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FINANCIAL EDUCATION IN RURAL COMMUNITIES: A DEMOGRAPHIC ANALYSIS

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Abstract: Financial education is a key asset in people's life planning. Evaluating knowledge and skills on this topic among residents of rural areas is a challenge. This study aimed to identify the degree of association between the level of financial education of people living in rural communities of the municipality of Cajeme and demographic factors, using a non-parametric statistical test. The type of research was descriptive, correlational, and non-experimental. The subjects studied were 346 people living in the rural communities of the aforementioned municipality. An instrument with 10 questions on demographic aspects and 13 more on financial education was applied, the latter on a Likert scale. The financial education variable was analyzed in its dimensions of knowledge, competence, and management. The results showed that the demographic variables significantly associated with financial education are the municipal community where they live and the level of education. In contrast, the demographic variables that have no association with the level of financial education are gender, marital status, the number of inhabitants living per household, and the number of inhabitants earning income in the household. These findings describe the quantitative aspects that strengthen demographic factors and influence the improvement of financial literacy in the households of rural communities.

Keywords: demographic factors, financial education, rural economics

JEL Classification: G53, R23, J10

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Introduction

In recent years, there has been an observed interest in financial education, mainly because individuals and consumers of financial products do not making sound decisions for their individual economic well-being and that of their family unit. In this regard, Taofeek et al. (2015) point out that an individual's economic situation is closely related to the level of knowledge they possess in financial education.

In the field of financial education, various authors have highlighted its importance as a tool that improves economic well-being. In this sense, Lusardi et al. (2013) note that knowledge in finance is considered a form of investment in human capital, as this knowledge and the skills to analyze information and make informed financial decisions influence an individual's ability to generate wealth, manage their debts, and prepare for retirement. This perspective allows us to understand how differences in the level of financial knowledge translate into inequality in the optimal management of wealth and future economic security.

In the study by Van Nguyen et al. (2022), a comprehensive view of how demographic factors influence the financial literacy of the adult population in a developing country like Vietnam is presented. Their results provide evidence that variables such as age, gender, and income level are significantly associated with the level of financial literacy. Younger adults showed greater competence in cash management, saving, credit, and investment compared to older adults. Gender gaps were also found, with women showing lower levels of financial literacy compared to men. On the other hand, people with higher incomes showed better performance in resource management. It is concluded that there is a need to design differentiated educational strategies that take into account the demographic characteristics of the population to strengthen the financial competencies of the most vulnerable groups.

Research has shown that financial decisions in some environments have become increasingly complex due to the limited information available on financial matters, which represents a significant obstacle to sound financial management. This situation affects rural communities to a greater extent, who are more vulnerable to falling into bad practices with the use of money.

This issue is also related to some variables such as age, gender, educational level and working conditions, among other demographic dimensions. In this regard, the ENIF 2024 presented by the CNBV (2025) reports that, at the national level, 66% of rural communities have at least one financial product, with the most common being the savings account, which is where workers' salaries are deposited in formal financial institutions.

A curious fact is that, in the same survey, a result is presented regarding the percentage of rural and urban populations with a bachelor's degree or higher who have at least one financial product. The results show that 92% of the respondents were from urban areas and 91% from rural areas, which suggests that the level of education has an impact on the use of financial products regardless of whether one lives in urban areas or rural communities. The same does not happen at other levels of education, as the percentage decreases considerably in relation to the urban area.

Taking into account, on the one hand, the economic conditions and on the other the impact of globalization, rural communities have managed to transform their approaches and population patterns, incorporating new dimensions of analysis to adapt to the new social and demographic configuration, which has also allowed them to adopt a vision aimed at improving living conditions (Fornero & Lo Prete, 2023).

The present research was conducted in the 5 districts of the municipality of Cajeme, where its main seat is Ciudad Obregón, Sonora, Mexico. The districts are as follows: Cócorit, Esperanza, Providencia, Pueblo Yaqui, and Tobarito (Marte R. Gómez), with a total of 88,070 inhabitants.

The objective is to identify the degree of association between the level of financial education of people living in rural communities of the municipality of Cajeme and demographic factors, through a non-parametric statistical test. The present research provides empirical evidence on the demographic situation of rural communities in the municipality of Cajeme, analyzing how the level of financial education is associated with demographic factors such as age, sex, the municipal community where they live, marital status, the level of education, the number of inhabitants living in the household, and the number of inhabitants earning income in the household, thus identifying the variables that impact the financial literacy of these communities.

The study is conducted in the 5 districts with distinct socio-cultural and economic characteristics, thus contributing to the understanding of these demographic barriers that affect financial inclusion in rural contexts. The results are indicators for monitoring National Policies in Mexico on this topic.

Financial education is important in all areas because it provides the necessary tools to make informed decisions and thereby achieve stability, especially in rural communities where there are people with greater vulnerability in accessing financial services, which guaranties the financial security of these communities.

Literature review

Financial education in rural areas

In recent decades, financial education has been recognized as an essential tool to improve people's economic well-being and promote financial inclusion, especially in vulnerable contexts such as rural communities. Financial education is essential for improving economic well-being and promoting financial inclusion, especially in vulnerable rural contexts. It refers to understanding financial concepts and using them to make responsible decisions (OECD, 2024). In Mexico, financial literacy is low, particularly in rural areas due to limited services, informal employment, and digital gaps (CONDUSEF, 2022). INEGI (2021) reports that 23% of the rural population lacks formal financial products, and 40% manage their finances without planning. Studies show that financial education enhances individual well-being and strengthens local development through collective savings and better decision-making (Lusardi & Mitchell, 2014). Yet, many programs focus on urban or digital contexts, overlooking rural realities.

Mexico has over 184,000 rural localities representing 21% of the population. In Sonora, 12% of the population lives in rural areas (INEGI, 2020b). These communities participate in various economic sectors and are increasingly diverse. Financial education has become a fundamental skill for citizenship. This need responds to the current challenges arising from the complexity of markets, the digitalization of financial services, and the increasing autonomy required to make responsible economic decisions (Zhou et al., 2023). Financial education, in this context, not only seeks to transmit technical knowledge but also to promote a critical economic culture that enables individuals to navigate their financial environment effectively and ethically.

Financial education focused on inclusion

The benefits offered by financial education impact both personal and national economies by fostering a more conscious, resilient, and capable citizenry in optimally managing their resources. Shen and Yang (2023). In this regard, it has been identified that adequate financial education significantly contributes to reducing the stress associated with money management and increasing people's overall well-being (Csiszárik-Kocsir, 2023). This aspect becomes even more relevant due to the continuous transformation of the financial system, making the development of financial skills indispensable for the increasingly efficient management of personal resources (Lubis & Sutirman, 2023).

The growing need for the efficient use of financial resources has motivated various institutions, both public and private, to develop training programs aimed at improving the financial literacy of the population. However, these efforts have focused more on general awareness than on promoting specific skills such as investment or credit management (Fitriaty et al., 2023; Oppong et al., 2023). García et al. (2013) point out that this lack of structured training has led to the persistence of inadequate financial habits, which highlights the need to implement more effective and continuous educational strategies. Montaña and Ferrada (2021) agree that, although there is a growing awareness of the importance of financial education, greater intervention is still needed in rural areas to promote the acquisition of knowledge, the efficient use of credit, and better access to financial products.

The above may contribute to improving financial education, but it does not guarantee favorable results by itself. On the other hand, the coverage of financial institutions in rural areas of Mexico remains notably limited, with only 7% presence per 10,000 inhabitants (CNBV, 2021). This figure reflects a significant gap in access to formal financial services, which translates into structural disadvantages for the rural population. Although the expansion of financial infrastructure might seem like a logical solution, various studies indicate that merely increasing supply does not guarantee effective use or the expected positive impact on the economic development of these communities. Grohmann et al. (2018) point out that access must be accompanied by the ability to adequately use financial services; that is, effective financial inclusion not only involves availability but also understanding and appropriation of

products such as formal savings, insurance, and responsible credit. In fact, in contexts where financial literacy levels are low, the use of services can be inadequate or even counterproductive (Lusardi & Mitchell, 2014).

Moreover, the World Bank (2022) emphasizes that financial inclusion should be understood as a multifactorial process that requires comprehensive policies aimed at improving financial education, building institutional trust, and adapting services to the cultural and economic realities of rural areas.

Methods

To identify the association between the level of financial education and the demographic factors of rural communities, a quantitative study was conducted, of a descriptive and explanatory type, with a non-experimental design. The research subjects belong to five rural districts of the municipality of Cajeme, selected for their representativeness in terms of the demographic and economic characteristics typical of the rural environment (Table 1).

Table 1. Number of inhabitants in each precinct of Cajeme, Sonora

Name of the precincts	Number of inhabitants	% Population
Cócorit	7,424	8.43
Esperanza	40,000	45.42
Providencia	4,146	4.71
Pueblo Yaqui	24,000	27.25
Tobarito (Marte R. Gómez)	12,500	14.19
Total	88,070	100

Note: Rural police stations in the municipality of Cajeme, Sonora, based on the National Institute of Statistics, Geography, and Informatics (INEGI, 2020a).

Source: Own research

The sampling was non-probabilistic by convenience selecting participants based on their accessibility and availability to answer the instrument within the rural police stations of the municipality of Cajeme, resulting in a total of 346 participants with a 95% confidence level. Regarding the materials, an instrument based on McMillan and Schumacher (2005) was adapted, divided into 2 parts. The first part collected demographic data such as sex, marital status, dependents, community of residence, ethnicity, education level and number of household members, among others. The second part presented the variable of financial education on a Likert scale and included questions related to knowledge, competence, and management, as well as other factors that are not analyzed in this research.

The instrument was validated by expert judges, who issued their judgment based on the scale proposed by the methodology of Escobar and Cuervo (2008). Additionally, the document was submitted to the review of the Institutional Ethics Committee

of the Technological Institute of Sonora. The procedure carried out for the application of the instrument and the interpretation of the results was as follows: (1) the variables under study were identified (2) the population was identified and the sample was determined, (3) an expert committee was formed for the validation of the construct and the validity of the instrument, (4) the information was systematized in the Statistical Package for the Social Sciences (SPSS) version 2021, (6) the analysis with contrasting variables of the demographic factor and the level of financial education was carried out through the Chi-square test.

Results

The following presents the comparison of proportions or hypothesis testing through Pearson's Chi-square test, to estimate if there is an association between two categorical variables. This means that their association indicates that part of the variability can be explained by the other variable, where the variables considered as independent are: age, sex, municipal community where they live, marital status, level of education, number of inhabitants living per household, number of people earning an income per household, compared to the dependent variable, which was the level of financial education.

Thus, the Chi-square test is shown to determine whether the contrasting variable (age) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the age variable and the level of financial literacy. There is no significant association between the variable of age and the level of financial education.

H1: Yes, there is a significant association between the variable of age and the level of financial education.

Consequently, Table 2 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 2. Cross-tabulation of age and financial literacy level

		Age					Total
		18-25	26-33	34-40	41-47	48 and more	
Level of Financial Literacy	Low	17	16	9	5	17	64
	Medium	35	52	39	25	56	207
	High	9	17	6	13	30	75
Total		61	85	54	43	103	346

Source: Own research

To elaborate on the above, Table 2 is presented, showing the significance level of the p-value for the age variable with the level of financial education, obtaining a level of 0.609 greater than 0.05, which means that there is not enough statistical

evidence to assert that there is a significant association between age and the level of financial education in the rural communities of the municipality of Cajeme, Sonora.

That is to say, young and adult individuals show financial education levels within the same ranges, which means that the null hypothesis (H0) is accepted, confirming the non-existence of a significant association between age and the level of financial education, and H1 is rejected. Therefore, it is explained that the inhabitants of the rural communities of the municipality of Cajeme who participated in the study, age differences do not seem to significantly influence the level of financial education.

Table 3. Chi-square tests of the age variable with the level of financial education

	Value	**gl**	**Sig. bilateral asymptomatic**
Pearson's Chi-squared	107.274a	112	0.609
Reason of likelihoods	130.929	112	0.107
Linear association by linear association	10.135	1	0.001
N of valid cases	346		

Source: Own research

In the same vein, the Chi-square test is now presented to determine whether the contrasting variable (gender) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the variable of sex and the level of financial education.

H1: Yes, there is a significant association between the variable of sex and the level of financial education.

Thus, Table 4 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 4. Cross-tabulation of sex and level of financial education

		Sex		**Total**
		Man	**Women**	
Level of Financial Literacy	Low	28	36	64
	Medium	104	103	207
	High	35	40	75
Total		167	179	346

Source: Own research

On the other hand, Table 5 is presented, which shows the significance level of the gender variable with the level of financial education, obtaining a p-value of 0.630 greater than 0.05. This means that there is not enough statistical evidence to assert that there is a significant association between sex and the level of financial education

in the rural communities of the municipality of Cajeme, Sonora. Therefore, it is explained that the inhabitants of the rural communities of the municipality of Cajeme who participated in the study, the heterogeneity in sex does not seem to significantly influence the level of financial education. That is to say, between the male and female sexes, similar levels of financial education are identified, which means that the null hypothesis (H0) is accepted, confirming the non-existence of a significant association between sex and the level of financial education, and H1 is rejected.

Table 5. Chi-square tests of the variables of sex and the level of financial education

	Value	gl	Sig. bilateral asymptomatic
Pearson's Chi-squared	0.923a	2	0.630
Reason of likelihoods	0.925	2	0.630
Linear association by linear association	0.082	1	0.774
N of valid cases	346		

a. - 0 cells (0.0%) have an expected frequency of less than 5. The minimum expected frequency is 30.89.

Source: Own research

Moreover, the Chi-square test is shown to determine whether the contrasting variable (municipal community where they live) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the variable of the municipal community where one lives and the level of financial education.

H1: Yes, there is a significant association between the variable of the municipal community where one lives and the level of financial education.

Consequently, Table 6 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 6. Cross-tabulation of the municipal community where they live and the level of financial education

		Municipal community where you live					Total
		Cócorit	Esperanza	Pueblo Yaqui	Tobarito	Providencia	
Level of Financial Literacy	Low	21	27	4	11	1	64
	Medium	24	43	45	31	64	207
	High	17	14	25	17	2	75
Total		62	84	74	59	67	346

Source: Own research

From this, it follows that Table 7 presents the significance level of the variable of the municipal community where they live, with the level of financial education, obtaining a p-value of 0.000 less than 0.05. This means that there is indeed sufficient

statistical evidence to assert that there is a significant association between the municipal community where one lives and the level of financial education of the inhabitants of the rural communities of the municipality of Cajeme, Sonora.

Table 7. Chi-square tests of the variable municipal community where they live with the level of financial education

	Value	gl	Sig. bilateral asymptomatic
Pearson's Chi-squared	73.288a	8	0.000
Reason of likelihoods	84.119	8	0.000
Linear association by linear association	3.284	1	0.070
N of valid cases	346		

a. - 0 cells (0.0%) have an expected frequency of less than 5. The minimum expected frequency is 10.91.

Source: Own research

From there, a medium-intensity statistical association with Cramer's V of 0.325 is observed in Table 8. Therefore, the alternative hypothesis (H1) is accepted, confirming that there is indeed a significant association between the variable of the municipal community where one lives and the level of financial education, rejecting the hypothesis (H0). That is to say, the municipal community where people live influences their level of financial education.

Table 8. Symmetric measures of the variable municipal community where they live with the level of financial education

		Value	Sig. approximate
Nominal by nominal	Phi	0.460	0.000
	V de Cramer	0.325	0.000
N of valid cases		346	

Source: Own research

On the other hand, the Chi-square test is shown to determine whether the contrasting variable (marital status) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the marital status variable and the level of financial literacy.

H1: Yes, there is a significant association between the marital status variable and the level of financial education.

Consequently, Table 9 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 9. Cross-tabulation of marital status and level of financial education

		Marital Status					Total
		Married	Common-law marriage	Divorced	Single	Widow	
Level of Financial \ Literacy	Low	24	9	6	20	5	64
	Medium	78	28	20	65	16	207
	High	31	6	10	18	10	75
Total		133	43	36	103	31	346

Source: Own research

From which it follows that Table 10 presents the significance level of the marital status variable with the level of financial education, obtaining a p-value of 0.687 greater than 0.05. This means that there is not enough statistical evidence to assert that there is a significant association between marital status and financial education level in the rural communities of the municipality of Cajeme, Sonora.

Table 10. Chi-square tests of the marital status variable with the level of financial education

	Value	gl	Sig. bilateral asymptomatic
Pearson's Chi-squared	5.640a	8	0.687
Reason of likelihoods	5.618	8	0.690
Linear association by linear association	0.008	1	0.927
N of valid cases	346		

a. - 0 cells (0.0%) have an expected frequency of less than 5. The minimum expected frequency is 5.73.

Source: Own research

Therefore, the null hypothesis (H0) is accepted, which states that there is no significant association between the marital status variable and the level of financial education, and the alternative hypothesis (H1) is rejected, explaining that differences in marital status do not seem to significantly influence the level of financial literacy.

Additionally, the Chi-square test is shown to determine whether the contrasting variable (level of education) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the variable of education level and the level of financial literacy.

H1: Yes, there is a significant association between the variable of education level and the level of financial literacy.

Consequently, Table 11 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 11. Cross-tabulation of education level and financial literacy level

		Mention your level of education							Total
		Without formal education	elementary school	High school	Baccalaureate	Bachelor's Degree or Engineering	postgraduate	Technical level	
Level of Financial Literacy	Low	2	4	13	26	18	0	1	64
	Medium	8	21	52	57	53	7	9	207
	High	0	9	17	13	20	10	6	75
Total		10	34	82	96	91	17	16	346

Source: Own research

That is why Table 12 presents the significance level of the variable of education level with the level of financial education, obtaining a p-value of 0.003, which is less than 0.05. This means that there is indeed sufficient statistical evidence to assert that there is a significant association between the level of education and the level of financial literacy among the inhabitants of the rural communities of the municipality of Cajeme, Sonora.

Table 12. Chi-square tests of the variable education level with the level of financial education

	Value	gl	Sig. bilateral asymptomatic
Pearson's Chi-squared	29.613a	12	0.003
Reason of likelihoods	31.698	12	0.002
Linear association by linear association	3.479	1	0.062
N of valid cases	346		

a. - 6 cells (28.6%) have an expected frequency of less than 5. The minimum expected frequency is 1.85.

Source: Own research

This confirms a low-intensity statistical association with Cramer's V of 0.207, as shown in Table 13.

Therefore, hypothesis H1 is accepted, confirming that there is a significant association between the level of education and the level of financial literacy in the analyzed rural communities, and hypothesis (H0) is rejected. That is to say, those with higher levels of education tend to have greater financial knowledge or skills compared to those with lower levels of schooling.

Table 13. Symmetric measures of the variable level of education with the level of financial literacy

		Value	Sig. approximate
Nominal by nominal	Phi	0.293	0.003
	V de Cramer	0.207	0.003
N of valid cases		346	

Source: Own research

In this way, the Chi-square test is now shown to determine whether the contrasting variable (number of inhabitants living per household) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the number of inhabitants living per household and the level of financial education.

H1: Yes, there is a significant association between the variable of the number of inhabitants living per household and the level of financial education.

Consequently, Table 14 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 14. Cross-tabulation of the number of inhabitants living per household and the level of financial education

		Number of inhabitants living per household							Total
		1	2	3	4	5	6	7	
Level of Financial Literacy	Low	7	16	17	14	8	2	0	64
	Medium	14	44	62	50	30	6	1	207
	High	9	15	23	20	6	2	0	75
Total		30	75	102	84	44	10	1	346

Source: Own research

Consequently, Table 15 presents the significance level of the variable of the number of inhabitants living per household with the level of financial education, obtaining a p-value of 0.929 greater than 0.05. This means that there is not enough statistical evidence to assert that there is a significant association between the number of inhabitants living per household and the level of financial education in the rural communities of the municipality of Cajeme, Sonora.

Table 15. Chi-square tests of the variable number of inhabitants living per household with the level of financial education

	Value	gl	Sig. bilateral asymptomatic
Pearson's Chi-squared	5.738a	12	0.929
Reason of likelihoods	6.204	12	0.905
Linear association by linear association	0.048	1	0.826
N of valid cases	346		
a. - 5 cells (23.8%) have an expected frequency of less than 5. The minimum expected frequency is .18.			

Source: Own research

Therefore, the null hypothesis (H0) is accepted, which states that there is no significant association between the variable of the number of inhabitants who receive an income in the household and the level of financial education in rural communities, and the alternative hypothesis (H1) is rejected. That is to say, the number of inhabitants who receive an income in the household does not determine their level of financial knowledge.

Finally, the Chi-square test is shown to determine whether the contrasting variable (number of inhabitants who perceive an income in the household) is associated with the level of financial education and to confirm the following hypotheses:

H0: There is no significant association between the variable number of household members earning an income and the level of financial education.

H1: Yes, there is a significant association between the variable of the number of inhabitants who receive an income in the household and the level of financial education.

In this regard, Table 16 is presented, showing the cross-tabulation to visualize the descriptive data among the aforementioned categorical variables.

Table 16. Cross-tabulation of the number of inhabitants who receive household income and the level of financial education

		Number of inhabitants who receive an income in their household					Total
		1	2	3	4	5	
Level of Financial Literacy	Low	30	28	6	0	0	64
	Medium	77	90	25	10	5	207
	High	36	32	4	3	0	75
Total		143	150	35	13	5	346

Source: Own research

Thus, Table 17 presents the significance level of the variable of the number of inhabitants receiving household income with the level of financial education, obtaining a p-value of 0.197, which is greater than 0.05. This means that there is not enough statistical evidence to assert that there is a significant association between the number of inhabitants who receive an income in the household and the level of financial education of the inhabitants of the rural communities of the municipality of Cajeme, Sonora.

Table 17. Chi-square tests of the variable number of inhabitants receiving household income with the level of financial education

	Value	gl	Sig. Bilateral asymptomatic
Pearson's Chi-squared	11.077a	8	0.197
Reason of likelihoods	15.489	8	0.050
Linear association by linear association	0.000	1	0.990
N of valid cases	346		

a. - 5 cells (33.3%) have an expected frequency less than 5. The minimum expected frequency is .92.

Source: Own research

This is why the hypothesis (H0) is accepted, which states that there is no significant association between the number of people who receive an income in the household and the level of financial education, rejecting hypothesis H1. That is to say, the number of people who receive an income in a household does not determine the financial education level of its inhabitants.

Conclusion and discussions

The results indicate that most demographic factors such as age, sex, marital status, number of inhabitants living in the household, and the number of inhabitants earning income did not show a significant association with the financial education level of respondents from rural communities, which contrasts with the findings of Van Nguyen et al. (2022), who report that variables such as age and sex are significantly associated with financial literacy.

On the other hand, the results that did show a significant association (community where they live and level of education) coincide with what Montaña and Ferrada (2021) pointed out, who emphasize the need for targeted interventions in rural communities to improve access to financial education. This is also linked to what was proposed by PNUD (2014), highlighting that limited access to financial services in rural areas perpetuates poverty. Moreover, the findings support what Grohmann et al. (2018) stated, in that access to financial products must be accompanied by effective capabilities for their use. In this sense, the formal educational level appears as a key factor that enables individuals to make informed financial decisions, as mentioned by García et al. (2013), highlighting the need for structured and continuous educational strategies.

Therefore, it is concluded that the municipal community where they live and their level of education are the two demographic factors evaluated that significantly influence the financial education of people living in the rural communities of the municipality of Cajeme, Sonora.

Finally, these findings reaffirm the importance of considering not only individual characteristics, but also local and educational contexts in the design of public policies and educational strategies aimed at improving financial literacy in rural communities. In countries with established economies like Taiwan, higher levels of financial literacy are also associated with participation in derivatives markets. Therefore, understanding complex products drives more attractive investment behaviors (Yu-Jen & Wei-Che, 2018). Evidence shows that financial education, both in developed countries and emerging economies, is a determining factor in individual decision-making. Demographic factors also generate significant differences in the way people apply their knowledge, highlighting the need for financial education strategies tailored to different population groups.

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EDUKACJA FINANSOWA W SPOŁECZNOŚCIACH WIEJSKICH: ANALIZA DEMOGRAFICZNA

Streszczenie: Celem niniejszego badania było określenie związku między poziomem edukacji finansowej mieszkańców społeczności wiejskich gminy Cajeme a czynnikami demograficznymi, z uwzględnieniem narzędzi mierzących związek między zmiennymi kategorialnymi, a tym samym zrozumienie stopnia tego związku. Informacje te pozwolą na opracowanie kompleksowych strategii, które pomogą we właściwym i odpowiedzialnym zarządzaniu produktami finansowymi, wpływającymi na zdolności zarządcze mieszkańców tych społeczności. Badania miały charakter opisowy, korelacyjny i nieeksperymentalny. Uczestnikami badania było 346 osób mieszkających w różnych społecznościach wiejskich gminy Cajeme. Zastosowano narzędzie składające się z 10 pytań dotyczących aspektu demograficznego i 13 dodatkowych dotyczących edukacji finansowej, w tym tych ostatnich w skali Likerta. Stwierdzono, że – ogólnie rzecz biorąc – czynniki demograficzne poziomu wykształcenia i miejsca zamieszkania wykazują istotny związek z edukacją finansową respondentów.

Słowa kluczowe: czynniki demograficzne, edukacja finansowa, społeczności wiejskie