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The Influence of Digital Literacy, Financial Literacy, and Economic Literacy on Adolescent Financial Management in Sumberejo Village

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ABSTRACT

This study aims to determine whether there is an influence between digital literacy, financial literacy, and economic literacy on the financial management of adolescents in Sumberejo Village. This research method is quantitative, with a population of adolescents in Sumberejo Village. Where, the sample in this study was 143 adolescents using simple random sampling technique, with the help of SPSS software version 24. Based on the data analysis conducted, it was found that the partial test results on the variable of digital literacy had a Sig. 0,000 < 0,05. The variable of financial literacy obtained a Sig. 0,001 < 0,05. The variable of economic literacy obtained a Sig. 0,000 < 0,05. The analysis of the research data using the F-test (simultaneous test) obtained the results of F_{count} = 72.537 with a significance value of 0.000, so the variable of financial management (Y) is simultaneously influenced by the variables of digital literacy (X_1), financial literacy (X_2) and economic literacy (X_3).

Keywords: Digital Literacy, Financial Literacy, Economic Literacy, Financial Management

INTRODUCTION

Increasingly sophisticated technology makes everything fast and easy in the era of the Industrial Revolution 4.0, or the 21st century, which is characterized by digitization and automation in every aspect of life. Literacy is one of the most important aspects of modern daily life. In this fast-paced era of globalization, people need to be able to think critically and creatively to find solutions to problems such as in the economic field.

Over time, literacy has expanded to include meaning-making skills in addition to the ability to read and write texts. Each discipline uses literacy terms modified for that discipline. One of the most important aspects of modern life is the digital world, and digital literacy is a type of literacy related to this world. In the era of globalization, people need to be able to solve complex economic problems with the right solutions to meet their needs (Yuwan Lestari, 2020).

Based on data from KOMINFO, the national digital literacy index increased by 0.05 from 3.49 to 3.54 between 2021 and 2022 (Ameliah et al., 2022). Indonesia saw an increase in the Digital Literacy Index in a number of provinces. The overall digital literacy index in East Java increased from 3.55 to 3.58. It is expected that through increased digital literacy, everyone will be able to manage money well, thus strengthening the nation's economy. Thus, a good understanding of digital literacy will be useful in various contexts, especially in using technology to gather and evaluate information (Surindra, 2022).

Today, along with digital literacy, financial literacy is one of the most important aspects in the digital age. Financial literacy is considered an integral part of financial management and cannot be separated from it (Asisi & Purwantoro, 2020). Financial literacy is an understanding and knowledge of money management that can be instrumental in the minimization of future risks (Fariana et al., 2021). Everyone should be financially literate in order to be in control of their finances and have a prosperous life (Landang et al., 2021).

In addition to financial and digital literacy, economic literacy is critical to financial management. Economic literacy can be defined as the ability to see economics as a mindset and use it to achieve prosperity by making good financial decisions (Rahmatullah et al., 2022). Economic concepts such as markets, prices, supply, demand, money, inflation, economic institutions, work and income should be understood by everyone (Savadori et al., 2022). In addition to economic knowledge, economic literacy is an understanding of economics that helps you make decisions and gives you the confidence to act on your own initiative (As'ad & Zulfikar, 2020).

To participate in the digital economy, individuals must have basic financial literacy knowledge and skills, including the ability to use digital devices, conduct financial transactions online, and maintain their privacy as buyers in online marketplaces (Lyons & Kass-Hanna, 2021). Everyone needs to manage their money wisely and adapt financial decisions to ever-changing economic conditions in order to live a fulfilling life (Firmansyah & Susetyo, 2022).

Most of the villagers are living in poor economic conditions because they do not know how to manage money (Prastyaningtyas et al., 2022). A good understanding of the economy in the society will allow one to make logical decisions and will prevent them from making wrong and methodical decisions (Budiwati et al., 2020). A strong understanding of economics is essential for any individual or group, as it can lead to wiser financial decisions and more logical financial behavior (Suratno et al., 2021). Laying the groundwork for future financial stability, including personal and family finances, is a strategy for increasing financial and economic literacy among youth (Shvandar, 2020).

Behaviors in daily life, ranging from how financial resources are planned, organized, budgeted, audited, managed, controlled, located, and stored, can reveal each person's financial management (Wahyuni et al., 2022). Proficiency in money management behaviors is essential because it allows an individual to maintain a balance between the money he or she receives and the money he or she spends (Anam & Setyawan, 2023). Everyone should be able to practice good financial management during their teenage years to help lay the foundation for their financial future and prevent financial difficulties in the future.

Based on the observations made, it shows that teenagers in Sumberejo Village are willing to spend money to satisfy their desires rather than just out of necessity. Teenagers may experience difficulties in managing their finances due to various factors, including improper money management, lack of discipline, and the premature end of the parental allowance system. As a result, teens may unintentionally make things worse and affect their financial situation later in life. This may be due to their ignorance of finances and therefore their inability to fully appreciate and understand the concept of good financial management. Every person needs to be able to make the right financial decisions by considering various existing factors. The existence of existing phenomena makes researchers interested in conducting research with the title "The Influence Of Digital Literacy, Financial Literacy And Economic Literacy On Adolescents Financial Management In Sumberejo Village".

LITERATURE REVIEW

1. Digital Literacy

The ability to find, evaluate, produce, and share information that requires technical and cognitive skills using information and communication technologies is known as digital literacy (Nurrizqi & Rodin, 2020). Knowing how to use digital media to connect hypertextual information by reading is known as digital literacy (Rifqi et al., 2017). Digital literacy is an ability to effectively manage and communicate knowledge and information through various media and formats (Rifqi et al., 2017).

Therefore, digital literacy can be said to be an individual's ability to understand and use information or communication technology from a variety of sources. Computers, Chromebooks, laptops, and other devices can be used to practice digital literacy.

The digital literacy indicator consists of four pillars: digital skills, digital ethics, digital safety, and digital culture (Ameliah et al., 2021). The benefits of digital literacy include expanding vocabulary, improving brain function because it is often used for reading and writing tasks, learning new concepts and information, developing interpersonal skills, improving comprehension of information, and so on (Nurfarida, 2022)

2. Financial Literacy

Financial literacy is the ability to use information to make decisions about the use and management of finances (Arianti, 2021). Education is the most important factor in promoting knowledge and understanding of financial literacy, as financial literacy can support personal abilities to manage finances effectively (Izazi et al., 2020). Financial literacy is a set of skills, knowledge and abilities to make smart financial decisions (Rahmadhani & Yunita, 2020).

Thus, financial literacy is a combination of personal skills, information, attitudes and financial behaviors. Being financially literate means having a strong understanding of financial issues and how to manage them so that one can plan for future and current well-being and use available resources effectively. Financial literacy indicators include basic financial knowledge, saving and borrowing, insurance, and investing (Arianti, 2021) and (Hidayat, 2020).

3. Economic literacy

The ability to use and think in economic terms so that one can make wise decisions about the resources that one has is known as economic literacy (Hariani & Andayani, 2020). Economic literacy is the ability to have an understanding of the economy, which is very important because economic issues are closely related to everyday life (Ismayanti, 2021).

Thus, it can be said that economic literacy is the ability to apply and understand the basic ideas of economics and to use critical thinking when making decisions that maximize human welfare. Although economic literacy is a useful tool to achieve financial goals, not everyone has it, so there are some individuals who do not have the opportunity to achieve prosperity. Indicators of economic literacy are understanding of needs, understanding of scarcity, understanding of economic principles, understanding of economic motives, and understanding of consumption activities (Ismayanti, 2021)

4. Financial management

Financial management literally comes from the word management, which means managing finances, which includes managing financial aspects such as capital, investment, and financing (Khadijah & Purba, 2021). Financial management is an effective step that is needed so that a person can meet all his needs, maintain a balance between income and expenses, and avoid debt (Trivaika & Senubekti, 2022). All financial activities, including budgeting, financial planning, financial analysis, and control of financial activities, are affected by financial management (Dewi & Rochmawati, 2020).

Therefore, the term financial management can be used to refer to a wide range of skills related to managing, controlling, tracking, budgeting, auditing, planning, and storing finances. Adolescent financial management is the ability of adolescents to organize, plan, and control daily spending to meet specific needs.

Managing finances or financial management can be seen through four indicators, namely using funds, determining the source of funds, managing risk, and planning for the future (Yushita, 2017). Additional benefits of financial management include: 1) Increased efficiency in acquiring, using, and protecting monetary assets; 2) Greater financial control by avoiding debt, avoiding bankruptcy, and being less dependent on others for financial security; 3) Improved interpersonal relationships as a result of thorough preparation and clear communication; and 4) Contributing to a sense of financial freedom to achieve personal financial goals, plan for the future, and anticipate expenses (Leon, 2018).

MATERIALS & METHODS

Numbers are used throughout the stages of data collection, analysis, and presentation of results in this study, which was conducted using quantitative methods (Fitri & Haryanti, 2020). This research involves collecting data in the form of numbers, words, or sentences, which are then converted into numbers. The numerical data is then processed and examined to extract scientific meaning from the existing data.

This research uses a sampling technique, namely simple random sampling, where sample members from the population are taken randomly without paying attention to the strata in the population (Sugiyono, 2022). The main characteristic of this sampling is that every element of the entire population has an equal opportunity to be selected (Hardani et al., 2020). When selecting the sample, certain factors related to the research objectives must be considered so that data collection is not random. The following criteria apply to the adolescents included in the research sample:

1. Adolescents in Sumberejo Village
2. Adolescents in high school/vocational school between the ages of 16 and 18.

The total population in this study was 223 adolescents. Meanwhile, the total sample of this study amounted to 143 adolescents, which was determined using the Slovin formula.

RESULT

Data analysis is a step in conducting quantitative research that is completed after all respondent data have been collected. The tasks of data analysis include organizing data according to variables from each respondent, carefully presenting the data for each variable, performing calculations to respond to problem formulations, and performing calculations to verify the hypotheses that have been put forward. The data analysis technique in the research conducted used IBM SPSS version 24 software to perform the classical assumption test, multiple linear regression test, hypothesis test, and coefficient of determination test.

The table below displays the results of the Kolmogorov-Smirnov normality test utilized in this study.

Table 1. Kolmogorow-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		143
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.96723666
Most Extreme Differences	Absolute	.061
	Positive	.061
	Negative	-.050
Test Statistic		.061
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: (Output SPSS Version 24 Processed, 2023)

The normality test presented in the table above produced a significance of 0.200, which is greater than 0.05. Therefore, the data follows a normal distribution.

Table 2. Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	2.341	2.872		.815	.416		
	Literasi Digital	.267	.069	.285	3.854	.000	.513	1.950
	Literasi Keuangan	.254	.073	.260	3.474	.001	.502	1.991
	Literasi Ekonomi	.412	.071	.378	5.793	.000	.659	1.518

a. Dependent Variable: Manajemen Keuangan

Source: (Output SPSS Version 24 Processed, 2023)

Based on data processing results, the tolerance values for the variables of digital literacy is 0.513, financial literacy is 0.502, and economic literacy is 0.659, respectively, all exceeding 0.10. Alternatively, upon examining the VIF values, the digital literacy variable displayed a value of 1.950, the financial literacy variable a value of 1.991, and the economic literacy variable a value of 1.518, all of which are below 10. Therefore, there is no correlation among the independent variables, and there are no issues related to multicollinearity.

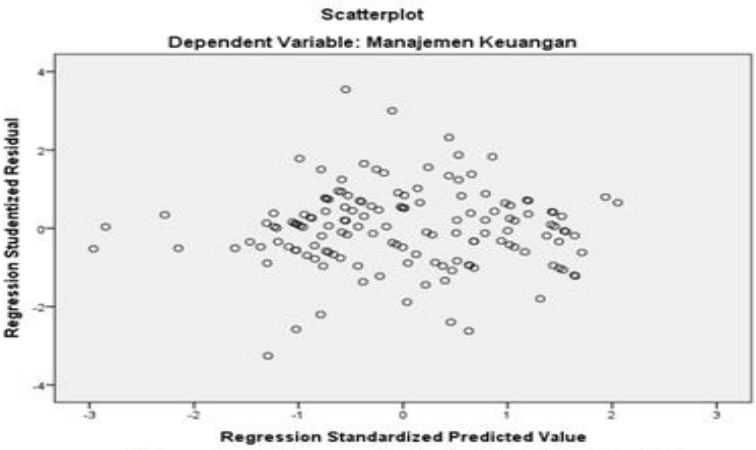

Figure 1. Heteroscedasticity Test Scatterplot

Source: (Output SPSS Version 24 Processed, 2023)

The heteroscedasticity test assesses if there are variations in the variance of the residuals in a regression. To test for heteroscedasticity, examine the scattered points on a scatterplot graph. If the points on the Y-axis are randomly scattered both above and below the number 0, then the regression model does not exhibit heteroscedasticity.

Table 3. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.781[a]	.610	.602	2.999	1.891

a. Predictors: (Constant), Literasi Ekonomi, Literasi Digital, Literasi Keuangan

b. Dependent Variable: Manajemen Keuangan

Source: (Output SPSS Version 24 Processed, 2023)

The results of the autocorrelation test above prove that the DW value is 1.891, the desired du value (k = 3, N = 143) is 1.770, so 4 - 1.770 = 2.230. So we can conclude that du < DW < 4 - du or 1.770 < 1.891 < 2.230. So we can say that there is no autocorrelation.

Table 4. Results of the t-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.341	2.872		.815	.416		
	Literasi Digital	.267	.069	.285	3.854	.000	.513	1.950
	Literasi Keuangan	.254	.073	.260	3.474	.001	.502	1.991
	Literasi Ekonomi	.412	.071	.378	5.793	.000	.659	1.518

a. Dependent Variable: Manajemen Keuangan

Source: (Output SPSS Version 24 Processed, 2023)

The results of data analysis in t-test, namely

1. Sig. value of digital literacy variable (X_1) is 0.000. If 0.000 < 0.05 or t_{count} > t_{table} with a value of 3.854 > 1.977 then H_0 is rejected. This shows that financial management (Y) is partially influenced by digital literacy (X_1).
2. Sig. value of financial literacy variable (X_2) is 0.001. If 0.001 < 0.05 or t_{count} > t_{table} of 3.474 > 1.977 then H_0 is rejected. This means that financial management (Y) is partially influenced by financial literacy (X_2).
3. Sig value. economic literacy variable (X_3) is 0.000. If 0.000 < 0.05 or t_{count} > t_{table} with a value of 5.793 > 1.977 then H_0 is rejected. This means that financial management (Y) is partially influenced by economic literacy (X_3).

Table 5. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1957.300	3	652.433	72.537	.000[b]
	Residual	1250.238	139	8.995		
	Total	3207.538	142			

a. Dependent Variable: Manajemen Keuangan

b. Predictors: (Constant), Literasi Ekonomi, Literasi Digital, Literasi Keuangan

Source: (Output SPSS Version 24 Processed, 2023)

The F-test determines if all independent variables in the regression model contribute simultaneously to the dependent variable. According to the table above, the Fcount value is 72.537 with a significance value of 0.000. This indicates that the variables of digital literacy (X_1), financial literacy (X_2), and economic literacy (X_3) have an impact on the variable of financial management (Y). Thus, we reject H_0, which asserts that there is no influence among the variables of digital literacy, financial literacy, and economic literacy on financial management.

Table 6. Results of the Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.781[a]	.610	.602	2.999	1.891

a. Predictors: (Constant), Literasi Ekonomi, Literasi Digital, Literasi Keuangan

b. Dependent Variable: Manajemen Keuangan

Source: (Output SPSS Version 24 Processed, 2023)

From the results of the coefficient of determination, it can be seen that there is a strong correlation with an R-squared value of 0.610 = 61%. The study results indicate that financial management is explained by digital literacy, financial literacy, and economic literacy, accounting for 61% of the total variation. The remaining 39% is attributed to other variables not considered in this analysis.

DISCUSSION

Based on the research results, the influence of each variable is:

1. **The Effect of Digital Literacy on Financial Management**

The t-test yielded a significant value (0.000) for the digital literacy variable (X_1). With a rejection of H_0 and acceptance of H_1 at the conditions 0.000 < 0.05 or 3.854 > 1.977, it can be concluded that digital literacy (X_1) partially influences financial management (Y). Thus, digital literacy significantly impacts financial management among adolescents in Sumberejo village.

With digital literacy, a person is able to effectively use technology to support how to manage financial transactions online, use financial applications, use digital media for financial management, interact with technology-based communication devices, search and access data, and compare information from different sources. Digital literacy can help individuals to conduct financial transactions responsibly and to maintain ethics when interacting online, especially in a financial context. Digital security is essential for individuals to protect their personal financial information. Understanding digital security practices such as backing up data, creating strong passwords, and using a secure Internet connection can prevent potentially harmful data leaks. Meanwhile, digital culture includes values and norms in the use of digital technology. Through multiple indicators, individuals can develop comprehensive digital literacy that enables them to manage their finances efficiently while maintaining ethics, security, and a positive culture when using digital technology.

2. **The Effect of Financial Literacy on Financial Management**

The t-test results for the financial literacy variable (X_2) show a Sig. value of 0.001. Consequently, reject H_0 and accept H_2 where 0.001 < 0.05 or 3.474 > 1.977, indicating that financial literacy (X2) partially influences financial management (Y). In other words, financial literacy significantly impacts the financial management practices of adolescents in Sumberejo Village.

Financial management is affected by individuals who possess fundamental knowledge of savings, loans, investments, and insurance. This study's findings are supported by previous research on the subject (Baptista & Dewi, 2021) The hypothesis tested by t-test is $t_{count} > t_{table}$, 5.052 > 1.966. Research (Humaidi et al., 2020) shows that financial literacy affects financial management behavior with a t-value of 11.706 and a Sig. 0,000 < 0,05. In the research (Rosa & Listiadi, 2020) The result of the t-test for the variable of economic literacy is 2,041 with sig. level of 0.043.

3. **The Effect of Economic Literacy on Financial Management**

The t-test results indicate a significant value for the economic literacy variable (X_3), which is 0.000. If 0.000 < 0.05 or 5.793 > 1.977, reject H_0 and accept H_3, and can conclude that economic literacy (X_3) partially influences financial management (Y). Therefore, economic literacy significantly impacts the financial management of teenagers in Sumberejo Village.

In economic literacy, understanding related to needs, scarcity, economic principles, economic motives and consumption activities contribute to financial management. The findings of the study are corroborated by prior research (Tambun & Cahyati, 2023) Economic literacy has a positive and significant impact on financial planning, with a Cronbach's alpha of 0.860. Evidence that economic literacy can help individuals become wiser in managing their financial activities is that each individual is able to consider the good and bad of all financial activities.

4. **The Effect of Digital Literacy, Financial Literacy, and Economic Literacy on Financial Management**

Based on the results of F-test, the value of Fcount = 72.537 with a significance value of 0.000, which means that the variables of digital literacy (X_1), financial literacy (X_2) and economic literacy (X_3) have a simultaneous influence on the variable of financial management (Y). Therefore, reject H_0 and accept H_4, which implies that digital literacy, financial literacy, and economic literacy have an impact on financial management. Additionally, the coefficient of determination shows an R-squared value of 0.610, indicating a strong behavioral relationship between the variables. Thus, the data demonstrates that digital literacy, financial literacy, and economic literacy account for 61% of the variance in financial management. The remaining 39% is attributable to other variables not examined in this study.

Research (Susetyo & Firmansyah, 2023) shows results where the relevance of economic literacy, digital literacy, and financial literacy greatly affects the impact of financial behavior and financial decisions in the digital economy era.

CONCLUSION

Based on the results of this study, conclusions can be drawn:

1. Partial t-test analysis of digital literacy variables employing SPSS resulted in a significance value of 0.000, which is less than 0.05, thereby rejecting the null hypothesis (H_0) and indicating a significant partial impact from digital literacy variables on financial management.
2. Partial t-test analysis of financial literacy variables through SPSS yielded a significant outcome of 0.001 < 0.05, leading to the rejection of H_0 and establishing the presence of a significant partial impact between financial literacy and financial management.
3. Partial test (t-test) of economic literacy variables using SPSS obtained a sig. value of 0.000 < 0.05, so H_0 is rejected. So, there is a partial influence between economic literacy variables on financial management.
4. The results of F-test (simultaneous) show that F_{count} = 72.537 with Sig. 0.000, which means that H_0 is rejected. So the variables of digital literacy (X_1), financial literacy (X_2) and economic

literacy (X_3) have a simultaneous influence on the variable of financial management (Y).

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