

Contribution of Indirect Education Costs Pocket Money to Increase the Learning Motivation of Grade 3 Students in Elementary Schools in Banten Province

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ABSTRACT: This study aims to determine the contribution of indirect education costs in the form of pocket money to the learning motivation of grade III elementary school students in Banten Province. The research method used is quantitative with a correlational approach. The sample in this study consisted of 33 students as variable respondents of pocket money and 27 teachers as learning motivation assessors. Data collection was carried out through questionnaires, and statistical analysis using Pearson's Product Moment correlation. The results showed that the value of the correlation coefficient $r = -0.166$ with a significance of 0.356 (>0.05), so it can be concluded that there is no significant relationship between pocket money and student learning motivation. The contribution of pocket money to learning motivation is only 2.76%, which means that most of students' learning motivation is influenced by other factors such as the learning environment, family support, and teacher-student interaction. Thus, the provision of pocket money is not the main factor that determines the level of learning motivation in elementary school students.

KEYWORDS: pocket money, motivation to learn, indirect education costs, primary school

1. INTRODUCTION

Education is one of the main pillars in the development of quality human resources. In the learning process, students' learning motivation plays an important role as a driving factor for learning success. One aspect that is suspected of contributing to students' learning motivation is indirect education costs, such as pocket money. These indirect costs affect the availability of student funds to meet daily needs which can affect focus and enthusiasm for learning. Especially in grade 3 elementary school students, who are starting to face more complex learning, understanding the contribution of indirect costs such as pocket money is important to research.

Banten Province as a region with diverse socioeconomic conditions provides an opportunity to understand how cost variations indirectly affect learning motivation. This research was conducted in three districts, namely Pandeglang, Rangkasbitung, and Tangerang, involving students and teachers as a source of data to get a comprehensive picture.

2. THEORETICAL FRAMEWORK

Indirect education costs can be defined as expenses that are not directly related to the cost of formal education, such as registration fees or textbooks, but that support student learning (Ministry of Education and Culture, 2023). According to the World Bank (2021), indirect education costs include transportation, lunch, uniforms, and other personal needs. In Indonesia, these costs are often a hidden burden for low-income families, especially in areas such as Banten Province, where the poverty rate reached 7.2% in 2022 (BPS Banten Province, 2023). This concept is different from the cost of direct education, which is easier to measure and is often funded by the government or schools. Indirect costs, on the other hand, depend on the economic ability of the family, thus creating inequality in access to education. This inequality is exacerbated by the fact that indirect costs are not always covered by national education policies, such as the Smart Indonesia Program (PIP), which focuses more on direct costs.

Pocket money, one of the components of indirect education costs, refers to the allocation of daily funds that parents give to students to meet daily needs while at school, such as buying snacks or small necessities (Sari et al., 2022:56). This concept is not only financial but also social, since allowances can facilitate students' interactions with their friends, such as sharing meals or participating in group activities. In the educational literature, allowances are often associated with psychological aspects, where their availability can reduce student stress and increase focus on learning (Wijaya, 2020:98). However, misuse of pocket money, such as to purchase non-essential items or even addictive substances, can negatively impact students' health and behavior. This

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abuse is more common in school environments with lower supervision, where students can be influenced by peers or product advertisements.

The concept of indirect education costs is also related to the issue of education sustainability. In the digital age, pocket money can be used to buy internet access or educational applications, which are essential for distance learning. However, in rural areas such as Banten, internet access is still limited, so pocket money is often used for physical needs. A study by Adi (2024:66) shows that students who use pocket money for digital purposes have higher motivation in online learning. Thus, this concept is not only economical but also educational and psychological, as well as adaptive to technological change.

Learning motivation is a psychological construct that explains why students are involved in the learning process. Classical motivational theories, such as Abraham Maslow's Hierarchy of Needs Theory updated in the context of education by Wahyuni (2022:72), state that basic needs such as physiological and a sense of security must be met before reaching a higher level of motivation. In this case, the allowance can meet the physiological needs of the students, such as hunger, thus allowing them to focus on learning. This theory emphasizes that motivation is a hierarchical process, with lower-level needs being met first. In elementary school, students who are hungry or malnourished tend to have low motivation, as their energy is focused on survival rather than intellectual exploration. Maslow divided the hierarchy into five levels: physiological, security, love/trust, self-esteem, and self-actualization. In the context of third-graders, allowances help to achieve physiological levels and a sense of security, which is the foundation for higher levels of motivation.

Allowances, as an indirect educational expense, can affect learning motivation through several mechanisms. First, physiologically, allowances ensure that students are not hungry or tired during the learning process, thereby increasing concentration (Rahmawati, 2020:61). Second, psychologically, the availability of allowances reduces anxiety related to basic needs, thus allowing students to focus on learning objectives (Susanti, 2022:69). Third, socially, allowances can be used to purchase additional learning materials or participate in extracurricular activities, which increases student engagement.

Furthermore, allowances can affect motivation through emotional aspects. According to the theory of emotions in Pekrun education updated by Sari (2024:89), positive emotions such as joy can increase motivation. Students who use their pocket money to buy their favorite snacks can feel happy, which then increases their engagement in the classroom. Conversely, a lack of pocket money can trigger negative emotions such as frustration, which hinders motivation.

3. RESEARCH METHODS

This study uses a quantitative research method with a correlational approach. The purpose of the study was to determine the relationship between the variable of indirect education costs in the form of pocket money (X) and students' learning motivation (Y). The correlational approach was chosen because it is appropriate to measure the extent of the contribution or relationship between the two variables in the context of education. The population of this study is all 11 students of grade 3 and 11 teachers of elementary schools in Banten Province, namely Lebak Regency, 11 students of grade 3 and teachers of 11 elementary schools of Pandeglang Regency, 11 students and 11 teachers of grade 3 elementary schools of Serang Regency, in the 2025/2026 school year. Based on data from the Banten Provincial Education Office, the number of 3rd grade elementary school students is estimated at 33 (data adjusts to the final school/provincial document). The sampling technique used is Stratified Random Sampling based on region (Regency/City) and school type (State). Sample size was determined using *the Pearson product moment formula*. The research was carried out in several elementary schools representing the Banten Province area, including: Serang City, Pandeglang Regency, Lebak Regency. Data analysis was carried out using inferential statistical techniques with Pearson's Product Moment correlation to determine the relationship between variable X (indirect education cost) and variable Y (learning motivation).

Table 3.1 Indirect Education Fees Pocket Money (X)

They respond	List of Answers						
1	2	4	4	4	4	2	3
2	2	3	5	5	5	5	4
3	1	4	2	2	2	2	3
4	2	4	4	5	5	5	5
5	2	4	1	4	4	4	5
6	2	4	1	4	4	4	5

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7	2	4	1	4	4	5	5
8	2	3	3	4	4	4	5
9	2	2	3	4	4	4	5
10	2	2	3	3	3	4	5
11	4	5	4	5	4	2	5
12	2	4	4	4	4	4	3
13	1	3	3	5	4	5	5
14	1	5	2	4	4	4	2
15	2	3	2	5	5	5	5
16	2	3	3	4	3	5	4
17	1	1	1	1	1	1	1
18	1	1	1	1	1	1	1
19	3	3	3	4	5	5	5
20	4	3	4	5	5	5	5
21	1	3	4	5	5	5	5
22	4	4	4	4	5	5	5
23	2	2	2	4	4	5	5
24	1	4	4	2	2	2	5
25	3	5	4	5	5	5	2
26	4	3	3	3	3	3	3
27	4	3	3	4	4	4	4
28	2	2	5	4	3	4	5
29	4	3	5	5	5	5	5
30	5	5	5	5	5	5	4
31	4	3	5	5	5	5	5
32	4	3	4	2	2	5	5
33	2	3	3	5	5	5	5

The research data was collected through two types of instruments according to the variables studied. For the variable of indirect education costs in the form of pocket money (X), data was obtained through a questionnaire on a Likert scale of 1–5, which included aspects of the adequacy of pocket money, patterns of use of pocket money at school, frequency of food or beverage purchases, and parental support for students' daily needs. Respondents to this instrument were grade 3 students from three regions: Serang City, Pandeglang Regency, and Lebak Regency.

Table 3.2 Student Learning Motivation (Y)

No.	Teacher's Name :	List of Answers
1	Apifah	5
2	Sahroni	5
3	Dianita Iksari, S. Pd.	4
4	Asmad Saepudin, S.Pd.	3
5	M. Kharis Sutawijaya, S.Pd	5
6	Asti Mulyanti	5
7	Dwi Utari Agesti. S.Pd	4
8	Yuyun Yunani, S.Pd SD	3

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9	Iyah Samsiah , S.Pd	3
10	Taufik Hidayat, S.Pd	3
11	Nida Nadroh Hasanah	4
12	Websites Julaeha, S.Pd.I	4
13	Amalia, S.Pd.I	4
14	Yayi Khaeriah. S.Pd.	5
15	Aneu Anggriani Mulyasari	5
16	Aam K	4
17	Rusnawati A.Md	5
18	Nurhayati	5
19	Nurnajihah, S.Pd.	5
20	Toibatunnisa	5
21	Maya	1
22	Kenza	4
23	Tuti Tuharti	1
24	Farida S.pd	5
25	Nurhasanah	4
26	Dini Handayani, S.Pd	4
27	Sumantri S.pd	4
28	Lita Anggraeni S.Pd	3
29	Laila S	3
30	Yuniar Widawati	3
31	Siti Ihat	3
32	Atik Handayani	5
33	Edi Sukardi	2

In the learning motivation variable (Y), data was obtained from teachers and given a score of 1-5 for data quantification purposes. The total number of teachers as respondents was 33 people and 11 teachers from representatives of Banten province, including: Serang City, Pandeglang Regency, Lebak Regency

4. RESEARCH RESULTS

The results of this analysis present the contribution of indirect education costs in the form of pocket money to increase the learning motivation of grade III elementary school students in Banten Province. The research data was obtained through the distribution of questionnaires to grade III students as research respondents to measure the variables of pocket money (variable X) and student learning motivation (variable Y).

The results of the research in this section are presented in the form of descriptive statistics to describe the tendency of each variable, as well as the Pearson Product Moment correlation test which is used to determine the strength and significance of the relationship between the pocket money variable and student learning motivation. Correlation analysis was carried out objectively based on empirical data obtained from grade III elementary school students who were the subject of the research.

The following is data on pocket money (X) and student learning motivation (Y):

They respond	X	And	X2	Y2	XY
1	29	5	841	25	145
2	16	5	256	25	80

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3	30	4	900	16	120
4	24	3	576	9	72
5	24	5	576	25	120
6	25	5	625	25	125
7	25	4	625	16	100
8	24	3	576	9	72
9	22	3	484	9	66
10	29	3	841	9	87
11	25	4	625	16	100
12	26	4	676	16	104
13	22	4	484	16	88
14	27	5	729	25	135
15	24	5	576	25	120
16	7	4	49	16	28
17	7	5	49	25	35
18	28	5	784	25	140
19	31	5	961	25	155
20	28	5	784	25	140
21	31	1	961	1	31
22	24	4	576	16	96
23	20	1	400	1	20
24	29	5	841	25	145
25	22	4	484	16	88
26	26	4	676	16	104
27	25	4	625	16	100
28	32	3	1024	9	96
29	34	3	1156	9	102
30	32	3	1024	9	96
31	25	3	625	9	75
32	28	5	784	25	140
33	29	2	841	4	58
Quantity	830	128	22034	538	3183

The following are the results of the correlation calculation using the SPSS application:

Correlations			
		X	And
Cake Money	Pearson Correlation	1	.166
	Sig. (2-tailed)		.356
	N	33	33
Student Motivation	Pearson Correlation	.166	1
	Sig. (2-tailed)	.356	
	N		33

Based on the analysis using SPSS version 25 with the Pearson correlation test, the correlation coefficient between pocket money and student learning motivation was obtained of $r = 0.166$ from 33 respondents. This value shows that the relationship

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between the line r is negative and very weak, so that the increase in pocket money is not followed by an increase in learning motivation. Interpretively, the r -value is in the range of 0.00–0.20, which means that the relationship between the two variables is almost non-existent.

The calculation of the determination coefficient yielded $r^2 = 0.0276$, which means that only 2.76% of the variation in students' learning motivation can be explained by pocket money, while 97.24% is influenced by other factors. The significance test showed a value of Sig. = 0.356, greater than 0.05, so the relationship between the two variables was not statistically significant. Thus, H_0 is accepted and H_1 is rejected.

Overall, the results of the study indicate that pocket money as an indirect education expense has a very weak negative relationship and a low contribution to student learning motivation. Other factors such as learning methods, parental support, learning environment, and students' psychological conditions are more likely to influence learning motivation more strongly.

The results of statistical analysis using SPSS version 25 through the Pearson correlation test show that there is a negative linear relationship between the cost of indirect education in the form of pocket money and the learning motivation of grade III elementary school students in Banten Province. The correlation coefficient obtained was $r = -0.166$ with a total of 33 students. This value indicates that despite the relationship, the direction of the relationship tends to be negative, so the increase in the amount of pocket money does not correlate with an increase in students' motivation to learn.

The value of the coefficient is included in the category of very weak relationships. In statistical interpretation, the value range of 0.00–0.20 describes a low level of relationship and is practically meaningless. Thus, although there are mathematical relationships between variables, the strength of these relationships is not strong enough to show relevant relationships in the learning context of elementary school students.

To see the extent to which pocket money contributes to the variation in students' learning motivation, the determination coefficient is calculated. The results showed that $r^2 = 0.0276$, which means that only 2.76% variation in student learning motivation could be explained by changes in pocket money. Meanwhile, 97.24% of the variation in learning motivation was influenced by other factors outside the variables studied. This confirms that pocket money is not a dominant factor in influencing students' learning motivation.

The results of the significance test strengthen these findings. The Sig. value = 0.356, which is greater than the significance level of 0.05, indicates that there is no statistically significant relationship between pocket money and student learning motivation. Thus, the null hypothesis (H_0) which states the absence of a significant relationship is accepted, while the alternative hypothesis (H_1) is rejected. This insignificance suggests that the identified relationships are not strong enough to be the basis for drawing conclusions.

These findings indicate that pocket money as part of indirect education costs is not a factor that has a big role in increasing students' motivation to learn in elementary school. At elementary school age, learning motivation is more often influenced by internal factors such as interests, curiosity, and emotional states, and external factors such as teaching approaches, parental involvement, and a conducive learning environment.

Overall, the results of this study confirm that the contribution of pocket money to students' learning motivation is at a very low level and is not significant. Therefore, increasing student learning motivation is more feasible through strengthening learning strategies, improving the quality of teacher-student interaction, the active role of parents, and providing a supportive learning environment. These findings also open up opportunities for further research to explore other factors that have a greater influence on the learning motivation of elementary school students.

5. CONCLUSION

Based on the results of data analysis and discussion that have been described, it can be concluded that indirect education costs in the form of pocket money have a weak and insignificant relationship with the learning motivation of grade III elementary school students in Banten Province. The results of the Pearson Product Moment correlation test showed a low correlation coefficient value, which indicates that the relationship between pocket money and learning motivation is very limited.

Furthermore, the results of the significance test strengthened the findings by showing that the relationships found were not statistically significant. Thus, pocket money cannot be stated as a factor that contributes significantly to increasing students' motivation to learn. This means that the amount of pocket money received by students does not have a real effect on the level of their learning motivation.

Overall, the findings of this study confirm that the learning motivation of elementary school students is a multidimensional construct influenced by various non-economic factors, such as parental support, learning quality, teacher-student interaction, and

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learning environment. Therefore, the approach to increase students' learning motivation at the elementary school level cannot only rely on financial aspects, but needs to pay attention to pedagogical and psychosocial factors more thoroughly

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