

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community



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**ABSTRACT:** This research is based on an interesting phenomenon related to the pattern of economic education in the community in Entikong Village, Entikong District, Sanggau Regency. This village is one of the outermost regions because it is directly adjacent to the State of Malaysia. The socio-economic heterogeneity of the community and the flow of people and goods between countries, make Entikong Village have a leading role in international trade flows. The purpose of this study is to identify the pattern of economic education in the family and its constituent factors in the people of Entikong Village. The research method used is a qualitative approach in descriptive form. The research data was obtained by interviewing informants, namely the people of Entikong Village. Data processing techniques are data reduction, data presentation, and conclusions drawn. Based on the study results, the pattern of economic education in the family in the people of Entikong Village can be reviewed from the aspect of the internalization process related to economic values, the element of exemplary parents, and the aspect of habituation of good economic behavior. The factors that shape the pattern of economic education in the people of Entikong Village include demographic characteristics, formal education factors, and socio-economic factors.

**KEYWORDS:** Informal Economic Education, Community, Frontiers

### I. INTRODUCTION

Education is the main pillar in the formation of a person's character and knowledge. One type of education that is important but often overlooked is economic education in the family. Economic education in the family not only includes the introduction of money and basic economic concepts, but also includes economic values, healthy economic behavior, and money management skills (Hasan, 2018; Risnawati et al., 2018; Suryani, 2017). This type of education is usually carried out informally in a family setting. Economic education in the family is usually carried out informally and is often incidental. In addition to providing economic knowledge and skills, economic education in the family also involves instilling economic values. These values include the value of hard work, the value of honesty in transactions, the value of frugality and wisdom in managing money, and the value of cooperation in the family economy (Astaman Putra et al., 2016; M et al., 2021; Mayasari, 2019; Najmuddin, 2021).

Family economic education is an important aspect and foundation in the economic development of a nation. Economic education is the foundation for creating social and economic progress in the community, especially in border areas. Families have a significant role in shaping economic understanding in individuals, especially in border areas that are often faced with unique economic challenges and are often more complex and different from other regions. Border communities tend to face limited access to economic resources, underdeveloped educational infrastructure, and other geographical and social challenges. In this context, the family plays a crucial role as the first agent in shaping an individual's economic understanding, especially in border societies that often have unique social and economic dynamics.

Economic education in the family in border communities covers various aspects, including family financial management, the formation of attitudes towards work, entrepreneurship, and an understanding of local markets and trade (Amalia, 2021; Hartati, 2016; Saraswati & Hardinto, 2021; Zulfickar & Sobandi, 2020). However, there have not been many studies that have examined in depth the economic education model applied to families in border areas. Therefore, this study aims to fill this knowledge gap by exploring and analyzing the model of economic education in the families in border communities in Entikong Village, Entikong District.

Entikong Village has an area of 110.98 km<sup>2</sup> or about 21.89% of the area of Entikong District which consists of 30 Neighborhood Units, 8 Hamlets and is inhabited by 1974 Heads of Families. Entikong Village has the most populous population of 82 people per

## **Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community**

km (BPS Sanggau Regency, 2023). Entikong Village has health facilities in the form of Health Centers that cover the entire sub-district area. Enting Village also has several formal educational institutions ranging from elementary, and secondary (junior high and high school) levels and private universities. The types of work carried out by the residents of Entikong Village are quite varied, ranging from farmers, oil palm plantation owners, plantation workers, State Civil Apparatus (ASN), and other private sector workers. The northern area of Entikong Village is directly adjacent to Malaysia, with a hilly topography that can be reached by road travel mode. In 2022 there will be 1 market unit with a permanent building and 1 market unit with a semi-permanent building as an economic facility in Entikong Village. In addition, there are also 4 non-KUD cooperatives, as well as 2 commercial banks as the driver of the community's economy.

Understanding the economic education model that exists in families in border areas, it is hoped that researchers can identify the factors that affect the effectiveness of these models. This knowledge can be the basis for designing more appropriate and effective economic education programs for border communities, as well as contributing to our understanding of economic education and development in the context of border areas, namely in Entikong Village, Entikong District, which is directly adjacent to the Tebedu region, Sarawak, Malaysia.

## **II. LITERATURE REVIEW**

### **Informal Economics Education**

Informal education is education that can occur anywhere and the process takes place accidentally or structured. Although there is no explicit goal of education in the family, it is implicitly understood that the purpose of education in the family in general is for children to become steady, religious, moral, and good people (Hasan, 2018; Suryani, 2017).

Economic education is carried out informally, namely the learning process related to economic activities that include how to obtain and utilize resources to meet needs through daily activities in the family and community environment. In the context of the family, economic education can be interpreted as the process of learning about economic concepts and principles from parents or other family members. This can include learning about the value of money, the importance of saving, how to manage money, and understanding other economic concepts (Astaman Putra et al., 2016; Engström & McKelvie, 2017; Rahmatullah et al., 2022).

Economic education is an important part of education that needs to be given to children from an early age because the family plays a major role as the first and main educator for children. Parents play the role of the main educator in the family because their daily behavior and attitudes provide a strong stimulus to children's behavior (Jappelli, 2009; Lusardi & Mitchell, 2014; Stolper & Walter, 2017). Mistakes in educating children in terms of economics can be fatal and can make children unindependent and difficult to adjust to the economic environment in the future. Parents should set a good example in economic behavior and involve children in family economic decision-making (Allgood & Walstad, 2016; Farrow et al., 2017).

### **Benefits of Economics Education in the Family**

There are several key benefits of economic education in the family. First, it helps children develop a strong understanding of money and how it works. Children who get an economics education at home tend to have a better understanding of the value of money and the importance of saving and investing (Engström & McKelvie, 2017; Rahmatullah et al., 2022; Stolper & Walter, 2017).

Second, economic education in the family can help children develop healthy and rational economic behavior. They will learn how to make wise economic decisions, such as when to save and when to invest (Huston, 2010; Ibrahim & Alqaydi, 2013).

Third, economic education in the family can also help prepare children for their future. With a solid understanding of the economy, they will be better prepared to make important financial decisions in the future, such as choosing a career, buying a house, or planning for retirement (Huston, 2012; Karakurum-Ozdemir et al., 2019; Mathew, 1991; Rooij et al., 2011; Tokar Asaad, 2015).

### **Pattern of Economic Education in the Family**

There are several patterns of economic education in the family that can be applied, including:

1. **Pattern of Economic Education Through the Internalization Process**

In the implementation of this pattern, parents or other family members will directly explain economic concepts and principles to children. They will also involve the child in daily economic activities, such as shopping or paying bills. The goal is to make children internalize such economic knowledge and apply it in their daily lives (Allgood & Walstad, 2016; Altman, 2012; Dwiastanti, 2015).

2. **Pattern of Economic Education Through Example**

In the implementation of this pattern, parents or other family members will become role models or role models for children in terms of economic behavior. For example, they will show the child about parents' strategies for managing money, how to save, or how they make wise economic decisions. The goal is to teach children through example and to influence children's economic behavior through example (Benjamin et al., 2016; Dwiastanti, 2015; Rahmatullah et al., 2022; Sabri & MacDonald, 2010).

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

### 3. Pattern of Economic Education Through Habituation

With the implementation of this pattern, parents or other family members will accustom children to good economic behavior. For example, parents will ask the child to save a portion of their pocket money each week or ask the child to help in managing the family's money. The goal is to teach children about good economic behavior through routines and habits (Peighambari et al., 2016; Stolper & Walter, 2017; Tokar Asaad, 2015; Yang, 2013).

### Factors Shaping the Pattern of Family Economic Education

#### 1. Demographic Factors

Demographic factors play an important role in shaping the pattern of family economic education. Overall, demographic factors such as age, cycle stage, economic situation, occupation, lifestyle, beliefs, and attitudes, contribute to the economic education choices made by families (Allgood & Walstad, 2016; Benjamin et al., 2016; Chetty, 2015; Colquitt. & Wesson, 2009; Dwiastanti, 2015; Farrow et al., 2017; Mathras et al., 2016; Peighambari et al., 2016; Rahmatullah et al., 2022; Stolper & Walter, 2017; Thaler, 2016; Tokar Asaad, 2015).

Age and cycle stage are two major demographic factors that can significantly influence a family's economic education choices. For example, younger couples with children may invest in their education to get better job opportunities, while older couples may prioritize saving for retirement (Engström & McKelvie, 2017; Karakurum-Ozdemir et al., 2019; Rooij et al., 2011).

The economic situation is another important demographic factor that affects the pattern of family economic education. Families with higher income levels may have greater access to educational resources, while families with lower income levels may be more focused on urgent financial needs and have limited time and resources for education (Amalia, 2021; Risnawati et al., 2018; Yusuf et al., 2023; Zulfickar & Sobandi, 2020).

Employment is another demographic factor that affects the pattern of family economic education. For example, individuals who work in finance or accounting may have greater knowledge and interest in economic issues, while those who work in other fields may not prioritize economic education.

Lifestyle, beliefs, and attitudes also play an important role in shaping the pattern of family economic education. Families who have a strong belief in saving and investing may prioritize financial education, while families who have a more relaxed attitude toward financial matters may not prioritize it (Bitsch, 2008; Mathras et al., 2016; Risnawati et al., 2018; Saraswati & Hardinto, 2021; Yusuf et al., 2023).

#### 2. Factors of Parents' Education Level

The level of parental education has a significant influence on the pattern of economic education in the family. Education level is an important personal factor that affects an individual's motivation to learn and improve their economic status (Andri et al., 2019; Hasan, 2018; Purwati, 2011; Yusuf et al., 2023; Zulfickar & Sobandi, 2020). When parents have a higher level of education, they tend to have better-paying jobs and a broader knowledge of financial management. This knowledge is often passed on to their children, who learn to manage finances more effectively.

Conversely, when parents have a lower level of education, they may face greater challenges in managing finances and passing on financial knowledge to their children. One of the major challenges faced by families with low levels of education is the high cost of education. This makes it difficult for them to receive the knowledge and skills necessary to manage their money effectively.

External factors such as culture, social class, and group also play a role in shaping the pattern of family economic education. For example, families from lower social classes may have less access to educational resources and may not prioritize financial education. However, there are efforts from governments to bridge this gap and make financial education more accessible to everyone through various programs and initiatives. Ultimately, the level of parental education has a significant impact on the pattern of family economic education, and educational opportunities must be accessible to all individuals and families regardless of their socioeconomic background.

#### 3. Socioeconomic Status Factors

Socioeconomic status (SES) is a crucial factor that shapes the pattern of family economic education. Personal factors such as employment, economic situation, lifestyle, beliefs, and attitudes, play a major role in determining the family's approach to economic education (Ernawati, 2017; Farrow et al., 2017; Paulsen & John, 2002; Purwati, 2011; Stephens et al., 2014). For example, individuals with higher levels of education tend to prioritize their children's education and invest more time and resources in their children's education.

Similarly, parental motivation also affects the level of economic education that children receive. Families living in poverty or struggling to make ends meet may not prioritize economic education over those who are financially stable. Research shows that parents who actively discuss money management and financial planning with their children have a positive impact on children's understanding of economic concepts and decision-making skills.

## **Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community**

However, it should be remembered that social conditions and accessibility also play an important role in shaping the pattern of family economic education. Families living in poverty may not have access to the same resources and opportunities as financially stable families, which can impact their ability to provide adequate economic education to their children.

### **III. RESEARCH METHODS**

#### **Research Approach**

Method is the method used by the researcher to solve a predetermined research problem. The research method used by the research team in this research is a qualitative approach with a descriptive form (Mulyana, 2018).

#### **Research Subject**

The subject of the research as well as the primary source of data is the community in Entikong Village, Entikong District, Sanggau Regency. This study selects informants based on certain criteria (purposive), namely based on the distribution of hamlets, income level, and education level.

#### **Data Collection and Analysis Techniques**

Data collection is carried out through a direct communication process through interviews and field observation. The data that has been collected is then analyzed with a qualitative approach of the Miles & Huberman model consisting of data reduction, data display, and conclusion drawing/verification (Sugiyono, 2011). This technique is to answer the first problem in this study. As for the second problem, the research team designed a model.

### **IV. RESEARCH RESULTS AND DISCUSSION**

#### **Family Economics Education Pattern**

##### **1. Aspects of the Internalization Process**

The process of internalization is the process of instilling something, beliefs, attitudes, and values that become social behavior, in this case, economic behavior. However, the process of instilling the belief grows from within a person towards the appreciation of a value.

##### **a. Economic Values Considered Important**

Financial virtues such as saving, buying basic items, and frugality, are all considered important concepts to learn in the family. All the informants agreed that economic education is essential to meet daily needs, handle family finances, and teach children how to manage money. They emphasize the value of setting aside money, practicing frugal living, and limiting children's snack consumption. Children can gain an understanding of life and wise money management in this way. The early instillation of these principles gives children a sense of responsibility and financial literacy that will benefit them later in life.

They also touched on the importance of saving for the future, be it for emergencies, education, or retirement. By teaching children the importance of saving and planning for the future, parents help them build a strong financial foundation that will prepare them for success. It is evident that by starting to inculcate this concept early and involving the whole family in financial planning, children can make smart financial choices as they age. In the end, the informants emphasized that teaching these economic values in the family is an investment in the children's future financial well-being.

##### **b. Teaching Financial Management**

Some informants impart financial management skills to their children, emphasizing the need to save money and set priorities for needs. Parents teach children to be frugal in using money. They emphasize the importance of budgeting and saving for the future, instilling in their children the value of delayed gratification. By teaching these principles early on, parents prepare their children for long-term financial success and independence. In addition, parents who involve their children in financial discussions and decision-making empower them to make informed choices and take control of their financial future. Overall, parents play an important role in shaping their children's financial habits and mindset. By teaching them to be mindful of their spending and prioritizing saving, parents help their children develop important skills that will benefit them throughout their lives. By involving children in financial discussions and decisions, parents not only empower them to make informed choices but also prepare them for success in managing their finances independently in the future. Ultimately, the lessons and values instilled by parents from an early age will have a long-term impact on their children's financial well-being and independence.

Children are taught to manage their allowance independently, set aside money to save, and limit spending on essentials. These skills will help children become financially responsible adults who can budget effectively, save for the future, and make wise financial decisions. By instilling these values early on, parents equip their children with the tools they need to navigate the complexities of money management in the modern world. As children grow and mature, they will be able to apply these lessons to their finances, ensuring a stable and secure financial future for themselves. Additionally, teaching children about the importance of giving back to those in need can also help them develop a sense of empathy and generosity. By encouraging them to donate a

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

portion of their pocket money to a charity or cause they care about, parents can instill the value of helping others in their children from a young age. This not only benefits those in need, but it also teaches children the importance of using their resources to make a positive impact in the world. Ultimately, by fostering a strong foundation of financial responsibility and generosity, parents can help prepare their children for success in all aspects of their lives.

Some parents give away a certain amount of daily allowance and hope that their children can use the money wisely. Others may encourage their children to save a portion of their pocket money for future expenses or goals, teaching them the value of financial planning and delayed gratification. By involving children in decisions about how to allocate their allowance, parents can empower them to make informed choices about where their money goes and how it can benefit others. This hands-on approach to financial education can help children develop life skills and important values that will help them into adulthood. It also allows children to learn from their mistakes and understand the consequences of their shopping habits. Additionally, parents can use the allowance as a tool to teach their children about the importance of giving back to society through charitable donations or helping those in need. Ultimately, by instilling good financial habits and values in their children from a young age, parents can prepare them for a successful and responsible financial future.

The importance of saving is taught early on, with parents providing examples or guidance on how to divide the money between snack needs and savings. This early exposure to financial responsibility helps children develop a sense of independence and self-control when it comes to managing their money. By setting aside some of their pocket money for savings, children learn the value of delayed gratification and the benefits of planning for the future. This foundation of financial literacy can pave the way for smart decision-making and lifelong financial security. As they get older, they can start setting larger savings goals, such as saving for a new bike or a special toy. They learn to prioritize their expenses and make trade-offs between urgent desires and long-term goals. This habit of saving and planning for the future becomes ingrained in their mindset, leading to a more financially secure adulthood. With a strong foundation in financial literacy, children are better equipped to navigate the complexities of adult financial responsibilities, such as budgeting, investing, and saving for major life events such as college or retirement. Ultimately, instilling the value of saving in children sets them up for lifelong success and financial stability.

Parents also emphasize limiting spending so as not to be wasteful, as well as providing an understanding of what can and cannot be bought as needed. They also emphasize the importance of distinguishing between needs and wants, teaching children to prioritize their spending on necessary items before indulging in luxury purchases. By instilling these values early on, parents help their children develop a strong sense of financial discipline that will serve them well throughout their lives. This early education in financial responsibility helps children build a strong financial foundation that will enable them to make smart financial decisions and achieve long-term financial goals. Ultimately, teaching children the value of saving and responsible spending lays the foundation for lifelong success and financial stability. Children who learn the importance of budgeting and saving at a young age are more likely to avoid debt or live beyond their means as adults. By teaching them to distinguish between needs and wants, parents equip their children with the necessary skills to make the right financial choices in the future. This early introduction to financial literacy also fosters a sense of independence and independence, as children learn to take ownership of their financial well-being from an early age. Overall, instilling these values in children sets them up for lifelong financial security and success.

### c. Children's Involvement in Economic Activities

Approaches to involving children in everyday economic activities, such as shopping and paying bills, vary among individuals. Some people tend to involve their children for educational purposes, while others prefer to do it alone or with a partner, mainly due to concerns about unexpected desires from children. The results of the study show that there are at least four patterns carried out by informants related to the involvement of children in economic activities.

First, it does not involve children. Some informants rarely or never involve their children in shopping or paying bills. They worry that bringing children will add to the expenditure on unplanned items. They believe that children may not fully understand the concept of budgeting and may end up asking for unnecessary things, which leads to additional expenses. These informants prioritize financial stability and do not want to harm it by involving their children in economic activities. They prefer to handle these tasks themselves to ensure that their budget is not compromised.

Second, involving children for educational purposes. Some other informants involved their children in economic activities such as shopping and paying bills. This is done to teach children about the value of money, family needs, and the increase in the price of goods. By involving their children in these activities, they can demonstrate the importance of budgeting and saving practically. This approach allows children to see firsthand how financial decisions affect their daily lives. In addition, by starting these lessons at a young age, parents can instill good financial habits that will benefit their children into adulthood. Overall, they believe that by involving their children in these economic activities, they are preparing them for success in managing their finances responsibly in the future.

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

Third, involve children in a limited way. Some other informants involve children in certain activities, such as shopping for necessities at stalls or paying bills for children who are old enough. This approach aims to familiarize children with economic responsibility gradually. By giving children small tasks related to money management, parents can instill a sense of financial awareness and independence. This hands-on experience allows children to understand the consequences of their financial choices and the importance of budgeting and saving. As you get older, these lessons will serve as a solid foundation for making wise financial decisions in the future. Ultimately, involving children in a limited way in financial activities can set them up successful and help them avoid common pitfalls such as overspending or accumulating debt.

Fourth, do not involve children because of age. Some individuals do not involve their children because they are too young or not yet smart enough to engage in economic activities. However, by excluding children from financial discussions and activities, parents may miss out on valuable opportunities to teach important lessons about money management. Even at a young age, children can begin to understand basic concepts such as saving, spending, and the value of money. By involving children in age-appropriate financial activities, parents can help them develop important skills that will benefit them throughout their lives.

It's never too early to start teaching kids about financial responsibility, and the sooner they start learning, the better equipped they will be to handle their finances in the future.

### d. The pattern of Giving Pocket Money

Parents' policies in giving pocket money to their children, including the frequency and amount of pocket money, vary depending on the family's financial condition and the age of the child. Some parents believe in giving a set amount each month to teach budgeting and responsibility, while others may adjust the amount based on circumstances to teach flexibility and adaptability. Regardless of the approach, the act of giving pocket money is an important tool in teaching children about financial management and independence. It allows children to learn valuable lessons about saving, spending, and making choices with their money. By giving children an allowance, parents provide them with a hands-on learning experience that will prepare them to manage their finances in the future. It also gives children a sense of independence and responsibility, as they learn to make decisions about how to use their money wisely. Ultimately, the act of giving pocket money can help children develop important life skills that will benefit them throughout their lives.

The allowance is given daily by some other parent, usually without add-ons, with a few exceptions according to the child's needs. Giving away pocket money every day allows children to budget and plan their expenses more effectively. It also teaches them the value of saving for future goals and the importance of prioritizing their needs. By receiving a daily allowance, children can practice financial decision-making consistently, helping them become more financially responsible individuals in the long run.

Some parents give out an allowance only if there is money, without a fixed schedule. This flexible approach can also be beneficial because it allows children to learn to manage their finances based on their own needs and circumstances. This encourages them to be proactive in looking for opportunities to earn money and pay attention to their spending habits.

Ultimately, the decision that allowances are given daily or as needed has the same goal of helping children develop important financial skills that will help them well in the future. For example, parents may decide to give their child an allowance only when they complete certain tasks at home, teaching them the value of hard work and responsibility. This approach can also help children understand the concept of making money through their ventures and can instill a sense of pride in their accomplishments.

## 2. Exemplary Aspects

Exemplary is everything that has to do with a person's words, deeds, attitudes, and behaviors that can be imitated or imitated by others. In the context of this study, the examples in question are all the attitudes and words of parents in managing household finances that can be imitated by children. Parents who exhibit responsible financial behavior, such as saving, sticking to a budget, and avoiding unnecessary spending, are positive examples for their children to follow. By demonstrating good money management skills and discussing financial decisions openly with their children, parents can create a learning environment that encourages responsible financial habits. Ultimately, leading by example is a powerful tool in teaching children about the importance of financial responsibility and instilling values that will benefit them throughout their lives.

### a. Managing parents' finances

Some individuals with irregular incomes have strategies in managing their finances. Their main focus is on meeting basic needs, paying bills, and saving when possible, even without formal financial planning. This approach can be beneficial for children to watch, as it shows the importance of prioritizing needs, paying bills on time, and saving for the future. By observing their parents make conscious financial decisions, children can learn valuable lessons about responsible budgeting, saving, and spending. This hands-on experience can help children develop good financial habits that will help them well in adulthood.

### b. Saving activities

Residents of Entikong Village already have the habit of saving, even with varying incomes. Some regularly save and teach children about the importance of saving, while others save only if there is excess income or no savings at all due to financial

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

conditions. The results of the study show that there are at least three patterns of saving behavior carried out by the residents of Entikong Village, namely saving regularly, not regularly, or not saving, and teaching children to save.

These informants take proactive steps to secure a stable financial future for themselves and their loved ones. These people understand the importance of preparing for the unexpected and ensuring financial stability in the long run. By setting an example through their own saving habits, they teach their children the value of being financially responsible and planning for the future. This cycle of passing on financial knowledge will not only benefit their immediate family but also contribute to the overall economic well-being of their society. In a world where financial literacy is critical, these people are making a positive impact by prioritizing saving and instilling these important values in the next generation.

Some other people save only if there is excess income. These informants may not realize the long-term benefits of saving regularly. In fact, by educating themselves on the importance of saving and making it a priority, they can create a more secure financial future for themselves and their families.

Some parents teach their children to save by example through their saving habits. Some save without telling their children because the child is too young or because they don't want to tell them yet. Despite the variety of parents choosing to teach their children about saving, instilling this important habit from a young age can make them financially successful for life. By showing children the benefits of saving, such as being able to fulfill their goals and dreams, parents can help them develop a healthy relationship with money.

### c. Discussion related to expenses

Some of the findings relate to the individual's approach to making purchasing decisions within households, with an emphasis on the involvement of a partner or other family member. Some people do not ask for the opinions of their spouses or children, while others always involve them in the decision-making process. It is important to consider the decision-making dynamics within the household to fully understand consumer behavior. Some informants tend not to ask their spouses or children for their opinions before buying something. They feel capable enough to make their own decisions, and because the money used is the result of their labor. They believe that they have the right to spend it as they see fit.

Some other individuals also choose to always inform or ask for the opinion of a spouse or child to ensure that all family members are aware of the expenditure being made, for the sake of openness and mutual agreement. This level of communication and collaboration not only strengthens the bonds between family members but also ensures that everyone feels heard and valued in the decision-making process. By involving others in financial decisions, families can work together to create a sense of unity and shared responsibility. This practice can lead to a more harmonious and satisfying family dynamic. It also helps in fostering trust and transparency in the family, as everyone feels included and their input is considered. They value the input and preferences of their loved ones, believing that decisions made as a family are more likely to benefit everyone involved. This collaborative approach to financial decisions can also help prevent misunderstandings and conflicts that may arise due to differences in spending habits or priorities. Overall, involving family members in financial discussions can lead to more cohesive and supportive family units that are better equipped to tackle challenges and achieve common goals.

Some informants who involve a spouse or child in a purchase decision do so to maintain the transparency of household finances and ensure all parties understand joint spending. This transparency can help build trust and accountability within the family, as everyone is aware of how money is allocated and used. By involving family members in financial discussions, individuals can also gain valuable input and perspectives that they may not have considered on their own. Open communication about finances can strengthen relationships and foster a sense of unity and cooperation in the family. It also allows for a more collaborative approach to decision-making, as multiple perspectives can be taken into account. This can lead to better financial choices being made that benefit the whole family. Additionally, involving family members in financial decisions can help educate everyone on the importance of budgeting and prioritizing spending. Overall, transparency and communication about finances can lead to more harmonious and financially secure households. For example, a family may decide to have a weekly budget meeting where everyone can discuss their individual financial goals and concerns. Openness in sharing their financial situation and working together to create a budget, family members can support each other in achieving their goals and hold each other accountable. This collaborative approach can lead to increased savings, debt reduction, and greater overall financial stability for the entire family.

This contrasting approach to decision-making in households highlights the diversity of consumer behaviors and the importance of understanding the dynamics at play. While some individuals prioritize independence and autonomy in their spending decisions, others place moral satisfaction on collaboration and collective decision-making. Both approaches have their advantages, with one emphasizing individual agency and the other emphasizing family harmony.

Ultimately, each household needs to find a balance that works best for them, taking into account their values, priorities, and goals. Understanding and respecting these differences can lead to more cohesive and mutually satisfying family dynamics.

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

### 3. Habituation Aspects

Habituation is everything that is done repeatedly to get a person to behave, behave, and think correctly. A habituation process, experience is the essence, while habituation is something that is practiced. In the context of this study, the habituation in question is in the form of economic activities that are ordered or exemplified repeatedly by parents to children. By instilling good financial habits through habituation, parents can help ensure that their children develop a strong foundation for managing money effectively. This includes teaching them the importance of budgeting, saving, and staying on top of the bill. Through consistency in practicing these behaviors, children are prepared to lead to long-term financial success and stability. Ultimately, the habit of positive financial behavior can have a long-term impact on the financial well-being of the entire family.

#### a. Ask your child to save

The findings from this sub-aspect address the strategies of some individuals to educate their children about saving habits. Some actively remind children to save, while others do not do so for various reasons, including the age of the child or the limited allowance given. However, studies have shown that encouraging children to save from a young age can have significant benefits in the long run. By teaching children about the importance of saving, parents instill valuable financial habits that can help their children become financially responsible adults. This simple act of asking children to save can set them up for lifelong success and financial stability. It's never too early to start teaching kids about the value of saving.

Some informants have consistently reminded their children to save, be it from their pocket money or their income. They emphasized the importance of saving for the future and urgent needs. Some parents direct their children to save at the nearest CU (Credit Union) in preparation for old age. They believe that instilling the habit of saving at a young age will set a solid foundation for future financial responsibility. By encouraging their children to save, parents help them develop important life skills that will benefit them throughout their lives. Overall, teaching children about the value of saving is an important aspect of their financial education and will contribute to their long-term financial success and stability.

#### b. Giving money to children

This sub-aspect describes the habits of parents in giving money to their children. Some parents give money to their children if asked, especially if the need is important or related to education. However, some parents have a more limited approach depending on the child's proposed needs. Some parents may give money as a reward for completing tasks or achieving good grades, while others may give a set allowance to teach budgeting and financial responsibility. Whatever the method, giving money to children can be a valuable tool in teaching them the importance of saving and making wise financial decisions. Parents need to strike a balance between providing financial support and encouraging independence and independence in their children. The results of the study show several patterns of giving money from parents to their children in Entikong Village, including:

#### c. Asking for child responsibility

This sub-aspect describes the activities of parents in supervising the use of money given to their children. Most parents ask their children about the purpose or expenditure of the money given, to ensure that the use of the money is appropriate and beneficial. This practice helps children learn the importance of accountability and responsibility when it comes to handling money. By involving children in discussions about their spending options, parents can also help them develop critical thinking skills and decision-making abilities. Encouraging children to take charge of their financial decisions at a young age can instill a sense of independence and financial confidence as they age.

Ultimately, various patterns of parental supervision in managing money highlight the importance of finding a balance between trust and guidance. By allowing children to make their own financial choices while still providing support and guidance when needed, parents can help instill valuable money management skills that will benefit them in the long run. It's clear that each parent has their approach to teaching their children about money, but the shared goal remains the same: to raise financially responsible individuals who can make informed decisions about their finances.

#### d. Teaching frugality

This sub-aspect explains how parents teach their children to be frugal. The methods used are various, ranging from teaching children to avoid unnecessary spending to setting limits on the use of money. Parents can also encourage their children to compare shopping and look for deals before making a purchase. They may teach their children to distinguish between needs and wants, helping them understand the value of money and the importance of prioritizing their spending. By instilling frugality in their children, parents prepare them to make wise financial decisions in the future and be responsible with their money.

### Determinants of Informal Economics Education Patterns

Based on the results of interviews and observations in the field, several factors can be identified that form the pattern of informal economic education in the people of Entikong Village, Entikong District, as follows:

#### 1. Demographic Factors



## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

Demographic factors are factors that are present in the structure of the population and its development. Some of the demographic factors that determine the pattern of economic education in the families of the Entikong Village community include ethnicity, customary rules, and shopping habits in Malaysia. The people who inhabit Entikong Village are divided into two major tribes, namely Dayak and Malay. Tribal factors shape people's attitudes and perceptions regarding the employment sector, income, expenses, and saving habits. For example, the Dayak tribe places a higher value on communal life and resource sharing, while the Malay tribe prioritizes individual financial independence.

These differences in cultural values can greatly affect how individuals from each tribe approach savings and budgeting. Additionally, the level of income and economic opportunities available to each tribe can also affect their ability to save and budget effectively. Overall, understanding the demographic factors that play a role in Entikong Village can provide valuable insights into the informal economic education patterns of its citizens.

In some hamlets, customary rules are still very much related to economic activities, especially in terms of sanctions against customary violators. These sanctions can be in the form of goods such as pork, chicken, ceramic plates, rice, and crockpots, or in the form of money with varying nominals. In addition, there are also customary rules that apply in the context of certain events, such as weddings and other customary activities. These rules determine the proper etiquette and the right rewards that attendees should give to the host of the event. By studying these customary rules and how they are implemented in Entikong Village, researchers can gain a deeper understanding of the social and economic dynamics that play a role in the community.

Entikong Village is one of the outermost villages in West Kalimantan Province so it allows people in the area to shop for daily necessities in the Serian area, Sarawak, Malaysia. Shopping activity in Malaysia varies among individuals, depending on factors such as passport ownership, job needs, and distance. Some regularly shop in Malaysia, whether daily, weekly, or monthly, while others never because they don't have a passport or for other reasons. Some only shop in Malaysia occasionally, when they need certain items that are not available in their village. Apart from the frequency of shopping in Malaysia, the border location of Entikong Village plays an important role in the daily lives of its residents. These cross-border interactions not only facilitate trade and trade but also foster cultural exchanges and relationships between the people of West Kalimantan and Sarawak.

### 2. Educational Factors

The education level of the people of Entikong Village is generally high school (SMA). Some individuals have pursued higher education and have a bachelor's degree. This level of education plays a role in determining their spending habits, as those with higher levels of education may have higher incomes and are more likely to spend on luxury goods or experiences. In addition, education can also influence their preferences and knowledge when it comes to making informed purchasing decisions.

The people of Entikong Village have different perceptions regarding the impact of education on a person's economic condition. Some individuals believe that education levels have a positive influence on economic conditions, especially in terms of financial management and ease of finding a job. However, some argue that education is not always decisive, with other factors such as hard work, the environment, and sustenance also playing an important role.

The majority of individuals believe that higher education provides better knowledge to manage finances and makes it easier to find a job. Education affects the way of thinking and managing the needs of life, which in turn affects economic conditions. Additionally, research has shown that individuals with higher levels of education tend to have higher earning potential, leading to increased economic growth at both the individual and societal levels. Education also opens up opportunities for career advancement and professional development, ultimately contributing to a more stable and thriving economy. In conclusion, while education may not be the only determinant of economic success, it certainly plays an important role in shaping financial stability and overall prosperity. For example, countries with higher levels of literacy and education tend to experience lower poverty rates and higher levels of innovation due to a more skilled workforce. Similarly, individuals pursuing a higher education degree often have access to better job opportunities and can earn higher salaries, leading to a positive impact on the economy as a whole.

Some individuals argue that education has less influence because economic success is more determined by one's hard work, fate, and environment. There is also the view that even if a person has a higher education, other factors such as environment and social habits can affect economic conditions. While education can certainly open up opportunities and increase earning potential, it is not the only determinant of economic success. Factors such as hard work, luck, and the environment in which a person grew up can also play an important role in shaping their financial situation. Additionally, social habits and relationships can affect a person's ability to network and access resources which can further contribute to their economic well-being. Ultimately, while education is important, it is not always a determining factor in determining one's economic success. For example, someone who comes from a low-income background may have limited access to quality education and resources, despite their hard work and determination. On the other hand, someone born in wealth may have more opportunities and connections that help them achieve economic success without having to have a higher level of education. It illustrates how various factors outside of education can affect a person's economic trajectory.

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

There is also a view that the impact of education depends on the type of work taken and how a person uses their education in their daily lives. This perspective suggests that education alone may not always guarantee economic success, as factors such as career choice, networking, and the practical application of knowledge also play an important role. For example, someone with special skills or a strong entrepreneurial mindset may be able to achieve financial stability without traditional education. Therefore, while education is important, it is not the only determining factor of an individual's economic success. In contrast, someone with a higher level of education in a field such as medicine or engineering may have greater earning potential due to the demand for their expertise in the job market. In addition, individuals who leverage their education to build strong professional connections and continue to seek opportunities for growth and advancement are more likely to achieve economic success regardless of their specific field of study.

### 3. Socioeconomic Factors

Socio-economy is the position or position of a person in a community group which is determined by the type of economic activity, education, and income. Some types of jobs for the people of Entikong Village are farmers, gardeners, oil palm plantation workers, traders, and other private sectors. Socioeconomic factors in Entikong Village play an important role in determining the income potential of individuals in these various types of jobs. Farmers and gardeners may face lower earning potential compared to those working in oil palm plantations or in the private sector. However, individuals in any of these types of jobs can still achieve economic success through education, professional connections, and looking for opportunities to grow and advance in their respective fields. Ultimately, the determination and drive of individuals in Entikong Village will greatly impact their economic success regardless of the type of work they do.

Views on the impact of work on social status in local communities are quite diverse. Many argue that work does not affect social status because society tends to value all professions equally. However, there is also a view that certain types of work can improve social status, especially if they are considered more prestigious or associated with higher incomes.

Some informants argue that a person's job does not affect the social status in his hamlet. All jobs are considered equal, and people respect each other regardless of their profession. Some believe that social status is determined by factors other than one's profession, such as character, integrity, and contribution to society. This viewpoint is supported by the belief that everyone has a role to play in society and that every job is necessary for the functioning of society as a whole. In this perspective, individuals are valued for their individual qualities and actions rather than their job title or income level. Ultimately, the diversity of opinions about the impact of work on social status highlights the complexity of social hierarchies and the subjective nature of status in communities. For example, a small-town doctor who volunteers at a local clinic and mentors prospective medical students may be seen as having a higher social status than a wealthy lawyer who focuses solely on personal gain. Additionally, a teacher who goes out of his way to support their students and engage with the community may be more respected than a high-ranking corporate executive regardless of the needs of society.

Some others believe that certain jobs can improve social status, such as working in a company or having a profession that is considered more prestigious (e.g. civil servant or teacher). There is also an opinion that higher employment in the economic hierarchy can improve one's social status. However, it is important to note that social status should not be solely determined by one's job or wealth. True respect and admiration must come from the way a person behaves in their role, the impact they have on others, and their contribution to society as a whole. Ultimately, it is the individual's character and values that should be the true measure of their social status, not just their job title or salary. For example, a doctor who volunteers their time at a free clinic and actively works to improve access to health care for marginalized communities may be more respected and admired than a wealthy CEO who focuses solely on profit margins. In this case, a doctor's dedication to serving others and making a positive impact on society improves their social status, regardless of their job or wealth.

Some respondents had a relative opinion by stating that although there is an impact on social status, the difference is less pronounced and depends more on how society views the job. Some respondents noted that certain jobs, such as cleaning services, may be viewed as inferior by some, although generally all jobs are valued. Ultimately, the perception of social status is subjective and can vary based on individual beliefs and values. While some may prioritize wealth and power, others may value compassion and service to others. It is important to recognize and appreciate the diverse contributions that people from all walks of life make to society, regardless of their occupation or socioeconomic status. Ultimately, what matters is the impact we have on others and the positive change we bring to the world.

## V. CONCLUSIONS

Based on the study of the findings of the research, several conclusions can be made that the pattern of economic education in the family in the Entikong Village community can be reviewed from the aspect of the internalization process related to economic values, the element of exemplary parents and the aspect of habituation of good economic behavior. The factors that shape the

## Pattern of Economic Education in the Family in the Indonesian-Malaysian Border Community

pattern of economic education in the people of Entikong Village include demographic factors, formal education factors and socio-economic factors.

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