

The Impact of Pocket Money on Student Learning Outcomes at SMP Budi Satrya Medan Tembung

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Abstract

This study aims to analyze the influence of pocket money on student learning outcomes at Budi Satrya Junior High School Medan Tembung. The method used is a quantitative approach with primary data collection through the distribution of questionnaires to 100 student respondents who were randomly selected. The collected data was analyzed using SPSS, with validity, reliability, and determination tests. The results of the study showed that the provision of allowances had a significant effect on the learning concentration of students with a t-count value of 1,820 which was greater than the t-table of 1,676. The determination test showed that the influence of pocket money on student learning outcomes was 11.8%. This research provides important insights into the importance of providing adequate allowances to support students' academic achievement.

Keywords: *Influence; Pocket Money; Learning Outcomes; Student; Junior High School Budi Satrya*

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh uang saku terhadap hasil belajar siswa di SMP Budi Satrya Medan Tembung. Metode yang digunakan adalah pendekatan kuantitatif dengan pengumpulan data primer melalui penyebaran angket kepada 100 responden siswa yang dipilih secara random sampling. Data yang terkumpul dianalisis menggunakan SPSS, dengan pengujian validitas, reliabilitas, dan uji determinasi. Hasil penelitian menunjukkan bahwa pemberian uang saku berpengaruh signifikan terhadap konsentrasi belajar siswa dengan nilai t-hitung 1.820 yang lebih besar dibandingkan t-tabel 1.676. Uji determinasi menunjukkan bahwa pengaruh uang saku terhadap hasil belajar siswa sebesar 11.8%. Penelitian ini memberikan wawasan penting mengenai pentingnya pemberian uang saku yang memadai untuk mendukung prestasi akademik siswa.

Kata Kunci: *Pengaruh; Uang Saku; Hasil Belajar; Siswa; SMP Budi Satrya*

Introduction

The relationship between the provision of allowances and student learning outcomes has become a topic of academic debate. Some studies suggest that allowances can affect students' concentration and motivation to learn, while others argue that psychological and social factors play a more important role in

determining academic performance. Allowances are often considered an external factor that affects students' well-being while in school, but their impact on learning outcomes is still questionable. Nonetheless, it is important to understand the extent to which a stipend can support or even hinder a student's learning process (Hanifah et al., 2022).

Budi Satrya Junior High School Medan Tembung is one of the schools that has a student population with varied socioeconomic backgrounds. In this school, the allowance given by students' parents is often uneven, thus creating a difference in students' welfare while at school. With these differences, the question arises whether pocket money has a direct effect on student learning outcomes. This school is the right choice for this research, considering the diverse socioeconomic conditions and the importance of understanding these dynamics in the context of education (Hadi Siswanto, 2024).

Several previous studies have discussed the effect of allowances on student learning achievement, although with mixed results. Research by Suryani (2019) revealed that students with adequate pocket money tend to have better learning outcomes because they can meet basic needs while in school. On the other hand, research conducted by Aminah (2018) shows that pocket money that is too large can actually affect students' focus on academic activities, because they are more likely to allocate the money to non-academic activities. This study provides a solid basis for more in-depth research on the relationship between allowances and learning outcomes in more specific contexts, such as at Budi Satrya Junior High School.

The purpose of this study is to analyze the influence of pocket money on student learning outcomes at Budi Satrya Junior High School Medan Tembung. This study aims to identify how much influence allowance has on students' learning concentration and academic outcomes. The formulation of the problem proposed in this study is: (1) Is there a significant influence between pocket money and student learning outcomes at Budi Satrya Junior High School? (2) What is the role of allowance in supporting students' motivation and concentration in learning? This research is expected to contribute to the development of education in the school and enrich the understanding of external factors that affect student learning outcomes.

Method

This study uses a quantitative approach with the aim of analyzing the influence of pocket money on student learning outcomes at Budi Satrya Junior High School Medan Tembung. Primary data was collected through the distribution of questionnaires to 100 student respondents, who were selected using random sampling techniques. The questionnaire distributed included questions related to the provision of allowances and their impact on students' learning achievement. Furthermore, the collected data was analyzed using SPSS software. The test is carried out to ensure the validity of the data through validity and reliability tests, which

aim to evaluate the consistency and accuracy of the research instruments. In addition, a determination test was also conducted to measure the extent to which the allowance variable affected student learning outcomes, with results showing a significant influence. This quantitative method provides a clear picture of the relationship between allowance and student learning achievement statistically.

Results and Discussion

Results

Based on the research and data collection conducted by the author, the author first describes the identity of the respondents as follows:

Table 1. Respondents by Gender

Yes	Gender	Hostel
1	Man	31
2	Woman	19
	Sum	50

Source: Data Processed, 2024

Based on the description above, it can be seen that part of the sample type of 50 people consists of 31 men and 19 women.

Table 2. Parenting Work

Yes	Types of Parental Work	Hostel
1	Civil Servant/TNI/Polri	5
2	Self employed	21
3	Laborer	24
	Sum	50

Source: Data Processed, 2024

Based on the table above, it can be seen that the number of respondents is 50 people, including 24 parents' jobs as laborers, 21 as self-employed and 5 people as civil servants/TNI Polri.

The level of education of the respondents' parents can be determined based on the following table:

Table 3. Parental Education Level

Yes	Parent Education	Sum
1	SD	8 people
2	Junior High School/Equivalent	11 people
3	High School/Sederjat	25 people
4	Bachelor	6 orang
	Sum	50 people

Source: Data Processed, 2024

Based on the description above, it can be seen that the number of respondents showing that the level of education of parents is 25 people who graduated from high school, 11 people who graduated from junior high school, 8 people who graduated from elementary school and 6 people who graduated from high school.

To find out the distance between students living and school, it is to measure how far the distance must be traveled by students so that the average cost of students to go to school is known.

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To find out this, it can be found based on the following table:

Table 4. Respondent's Place of Residence

Yes	Type of Residence	Sum
1	Around the school	5 people
2	Batangkuis District	12 orang
3	Bandar Setia District	13 orang
4	Tembung Market Area	20 orang
	Sum	50 orang

Source: Data Processed, 2024

Based on this data, it can be known that the residence of respondents in general in the Tembung market is 20 people. Around 5 people, Batangkuis area 12 people and Bandar Setia area 13 people.

Table 5. Respondents' Pocket Money

Yes	Amount of pocket money	Sum
1	Rp.5000-Rp.10.000	5 people
2	Rp.10,000-Rp.15,000	25 people
3	IDR 15,000-IDR 20,000	20 people
	Sum	50 people

Source: Data Processed, 2024

Based on this data, it can be known that the residence of respondents in general in the Tembung market is 20 people. Around the school 5 people, the Batangkuis district 12 people and the Bandar Setia district 13 people.

Table 5. Comparison of allowances and student grades

Yes	Amount of pocket money	Sum	Grade Point Average
1	Rp.5000-Rp.10.000	5 people	60-70 people
2	Rp.10,000-Rp.15,000	25 people	70-80 people
3	IDR 15,000-IDR 20,000	20 people	80-90 people

Source: Data Processed, 2024

Validity Test

The validity test aims to find out whether a questionnaire is valid or not. A questionnaire is said to be valid if the question is able to reveal something that you want to measure in a study. Statements from invalid questionnaires, automatically the statement is less relevant to be used as a variable measurement indicator.

The validity test is carried out by statistically testing the items of each instrument (Item Validity) by comparing the calculated value with the rtables. The value of r here indicates the correlation coefficient between the statement items and the total answers of the respondents. The significance level is 5% with $n = 50$, then the r_{table} value is 0.279. If the calculation is $> r_{table}$, then the item is valid, while if the calculation is $< r_{table}$, then the item is invalid.

Tabel 5. Analisis Hasil Uji Validitas Uang Saku (X)

Pernyataan	r_{hitung}	r_{tabel}	Validitas
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1	0.920	0,279	Valid
2	0.924	0,279	Valid
3	0.924	0,279	Valid
4	0.941	0,279	Valid
5	0.923	0,279	Valid
6	0.906	0,279	Valid
7	0.906	0,279	Valid
8	0.906	0,279	Valid
9	0.906	0,279	Valid
10	0.906	0,279	Valid
11	0.906	0,279	Valid
12	0.906	0,279	Valid
13	0.906	0,279	Valid
14	0.906	0,279	Valid
15	0.906	0,279	Valid

The table above can be seen the results of the validity test of the allowance variable (X), which shows that each indicator of the variable has been tested by comparing the calculated value with the r_{table} (0.05). From the test table, it is known that all statements are declared valid and have met the validity requirements, meaning that the 15 statements are relevant to be used as an indicator of pocket money (X).

Tabel 6. Analisis Hasil Uji Validitas Hasil Belajar

Pernyataan	r_{hitung}	r_{tabel}	Validitas
1	0.920	0,279	Valid
2	0.924	0,279	Valid
3	0.924	0,279	Valid
4	0.941	0,279	Valid
5	0.923	0,279	Valid
6	0.906	0,279	Valid
7	0.906	0,279	Valid
8	0.906	0,279	Valid
9	0.906	0,279	Valid
10	0.906	0,279	Valid
11	0.906	0,279	Valid
12	0.906	0,279	Valid
13	0.906	0,279	Valid
14	0.906	0,279	Valid
15	0.906	0,279	Valid

The table above can be seen the results of the validity test of the learning outcome variables, which shows that each variable indicator has been tested by comparing the calculated value with the r_{table} (0.05). From the test table, it is known that all of these value results are relevant to be used as indicators of learning outcomes.

Reliability Test

Reliability differs from validity because it concentrates accuracy. It is said that Reliabel if Cronbach's Alpha value > 0.70 . From the results of Cronbach's Alpha calculation on road infrastructure (X) of $0.950 > 0.70$, thus the variables used in the study can be said to be reliable which means trusted and reliable.

Table 7. Variable Instrument Reliability Test Results

Variabel	Croncbac's Alpha	Status
Pocket Money (X)	0,919	Reliabel
PAI Learning Outcomes (Y)	0,919	Reliabel

Source: Data processed using SPSS 26

From the results of the calculation of the reliability test of allowance (X) at $= 0.919$ and > 70 , and the Religious Learning Outcome (Y) $= 0.919 > 0.70$, it can be seen that the variables of variables X and Y are said to be reliable which means trusted and reliable.

Normality Test

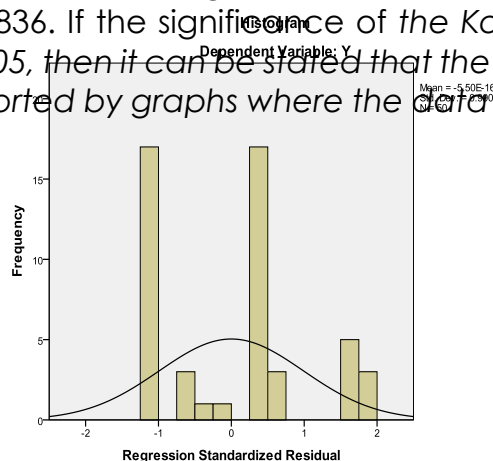
Table 8. Results of the Kolmogorov-Smirnov Data Normality Test

		Allowance	Islamic Religious Learning Outcomes
N		50	50
Normal Parametersa	Mean	756777303	829106541
	Hours of deviation	124781834	573779612
Most Extreme Differences	Absolute	.112	.127
	Positive	.058	.127
	Negative	-.112	-.084
Kolmogorov-Smirnov Z		.550	.620
Asymp. Sig. (2-tailed)		.923	.836

1. Test distribution is Normal.

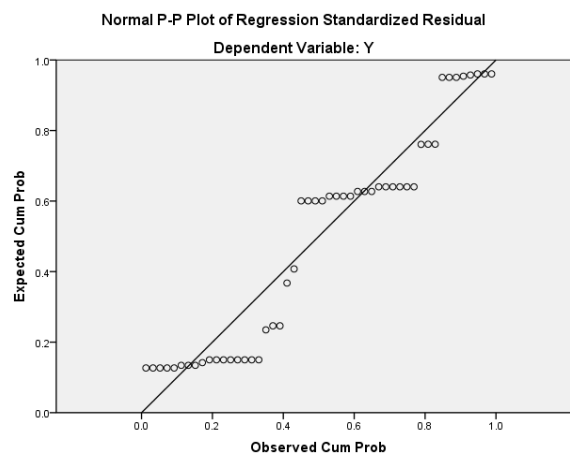
Source: secondary data processed through SPSS verse 26

Based on the results of the data normality test using the Kolmogorov-Smirnov test and by looking at the test, it can be concluded that the data has a normal distribution. Based on calculations using SPSS ver.26, it can be known by looking at the Kolmogorov-Smirnov value of 0.620 with a significance level of 0.836. If the significance of the Kolmogorov-Smirnov value is greater than 0.05, then it can be stated that the data has a normal distribution. This is supported by graphs where the data follows a diagonal line.



Source 1. Normality test

Based on the image above, it appears that the pattern is normal and shows the spread of points around the diagonal line, and following the diagonal line indicates that the regression model meets the assumption of normality. For more details, you can see the following Histogram graph:



Source 2. Uji Normalitas Variabel Penelitian

From the image above, the histogram output appears to be close to normal.

Simple Linear Regression Test

Next, the data will be calculated with a simple regression test as follows:

Table 9. Multiple Linear Regression Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	49.362	22.182		2.225
	X	.251	.306	.118	1.820

a. Dependent Variable: Y

$$b = 49.362 + 0.251X$$

T test (Partial)

To find out the linearity of the variable, it can be known based on the linearity test with the calculation of SPSS Version 22 as follows:

Table 10. T test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	49.362	22.182		2.225
	X	.251	.306	.118	1.820

a. Dependent Variable: Y

From the table above, it can be seen that the significant value of pocket money of 1,820 has a significance value greater than 0.05 (1,820 > 1,676). And the value of t calculated 1,820 is greater than the t of table 1,676 (1,820 > 1,676) in a positive direction. So H₀ is rejected and H_a is accepted so that it can be concluded that the pocket money variable partially has a significant effect with a positive value on students' religious learning outcomes.

Ujil R (Determined)

The results of the regression calculation can be continued to calculate the determination coefficient, namely to find out how much influence primal service and business ethics have on sales using the ISPPS formula.

Table 11. Determinant Tests

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.118 ^a	.014	-.007	7.16168

a. Predictors: (Constant), X
b. Dependent Variable: Y

If there is more than one independent variable, then it is better to see the ability of the variable to predict the variable of the variable, the needle used is the adjusted needle. The adjusted value of 0.118 means that the devendent variable can be explained by the devendent variable of 11.8%. In other words, changes in students' religious learning outcomes can be explained by variable X, and the remaining 88.2% are explained by other factors that were not included in this study. $R^2 R^2$

Based on the description above, as the results of the calculation using SPSS, it can be seen that there is a significant influence between pocket money on students' religious learning outcomes.

Discussion

Based on the results of the research conducted by the author, it shows that Budi Satrya Junior High School students get pocket money from their parents with an allowance that varies between Rp.5000 to Rp.20,000. Budi Satrya Junior High School has achievements in learning, namely creativity, interest and motivation of students to learn quite high, this is due to several factors, one of which is encouragement from parents, pocket

money given by parents to students encourages students to remain enthusiastic and creative in learning in schools (Alfarizzi & Haryono, 2024).

Based on the results of the study, it can be seen that the pocket money has a significant value of 1,820 with a significance value greater than 0.05 ($1,820 > 1,676$). And the value of t calculated 1.820 is greater than the t of table 1.676 ($1.820 > 1.676$) in a positive direction. So H_0 was rejected so that it can be concluded that the pocket money variable partially has a significant effect with a positive value on the student's religious learning outcomes. The percentage of the influence of variable X on Y based on the derterminan test is 11.8%. In other words, changes in students' religious learning outcomes can be explained by variable X , and the remaining 88.2% are explained by other factors that are not included in the line research (Mahmudah & Umi Mintarti Widjaja, 2021).

Based on the results of the study, it is relevant to research conducted by other researchers such as research (Nik Haryanti et al., 2022) The results of the study concluded that the more pocket money students have, the more money students tend to be lazy and spend a lot of money on less important activities. It has a positive impact if students can use money wisely, such as buying equipment related to education or science. And it has a negative impact because students will behave consumpively or spend money and time with activities that are not useful.

In this study, it provides an overview of the fact that the amount of pocket money can make students lazy to study because they tend to use pocket money for unimportant activities. This is contrary to the research conducted by the author.

(Sholihah, 2023) The results of the study are: the positive and significant influence of giving pocket money on the learning interest of high-grade students of MI PSM Gempolan II. Based on the results of the hypothesis test t , it shows that the results of the t table calculation $> 3.378 > 1.67866$, from the results that have been presented it can be concluded that the hypothesis is accepted. So it can be concluded that the allowance affects the learning interest of the upper class students of MI PSM Gempolan II Gurah for the 2020/2021 school year

This research is in accordance with the research conducted by the author that pocket money affects student learning outcomes. The influence caused by allowances in this study is very significant, while the research conducted by the author is influential but not significant.

Conclusions

Based on the results of the research that has been carried out, it can be concluded that the provision of pocket money to students at Budi Satrya Junior High School Medan Tembung has a significant impact on their learning process. The limited allowance is only enough for transportation, but not enough for other needs such as snacks or lunch. As a result, students often feel hungry and mindless, which interferes with their concentration in learning, especially if they haven't had breakfast in the

morning. On the other hand, the learning achievement of students at Budi Satrya Junior High School showed adequate results. However, their motivation, creativity, and interest in learning tend to be high, which also supports their good academic achievement.

The analysis showed that there was a significant positive influence between pocket money and student learning outcomes. Based on the results of the statistical test, the value of t-calculation is greater than the t-table ($1,820 > 1,676$) indicates that allowance has a positive influence on student learning outcomes. Overall, the influence of allowances on student learning outcomes was measured at 11.8%, which suggests that although the effect is not large, allowances still contribute to student learning outcomes at the school.

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