



MEASURING OPPORTUNITIES FOR FINANCIAL LITERACY INTEGRATION IN LEARNING INDONESIAN LANGUAGE AT VOCATIONAL SCHOOLS

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ABSTRACT

Modern life skills demand learners to master not only cognitive aspects, but also practical skills relevant to real life, such as financial literacy. Financial literacy, as part of essential life skills, can be integrated into Indonesian language learning in Vocational High Schools (SMK) contextually and applicatively. This study aims to describe the opportunities for integrating financial literacy in Indonesian language learning in vocational schools. The method used is qualitative descriptive, with the research subjects consisting of teachers and students at SMK PPI and SMK AKP located in Cianjur Regency. Data collection techniques were carried out through the analysis of curriculum documents, questionnaire distribution, interviews, and focus group discussions (FGDs). The results of the study show that financial literacy has great potential to be integrated into Indonesian language learning, especially through the selection of reading materials, discussions of financial management topics, and contextual problem-solving-based literacy projects. This integration not only enriches the learning content, but also fosters financial awareness, critical thinking skills, and students' readiness to face various financial decisions in real life. Thus, the integration of financial literacy can be a strategic innovation in strengthening life skills through Indonesian language learning.

Keywords: financial literacy; learning Indonesian; Vocational High Schools (SMK); life skills.

INTRODUCTION

In the midst of increasingly dynamic social and economic changes, financial literacy has become a life skill that can no longer be ignored, especially for the younger generation who are being prepared to face the reality of adult life. The complexity of the financial system, the ease of access to digital financial products, and the rapid flow of information about consumptive lifestyles require every individual, including students, to have a strong understanding and control over personal financial management. In this context, financial literacy does not only mean the ability to calculate or understand financial concepts technically, but more than that, it is a form of life skills that are able to form a reflective mindset and take responsibility for daily economic decisions.

Indonesia, as a country with a large population and diverse levels of economic development, faces its own challenges in improving the financial literacy of its citizens (Senduk et al., 2024). The level of financial literacy in Indonesia varies greatly based on demographic characteristics, with age being a significant factor in shaping an individual's perspective on financial matters (Prashella & Leon, 2020). Several studies have shown that Indonesia's financial literacy rate is still relatively low compared to other countries,

which underlines the urgent need for more effective and targeted educational efforts (Saepuloh et al., 2021). Recognizing this, the Indonesian government, through the Financial Services Authority and the Ministry of Education and Culture, has made various efforts to integrate financial literacy into the national education curriculum (Abdullah et al., 2020).

The ability to plan, manage, and make economic decisions wisely is an important foundation in forming individuals who are economically independent, capable of facing financial risks, and highly competitive in the midst of ever-growing global challenges (Ministry of Education and Culture, 2024). A person who has good financial literacy tends to be able to manage income, limit unnecessary expenses, avoid consumptive debt, and design a more planned financial future. So it is not surprising that this literacy is now positioned not only as a complementary competency, but as an integral part of strengthening character and readiness for life in the 21st century.

Data from the 2024 National Survey on Financial Literacy and Inclusion (SNLIK) released by the Financial Services Authority (OJK) shows an increase in public awareness of the importance of financial literacy. The national financial literacy index was recorded at 65.43%, an achievement that should be appreciated as a reflection of various educational programs and literacy campaigns carried out nationally. However, this achievement is not evenly distributed across all age groups. One of the groups that is still lagging behind is adolescents aged 15–17 years, one of which is the age range of Vocational High School (SMK) students, with a financial literacy index that has only reached 51.70% (OJK, 2024). This data is an important signal that financial literacy interventions for vocational students need to be designed more specifically and effectively, taking into account their characteristics and learning environment.

One effective strategy for overcoming the constraints placed on victims of domestic abuse is financial literacy (Devender et al., 2025). Financial literacy equips survivors with the skills they need, hence the school and stakeholders may collaborate to provide a number of training for teachers to help sustain student numeracy, problem-solving ability, and financial literacy (Devender et al., 2025; Indefenso & Yazon, 2020).

This inequality shows that there is still a serious gap in the provision of financial skills in the productive youth group. In fact, vocational school students are on the verge of a transition period to the world of work that demands economic independence. Without adequate financial literacy, they are at great risk of facing personal financial management challenges that can have long-term impacts, such as mistakes in managing their first paycheck, impulsive use of debt, or getting caught up in unhealthy economic practices. Therefore, the need for a more relevant and contextual educational strategy is very important, especially those that are able to integrate financial literacy values in lessons that are close to their daily lives at school. Romadoni (2017) also highlighted that socioeconomic status of parents and family-based financial education significantly influence financial literacy among vocational school students at SMK Negeri 1 Surabaya.

In the midst of efforts to equip students with 21st century skills, Indonesian learning in vocational schools actually holds great potential that has not been fully optimized. So far, Indonesian is often seen as a subject that focuses on language rules and communication skills. In fact, more than that, this lesson has a wide space to develop critical thinking, deep reading skills, and convey ideas in a coherent and argumentative manner. When students are involved in the discussion of contextual issues that are close to their lives, Indonesian learning can be more than just a language learning space but can be a vehicle to form a reflective and solution-oriented mindset. One of the issues that can



be effectively integrated is financial literacy. Through reading texts that raise the theme of personal finance, consumptive lifestyle, or the importance of future planning, students not only learn to understand the content of the reading, but are also trained to evaluate and formulate attitudes towards the reality they face. Writing essays or argumentative texts about the use of pocket money, savings, or shopping management can be a means of meaningful reflection. Thus, Indonesian learning is not only academically relevant, but also touches on the real-life aspects of students, making it a strategic space to strengthen financial literacy from an early age (Aravik & Tohir, 2022). Furthermore, financial literacy education and financial inclusion programs conducted at SMK Pariwisata Telkom School Bandung through lectures, discussions, and Q&A sessions have shown high student enthusiasm and improved understanding of daily financial management and future financial planning (Aldilla Irdianty et al., 2023).

Various studies have highlighted the importance of a cross-disciplinary approach in instilling financial literacy among learners. One of the interesting findings was put forward by Garg and Singh (2018), who revealed that adequate financial understanding from a young age directly contributes to the formation of positive habits, such as saving regularly and avoiding consumptive behaviors. These findings show that financial literacy does not only dwell on the technical aspects of money management, but is also closely related to the formation of character and an economically healthy lifestyle.

In the context of education, this requires a shift in the teaching approach that touches more on the real life aspects of students. The same thing is also shown in the study by Poblacion and Manigo (2022), which found a positive correlation between financial literacy and the level of financial well-being of individuals, especially in the face of economic pressure during the pandemic. In the Indonesian context, the integration of financial literacy into general subjects such as Indonesian is still relatively rarely the main focus. In fact, as emphasized by Indriastuti (2023) and Sari (2023), strengthening financial literacy through contextual issue-based teaching materials has the potential to foster students' economic awareness. Therefore, Indonesian lessons can be a strategic vehicle in internalizing financial values, through reading, writing, and discussing activities that are close to students' daily lives.

Seeing the urgency of financial literacy that is increasingly real and the challenges faced by vocational school students in understanding and applying financial concepts practically, this study seeks to explore the potential for integrating financial literacy into Indonesian language learning. This approach is based on the belief that Indonesian lessons are not just a language learning space, but also a medium to form reflective, logical, and critical ways of thinking. By raising financial themes in reading and writing activities, students are expected not only to understand the content of the text, but also to be able to relate it to the economic situation they face in their daily lives. This research specifically aims to provide an overview of the current financial literacy condition of vocational school students, as well as identify opportunities to integrate financial materials in contextual Indonesian learning. In addition, this research will also explore various relevant approaches as well as challenges that may arise in the process of its implementation in the classroom. Thus, the results of this study are expected to contribute to the development of practice learning that not only enriches students' language competence, but also strengthens their readiness to face future economic realities.

METHOD

Research Method This research uses a qualitative descriptive approach, which is designed to understand the phenomenon in its entirety in a real context, without manipulation of the variables studied. This approach was chosen because it allows researchers to explore and uncover the meaning behind the dynamics of Indonesian learning associated with financial literacy. As explained by Sugiyono (2017), qualitative descriptive research is very appropriate to be used to describe situations that occur naturally and deeply.

In line with that, Timulak and Elliott (2021) stated that this approach is able to answer exploratory questions such as "what" and "how", especially in contextual educational studies. The research was conducted in two Vocational High Schools (SMK) in Cianjur Regency, namely SMK PPI and SMK AKP. School selection is carried out purposively, taking into account the readiness of the institution and the relevance of the learning context that supports the exploration of financial literacy values.

The focus of this research is on Indonesian teachers and grade XI students, because at this stage students are considered to have sufficient cognitive maturity to reflect on learning experiences related to real life, including personal financial management. Data collection is carried out through several techniques so that the results obtained are richer and more diverse. First, the analysis of curriculum documents is carried out to examine the content of basic competencies and Indonesian materials that allow the insertion of financial literacy contexts. Second, questionnaires were distributed to students to dig up information about their understanding of money management and daily financial habits. Third, in-depth interviews were conducted with Indonesian language teachers, to find out the extent to which they understood and practiced the integration of financial literacy in teaching. Finally, a Focus Group Discussion (FGD) was held with students, as a common space to share their experiences, views, and expectations for learning that touches aspects of life, including finances.

This approach refers to the views of Krueger and Casey (2015), who emphasize the importance of FGDs in uncovering the dynamics of ideas collectively and reflectively. In order for the data obtained to be reliable and reflect the real reality, this study applies the triangulation method technique, which compares findings from various data sources and collection techniques. Data analysis was carried out interactively and repeatedly, following the stages suggested by Miles and Huberman (1994): data reduction, i.e. sorting and filtering important information; data presentation, which is done in the form of simple narratives and visuals; as well as drawing conclusions, which are carried out reflexively based on patterns that arise during the research process.

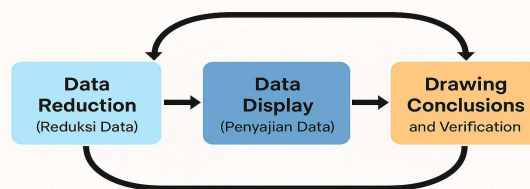


Figure **Data Analysis – Miles & Huberman Interactive Model** **Model**

In this way, the results of the research are expected to be able to present a complete and authentic picture of how financial literacy can be integrated in Indonesian learning,

as a real effort to equip vocational school students with meaningful and applicable life skills.

RESULTS AND DISCUSSION

1. Respondent Characteristics

This study involved 103 grade XI students from two Vocational High Schools (SMK) in Cianjur Regency. Based on gender data, as many as 65 students (63.1%) were female and 38 students (36.9%) were male. This composition shows that most of the respondents are female students, so their experiences and perceptions of learning are the dominant colors in these findings. In terms of age, the majority of students were under 16 years old (57.3%), followed by the age group of 16–17 years old (26.2%), and the rest were over 17 years old (17.5%). This age distribution illustrates that most students are still in the early to mid-teenage developmental phase, a stage in which the formation of life habits and the understanding of important values such as financial management are actively developing.

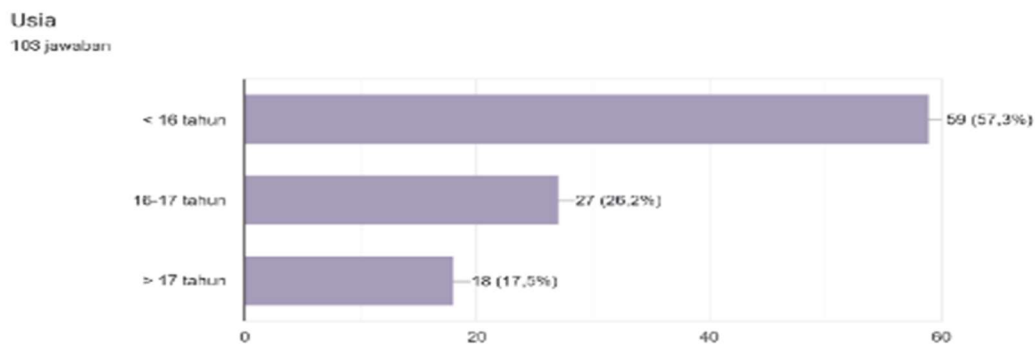


Figure 2. Respondent Age

2. Integration Opportunities through Materials in Curriculum Documents

The results of the analysis of Indonesian curriculum documents including Learning Outcomes (CP), Learning Objectives (TP), Learning Objectives Flow (ATP), textbooks, and teaching modules show that the opportunity for financial literacy integration is quite large. CP has supported learning that encourages critical, reflective, and communicative thinking skills, all of which are the foundation of financial literacy skills. However, in TP and ATP, economic or financial themes have not been explicitly seen. The reading texts in textbooks have also not specifically raised financial topics, although textual approaches such as narratives and exposition have great potential to be used to discuss issues of money management, wise consumption, and financial planning. Thus, it takes initiative from teachers to insert financial literacy materials through a contextual approach and the selection of themes that are close to students' lives.

3. Students' Understanding and Attitudes to Financial Literacy



Figure 3. Student's Experience Level in Financial Learning in School

Based on the graph, the majority of students stated that they had learned about saving, smart shopping, or investing in school, with 56.3% saying they agreed and 18.4% strongly agreed. This means that around 74.7% of students feel that they have received financial material in the context of education, although it is not explained whether the material comes from Indonesian lessons or other lessons. Meanwhile, 23.3% of students were neutral, indicating that the material may be delivered in an unexplicit or unroutine manner. Only a small percentage of students stated that they had never received the material. These findings confirm that financial learning experiences already exist, but are likely not to be structured or consistently integrated into the curriculum.



Gambar 4. Student Knowledge Level about Personal Finance Basics

Based on the graph above, the majority of students feel that they have enough basic knowledge about personal finance. A total of 55.3% of students said they agreed and 17.5% strongly agreed, indicating a relatively high level of confidence in their understanding of daily finances. Meanwhile, 24.3% of respondents chose neutral, indicating that there are still doubts or limitations of understanding that need to be acted upon. These results indicate that although they have not been formally acquired from Indonesian lessons, students have already had exposure to basic concepts such as saving and money management—a good starting point for the integration of financial themes in cross-subject learning.

Saya memahami arti literasi finansial.

103 jawaban

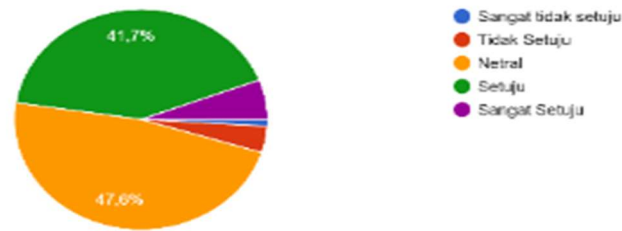


Figure 5. Students' Level of Understanding of the Meaning of Financial Literacy

Based on the graph above of a total of 103 respondents, the majority of students (47.6%) chose "Neutral," indicating that many of them are not yet completely sure of their understanding of the concept of financial literacy. Meanwhile, 41.7% said "Agree," and only a small fraction, about 5%, voted "Strongly Agree." The respondents who stated that they did not agree were in a very small number. These findings suggest that although most students have an awareness of the importance of managing finances, they are not yet deeply familiar with the term "financial literacy" itself. This is an indicator that there are gaps in conceptual understanding that can be filled through contextual learning approaches, including through Indonesian lessons. Given the importance of understanding this term in forming healthy financial habits, the integration of financial literacy themes into reading texts or class discussions can be a strategic solution to strengthen the conceptual foundation among vocational school students.

4. Teacher's Perspective

Interviews with Indonesian teachers revealed that they welcome the idea of integrating financial themes into learning. Teachers consider that financial topics are very relevant for vocational school students and can be included through various types of texts, such as narratives, expository statements, and observation reports. Activities such as writing short stories with the theme of financial experience or discussions about money management have been proven to increase student participation and make learning feel more meaningful. However, challenges remain. Teachers complained about limited time, difficulty in determining financial themes that are appropriate to the student's level, and the absence of supportive learning resources. For this reason, they hope that there will be the development of teaching modules that are integrated with financial literacy, as well as teacher training so that this integration runs optimally.

5. Participation and Impact on Indonesian Language Learning

The findings of this study show that the integration of financial themes in Indonesian learning not only opens up new spaces in terms of material enrichment, but also triggers more active and meaningful student participation. The students' response to learning that raised financial issues in the context of the Indonesian language looked very enthusiastic. Many of them feel that topics such as saving, managing expenses, and designing personal budgets are part of real life that have been rarely touched on in lessons. When they were given the opportunity to write short stories based on their experiences managing allowances or discussing consumptive behaviors in the neighborhood, their engagement increased significantly, both cognitively and emotionally.

Narrative writing activities, group discussions, and field exploration are the learning methods that students are most interested in. They found that these approaches not only made the lessons more enjoyable, but also gave them space to express themselves and reflect on their life experiences more honestly. For example, there is a student who expressed his desire to write a short story about the experience of saving money to buy a dream item. This story is not just an exercise writing, but it is a mirror of the process of learning to manage desires and make personal financial decisions. Students' expectations for financial materials more often brought up in Indonesian lessons shows that a learning approach that links lessons to the reality of life is really needed and appreciated. Furthermore, the integration of financial themes has been proven to have a positive impact on students' language skills. They not only learn to structure texts such as narratives or expositions, but also develop critical thinking skills, present arguments, and formulate ideas logically. Activities such as making observations on family spending habits, or writing opinion articles on the importance of managing pocket money, strengthen students' understanding that Indonesian is not only about sentence structure and language rules, but also a tool to understand and manage life.

From the teacher's perspective, this approach is seen as a strategy that strengthens the essence of Indonesian language learning. Teachers see that students become more enthusiastic when the material is close to their daily lives. Learning becomes more lively and no longer just a routine in the classroom. Teachers also stated that they need further support in the form of modules or examples of teaching materials that integrate financial themes, so that this approach can be applied more systematically. Overall, the integration of financial literacy into Indonesian lessons not only increases student participation, but also enriches the learning dimension itself. Indonesian is no longer positioned only as a lesson that is distanced from reality, but into an inclusive, reflective, and contextual space. This marks an important shift in the learning paradigm, where students are invited to learn not only for grades, but for the provision of a broader and meaningful life.

CONCLUSION

The results of this study confirm that linking the theme of financial literacy in Indonesian learning in vocational schools is not only possible, but also very positive for the teaching and learning process. Students not only learn about text structure and linguistic elements, but they also begin to understand that Indonesian can be a means to talk about real life, including money management, savings, and financial decisions. The enthusiasm of the students can be seen from the various responses they give. Many of them stated that they wanted to write short stories about their savings experiences, discuss how to manage expenses, or even make direct observations in the field to understand economic practices in the surrounding environment.

"I want to learn how to manage my pocket money through stories that I write myself,"

said one of the students, who showed a passion to learn from his own experiences and others.

Teachers also welcomed this approach. Although there is no structured teaching module to link Indonesian to financial themes, they show a commitment to developing a contextual approach. With the support of appropriate training and learning resources, teachers believe this integration can enrich Indonesian lessons, making them more meaningful and close to students' daily lives. Furthermore, this learning not only



strengthens cognitive aspects and language skills, but also shapes students' awareness of the importance of reflective and critical thinking. One of the students said,

"I just realized that Indonesian can be used to discuss finance, not just folklore or poetry."

From this, it can be seen that Indonesian lessons can be a living space to cultivate a wider range of competencies, including 21st century life skills such as critical thinking, decision-making, and financial literacy. Thus, learning Indonesian not only touches the academic aspect, but also equips students with the ability to face real life more wisely and independently.

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