

The Influence of Part-Time Job on The Financial Independence of Students (A Study on Students of The Faculty of Economics at Unitri)

Valentina Ancelina Nina^{1*}, Nur Ida Iriani², and Warter Agustim³

* Correspondence Author: valentinaancelinanina@gmail.com

^{1,2,3} Management, Faculty of Economics, University of Tribhuwana Tunggal, Malang, Indonesia

INDEXING	ABSTRACT
<p>Keywords: Keyword 1; Part-Time Job Keyword 2; Financial Independence Keyword 3; Influence Keyword 4; Students</p>	<p>The purpose of this research is to determine the effect of part-time jobs on the financial independence of students in the economics faculty of UNITRI. The research conducted is a quantitative study. The sample determination for this research uses purposive sampling, resulting in a sample size of 30 respondents. The data collection technique used by the researcher is a questionnaire. The data analysis method employed is simple linear regression using SPSS 26 software. The research results prove that part-time jobs have a significant effect on the financial independence of students in the economics faculty of UNITRI, as the calculated t value is 4.520, indicating an influence of 72.1%. Part-time jobs provide students with a source of income that can be used to meet daily needs, thereby improving the financial independence of students.</p>

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INTRODUCTION

Students are individuals who are in a transitional phase towards adulthood, where one important aspect that must be developed is independence, including financial independence. Financial independence is important because it can support the continuity of studies and daily life without relying entirely on parents or others (Bea and Yi, 2019). Along with the rising costs of education and living expenses, many students choose to work part-time as an alternative to meet their financial needs. This trend is increasingly developing among students, especially in big cities and around campus environments that provide many part-time job opportunities such as in cafés, retail stores, food stands, teaching services, and digital-based jobs. Part-time jobs are jobs that someone does for a limited time, usually outside of class hours, with the aim of earning additional income (Widodo, 2020). The main activity, in this case, is studying, with a more flexible work schedule. Part-time work allows students to gain work experience as well as additional income without disrupting their academic obligations. Therefore, many students view part-time jobs as a solution to create independence, especially in financial matters.

Financial independence itself can be defined as a person's ability to meet their economic needs without full dependence on others, especially parents (Susanti, 2021). This aspect of independence includes not only the ability to earn money but also to manage finances and save (Butterbaugh *et al*, 2020). By having their own income, students are expected to make financial decisions independently and responsibly (Johnson and Ridgeway, 2024). Furthermore, financial independence is also an indicator of an individual's readiness to face the working world and adult life.

Additionally, part-time jobs also have the potential to provide other positive impacts, such as an increased sense of responsibility, time management, and the ability

to handle pressure. Students who work part-time tend to have better self-regulation compared to those who do not, making them more prepared to face life's challenges, including financial aspects. However, on the other hand, part-time work activities can also have a negative impact on students' academic performance (Muluk, 2017). In some cases, part-time work activities can disrupt students' study time and concentration, thereby affecting their academic achievements.

There are several factors that can influence the relationship between part-time work and students' academic performance. One of these factors is the level of busyness and workload of students outside of classes. Another factor that can influence the relationship between part-time work and academic performance is the characteristics of the job. Jobs that require a significant amount of time and energy, as well as jobs that do not align with students' interests and talents, can hinder students' academic performance.

This research aims to analyze the relationship between the influence of part-time jobs on the financial independence of students, thus providing insights for better decision-making in managing students' time and priorities. Meanwhile, the objective achieved from this study is to understand the impact of part-time jobs on the financial independence of students.

LITERATURE REVIEW

Theoretical Foundation

By working, one can achieve a certain level of satisfaction through the fulfillment of physical, security, and social needs. On the other hand, part-time comes from foreign language which consists of two words: 'part' meaning part, half, or fraction and 'time' meaning time. Therefore, it can be concluded that 'part-time' in the context of part-time work refers to a work system with fewer working hours compared to full-time work.

There are several benefits obtained from doing part-time work, including:

1. Earning wages
Obtaining additional income from part-time work can help with economic issues.
2. Learning new things
There are many things to learn from the workplace or through work activities, one of which can broaden knowledge beyond the studies done in college.
3. Sharpening skills before getting a permanent job
As a form of self-actualization, a person's skills will develop and improve by directly engaging with society, namely by working. Abilities in various areas can also be honed and sharpened while working part-time before finally securing a permanent job.
4. Learning to manage time well
Working part-time, especially for students, allows them not only to fulfill their academic duties but also to manage their time so that studying, working, and resting are balanced.
5. Expanding networks and acquaintances
New relationships can be formed through work. The more friends and acquaintances one has, the more one can expand their network.

According to Steinberg (in Purbasari, 2016), independence is the ability of adolescents to think, feel, and make decisions personally based on themselves rather than following what others believe. The operational definition of independence is the individual's ability to think, behave, and determine actions according to their own capabilities without relying on others.

Steinberg (in Riawan, 2016) distinguishes the characteristics of independence into three forms, namely:

1. Emotional independence

Emotional independence refers to the change in the closeness of emotional relationships between individuals. Adolescent independence in the emotional aspect is shown by three things, namely not being emotionally dependent on parents while still being influenced by them, having the desire to stand alone, and being able to manage emotions in front of their parents.

2. Behavioral independence

A capability to make decisions without relying on others and to do so responsibly.

3. Value independence

The aspect of value autonomy is the freedom to interpret a set of principles about right and wrong, what is obligatory and what is permissive, what is important and what is unimportant. These beliefs and convictions are not influenced by the environment, including societal norms, for example, choosing to study rather than play, because studying has more benefits than playing and not because studying holds positive value according to the environment.

RESEARCH METHOD

This research falls under quantitative research that studies the influence between dependent and independent variables. In relation to the title that the author will investigate, namely "The Influence of Part-Time Jobs on Students' Financial Independence," the author presents the type of research below: The form of research that will be conducted is quantitative descriptive research. This research is carried out at Tribhuwana Tunggal University (UNITRI) located at Jalan Telaga Warna, Tlogomas, Lowokwaru District, Malang City.

The population in this study consists of active students from the Faculty of Economics majoring in Accounting and Management at UNITRI during the academic year 2021, totaling 478 individuals. The sample criteria used in this study are active students from the Accounting and Management study programs who are working part-time and who are willing to fill out data via a questionnaire, totaling 30 individuals. The data collection method uses observation, interviews, questionnaires, and documentation. The Operational Definition and Measurement of Variables use Independent Variables (Free Variables) and Related Variables (Dependent Variables).

RESULT AND DISCUSSION

Validity Test

The validity test is conducted to measure the legitimacy or validity of a questionnaire, where data is deemed valid if the correlation value (r_{hitung}) > (r_{tabel}). The results of the validity test instrument are presented below:

Table 1. Validity Test

Var / No	r count		r table	Conclusion
	X	Y		
1	0,629	0,713	0,361	Valid
2	0,684	0,632		Valid
3	0,637	0,643		Valid
4	0,670	0,651		Valid
5	0,674	0,608		Valid
6	0,609	0,813		Valid
7	0,667	0,650		Valid
8	0,757	0,620		Valid
9	0,692	0,661		Valid
10		0,650		Valid

Source: (Primary Data Processed, 2025)

Based on table 1, it can be seen that the instruments used in the study are the part-time job variable (X) consisting of 9 statements and the financial independence variable (Y) also consisting of 10 statements. All statements are declared valid because the value $(r_count) > (r_table)$ is 0.361. According to Sugiyono (2017), the standard r_table value for 30 respondents is 0.361.

Reliability Test

This test is conducted to measure the level of trust or validity of the instruments used. In this reliability testing, the Cronbach's alpha coefficient is used to determine whether the measurement results obtained meet the reliability criteria or not.

Table. 2 Reliability Test

Variable	<i>Alpha Cronbach</i>	<i>Alpha</i>	Conclusion
(X)	0,753	0,6	Reliable
(Y)	0,681		

Source: (Primary Data Processed, 2025)

Based on the table, it can be concluded that all statement items from the part-time job variable $(X) = 0.753 > 0.6$ and the financial independence variable $(Y) = 0.681 > 0.6$ have an Alpha coefficient greater than 0.6, thus the statement items for all these variables are stated to be reliable.

Results of Classical Assumption Test

Normality Test

This test aims to check whether in the regression model, the disturbance variable or residual has a normal distribution. To determine whether the data is normal or not, we can look at the normal probability plot.

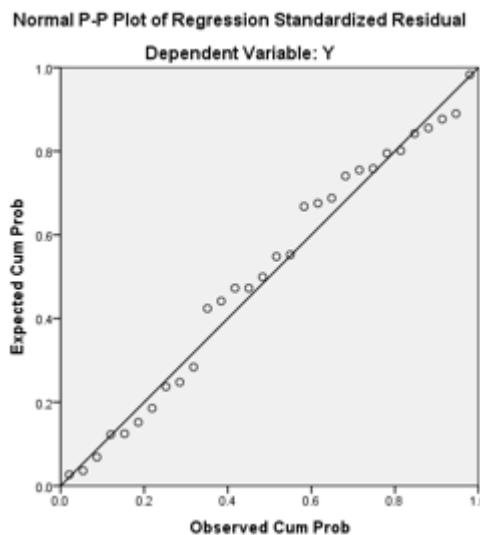


Figure 1. Normality Test Distribution F Test

Source: (Primary Data Processed, 2025)

Based on Figure 1, the data is stated to meet the normality test (normal), because the spread of the data (points) on the diagonal source of the P-Plot Of Standardized Regression Residual is around the diagonal line and follows the direction of the diagonal line.

Heteroskedasticity Test

This test aims to determine whether in regression the variance of residuals is not the same from one observation to another. The phenomenon of unequal variance is

referred to as heteroskedasticity, whereas the presence of equal residual variance from one observation to another is referred to as homoskedasticity. Good data should not exhibit heteroskedasticity; in this study, a plot graph between the predicted values of the independent variable and its residuals is used.

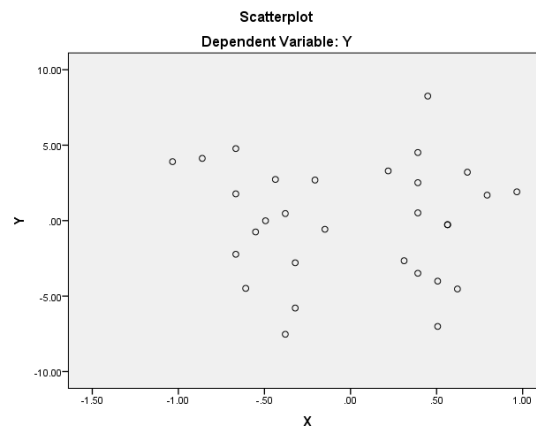


Figure 2. Heteroskedasticity Assumption Test
Source: (Primary Data Processed, 2025)

Based on image 2, it is stated that there are no signs of heteroskedasticity because the data distribution in the diagram is located between the value of 0 on the X-axis and the Y-axis, and there is no clear pattern in the data distribution.

Multiple Linear Regression

Simple linear regression analysis is used to determine the extent of the influence of part-time job (X) on financial independence (Y) at the Faculty of Economics UNITRI. The results of the simple linear regression test are shown in the table below.

Table 3. Multiple Linear Regression

Variable	B	Conclusion
Unstandardized Coefficients		
Constant	7,651	Positive
(X)	0,739	Positive

Source: (Primary Data Processed, 2025)

Based on the table, a regression equation can be formulated to measure the level of influence of the part-time job variable (X) on the financial independence variable (Y) at the Faculty of Economics UNITRI using the following regression equation:

$$Y = a + bX + e$$

$$Y = 7.651 + 0.739 X + e.$$

Based on the regression equation, it can be interpreted that, for the value of the financial independence variable equal to the constant value of 7.651, it means that financial independence is considered high before being influenced by the part-time job. If the value of variable X increases by 0.739, then the total influence value becomes 8.390, which indicates a strong influence between part-time jobs and the financial independence variable. Thus, the meaning of the regression value of the variable is as follows:

Y = the financial independence variable is a dependent variable whose value will be predicted by the part-time job variable (X).

X = the regression coefficient (X) of 0.739 with a sign indicating that the part-time job variable (X) has a positive influence on the financial independence variable (Y), which means that the part-time job variable supports the increase of financial

independence among students in the economics faculty of UNITRI.

Hypothesis Testing t-test (Partial)

The t-test is conducted to determine the magnitude of the influence of part-time job (X) on financial independence (Y) in the Faculty of Economics UNITRI, and the magnitude of the influence of the independent variable on the dependent variable can be seen in the following table.

Table 4 Results of the t-test.

Variable	t count	t table	Sig t
(X)	4,520	2,045	0,000

Source: (Primary Data Processed, 2025)

The results of the t-test calculation prove that the part-time job variable (X) significantly affects the financial independence variable (Y) at the Faculty of Economics UNITRI because the calculated t value = 4.520 > the table t value 2.045 with a significant value of (0.000 < 0.05), thus H1 is accepted. This means that the better the support from part-time jobs, the more it will enhance the financial independence of students at the Faculty of Economics UNITRI.

Coefficient of Determination Test (R2)

The coefficient of determination (R2) essentially measures how well the model explains the variation in the dependent variable. The results of the Coefficient of Determination test (R2) are presented in the table below:

Table 5 Results of the Coefficient of Determination Test (R2)

<i>Model Summary^b</i>				
Model	R	R Square	Adjusted R Square	
1	0,849 ^a	0,721	0,701	

a. Predictors: (Constant), X

b. Dependent Variable: Y

Source: (Primary Data Processed, 2025)

The analysis results show an r-square value of 0.721, meaning that part-time jobs contribute to the financial independence of students in the economics faculty of UNITRI by 72.1%, while the remaining 0.279 or 27.9% is influenced by other unstudied variables.

DISCUSSION

The analysis results presented prove that part-time jobs have a significant effect on the financial independence of students in the economics faculty of UNITRI. This is evidenced by the coefficient value of the part-time job variable being 4.520 > t table 2.045, so it can be concluded that hypothesis 1 (H1) is accepted, meaning that better support from part-time jobs can enhance financial independence. Part-time jobs that influence financial independence include working part-time for more than 10 hours a week, working part-time according to available time, part-time jobs that meet needs, part-time jobs that help cover tuition fees, and part-time jobs that do not interfere with class schedules.

The results of this research are in accordance with research by Aryana and Siregar (2020) which proves that part-time work can increase financial independence. By earning additional income, students can meet their daily needs, reduce dependence on their parents, and learn to manage their finances independently, which is an important skill for their future. A part-time job is a type of work that usually has fewer working hours compared to full-time jobs. Part-time jobs often involve flexible working hours,

such as a few hours a day or several days a week. Part-time jobs are often taken by students who want to earn extra income without disrupting their main commitments, such as studies or other jobs. The types of jobs can vary, ranging from positions in the food service sector to administrative or freelance work. The benefits of a part-time job provide valuable work experience and opportunities for students to develop interpersonal skills.

However, based on the results of the calculation of financial independence data, students are still categorized as sufficient. This indicates that although part-time work has a significant influence, students are not yet able to fully leverage these jobs to achieve maximum financial independence, such as the ability to manage expenses, reduce dependence on parents, and saving habits, which are still relatively low. Students' financial independence encompasses several aspects such as financial management during college, the ability to earn their own income, and financial decision-making skills (Hong, 2023).

The research by Rahmawati & Yuniar (2019) explains that financial independence is often achieved through part-time jobs or other sources of income, allowing students to meet their own needs and reduce dependence on their parents. However, this greatly depends on the students' ability to manage finances, make decisions, and set financial priorities during their studies. In other words, although part-time jobs have a significant impact on students' financial independence, in practice, this impact has not been optimally utilized by students. Part-time jobs provide students with a source of income that can be used to meet daily needs, such as food costs, transportation, and study materials. By having their own income, students can reduce their dependence on their parents, which is a crucial step towards financial independence.

CONCLUSION

Based on the explanation that has been presented, it can be concluded that part-time jobs have a significant impact on the financial independence of students in the economics faculty of UNITRI. However, based on the results of the data distribution, the level of financial independence of students is still categorized as sufficient. Thus, although part-time jobs can contribute to improving financial independence, this influence has not yet fully encouraged students to manage their finances independently and achieve a high level of independence.

Based on the results of the respondent data distribution, the indicator with the smallest average value (mean) is 3.13 on the financial independence variable 'I do not rely on my parents for financial matters.' This indicates that students' independence in financial aspects has not yet fully developed, and most still rely on parental support. Therefore, it is recommended that students start getting used to managing their own finances from the income they earn from part-time work.

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