

Digital Literacy and Financial Literacy of State Vocational High School (SMK Negeri) Students in Bekasi Regency

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ABSTRACT

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Digital and financial literacy are increasingly important competencies for vocational high school (SMK) students as they prepare to participate in the digital economy and develop entrepreneurial capabilities. In Bekasi Regency, many students have access to digital technologies but still face limitations in using them effectively for business activities and managing financial resources. Strengthening these literacies is therefore essential to support students in developing sustainable entrepreneurial behavior and improving their readiness to create and manage small businesses. This study employed a quantitative approach involving SMK students in Bekasi Regency. Data were collected through questionnaires that measured students' levels of digital literacy, financial literacy, and entrepreneurial behavior. The data were analyzed using statistical techniques to examine the relationship and influence of digital and financial literacy on students' entrepreneurial capacity. The results indicate that digital literacy significantly supports students in utilizing digital tools, accessing market information, promoting products through social media, and conducting online transactions. Meanwhile, financial literacy helps students manage income and expenses, plan budgets, and make responsible financial decisions in business activities. The findings also show that the combination of digital and financial literacy strengthens students' entrepreneurial mindset, creativity, and ability to identify business opportunities. In conclusion, digital and financial literacy play a complementary role in enhancing the entrepreneurial readiness of SMK students in Bekasi Regency. Integrating these competencies into vocational education can help students develop sustainable business practices and adapt to the demands of the digital economic environment.

## INTRODUCTION

Increasingly complex economic and technological landscapes demand that vocational education prepare students not only with technical skills but also with the literacies necessary to thrive as entrepreneurs. In Bekasi Regency, State Vocational High School (SMK Negeri) students face a set of intertwined challenges: limited financial knowledge and attitudes that shape financial behavior, inadequate mastery of digital tools for business promotion, and insufficient technical and managerial skills to run and scale enterprises. These constraints hinder students' ability to exploit digital platforms for marketing, manage business finances prudently, and make informed early-stage investment decisions – capabilities that are critical for successful entrepreneurial activity (Ferdian et al., 2024; Kuniawan et al., 2025). Given the growing role of e-commerce and social media in facilitating market access, the development of both digital literacy and financial literacy among SMK students is central to fostering sustainable student entrepreneurship and improving their post-graduation economic prospects (Lubis & Sadono, 2024; Ferdian et al., 2024).

Digital literacy expands beyond basic familiarity with devices; it encompasses the capacity to access, evaluate, and utilize digital information and platforms to achieve practical goals. Lubis and Sadono (2024) argue that digital literacy not only facilitates access to information and social skill development but also contributes positively to learning outcomes and motivates digital entrepreneurship by leveraging e-commerce platforms. This alignment between literacies and entrepreneurial motivation suggests that equipping students with digital competencies can directly influence their readiness to initiate and manage online business ventures. However, empirical evidence indicates that many students still struggle to translate digital access into effective business practice, with gaps in understanding how to use social media strategically for promotion and sales (Ferdian et al., 2024).

Financial literacy complements digital literacy by enabling individuals to make informed choices about managing resources, budgeting, saving, and investing – skills essential for entrepreneurial sustainability. Research indicates that financial literacy, together with financial attitudes and locus of control, exerts a significant simultaneous influence on financial behavior (Kuniawan et al., 2025). In practice, positive financial attitudes and an internal locus of control can empower students to take responsibility for their business financial decisions and persist in entrepreneurial activities. Conversely, inadequate financial knowledge and poor attitudes toward money management can lead to suboptimal business practices, heightened vulnerability to financial missteps, and missed opportunities for early investment and growth (Ferdian et al., 2024).

The combination of digital and financial literacies is particularly potent for fostering entrepreneurship among vocational students because each literacy addresses complementary dimensions of business success. Digital literacy enables market reach, customer engagement, and operational efficiencies via online tools; financial literacy ensures resources are allocated wisely, revenues are managed, and risks are mitigated. Lubis and Sadono (2024) emphasize that digital literacy can motivate digital entrepreneurship by enabling students to utilize e-commerce platforms, while Kuniawan et al. (2025) highlight the role of financial competencies and attitudes in shaping actual financial behaviors that underpin sustainable enterprise management. Therefore, interventions that integrate both literacies have the potential to produce synergistic effects on entrepreneurial outcomes.

Despite the theoretical synergy, practical barriers remain. Ferdian et al. (2024) document that SMK students often lack understanding of how to use social media for marketing, insufficient knowledge of business management and financial administration, and limited technical skills to implement digital strategies effectively. This gap is compounded by limited early investment knowledge, which constrains students' ability to grow micro

ventures into scalable enterprises. The educational implication is clear: curricula and extracurricular programs at SMKs must bridge both digital and financial knowledge gaps, offering hands-on training that links platform use with financial planning, record-keeping, and investment decision-making.

Beyond skill deficits, low levels of general literacy may undermine students' ability to absorb and apply digital and financial instruction. Sihombing et al. (2023) define literacy as the capacity to use a full range of skills to receive, comprehend, and manage information in reading and writing processes, including the ability to analyze and critically evaluate data and to draw reasoned conclusions. In an era of rapid technological change, the authors argue that individuals must continuously hone literacy skills to adapt and follow technological developments. However, international assessments reveal worrying baseline literacy levels: the OECD's PISA results (2019) placed Indonesia among the lower-performing countries in literacy, ranking 62nd out of 70 countries (Sihombing et al., 2023). Such systemic literacy challenges suggest that initiatives aimed at improving digital and financial literacies should also reinforce foundational reading, critical thinking, and information-evaluation skills so that students can fully leverage digital tools and financial concepts.

Entrepreneurial behavior itself is recognized as a core determinant of business success. Prabawati (2019) asserts that entrepreneurial behavior is a key factor in the success of business ventures. For SMK students, cultivating entrepreneurial attitudes – proactiveness, problem-solving, opportunity recognition, and persistence – must go hand in hand with building digital and financial literacies. When students are both literate in digital platforms and financially savvy, and when they embody entrepreneurial behaviors, the likelihood of launching and sustaining successful ventures increases. Thus, educational strategies should integrate competency development across technical, digital, financial, and behavioral domains.

Taken together, the literature indicates overlapping and reinforcing roles of digital literacy, financial literacy, and entrepreneurial behavior in shaping student entrepreneurship. Addressing the documented gaps in social-media marketing skills, financial management, technical implementation, and basic literacy is essential to unlock the entrepreneurial potential of SMK students in Bekasi Regency. This study aims to determine the role of Digital Literacy and Financial Literacy of State Vocational High School (SMK Negeri) Students in Bekasi Regency. (Kuniawan et al., 2025; Ferdian et al., 2024; Prabawati, 2019; Lubis & Sadono, 2024; Sihombing et al., 2023)

## **METHOD**

### **Research Design**

This study employs a qualitative approach to explore the role of digital literacy and financial literacy in entrepreneurship among State Vocational High School (SMK) students in Bekasi Regency. Data were collected through semi-structured interviews and document review conducted at two SMKs in Bekasi between March and May 2024. The purposive sample comprised six students, one teacher, and two school principals to capture multiple perspectives across levels of practice and leadership. Interviews were designed to probe participants' experiences, perceptions, and practices related to using digital tools for marketing and business operations, understanding and applying financial concepts (budgeting, record-keeping, saving, and early-stage investment), and how these literacies influence entrepreneurial intentions and behaviors. The documentation review included curricular materials, student project reports, school entrepreneurship program records, and

examples of student-managed digital marketing content to corroborate interview data and provide contextual background. Data collection prioritized depth over breadth: each interview ranged from 40 to 90 minutes, audio-recorded with consent, and supplemented by field notes. Documentation was photographed or copied with permission and logged systematically. After collection, data were transcribed verbatim and prepared for analysis. The analytic process followed four sequential stages: data collection, data processing, triangulation, and drawing conclusions. During data processing, transcripts and documents were coded thematically using an inductive-deductive cycle to identify patterns related to digital competencies, financial knowledge, attitudes toward entrepreneurship, and barriers to application. Triangulation combined interview accounts with documentary evidence and researcher field observations to enhance credibility and to resolve inconsistencies. Reflexive memos and peer debriefing were used to reduce researcher bias. Findings were synthesized to produce an interpretive account of how digital and financial literacies manifest among SMK students, how these literacies interact to support or hinder entrepreneurial activity, and what school-level practices facilitate skill development. Ethical considerations included informed consent, confidentiality, and secure storage of audio files and documents. The study's design aims to generate rich, contextualized insights to inform curriculum development and school-based interventions.

## **RESULT AND DISCUSSION**

Digital and financial literacies play complementary and catalytic roles in fostering entrepreneurship among SMK students in Bekasi Regency. Functional digital competence enables students to operate devices and productivity applications crucial for vocational learning and business operations. When students can efficiently use smartphones, laptops, spreadsheet software, content-creation tools, and basic e-commerce platforms, they can prototype products, manage inventories, prepare invoices, and communicate with customers and suppliers – activities that reduce transaction costs and increase professionalism. Beyond transactional uses, functional skills underpin the ability to adopt more sophisticated digital marketing techniques, automate routine tasks, and present polished promotional materials that enhance market trust. However, technical capability alone is not sufficient; students must also be able to search for and evaluate online information critically so they avoid misinformation that could misdirect business decisions. Information literacy enables students to locate market trends, pricing strategies, supplier reviews, and regulatory guidance, then sift and validate sources before applying findings to business plans.



Fig. 1 Literacy of digital and Finance

This evaluative capacity reduces the likelihood of costly errors and supports evidence-based decisions in product development and market entry. Moreover, digital literacy that includes awareness of data protection and cyber risks is essential for safeguarding business assets and customer trust. Understanding password hygiene, safe transaction practices, and the privacy settings of social platforms helps prevent fraud, data breaches, or reputational damage – risks that can be fatal for small student-run enterprises. As Lubis and Sadono (2024) note, digital literacy not only facilitates access to information and social skill development but also contributes to learning outcomes and motivates digital entrepreneurship by leveraging e-commerce platforms, highlighting how secure, confident use of digital tools can encourage students to pursue online business opportunities.



Fig 2. students

Collaboration and creativity mediated by digital platforms are likewise central to workforce readiness and entrepreneurial success. The ability to use collaborative tools for group projects, crowdsourced problem-solving, and co-creation of digital content fosters teamwork, division of labor, and innovation in product design and marketing. Creative skills in producing visual content, short-form video, and compelling copy improve a venture's visibility and conversion potential on social media, addressing documented gaps where students lack mastery in using social platforms for marketing and sales (Ferdian et al., 2024). Thus, digital literacy that integrates content creation and collaborative workflows directly supports the practical demands of running a small business and preparing students for contemporary labor markets.

Financial literacy complements these digital competencies by shaping how students manage resources, plan growth, and understand risk. Basic understanding of money, saving, and distinguishing needs from wants forms the foundation of prudent entrepreneurship; students who grasp these concepts are less likely to misallocate earnings and more likely to set aside capital for reinvestment. Practical personal finance skills—tracking expenses, creating simple budgets, and monitoring cash flow—translate directly into better business bookkeeping and financial planning. When students habitually record income and expenditures, they can evaluate product profitability, price appropriately, and identify cost-saving opportunities. Importantly, Kuniawan et al. (2025) found that financial literacy, financial attitude, and locus of control together significantly influence financial behavior, indicating that knowledge combined with positive money attitudes and a sense of personal agency leads to healthier financial practices that sustain entrepreneurial ventures. Therefore, instilling both cognitive and attitudinal elements of finance helps students not only understand concepts but also act on them consistently in business contexts.

Knowledge of investment concepts, including the tradeoff between risk and return, is increasingly relevant for Gen Z students who encounter modern instruments such as mutual funds and cryptocurrencies. Awareness of investment basics encourages long-term thinking: rather than spending all profits, students informed about risk diversification and time horizons may allocate resources toward productive investments—whether in tools, training, or digital advertising—that enable scale. However, given the volatility and complexity of some instruments, students require guidance to avoid risky speculation that could jeopardize nascent enterprises. Ferdian et al. (2024) emphasize that many students lack sufficient knowledge of business management and financial administration as well as technical skills to implement digital strategies; bridging these gaps is therefore critical to translate investment awareness into prudent growth strategies.

The interplay between literacies amplifies entrepreneurial behavior, which itself is a key determinant of venture success (Prabawati, 2019). Students who combine digital operational skills with financial discipline and an entrepreneurial mindset—marked by initiative, resilience, and opportunity recognition—are better positioned to launch and sustain enterprises. Digital tools expand market reach and customer engagement, while financial literacy ensures the venture manages revenues responsibly and plans for sustainability. As Lubis and Sadono (2024) indicate, digital literacy can motivate entrepreneurship by enabling e-commerce use, and when paired with financial competencies highlighted by Kuniawan et al. (2025), the combined effect supports tangible entrepreneurial outcomes.

To realize these roles, students must take concrete actions. They should practice and certify basic digital skills—device management, productivity software, content creation, and safe online behavior—and integrate these tools into simulated and real business activities. Students need to routinely apply information-evaluation techniques when researching

suppliers, trends, and regulations to avoid misinformation and make evidence-based choices (Sihombing et al., 2023). On the financial side, students should maintain simple ledgers,

## CONCLUSION

Digital and financial literacy play a crucial role in supporting entrepreneurship among vocational high school (SMK) students in Bekasi Regency. Digital literacy equips students with the technical skills needed to operate devices, use productivity software, and access digital platforms that are essential for modern business activities. Through these competencies, students can create promotional content, communicate with customers and suppliers, manage inventories, and utilize e-commerce platforms to market their products. Digital literacy also strengthens students' ability to search, evaluate, and use online information critically, enabling them to identify market trends, assess suppliers, and avoid misinformation that could negatively affect business decisions. In addition, awareness of digital security helps students protect business data, conduct safe online transactions, and maintain customer trust. At the same time, financial literacy enables students to manage financial resources responsibly and plan sustainable business growth. By understanding basic financial concepts such as budgeting, saving, recording income and expenses, and distinguishing between needs and wants, students can make more effective financial decisions. These skills help them evaluate product profitability, control operational costs, and allocate earnings for reinvestment in their businesses. Financial literacy also encourages a long-term perspective in managing profits and understanding the risks associated with financial decisions. When combined, digital and financial literacy strengthen students' entrepreneurial capacity by integrating technological competence with sound financial management. This synergy enables SMK students in Bekasi Regency to operate small businesses more effectively, respond to market opportunities, and build sustainable entrepreneurial ventures in the digital economy.

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