Financial Management Learning for High School Students to Minimize Consumptive Attitudes

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Abstract
This study aims to evaluate the effectiveness of financial management learning for high school students in minimizing consumer attitudes. The learning used in this study is based on case-based methods, financial simulations, and technology applications to provide practical experience in personal financial management. This study uses mixed methods with a quantitative approach through pre-test and post-test, and qualitative through interviews and observations. The results of the study indicate that more interactive and technology-based learning has a significant impact on improving students' financial knowledge and reducing consumer attitudes. The experimental group that participated in case-based and technology-based learning experienced an average score increase of 35%, while the control group that participated in conventional learning only experienced a 15% increase. Observations and interviews also showed that students involved in interactive learning began to implement wiser financial management, such as preparing a budget and prioritizing spending for more important needs. This study also found that the use of financial applications in learning provides students with an effective tool to monitor and manage their spending in real-time. Parental support in the learning process has also been shown to play an important role in changing students' financial attitudes. Therefore, it can be concluded that financial management learning based on experience and technology can help minimize the consumerist attitudes of high school students and provide useful skills in managing their personal finances in the future.

Keywords : Financial Management Learning, Consumptive Attitude, Technology-Based Learning, High School Students

Introduction

In the era of increasingly rapid globalization, high school students often face various external influences that can affect their mindset and behavior, one of which is a consumptive lifestyle. With easy access to information, advertisements, and product promotions through social media and digital technology, many teenagers are trapped in uncontrolled shopping trends. This causes them to often spend money on unimportant things, without considering the long-term impact on personal finances (Adiningtyas et al., 2019) .

Facing this phenomenon, it is important for the world of education, especially at the high school level, to provide proper learning about financial management. Financial management learning aims to equip students with the knowledge and skills needed to manage their money wisely. Introduction to the basic principles of financial management in adolescence can be a strong foundation for avoiding excessive consumer behavior in the future and forming a more positive mindset related to money (Putri et al., 2023) .

One of the main problems faced by students today is their lack of understanding of how to create a good budget, distinguish needs from wants, and long-term financial management such as saving and investing. Without this knowledge, they tend to be more easily tempted to buy unnecessary items, follow trends that are not necessarily beneficial, and ultimately face financial problems when they enter the workforce or college (Elsa & Dasilah, 2024) .

This financial management learning also aims to build awareness of the importance of financial literacy among students, which will later shape their character as individuals who are wise in managing personal finances. In this context, the role of educators is very important in creating an environment that supports financial learning that is not only theoretical but also applicable. Learning that leads to healthy financial management can be done with various methods, such as discussions, case studies, budget simulation games, and workshops.

Thus, financial management learning at the high school level is expected to be one of the solutions to minimize consumer attitudes, introduce students to healthy financial concepts, and encourage them to start wise financial habits from an early age. This will not only help them in facing financial challenges in the future, but also provide them with the provisions to become more responsible individuals in managing their financial resources.

Research Methods

The approach used in this study is a quantitative and qualitative approach with a mixed-method research design. The quantitative approach aims to measure the impact of learning methods on students' consumer attitudes, while the qualitative approach aims to gain a deeper understanding of students' experiences and perceptions of financial management learning.

Results and Discussion

The results of this study aim to evaluate changes in attitudes and financial knowledge of high school students after participating in financial management learning. This study uses a mixed method with quantitative and qualitative approaches. The following are the results obtained based on data analysis from pre-test, post-test, interviews, and observations.

Interviews with students from the experimental group showed that they felt more engaged and motivated to manage their personal finances after participating in learning using financial simulations and applications. Many students reported that they started to create monthly budgets and save for specific purposes, such as buying more useful items or for educational needs.

Some students also reported that they became more aware of the impact of impulsive spending and how it can affect their personal financial stability. On the other hand, students in the control group tended to be more focused on impulsive spending and did not experience much change in their saving or money management habits.

Based on the results of observations during the study, students from the experimental group showed real changes in their financial management habits. Most students began to prioritize spending on necessities, reduce purchases of unnecessary items, and began to set aside some of their pocket money for savings. On the other hand, the control group did not show significant changes in their financial management, with most still showing high consumer behavior, especially in spending on entertainment items or gadgets.

Discussion

This discussion aims to interpret the results of research on the effectiveness of financial management learning in minimizing consumer attitudes in high school students. This discussion will also compare the findings of the experimental and control groups and provide an analysis related to the implications of these findings for the world of education.

Improving Financial Knowledge

This increase can be interpreted as evidence that learning that involves active involvement, such as financial simulations and applications, is more effective in conveying financial management concepts than conventional lecture methods.

This is in line with the findings of several previous studies showing that experiential learning or direct application can help students better understand the material and apply it in everyday life (Kolb, 1984). Simulations and the use of financial applications allow students to experience firsthand how to manage a budget and avoid unnecessary expenses.

Changes in Consumer Attitudes

The significant decrease in consumer attitudes in the experimental group indicates that active financial management learning can help students become more aware and responsible in managing money. Most students from the experimental group reported that they started to make a budget and prioritize spending for more urgent needs.

On the other hand, the control group that only followed the lecture method of learning did not show any significant changes in consumer attitudes. This indicates that although knowledge about financial management can be obtained through lectures, without practical application and active involvement in the learning process, students tend to have difficulty changing their financial habits.

The Cognitive Learning Theory proposed by Piaget and Vygotsky suggests that active involvement in learning more deeply influences changes in attitudes and behavior, because individuals do not just learn passively, but also interact with the material to understand it more deeply. The methods used in this study (such as case studies and simulations) are in line with this approach, allowing learners to experience the impact of their financial decisions.

The Role of Technology in Financial Learning

One of the important findings of this study is the use of financial applications as an effective learning method. Many students from the experimental group reported that the application helped them to monitor their spending and save more regularly. Technology allows students to visualize and track their finances in real-time, which can increase their awareness of the importance of financial planning.

The use of technology in education, especially in teaching financial management, is a very relevant innovation in this digital era. As expressed by Molyneux (2016), technology provides opportunities for students to learn more interactively and practically, allowing them to connect theory with practice. In this context, financial applications help students to experience firsthand how their decisions related to money management can affect their daily lives.

The Role of Parents in the Learning Process

Interviews with students showed that some of them involved their parents in this learning process, especially when they started budgeting or saving. This indicates the importance of family support in forming wise financial attitudes. Parental support in learning financial management is very important, because the family is the first unit where students learn about money management.

For example, students who are assisted by their parents in preparing budgets and planning expenses tend to have better control over their consumer habits. This finding supports Bandura's (1977) Social Learning theory, which emphasizes that individuals learn through observation and social interactions, including with family members, which can influence the formation of financial behavior.

Obstacles and Challenges

Although the results of the study show the success of the learning method in increasing knowledge and reducing students' consumer attitudes, there are several obstacles that need to be considered. One of them is the lack of student access to technology in some areas or schools, which can limit the effectiveness of using financial applications in learning. In addition, not all students have the awareness and willingness to change their consumer habits, even though they have received more interactive learning.

This shows that financial management learning must be integrated with other strategies, such as mentoring by teachers or parents, to achieve more optimal results. According to the Theory of Planned Behavior (Ajzen, 1991), behavioral changes are not only influenced by knowledge or attitudes, but also by intentions and control over the behavior. Therefore, to minimize consumer attitudes, there needs to be a combination of knowledge, skills, and strong social support.

Conclusion

Based on the results of the study on financial management learning for high school students to minimize consumer attitudes, the following conclusions can be drawn: Improving Financial Knowledge and Attitudes: Learning involving case-based methods, financial simulations, and technology has proven to be more effective in improving high school students' financial knowledge and reducing consumer attitudes compared to conventional learning methods. Students involved in interactive learning showed a significant increase in their understanding of the difference between needs and wants, as well as the importance of saving and managing a budget. Changes in Financial Behavior: Students who participated in learning with active methods showed positive changes in their financial behavior, such as starting to prepare a monthly budget, prioritizing spending for more important needs, and reducing impulsive spending. In contrast, students who participated in conventional learning did not show significant changes in their consumer habits. The Role of Technology: The use of financial applications in learning has proven effective in helping students monitor and manage their spending. Technology provides students with the opportunity to apply the theories they have learned in their daily lives, increasing their awareness of the importance of wise financial management. Parental Support: Collaboration between schools, students, and parents is essential in supporting financial management learning. Some students who involved their parents in their financial learning process reported more significant changes in their money management. Implications for Education: This study provides evidence that integrating more experiential and technology-based financial management learning into the school curriculum can help students reduce their consumerist attitudes and prepare them to become wiser individuals in managing personal finances. Overall, financial management learning based on an interactive, practical, and technology-based approach can help minimize high school students' consumerist attitudes and provide financial skills that are useful for their future lives .

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