

THE INFLUENCE OF FINANCIAL LITERACY POCKET MONEY AND SELF-CONTROL ON THE SAVING BEHAVIOR OF STUDENTS AT POLITEKNIK ADIGUNA MARITIM INDONESIA MEDAN

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Abstract

This study aims to analyze the effects of financial literacy, allowance, and self-control on students' saving behavior at Politeknik Adiguna Maritim Indonesia Medan, both partially and simultaneously. This study employed a quantitative approach using a survey method, with a sample of 100 students. Primary data were collected through questionnaires and analyzed using multiple linear regression, t-test, F-test, and the coefficient of determination. The results show that financial literacy has a positive and significant effect on saving behavior. Allowance has a positive and significant effect on saving behavior. Self-control has a positive and significant effect on saving behavior. Simultaneously, financial literacy, allowance, and self-control have a significant effect on saving behavior. The Adjusted R Square value of 0.620 indicates that the three independent variables are able to explain 62.0% of the variation in saving behavior, while the remaining 38.0% is explained by other variables outside the model.

Keywords: Financial Literacy, Allowance, Self-Control, Saving Behavior, Students

INTRODUCTION

Savings rates play a role in driving a country's investment and economic growth (Mardiana & Rochmawati, 2020). Therefore, saving habits need to be cultivated during the transition from adolescence to adulthood, a time when individuals begin to learn financial independence (Dewi, 2021). University students are in a transitional phase toward financial independence but still face constraints such as limited allowances, lifestyle pressures, and a lack of financial education. These conditions result in suboptimal saving habits among students (Ariyanto et al., 2025; Rizki et al., 2023). Based on a pre-survey of 30 students from Politeknik Adiguna Maritim Indonesia Medan, an initial overview of student saving behavior was obtained, as follows:

Table 1. Results of the Pre-survey on the Saving Behavior of Students at Politeknik Adiguna Maritim Indonesia Medan (2026)

Indonesia Medan (2020)						
No	Item Statement	Yes		No		Total
		f	%	f	%	
A. Perception of Future Needs						
1	By saving at the bank, I can build up the funds needed to pursue higher education.	19	63.3	11	36.7	30
2	I save regularly every month for my future plans.	20	66.7	10	33.3	30
B. Saving Decision						
3	I save money at the beginning of the month after receiving a remittance, rather than saving whatever is left over after expenses.	15	50.0	15	50.0	30
4	I decided to save with a bank because I am convinced it is a good and sound decision.	13	43.3	17	56.7	30
C. Cost-Saving Measures						

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No	Item Statement	Yes		No		Total
		f	%	f	%	
5	I try to live frugally and simply so I can set aside more money for savings.	27	90.0	3	10.0	30
6	I often compare prices before making a purchase.	21	70.0	9	30.0	30

Source: Processed data (2026)

Based on Table 1, the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan is reasonably good but not yet optimal. A total of 63.3% of respondents believe that saving in a bank aids in preparing for their education; 66.7% save regularly each month; 90.0% strive to live frugally; and 70.0% compare prices before making a purchase. However, only 50.0% of students save at the beginning of the month, and 43.3% are convinced that saving in a bank is the right decision.

Interview results indicate that students' saving habits are influenced by intention, childhood habits, the amount of their allowance, and how they manage their expenses. Some students utilize automatic saving features, while others save only what remains at the end of the month or do not yet feel the need to save regularly. These findings suggest that the primary issues lie in consistency, planning, and financial management. Therefore, financial literacy is crucial, as it can help students create budgets, control expenses, and cultivate saving habits that are more planned and sustainable.

Table 2. Financial Literacy Index in Indonesia

Year	Percentage
2023	49,68%
2024	65,43%
2025	66,46%

Source: National Survey on Financial Literacy and Inclusion (SNLIK), 2025

Based on Table 2, the results of the 2023 National Financial Literacy and Inclusion Survey (SNLIK) show a financial literacy index of 49.68% in Indonesia, meaning that 49.68% of the population understood financial conditions and concepts related to financial management, while 50.32% did not. In 2024, the index rose to 65.43%, indicating that 65.43% understood these financial conditions and concepts, whereas 34.57% did not. By 2025, the index reached 66.46%, meaning 66.46% understood financial conditions and concepts, while 33.54% did not. This rise in the financial literacy index reflects an improvement in public understanding of financial concepts and products (Financial Services Authority, 2025). Based on the data above, Bank Indonesia emphasizes that increasing financial literacy is crucial amidst the rapid growth of the digital economy. Financial literacy involves not only understanding financial products and services but also the individual's ability to make prudent financial decisions, manage financial risks, and achieve sustainable financial well-being. Therefore, financial education needs to be continuously enhanced, particularly for the younger generation (Bank Indonesia, 2026).

The development of saving behavior among university students is influenced by several factors, one of which is financial literacy. Financial literacy relates to an individual's ability to understand how to manage their finances when making spending decisions (Christanto, 2022). The level of financial literacy among students at Politeknik Adiguna Maritim Indonesia Medan can be seen in the following table, which was compiled based on the results of a pre-survey conducted by distributing questionnaires to 30 students.

Table 3. Results of the 2026 Pre-Survey on Financial Literacy among Students of Politeknik Adiguna Maritim Indonesia Medan

Indonesia Medan						
No	Item Statements	Yes		No		Total
		f	%	f	%	
A. General Knowledge of Finance						
1	I understand how to manage my pocket money so that expenses don't exceed my financial means.	24	80.0	6	20.0	30
2	I know that keeping some money at home isn't completely safe.	18	60.0	12	40.0	30
B. Savings and Loans						
3	I understand the benefits of saving money in a bank compared to keeping cash at home.	21	70.0	9	30.0	30
4	I am able to manage my finances well, so I do not need to borrow money	21	70.0	9	30.0	30

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No	Item Statements	Yes		No		Total
		f	%	f	%	
	from friends or anyone else.					
C. Asuransi (Insurance)						
5	I understand the function of insurance as protection against future financial risks.	23	76.7	7	23.3	30
6	I understand that insurance is an important necessity for university students.	21	70.0	9	30.0	30
D. Investasi (Investment)						
7	I understand that investments can generate financial returns over the long term.	22	73.3	8	26.7	30
8	I am aware that investments can be made through various instruments, such as time deposits, gold, mutual funds, or stocks.	22	73.3	8	26.7	30

Source: Processed data (2026)

Based on Table 3, the financial literacy of students at Politeknik Adiguna Maritim Indonesia Medan is classified as quite good. A total of 80.0% of respondents understand how to manage their allowances, 70.0% understand the benefits of saving in a bank, 76.7% understand the function of insurance, and 73.3% understand investment benefits and instruments. However, there remain certain aspects that are not yet uniformly understood, particularly regarding the security of money storage and the ability to manage finances independently.

Interview results indicate that students generally understand the importance of saving and financial management, yet their practical application remains inconsistent. Some students still prioritize consumptive needs or wants, fail to record expenses regularly, and lack the discipline to execute financial planning. These findings reveal a gap between financial knowledge and financial management behavior. Good financial literacy can assist students in managing their finances and improving their saving habits. This aligns with the findings of Animah et al. (2024), who discovered that financial literacy significantly influences saving behavior. Another factor influencing saving behavior is the allowance. Allowances serve as a means for students to learn how to manage their needs, set priorities, and develop financial responsibility (Derek et al., 2025). Presented below are the results of a pre-survey regarding allowance management among students at Politeknik Adiguna Maritim Indonesia Medan.

Based on the background described above, the problem identification for this study is established as follows:

1. The saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan is not yet optimal. This is evident from the fact that some students do not save regularly, rely on leftover funds, and are not fully convinced that saving in a bank is the right financial decision.
2. While student financial literacy is classified as quite good, its application in daily life remains inconsistent. There remains a gap between financial knowledge and actual practices regarding saving, financial record-keeping, and financial planning.
3. University students' management of their allowances is not yet well-planned. Most students rely on allowances from their parents, while supplementary income from scholarships or part-time jobs remains limited. Furthermore, the size of the allowance does not necessarily lead to increased savings, as spending habits are still heavily influenced by consumerist behavior.
4. Students' self-control regarding financial management is not yet optimal. This is evident in the difficulty of curbing consumerist spending, the influence of peers or promotional offers, and a lack of consistency in setting aside money for savings each month.

METHOD

The type of research employed in this study is quantitative descriptive research; data obtained from the sample are analyzed quantitatively using descriptive statistics to determine whether the formulated hypothesis is supported, and the research findings can be generalized to the population from which the sample was drawn (Sugiyono, 2023).

Table 4. Validity Test Results

Variable	Item	r count	r table	Decsription
Financial Literacy (X1)	X1.1	0.600	0.361	Valid
	X1.2	0.779	0.361	Valid
	X1.3	0.485	0.361	Valid
	X1.4	0.645	0.361	Valid
	X1.5	0.641	0.361	Valid
	X1.6	0.842	0.361	Valid
	X1.7	0.727	0.361	Valid
	X1.8	0.609	0.361	Valid
Allowance (X2)	X2.1	0.465	0.361	Valid
	X2.2	0.479	0.361	Valid
	X2.3	0.683	0.361	Valid
	X2.4	0.708	0.361	Valid
	X2.5	0.694	0.361	Valid
	X2.6	0.738	0.361	Valid
Self-Control (X3)	X3.1	0.656	0.361	Valid
	X3.2	0.551	0.361	Valid
	X3.3	0.840	0.361	Valid
	X3.4	0.580	0.361	Valid
	X3.5	0.622	0.361	Valid
	X3.6	0.662	0.361	Valid
Saving Behavior (Y)	Y.1	0.597	0.361	Valid
	Y.2	0.695	0.361	Valid
	Y.3	0.871	0.361	Valid
	Y.4	0.642	0.361	Valid
	Y.5	0.435	0.361	Valid
	Y.6	0.591	0.361	Valid

Source: Data processed in 2026

Table 5. Reliability Test Results

Variable	Number of Item	Cronbach's Alpha	Keterangan
Financial Literacy (X1)	8	0.818	Reliabel
Allowance (X2)	6	0.681	Reliabel
Self-Control (X3)	6	0.724	Reliabel
Saving Behavior (Y)	6	0.721	Reliabel

Source: Data processed in 2026

The Cronbach's Alpha values were above 0.60. The highest Cronbach's Alpha value was obtained by the Financial Literacy variable (X1) at 0.818, while the lowest was obtained by the Allowance variable (X2) at 0.681. Thus, all research instruments were deemed reliable and suitable for further testing.

RESULTS AND DISCUSSION

Results

Statistic Descriptive Test Results

Table 6. Statistic Descriptive Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	100	20	40	32,69	4,898
Allowance	100	13	30	21,24	3,693
Self-Control	100	12	30	23,63	3,821
Saving Behaviour	100	13	30	22,78	4,398
Valid N (Listwise)	100				

Source: SPSS version 25 (2026)

Based on Table 6, all research variables fall into the “good” category. Financial Literacy (X1) has a mean of 32.69 with a standard deviation of 4.898; Allowance (X2) has a mean of 21.24 with a standard deviation of 3.693; Self-Control (X3) has a mean of 23.63 with a standard deviation of 3.821; and Saving Behavior (Y) has a mean of 22.78 with a standard deviation of 4.398. These results indicate that, in general, the respondents possess reasonably good financial literacy, allowance management, self-control, and saving behavior.

Normality Test Results

Table 7. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,67094954
Most Extreme Differences	Absolute	,051
	Positive	,047
	Negative	-,051
Test Statistic		,051
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.

The normality test results using the Kolmogorov-Smirnov test, as shown in Table 4.10 above, indicate an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. Therefore, it can be concluded that the regression model used in this study follows a normal distribution.

Multicollinearity Test Results (Tolerance and VIF)

Table 8. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	-4,516	2,214		-2,040	,044		
Financial Literacy	,192	,067	,214	2,891	,005	,700	1,428
Allowance	,378	,091	,318	4,161	,000	,659	1,517
Self-Control	,549	,078	,477	7,008	,000	,829	1,206

a. Dependent Variable: Saving Behaviour

Source: SPSS version 25 (2026)

Table 8 above demonstrates that the data is free from multicollinearity among the independent variables in the regression model. The VIF values for the independent variables are 1.428 for Financial Literacy, 1.517 for Allowance, and 1.206 for Self-Control. None of the VIF values exceed 10. Furthermore, the tolerance values are greater than 0.10, leading to the conclusion that multicollinearity is not present.

Heteroscedasticity Test Results (Glejser)

Table 9. Glejser Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	T	Sig.	
1 (Constant)	1,848	1,267		1,459	,148	
Financial Literacy	-,013	,038		-,042	,728	
Allowance	,009	,052		,022	,862	
Self-Control	,024	,045		,060	,591	

a. Dependent Variable: Abs RES

Source: SPSS version 25 (2026)

Based on Table 10 above, the results of the heteroscedasticity test using the Glejser test indicate the following: the Financial Literacy variable (X1) has a significance value of 0.728 (> 0.05); the Allowance variable (X2) has a significance value of 0.862 (> 0.05); and the Self-Control variable (X3) has a significance value of 0.591 (> 0.05). Given these results for the three variables, it is concluded that there is no indication of heteroscedasticity.

Multiple Linear Regression Test Results

Table 10. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1 (Constant)	-4,516	2,214		-2,040	,044	
Financial Literacy	,192	,067	,214	2,891	,005	
Allowance	,378	,091	,318	4,161	,000	
Self-Control	,549	,078	,477	7,008	,000	

a. Dependent Variable: Saving Behaviour

Source: SPSS version 25 (2026)

Referring to Table 10. the regression equation for the above values is:

$$Y = -4,516 + 0,192X_1 + 0,378X_2 + 0,549X_3 + e$$

1. Constant = -4.516; this means that if Financial Literacy, Allowance, and Self-Control are zero, then Saving Behavior is -4.516.
2. Financial Literacy (X1) = 0.192; this means that every one-unit increase in Financial Literacy increases Saving Behavior by 0.192.
3. Allowance (X2) = 0.378; this means that every one-unit increase in Allowance increases Saving Behavior by 0.378.
4. Self-Control (X3) = 0.549; this means that every one-unit increase in Self-Control increases Saving Behavior by 0.549.

Hypothesis Testing

Partial Test Results (t-Test)

Table 11. Partial Test Results (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Correlations		
	B	Std. Error	Beta				Zero-order	Partial	Part
1 (Constant)	-4,516	2,214			-2,040	,044			
Financial Literacy	,192	,067	,214		2,891	,005	,536	,283	,179
Allowance	,378	,091	,318		4,161	,000	,620	,391	,258
Self-Control	,549	,078	,477		7,008	,000	,670	,582	,434

a. Dependent Variable: Saving Behaviour

Source: SPSS version 25 (2026)

Referring to Table 11, it is known that the independent variables influence each other on the dependent variable.

1. The Financial Literacy variable (X1) yielded a calculated t-value of 2.891 (greater than the t-table value of 1.984) with a significance value of 0.005 (less than 0.05); therefore, H0 is rejected and Ha is accepted. This indicates that Financial Literacy has a positive and significant effect on Saving Behavior.
2. The Allowance variable (X2) yielded a calculated t-value of 4.161 (greater than the t-table value of 1.984) with a significance value of 0.000 (less than 0.05); therefore, H0 is rejected and Ha is accepted. This indicates that Allowance has a positive and significant effect on Saving Behavior.
3. The Self-Control variable (X3) yielded a calculated t-value of 7.008 (greater than the t-table value of 1.984) with a significance value of 0.000 (less than 0.05); therefore, H0 is rejected and Ha is accepted. This indicates that Self-Control has a positive and significant effect on Saving Behavior.

Simultaneous Test Results (F-Test)

Table 12. Simultaneous Test Results (F-Test)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1208,897	3	402,966	54,774	,000 ^b
Residual	706,263	96	7,357		
Total	1915,160	99			

a. Dependent Variable: Saving Behaviour

b. Predictors: (Constant), Self-Control, Allowance, Financial Literacy

Source: SPSS version 25 (2026)

Based on the calculation results in Table 4.16 above, the significance value is 0.000 and the calculated F-value is 54.774. The decision-making criterion is a significance level of 5% (0.05). Since the significance value (0.000) is less than α (0.05) and the calculated F-value exceeds the F-table value ($54.774 > 2.70$), it can be concluded that the variables of Financial Literacy, Allowance, and Self-Control simultaneously have a significant effect on Saving Behavior.

Determination Test Results

Table 13. Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,794 ^a	,631	,620	2,712

a. Predictors: (Constant), Self-Control, Allowance, Financial Literacy

b. Dependent Variable: Saving Behaviour

Source: SPSS version 25 (2026)

Based on the coefficient of determination (R^2) test results in the Model Summary table above, an Adjusted R-Square value of 0.620 was obtained. This indicates that Financial Literacy, Allowance, and Self-Control exert a 62.0% influence on Saving Behavior, while the remaining 38.0% is influenced by other variables not examined in this study.

Discussion

The Influence of Financial Literacy on Saving Behavior

Hypothesis testing results indicate that financial literacy has a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan. This means that the better the students' understanding of financial management, budgeting, financial products, and financial risks, the better their saving behavior. Thus, H1 is accepted. These findings align with Choerudin et al. (2023), who explain that financial literacy helps individuals allocate income toward necessities, savings, emergency funds, and investments. OJK (2023) also emphasizes that financial literacy encompasses the knowledge, confidence, and skills that influence financial decision-making and behavior. Descriptive statistics show an average financial literacy score of 32.69, falling into the "good" category. The highest-scoring indicator relates to the understanding of the benefits of saving in a bank (mean: 4.15), while the lowest relates to the understanding of investment instruments (mean: 3.94). This indicates that while students possess a good understanding of basic financial concepts, their knowledge regarding more complex financial products requires improvement.

These research results support the findings of Rikayanti and Listiadi (2020) and Animah et al. (2024), who found that financial literacy significantly influences saving behavior. However, Febrina (2024) reported different results, finding no significant effect. Such discrepancies suggest that the impact of financial literacy may depend on respondent characteristics and the practical application of financial knowledge in daily life. The Standardized Beta value of 0.214 indicates that the influence of financial literacy is smaller than that of allowance and self-control. Therefore, efforts to improve financial literacy should focus not only on basic understanding but also on practical application through budgeting, financial record-keeping, and exposure to investment and insurance concepts. Within the framework of the Theory of Planned Behavior, financial literacy can foster a positive attitude toward saving behavior. The better students understand the benefits of saving and financial risks, the stronger their inclination to save consistently becomes. Consequently, enhancing financial literacy remains a crucial strategy for shaping students' saving behavior.

The Influence of Allowance on Saving Behavior

The research results indicate that financial literacy has a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan; thus, H1 is accepted. The better the students' understanding of financial management, budgeting, financial products, and financial risks, the better their saving behavior. Descriptive results show an average financial literacy score of 32.69, placing it in the "good" category. The highest-scoring indicator relates to the understanding of the benefits of saving in a bank (mean: 4.15), while the lowest-scoring indicator relates to the understanding of investment instruments (mean: 3.94). This suggests that while students possess a good grasp of basic financial concepts, their knowledge regarding more complex financial products requires improvement.

These findings align with those of Rikayanti and Listiadi (2020) and Animah et al. (2024), who found that financial literacy significantly influences saving behavior. However, Febrina (2024) obtained different results, indicating that the impact of financial literacy may depend on respondent characteristics and its practical application in daily life. A standardized beta value of 0.214 indicates that the influence of financial literacy is smaller than that of allowance and self-control. Therefore, efforts to improve financial literacy should focus on practical application, such as budgeting, financial record-keeping, and introducing concepts of investment and insurance. Within the framework of the Theory of Planned Behavior, a sound understanding of finance can foster a positive attitude toward saving and encourage more consistent saving habits.

The Influence of Self-Control on Saving Behavior

The test results indicate that self-control has a positive and significant influence on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan; thus, H3 is accepted. Self-control emerged as the most dominant variable—surpassing financial literacy and allowance—with a standardized beta value of 0.477. Self-control is defined as an individual's ability to regulate thoughts, emotions, and behaviors to align with desired goals (Arjuansya & Arisanti, 2024). In a financial context, self-control helps students resist consumptive urges, delay gratification, and maintain consistency in saving (Kadang et al., 2025).

Descriptive statistics show a mean self-control score of 23.63, placing it in the "good" category. The highest score was observed in the indicator regarding the use of discounts as a cost-saving strategy (mean: 4.22), while the lowest score was found in the ability to consider long-term impacts before spending (mean: 3.76). This suggests that

while students are reasonably capable of controlling their spending, there is still a need to improve long-term financial planning. These findings align with studies by Khan et al. (2025) and Sari and Anwar (2021), which demonstrate the crucial role of self-control in shaping saving behavior. Effective self-control enables students to better apply financial knowledge and manage their allowances with discipline. Therefore, self-control should be strengthened by cultivating habits such as tracking expenses, creating budgets, setting savings targets, and enhancing the ability to consider long-term consequences. Ultimately, self-control serves as a vital factor in fostering more consistent saving behavior among students.

The Influence of Financial Literacy, Allowance, and Self-Control on Saving Behavior

The F-test results indicate that Financial Literacy, Allowance, and Self-Control simultaneously exert a positive and significant influence on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan. The calculated F-value of 54.774 exceeds the F-table value of 2.70, with a significance level of 0.000 (less than 0.05); thus, H4 is accepted. The Adjusted R-Square value of 0.620 demonstrates that these three variables explain 62.0% of the variation in saving behavior, while the remaining 38.0% is influenced by factors outside the scope of this study. These results indicate that the research model possesses strong explanatory power.

Theoretically, these findings align with the Theory of Planned Behavior. Financial Literacy shapes understanding and attitudes toward saving; Allowance provides the resources for saving; and Self-Control helps students manage their expenses so that saving plans can be realized.

Descriptive results indicate that the students' saving behavior is generally good. The highest score was observed in the habit of comparing prices before purchasing (mean: 4.06), while the lowest score was found in the habit of saving at the beginning of the month (mean: 3.42). This suggests that while students are reasonably frugal, they are not yet fully consistent in setting aside savings immediately upon receiving their funds. These findings are consistent with Dilla et al. (2024), who found that Financial Literacy, Allowance, and Self-Control collectively influence saving behavior. Overall, the three variables complement each other in shaping saving behavior, with Self-Control emerging as the most dominant variable.

CONCLUSION

Based on the research results, it can be concluded that:

1. Financial literacy has a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan.
2. Allowance has a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan.
3. Self-control has a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan.
4. Financial literacy, allowance, and self-control simultaneously (collectively) have a positive and significant effect on the saving behavior of students at Politeknik Adiguna Maritim Indonesia Medan. The Adjusted R-square value represents the variation in saving behavior, while the remaining 38.0% is explained by variables outside this research model.

Based on the conclusions outlined above, the author offers the following recommendations:

1. For students: It is recommended to cultivate the habit of saving at the beginning of the month, improve their understanding of savings, investments, and insurance, and be more selective with their spending. Students can also utilize automatic savings features and seek additional sources of income, such as scholarships or part-time jobs that do not interfere with their studies.
2. For Politeknik Adiguna Maritim Indonesia Medan: The institution is advised to enhance financial education through seminars or training sessions on investment, insurance, money management, and self-control. Information regarding scholarships, paid internships, and part-time job opportunities should also be expanded to help students improve their financial capabilities.
3. For Parents/Guardians: Parents are advised to provide allowances regularly based on needs and to guide students in creating budgets, setting spending priorities, and establishing savings targets.
4. For Future Researchers: Future researchers could incorporate variables such as lifestyle, peer influence, parental role, religiosity, and fintech usage. Research could also employ mixed methods and expand the number and scope of respondents to ensure more comprehensive results.

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