THE INTENSITY OF THE APPLICATION OF INFORMAL ECONOMIC EDUCATION, SOCIOECONOMIC STATUS OF PARENTS AND POCKET MONEY ON THE RATIONALITY OF SPENDING SOCIAL STUDIES STUDENTS CLASS XI SMAN 2 MALANG

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ABSTRACT

In today's modern era, many students like to follow trends and sometimes they act consumptively (irrationally) when shopping. Lack of basic understanding of economic education by parents and management of pocket money given by parents to children. Therefore, a study was conducted on the intensity of the application of informal economic education, socioeconomic status of parents, and pocket money on the rationality of social studies class XI students at SMAN 2 Malang. This study aimed to analyze the intensity of the application of informal economic education, socioeconomic status of parents, and pocket money on the rationality of social studies class XI students of SMAN 2 Malang. This research uses a quantitative approach with explanatory methods. This research was conducted at SMAN 2 Malang Class XI IPS with a population of 163 students from class XI IPS 1,2,3 and 4, while the sample in this study was 96 students calculated using the Daniel & Terrel formula with proportional sampling. technique. The data analysis used is Multiple Linear Regression Analysis with the help of SPSS 22. The results of the analysis in this study show that: 1) the intensity of the application of informal economic education affects the rationality of spending, 2) the socioeconomic status of parents influences the rationality of spending, 3) pocket money affects the rationality of spending, 4) the intensity of implementing informal economic education, status parents' social economy and pocket money have a significant effect on the rationality of expenditures of class XI IPS students of SMAN 2 Malang .

Keywords: Informal economic education, parents' socioeconomic status, money pocket, shopping rationality

A. INTRODUCTION

In an all-digital way like today, the ease of internet access can be done by anyone. According to a survey conducted by the Indonesian Internet Service Providers Association (APJJI), in Indonesia it reached 215.63 million people in the 2022-2023 period. This number increased by 2.67% compared to the previous period. The largest contribution to the increase is quite dominated by usage on the island of Java, especially for East Java by 81.26% (APJII, 2023). In terms of economy, the ease of internet access can make it easier for consumers who will shop with the presence of various *online shop platforms* that offer a variety of consumer products and services. The digital economy refers to the development and growth of wider and easier economic transactions through the use of the internet as a means of connecting communication and collaboration between dividends and companies (Nina Rahayu, 2022).

This can certainly have an impact on the rationality of public consumption which cannot avoid the problem of the tendency to engage in unlimited consumption activities. They tend to attach more importance to emotional factors than rational actions. Rational is human action that has been planned in advance and carried out consciously through mature thinking in the context of economic action, where humans always base their actions to achieve economic effectiveness and efficiency. While this irrational action usually occurs in adolescents, where in reality there are still many students who cannot manage finances properly (Siti Mujayanah, 2023). Students

often abuse their lifestyles in *a hedonistic, materialistic* and *permissive* direction, such behavior tends to be "destructive". This is the impact of the current shift in lifestyle. Where they get the ease of having something and the many shopping choices make teenagers drift and unaware in a hedonic lifestyle. In addition, the rationality of student consumption can also be directly influenced by informal economic education, socioeconomic status of parents and pocket money owned.

Economic education is very important to intervene to change student behavior in consuming to be wiser and rational. Informal economic education is economic education that occurs where the process is not realized in the family environment such as education of financial transactions and other economic activities through habituation, verbal explanation or direct example, usually done unprogrammed and occurs all the time. Research conducted by Alifia Farisya Prima (2021) entitled "The importance of family economic education in shaping children's economic behavior" explains that economic education applied by families is different, parents with low and high incomes have different ways of applying economic education to children. Each family has its own way of providing early introduction to money, pocket money management, saving habits and developing entrepreneurial spirit.

Economic education in a good family is usually motivated by good socioeconomic status, but it is not directly proportional to children's consumption behavior. Students who have parents with high socioeconomic status tend to be more consumptive or irrational in shopping. This is supported by the results of Nurul Hidayah's research (2022) which shows that significantly the socioeconomic status of parents has a positive effect on student consumption behavior, which means that the higher the socioeconomic status of parents, the higher the consumption behavior of students. In general, adolescents will behave according to the social class owned by their parents, so the higher the socioeconomic status of parents, the higher their consumptive behavior (Novita Febriyanty, 2022).

The family in addition to providing financial education, also supports in material terms to meet the needs of their children in school. Giving pocket money to children so that children have the ability to manage their money (Alifia, 2021). Students with knowledge of good money management will be able to manage their consumption behavior (Sihombing, 2022). According to Rohmah (2021), most students still have irrational thoughts in spending pocket money where students force themselves to buy desired secondary items rather than prioritizing primary needs. In research conducted by Muhammad (2021) related to pocket money with consumption behavior, it is known that there is a relationship between the amount of pocket money and the consumptive behavior of high school students, the greater the amount of pocket money, the more likely the tendency to behave consumptively and vice versa. Then the amount of pocket money in the low category accompanied by high financial literacy can reduce consumptive behavior.

So based on the background above, researchers are interested in conducting research on "The Intensity of the Application of Informal Economic Education, Socioeconomic Status of Parents and Pocket Money on the Rationality of Spending on Students of SMAN 2 Malang Grade 11 Social Studies"

B. LITERATURE REVIEW
Shopping Rationality
According to Sudarsono (in Supriati, 2019) rationality means that a consumer always tries to use a limited amount of his income to obtain consumer goods and services that will bring maximum satisfaction. Meanwhile, Roger Leroy Miller (in Supriati, 2019) explained the meaning of the assumption of rationality, namely the assumption that individuals have behaved reasonably (rationally) and will not deliberately make their decisions more laborious. Meanwhile, according to Jack Hirshleifer and David (in Supriati, 2019) rational behavior has

two meanings, namely method and results, method has the meaning that the action chosen is based on mature thinking and originates not based on prejudice, emotion or habit. While the meaning of results is rational behavior, meaning actions that can achieve the desired goals to be achieved.

Based on the book Principles of Economics (Mankiw G., 1989)) suggests that the elements of economic rationality are: (1) Tradeoff, that to behave economically it is necessary to reduce the quality of an aspect to increase aspects of several choices; (2) Opportunity cost; is the sacrifice of the individual to choose one course of action but to give up another; (3) Marginalism, meaning that every individual will think rationally to seek profit even by making small changes but get maximum results by comparing marginal costs with marginal benefits; & (4) Incentive, the existence of stimuli to do something that can make someone more productive which means each individual will change his economic behavior in response to changes in incentives that will be obtained.

Informal Economic Education

The family is a group consisting of two or more in which there are husbands, wives, children and if there are related through blood, marriage and living together. Prabowo (2022) suggests that the family is the first and foremost educational environment for children's lives.

Family education as part of out-of-school education where the learning process is carried out between parents and children in a household environment, parents provide knowledge, experience and skills to their children, namely things related to daily life. Sudjana in (Gunarti, 2022) explained that informal education programs emphasize the center of activities in families with family units, which means that education that takes place where children born in the family is the responsibility of the family.

The process of economic education in the family environment, usually not programmed and scheduled so that the progress of every situation can occur at any time and may be isidental. In this process, the example and attitude of parents become a reference or guideline for children. Communication between parents and children is the most important thing in the family environment. In addition, in the everyday economy is inseparable from money problems. According to Wahyono (in Windrayadi, 2022), economic education in families focuses on understanding the value of money and the order of children's attitudes and behaviors to regulate the use of money in accordance with rational economic principles

The intensity of economic education in the family according to (Wahyono, 2001) is:

1. Exemplary is the process of economic education provided by parents to children through providing real examples in daily economic activities. Indicators to measure it are (1) providing real examples in productive activities that are effective and (2) giving real examples in consumptive activities that are efficient

2. Verbal explanation, namely the process of economic education given by parents to children through providing explanations about economic problems in everyday life. The indicators to measure it consist of (1) the frequency of providing explanations about productive activities and accuracy in the use of money and other resources. (2) strategies in providing explanations to children (3) variations of topics explained.

3. Relevant behavioral demands are the process of economic education provided by parents to their children through habituation to behave economically in everyday life. Indicators to measure it are (1) habituation to utilize time for productive activities, (2) coaching to diligently save, (3) coaching to save (4) habituation to manage finances in meeting needs (5) habituation to be selective in purchasing goods and services

4. Discussion of relevant cases is a process of economic education provided by parents to their children through dialogue on economic issues. The indicators to measure it consist of: (1) frequency of discussion of cases related to economic problems, (2) perceptions of children's opinions and statements in discussions, (3) variations in topics discussed.

Socioeconomic Status of Parents

The socioeconomic status of parents is a combination of social status and economic status that a person (parent) has in a community group. Position (status) is a place or position of a person in a social group, with respect to other people in the group, or the place of a group in relation to other groups in a larger group (Sastrawati, 2020)

Socioeconomic status is specifically the position occupied by an individual or family with respect to generally accepted normative standards of cultural ownership, effective income, ownership of goods and participation in group activities of his or her community. Soekanto (2003) stated the factors that affect socioeconomic status, namely; occupation, education, income, number of dependents, ownership, and type of residence.

Sudarsono (in Sastrawati, 2020) put forward general standards as objective and subjective indicators of socioeconomic status, as follows;

1. Education
2. Position level using score
3. Income for those who work in the form of salary or wages
4. Ownership of valuables that can be directly seen by others who are suspected as symbols or signs of social status that get recognition from the community or around their environment.
5. There is recognition from the community or its environment as a subjective indicator

Allowance

Pocket money for Shiva is money used to meet needs both related to school and outside school. Pocket money is money given by parents which is also called pocket money. Pocket money given by parents with the aim that someone can manage their finances independently. Pocket money can also be interpreted as income. Pocket money is income obtained by a child from his parents, where this pocket money can affect how a person's consumption patterns and the money given by parents with planning the money is used such as for transportation or children's savings and pocket money can be used for food and other expenses (Rozaini et al, 2019). According to (Assyfa, 2020) the purpose of giving pocket money as a learning medium to individuals so that they are able to manage finances properly.

According to (Rozaini, 2020) the indicators or measuring instruments in pocket money consist of:

1. Financial literacy/utilization
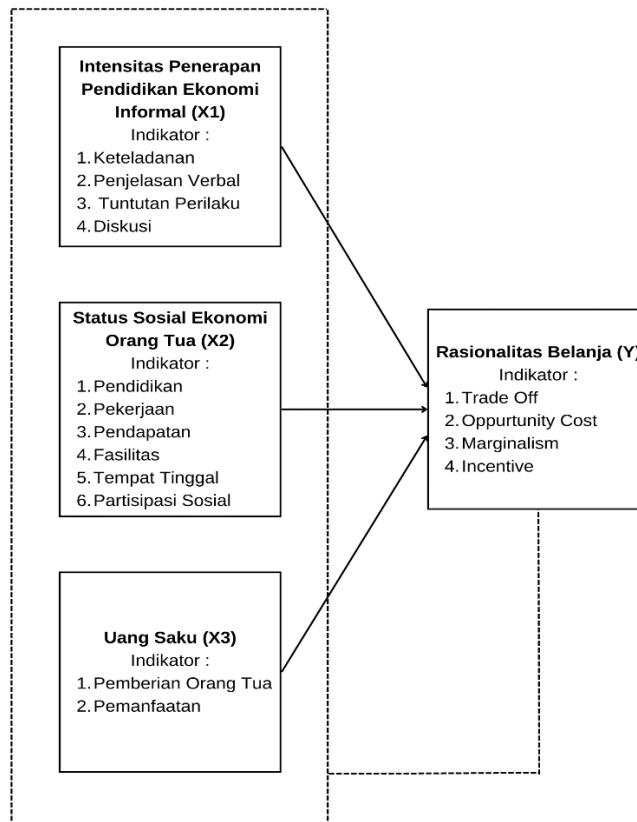2. Gifts from parents
3. Own income/income

C. RESEARCH METHODS

Figure 2.1 Research Thinking Framework

Information:

⟶ : line of influence partially

┈┈┈> : Simultaneous Influence Line

Types of research

This research uses a Quantitative approach. Quantitative research according to (Creswell, 2014) is a method to examine certain theories (*theoritis)* by examining relationships between variables. This study aims to test theories, build facts, show relationships between variables, provide statistical descriptions, estimate and predict the results. The type of research used is an explanation where to find the existence and magnitude of the influence of variables.

This study was to examine the effect of variables X1 (Intensity of Application of family economic education), X2 (socioeconomic status of parents) and X3 (Pocket Money) on variable Y (Rationality of Spending) Meanwhile, to analyze the influence of each variable using multiple linear regression analysis techniques.

This research consists of 4 variables, namely 3 independent variables (X) in the form of intensity of the application of informal economic education, socioeconomic status of parents and pocket money and bound variables (Y), namely the rationality of spending grade 11 social studies students at SMAN 2 Malang.

Data source

The population of this study is all students of SMAN 2 Malang grade 11 majoring in social studies for the 2022/2023 academic year, which amounts to a population of 128. Research samples taken from the population of class XI IPS SMAN 2 Malang students must be representative. The sampling technique in this study is to use *proportional random sampling technique*. Determination of the number of samples using the Daniel & Terrel formula ((Daniel, Wayne W., and James C. Terrel., 1989) obtained a sample number of 95,212 then rounded to 96 samples To determine the sample size in each class is done with proportional allocation so that the sample taken is more proportional. The following is the class division for the distribution of questionnaires:

Table 2.1 Sample Distribution

No	Class	Population	Number of Samples
1	XI IPS 1	26	20
2	XI IPS 2	35	26
3	XI IPS 3	34	26
4	XI IPS $	33	25
	Sum	128	96

Source: data managed author, 2023

Object of research

This research was conducted at SMAN 2 Malang which is addressed at Jalan Laksamana Martadinata Number 84, Sukoharjo. Klojen District, Malang City

Data collection technique

The data collection techniques used by researchers are as follows: 1) The documentation method in this study is to obtain secondary data in the form of class XI social studies student population at SMAN 2 Malang, and 2) Questionnaire is a data collection instrument used to collect large amounts of data (Pranatawijaya, 2019). You do this by providing a number of written and structured questions, then the next stage presents data in the form of tables by scoring using a Likert scale. Likert scale is used to measure indicator answers in questionnaires (Pranatawijaya, 2019)**.**

The data collected from the questionnaire will then be measured by measuring ordinal data for the variables Intensity of Economic Education Application, Pocket Money and Rationality of Spending, then nominal data for the variables of socioeconomic status of parents with statements arranged as instruments in the form of positive statements (+) and negative statements (-) arranged randomly. A statement is said to be positive if the statement made supports the ideas in the literature review, while the negative statement is the opposite. After compiling the instrument, a questionnaire was made and distributed to 30 test respondents, then validity and reliability tests were carried out. The correlation formula used to test validity is in accordance with what was proposed by Pearson, known as the *product moment* correlation formula, which correlates the score of the item with the total score of the item, then tested with a specification of 0.05 on a 2-sided test, if a positive value is obtained on t calculate $\geq$ r the table means valid, but if on $t_{calculate} \leq r_{the\ table}$ means invalid. This reliability test is to show if an instrument has been tested well to be trusted as a data collection tool. Reliable instrument if the

value (*Cronback Alpha*) > based on positive r alpha decisions and r $_{alpha}$ > r $_{table}$, meaning that the item is reliable.

Table 2.2 Validity Test Results

Variable	Sub Variables	No Item	Pearson Correlation	Information
Intensity of Implementation of Informal Economy Education (X1)	X1.1 Exemplary	1	0,547	Valid
		2	0,749	Valid
		3	0,638	Valid
		4	0,777	Valid
	X1.2 Verbal Explanation	5	0,629	Valid
		6	0,689	Valid
		7	0,742	Valid
		8	0,785	Valid
	X1.3 Behavioral Demands	9	0,789	Valid
		10	0,485	Valid
		11	0,729	Valid
		12	0,770	Valid
		13	0,705	Valid
		14	0,815	Valid
		15	0,819	Valid
	X1.4 Discussion	16	0,687	Valid
		17	0,804	Valid
		18	0,762	Valid
		19	0,767	Valid
Socioeconomic status of parents (X2)	X2.1 Education	1	0,584	Valid
		2	0,570	Valid
	X2.2 Jobs	3	0,481	Valid
		4	0,701	Valid
	X2.3 Income	5	0,589	Valid
		6	0,622	Valid
	X2.4 Facilities	7	0,582	Valid
		8	0,547	Valid
	X2.5 Residence	9	0,184	Invalid
		10	0,340	Invalid
	X2.6 Social participation	11	0,109	Invalid
Allowance (X3)	X3.1 Parental giving	1	0,640	Valid
		2	0,662	Valid
	X3.2 Utilization	3	0,779	Valid
		4	0,441	Valid
		5	0,626	Valid
Shopping Rationality (Y)	Y.1 *Trade off*	1	0,511	Valid
		2	0,632	Valid
		3	0,537	Valid
		4	0,554	Valid
	Y.2 *Opportunity Cost*	5	0,417	Valid
		6	0,733	Valid

Y.3 *Marginalism*	7	0,813	Valid
	8	0,686	Valid
	9	0,662	Valid
Y.4 *Incentive*	10	0,635	Valid
	11	0,604	Valid
	12	0,777	Valid
	13	0,681	Valid

Source : data processed by researchers, 2023

Table 2.3 Instrument Reliability Test Results

Variable	Value (*Cronbach's Alpha*)	Information
Intensity of informal economic education implementation (X1)	0,941	Reliable
Socioeconomic status of parents (X2)	0,669	Reliable
Allowance (X3)	0,605	Reliable
Shopping rationality (Y)	0,875	Reliable

Source: data processed by researchers, 2023

A good instrument must meet two important requirements, namely valid and reliable. The instruments used to analyze the next data are valid and reliable instruments only, while invalid and reliable instruments are discarded without having to be replaced.

Data analysis technique

This study used data analysis in the form of multiple linear regression analysis (Creswell, 2014) in the form of explanatory research with the help of SPSS *software* version 22.

D. RESEARCH RESULTS AND DISCUSSION
Descriptive Analysis
1. Intensity of Implementation of Informal Economy Education

The following is the classification of frequency distribution from data on the intensity of the application of informal economic education:

Table 3.1 Classification of Frequency Distribution of Intensity of Application of Informal Economic Education

No	Score Range	Classification	Frequency	Percentage
1	86 – 100	Excellent	10	10%
2	71 – 85	Good	28	29%
3	56 – 70	Good enough	47	49%
4	< 55	Not Good	11	11%
		Total	**96**	**100%**

Source: data analysis by author, 2023

Thus, it can be concluded that the majority of students get a fairly good intensity of informal economic education with a percentage of 49% of the total sample.

2. **Socioeconomic Status of Parents**

The following is the classification of frequency distribution from data on socioeconomic status of parents:

Table 3.2 Frequency Distribution Classification of Socioeconomic Status of Parents:

No	Score Range	Classification	Frequency	Percentage
1	33 – 40	Excellent	5	5%
2	25 – 32	Good	38	40%
3	17 – 24	Good enough	49	51%
4	< 16	Not Good	4	4%
		Total	**96**	**100%**

Source: data analysis by author, 2023

Thus, it can be concluded that the majority of students have a fairly capable socioeconomic status of parents with a percentage of 51% of the total sample.

3. **Allowance**

The following is the classification of frequency distribution from pocket money data:

Table 3.3 Classification of Frequency Distribution of Pocket Money:

No	Score Range	Classification	Frequency	Percentage
1	22 – 25	Excellent	9	9%
2	18 – 21	Good	38	40%
3	14 – 17	Good enough	39	41%
4	< 13	Not Good	10	10%
		Total	**96**	**100%**

Source: data analysis by author, 2023

4. **Shopping Rationality**

The following is the classification of frequency distribution from shopping rationality data:

Table 3.4 Classification of Frequency Distribution of Shopping Rationality:

No	Score Range	Classification	Frequency	Percentage
1	57 – 65	Excellent	11	11%
2	48 – 56	Good	35	36%
3	39 – 47	Good enough	44	46%
4	< 38	Not Good	6	6%
		Total	**96**	**100%**

Source: data analysis by author, 2023

Thus, it can be concluded that the majority of students have a fairly good shopping rationality with a percentage of 46% of the total sample

Classical Assumption Test

Based on the results of the residual normality test using SPSS *software* version 22, it is known that the value of the *Kolmogrov-Smirnov* significance level is 0.200 > a (0.005) which means the residual value is normally distributed.

Based on the results of the multicollinearity test using SPSS *software* version 22, it is known that the value of X1 *Tolrence* is 0.836 > 0.1 and VIF is 1.196 < 10, meaning that there

is no multicollinearity in the variable intensity of the application of informal economic education. Then at the X2 Tolerance value of 0.992 > 0.1 and VIF 1.008 < 10, meaning that there is no multicollinearity in the variables of socioeconomic status of parents and the X3 *Tolerance* value of 0.834 > 0.1 and VIF value of 1.199 < 10, it means that there is no multicollinearity in the variable of pocket money.

Based on the heterokedasticity test, it can be seen that the X1 value has a significance of 0.186 > 0.05, meaning that the variable intensity of the application of informal economic education does not occur heterokedasticity. The significance of X2 is 0.943 > 0.05, so there is no heterokedasticity in the variable of socioeconomic status of parents. Then the X3 value significance is 0.314 > 0.05, meaning that there is no heterokedasticity in pocket money. So it can be concluded that these three research variables are not symptoms of heterokedasticity.

Multiple Linear Regression Analysis
Table 3.5 Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.941	4.590		4.344	.000
	X1	.328	.053	.517	6.165	.000
	X2	-.265	.112	-.182	-2.365	.020
	X3	.583	.187	.262	3.112	.002

a. Dependent Variable: Y

Source: data analysis by author, 2023

From the table above, it can be seen the value of α = 19.941; β1 = 0,328; β2 = -0,265; β3 = 0,583. Here is the form of the regression equation: Y = 19.941 + (0.328) + (-0.265) + (0.583) + *e*. Here is the analysis of the regression equation: α = 19.941 means that if the variables of intensity of application of informal economic education (X1), socioeconomic status of parents (X2) and pocket money (X3) do not exist or value 0 (constant), then the value of rationality of spending (Y) is 19.941. β1 = 0.328 means that if there is an addition of 1 unit in the variable intensity of the application of informal economic education (X1), then the rationality value of student spending will increase by 0.328. β2 = -0.265 means that if there is an addition of 1 unit in the variable socioeconomic status of parents (X2), then the value of rationality of student spending will increase by -0.265. β3 = 0.583 means that if there is an addition of 1 unit in the allowance variable (X3), then the value of student spending rationality will increase by 0.583. *e* is an error that occurs in the dependent variable, namely the rationality of student spending (Y) because it is caused by other factors that are outside the variables of the intensity of the application of informal economic education (X1), socioeconomic status of parents (X2) and pocket money (X3)

Test the hypothesis

The following are the results of the t test and F test obtained:

Table 3.6 Conclusion of Hypothesis Test Results

No	Hypothesis	Test the hypothesis	Hypothesis Test Results	Research Results
1	There is an influence between the intensity of the application of informal economic education on the rationality of student spending	Obtained significance value = 0.000 < α (0.05)	H0 rejected H1 does not refuse	There is an influence between the intensity of the application of informal economic education on the rationality of student spending
2	There is an influence between the socioeconomic status of parents on the rationality of student spending	Obtained significance value = 0.020 < α (0.05)	H0 rejected H2 does not refuse	There is an influence between the socioeconomic status of parents and the rationality of student spending
3	There is an effect of pocket money on the rationality of student spending	Obtained significant value = 0.002 < α (0.05)	H0 rejected H3 does not reject	There is an effect of pocket money on the rationality of student spending
4	There is a significant influence between the intensity of the implementation of informal economic education, the socioeconomic status of parents and pocket money on the rationality of student spending	Obtained Significance value F = 0.000 < α (0.05)	H0 rejected H4 does not refuse	There is a significant influence between the intensity of the implementation of informal economic education, the socioeconomic status of parents and pocket money on the rationality of student spending

Based on research that has been conducted, it shows that the variables of the intensity of the application of informal economic education, socioeconomic status of parents and pocket money have a significant effect on the rationality of spending in grade XI social studies students of SMAN 2 Malang. The rationality of student spending is determined based on four indicators, namely: *trade off. Opportunity cost, marginalism, incentive.* Then the four indicators are further described into 13 questions. Based on the results of data analysis, it is known that as much as 45.8% of spending rationality is influenced by the sensitivity of the application of economic education, socioeconomic status of parents and pocket money and the remaining 54.2% is influenced by other variable factors.

So, this explains that if parents provide economic education through habituation, explanation, and example are intense or frequent, children will behave in good consumption (rational). The results of this study agree with Januar Kustiandi (in Agustianingrum, 2021) who

stated that in family education, being an educator is the duty of parents in which they teach, instill attitudes, behaviors, and values to form life skills. Good economic education from parents can be motivated by the socioeconomic status of parents in the form of education level, the higher the level of education of parents, the possibility that children will get good education also from parents. Then if parents have a large income, parents tend to give children large pocket money and better facilities as well.

However, students in utilizing large pocket money may not necessarily be rational in spending it. Vice versa, if students in pocket money are limited, then the consumption that can be done is also limited. Therefore, the amount of pocket money can encourage students to behave consumptively (irrationally). However, with good informal economic education, it is able to suppress irrational behavior in spending.

The results of this study are in line with the opinion of Sugihartono, Kustiandi in research (Ramalia, 2022) which states that parents in different socioeconomic groups tend to think differently about education. If associated with this study, the state of socioeconomic status of parents affects the economic rationality of students which is the implementation of education obtained in their family environment. Adding from Hutagol's (2021) research shows that parents' socioeconomic status, pocket money management, modernity, and understanding of economic literacy have a significant influence on consumption rationality.

E. CONCLUSIONS AND SUGGESTIONS
Conclusion

Based on the results of research and discussion that have been described, it can be concluded that as follows:

1. There is an influence between the intensity of the application of informal economic education on the rationality of spending for grade XI social studies students of SMAN 2 Malang.
2. There is an influence between the socioeconomic status of parents on the rationality of spending for grade XI social studies students of SMAN 2 Malang.
3. There is an influence of pocket money on the rationality of spending for class XI social studies students of SMAN 2 Malang.
4. There is a simultaneous significant influence between the intensity of the implementation of informal economic education, the socioeconomic status of parents, and pocket money on the rationality of spending for grade XI social studies students of SMAN 2 Malang.

Suggestion

Suggestions that can be given are:

1. For parents

    People are expected to pay attention to their children and can provide economic education and concrete examples of economic behavior and rationality of spending in accordance with economic principles and motives so that children can behave economically well in accordance with what parents have taught.

2. For future researchers

    It is recommended for subsequent researchers to continue research with research methods that differ from this in order to obtain more in-depth data and obtain complete data. In addition, it is advisable to consider other variables such as saving behavior and *online* shopping decisions, and expand again in population intake in order to produce maximum research.

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