found that students with higher levels of financial literacy tend to demonstrate better money management practices and more responsible spending behavior. In addition, the findings support the

research conducted by Ronaldo et al. (2025), which showed that economic education introduced at an early age contributes to the development of positive economic attitudes and awareness among students. The results are also consistent with Marhayani (2018), who emphasized that Social Studies education plays a strategic role in developing students' socio-economic understanding and awareness.

Despite these similarities, the present study differs from previous research in several aspects. Most earlier studies focused on financial literacy as a separate subject or examined its influence on financial behavior alone. In contrast, this study specifically explores the integration of financial literacy within Social Studies learning and its relationship with students' economic awareness. Therefore, this research provides additional evidence that financial literacy can be effectively incorporated into existing learning activities without requiring a separate curriculum.

Several factors may explain the strong relationship identified in this study. First, Social Studies learning naturally includes topics related to economic activities, such as production, consumption, distribution, and resource allocation. The integration of financial literacy into these topics enables students to connect theoretical knowledge with practical financial situations that they encounter in everyday life. Second, financial literacy learning tends to be more contextual and relevant to students' experiences. Topics such as saving, budgeting, managing pocket money, and prioritizing needs encourage students to apply classroom knowledge directly to their daily activities. This relevance may enhance students' engagement and understanding, ultimately contributing to higher levels of economic awareness.

Third, the developmental characteristics of junior high school students may also influence the findings. At this stage, students begin to make simple financial decisions independently and become more aware of consumption patterns and money management. As a result, financial literacy education becomes highly meaningful and may positively influence their attitudes and behavior. Another factor that may contribute to the results is the relatively consistent response pattern among participants. The descriptive analysis showed a low level of variation in responses, indicating that most students shared similar perceptions regarding financial literacy integration and economic awareness. This consistency may have strengthened the observed relationship between the variables.

From a theoretical perspective, this study contributes to the growing body of literature on financial literacy and Social Studies education. The findings provide empirical support for the argument that financial literacy can enhance not only students' financial knowledge but also their economic awareness, attitudes, and behavior. Furthermore, the results support constructivist learning theory, which emphasizes the importance of connecting learning materials with real-life experiences. By integrating financial literacy into Social Studies learning, students are able to develop a deeper understanding of economic concepts through meaningful and practical learning experiences. From a practical standpoint, the

findings offer important implications for teachers, schools, and policymakers. For teachers, the results highlight the importance of incorporating financial literacy concepts into classroom activities through contextual examples, discussions, simulations, and problem-solving exercises related to everyday financial situations. Such approaches can help students develop stronger economic awareness and financial responsibility.

For schools, the findings suggest the need to provide greater support for financial literacy initiatives through both classroom instruction and extracurricular activities. Programs related to saving habits, entrepreneurship, and financial planning can further strengthen students' financial competencies and economic awareness. For policymakers, the study underscores the importance of integrating financial literacy into the junior high school curriculum. Strengthening financial literacy education at an early age can help prepare students to become financially responsible individuals who are capable of making informed economic decisions in the future. Consequently, financial literacy should be considered an essential component of educational development in the twenty-first century. Overall, the findings indicate that integrating financial literacy into Social Studies learning is a promising strategy for improving students' economic awareness and encouraging responsible economic behavior among junior high school students.

CONCLUSION

Based on the results of this study, it can be concluded that the integration of financial literacy into Social Studies (IPS) learning gives a positive impact on students' economic awareness at SMP Negeri 5 Padangsidempuan. Learning activities that combine Social Studies material with financial literacy concepts help students understand the importance of managing money, distinguishing between needs and wants, and developing better economic attitudes in everyday life. Overall, students showed good levels of understanding, attitudes, and economic behavior after participating in learning integrated with financial literacy. However, this study still has several limitations. First, the number of respondents was relatively small because the study only, so the results cannot be generalized widely. Second, the research was conducted in only one school, namely SMP Negeri 5 Padangsidempuan, which makes the findings limited to a specific context. Third, the use of questionnaires as the main instrument may cause subjective answers from respondents. In addition, the perfect correlation result should be interpreted carefully because it is very rare in social research and may indicate similarities in data patterns or indicators between variables.

The implications of this study show that integrating financial literacy into Social Studies learning can be used as an effective strategy to improve students' economic awareness from an early age. Teachers are expected to create more contextual and meaningful learning activities related to students' daily economic life. Schools and policymakers can also consider strengthening financial literacy in the curriculum to help students become more responsible in managing financial decisions in the

future. For future research, it is recommended to involve a larger number of participants and include schools from different regions so that the results can be more representative. Future studies can also use mixed methods or experimental research designs to gain a deeper understanding of the impact of financial literacy integration on students' economic behavior. In addition, future researchers may examine other related variables, such as students' saving habits, consumptive behavior, or economic decision-making skills.

REFERENCES

- Azhary, L., Suharini, E., & Widiatmoko, A. (2025). Implementasi Pembelajaran IPS Berbasis Lingkungan dan Keartifan Lokal di Sekolah Dasar Kelas IV. *Jurnal Islamic Primary Education*, 6(1), 34-46. <https://doi.org/10.51875/jispe.v6i01.602>.
- Darmayanti, M., & Khairunnisa, A. (2024). Financial Literacy Teaching Module Based on Social Inquiry Model in Elementary School Social Studies. *International Jurnal of Elementary Education*, 8(1), 150-158. <https://doi.org/10.23887/ijee.v8i1.65725>.
- Fadila, N., Azizah, S. N., Ayu, N., & Wanda, F. (2025). Integrasi Literasi Keuangan dalam Pembelajaran Ekonomi: Strategi dan Dampaknya terhadap Pengambilan Keputusan Finansial. *Triwikrama: Jurnal Ilmu Sosial*, 9(7), 21-30. <https://ejournal.cahayailmubangsa.institute/index.php/triwikrama/article/view/2519>.
- Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), 5-44.
- Masiun, S., Gustin, M. A., & Tasia, S. G. (2025). Dampak Gaya Hidup dan Literasi Keuangan Terhadap Kecenderungan Konsumtif Mahasiswa. *Jurnal Business Economics (JBE)*, 6(3), 866-872. <https://doi.org/10.47065/jbe.v6i3.8351>.
- Marhayani, D. A. (2018). Character Formation Through Social Studies Learning. *Edunomic Journal of Economic Education*, 5(2), 67-75. <https://doi.org/10.33603/ejpe.v5i2.261>.
- Mauanvda, O. B. (2024). Pendekatan Ilmiah untuk Pembentukan Kondisi Keuangan Perusahaan. *Jurnal Ilmu Ekonomi*, 53(2), 142-152.

- Maulana, A. I., Maharani, B. S., & Saputri, P. A. (2023). Implementasi Model Pembelajaran Inkuiri dalam Pembelajaran IPS di Sekolah Dasar. *Jurnal Pendidikan IPS*, 1(1), 1–8.
- Pratama, N. R., & Rahmadani, R. (2024). Economic Literacy and Human Development through Technology-Based Economic Education for Generation Z Students. *Jurnal Economic Education*, 5(4), 656–671.
- Qomariah, S. N., Harti, & Haryanti. (2019). Social Interaction, Socio-Economic Status, and Basic Economic Knowledge of Students' Economic Behavior. *Jurnal Pendidikan Ekonomi dan Bisnis*, 7(2), 101–111.
- Remund, D. L. (2010). Financial Literacy Explained: The Case for A Clearer Definition in An Increasingly Complex Economy. *Journal of Consumer Affairs*, 44(2), 276–295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>.
- Ronaldo, R., Maulini, Y., Economy, S. T., Business, D., & Lampung, I. (2025). Sharia Economics Education for the Young Generation: Building Islamic Financial Awareness from an Early Age in Secondary School. *Journal of Lecturers and Students*, 3(1), 57–70.
- Sayekti, P. I., Markhamah, & Rahmawati, L. E. (2025). Penerapan Literasi Finansial pada Siswa Sekolah Dasar dan Dampaknya terhadap Keterampilan Berwiraswasta. *Didaktika: Jurnal Kependidikan*, 14(3), 5677–5690. <https://doi.org/10.58230/27454312.2511>.
- Sihaloho, F. A. S. (2024). Journal of Economic Education and Entrepreneurship The Role of Financial Literacy in Overcoming Irrational Economic Behavior: A Review of the Literature in Indonesia Abstract. *Journal of Economic Education and Entrepreneurship*, 5(2), 1–4.
- Silvida, F. R., Lailatul, R., Rifvany, N., & Firmannsyah, A. N. (2025). Pengelolaan Uang Saku Melalui Skala Prioritas dan Pencatatan. *Jurnal Ekonomi Pembangunan*, 7(2), 90–95.
- Suardi, D. R. (2012). Faktor-Faktor Yang Mempengaruhi Hasil Belajar Siswa Kompetensi Dasar Ayat Jurnal Penyesuaian Mata Pelajaran Akuntansi Kelas XI IPS di SMA Negeri 1 Bae Kudus. *Economic Education Analysis Journal*, 1(2), 1–7.

- Taranum, S., Gowthami, T., & Swapna, R. (2025). Financial Literacy and Crisis Prevention: An Examination of The Relationship Between Financial. *International Journal of Engineering Science and Advanced Technology (IJESAT)*, 25(09), 478-480.
- Triyaningsih, L. (2025). Analisis Tingkat Literasi Ekonomi Siswa SMP Dalam Konteks Pembelajaran IPS Analysis of the Economic Literacy Level of Junior High School Students in the Context of Social Studies Learning. *Jurnal Ilmu Pendidikan*, 4(2), 47-52.
- Wardani, V. K., & Amala, I. A. (2025). Evaluasi Pendidikan Ekonomi Informal Dalam Keluarga: Dampak Sosial Ekonomi Terhadap Metode dan Nilai yang Ditanamkan. *Jurnal Pendidikan Ekonomi (JUPE)*, 13(1), 57-67. <https://doi.org/10.26740/jupe.v13n1.p57-67>.
- Widiastuti, E. H. (2018). Pemanfaatan Lingkungan Sebagai Sumber Pembelajaran Mata Pelajaran IPS. *Satya Widya*, 33(1), 29-36.
- Xiao, J. J., & O'Neill, B. (2016). Consumer Financial Education and Financial Capability. *International Journal of Consumer Studies*, 40(6), 712-721.