

Interdisciplinary Perspectives on Literature, Education, and Financial Literacy in Contemporary Society

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ABSTRACT:

This article examines the relationship among literature, education, and financial literacy in contemporary society through an interdisciplinary perspective. It seeks to show that financial literacy should be understood not only as a technical or economic skill, but also as a socially and educationally embedded competence enriched by humanistic insight. The study adopted a qualitative conceptual review design based on document analysis and thematic synthesis. Five core sources on financial literacy education, student financial competency, determinants of financial literacy, and sustainability-oriented learning were analysed to identify recurring themes related to education, responsibility, decision-making, and social participation. The analysis revealed four major patterns. First, financial literacy is increasingly treated as a contemporary educational priority. Second, formal education functions as the principal mechanism through which financial literacy is developed. Third, financial literacy is shaped by multiple determinants, including contextual and social influences, rather than by instruction alone. Fourth, broader educational goals related to responsibility and sustainability open an interdisciplinary space in which literature

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can deepen financial understanding by illuminating ethical, social, and human dimensions of economic life. The study concludes that financial literacy is best understood as an interdisciplinary competence situated at the intersection of practical knowledge, educational structure, and reflective human understanding. Integrating literature into this discussion broadens the meaning of financial literacy and supports more socially responsive pedagogy in contemporary society.

Keywords: Interdisciplinarity; Literature; Education; Financial literacy.

1. Introduction

Modern society is defined by growing intricacy in the way people define culture, engage in schooling, and make economic choices. The social life does not exist in the form of distinct spheres of aesthetic experience, institutional learning, and economic action anymore. Rather, these spheres overlap in daily life and define how individuals conceptualise themselves, how they associate with others, and the systems of opportunity and constraint. This is the point at which interdisciplinary inquiry is particularly useful since the approach enables scholars to analyse complex human issues with a variety of different and yet interrelated lenses instead of working through a single and disciplinary prism (Klein, 1990; Repko & Szostak, 2020). Interdisciplinarity does not merely involve a technique of subject integration. It is a method of answering questions, the full meaning of which cannot be expressed by a single body of knowledge alone (Frodeman et al., 2017; Repko & Szostak, 2020).

The current article is based on this interdisciplinary rationale. It unites the three domains of literature, education and financial literacy in a way that they are frequently considered distinct when in fact they overlap in significant aspects in modern times. Literature plays a part in human cognition by providing narratives, signs and interpretive experiences through which readers discover ethical challenges, societal injustice, ambitions, and agency. It is through education that one gets the organised environment where knowledge,

judgment, values and social participation are developed. Financial literacy, on the other hand, has become a significant issue in contemporary societies given the fact that people are becoming more obligated to make sophisticated choices regarding saving, borrowing, spending, risk and long-term planning. Taken collectively, these three areas beckon a deeper comprehension of how people are shaped in terms of minds, interpersonal connections, and morality.

This interdisciplinary connection between these disciplines is even more evident when literature is perceived as a process of exploration and reflection rather than as a distinct artistic object. The process of literary reading has been traditionally linked to the evolution of imagination, self-understanding and moral vision. Through literature, the readers can come into contact with the different ways of thinking and also reflect on the social and emotional impacts of human decisions (Felski, 2013; Rosenblatt, 1995). It also opens up possibilities of critically engaging in the values, institutions and inequalities of lived experience (Culler, 2007; Greene, 2000). In this regard, literature is applicable to education not merely due to the fact that it is taught in the classroom, but because it increases the ability to interpret, have empathy, and make judgments. Studies have even indicated that the theory of mind might be strengthened by reading literary fiction, thereby supporting the notion that the act of literacy can enhance social cognition (Kidd & Castano, 2013).

It is through education that the institutional and pedagogical structure through which such

capacities may be built is possible. But even education is not a neutral or technical process. It is interesting in the type of human beings and societies that need to be developed as a result of learning. Educationists have stated that education is not just in the transfer of information, but that it involves critical consciousness, democratic involvement, as well as ethical thinking (Biesta, 2015; Hooks, 2014). Both humanistic and transformative pedagogies have highlighted the importance of learning environments that foster agency, dialogue and social awareness as opposed to compliance and the acquisition of functional skills (Greene, 2000; Hooks, 2003). All these educational issues are particularly applicable to the case of financial literacy, which is often discussed in technical or policy-oriented terms, but in reality, it is a matter of human judgment, confidence, responsibility, and social situation.

Financial literacy has now emerged as a significant focus of scholarly and policy concern due to its consequences on personal welfare and broader economic inclusion. It is common knowledge that there is a growing expectation that people are making financial decisions in complex, uncertain and marketized environments. Consequently, financial literacy tends to be marketed as an essential life skill that helps to make informed decisions and achieve improved economic performance (Hastings et al., 2013; Lusardi & Mitchell, 2014). The financial literacy of both adults and youngsters has also been highlighted as a core element of responsible engagement in modern society by the international policy frameworks (OECD, 2020a, 2020b). Nevertheless, the prevailing approach to financial literacy has, in most cases, emphasised measurement, behavioural, and policy outcomes, often neglecting the more profound consideration of the cultural, ethical and educational senses of financial life.

This makes a significant gap. Although literature aids people in understanding human motives, inequalities, and aspirations, and education offers a context of reflective and transformative learning, financial literacy is frequently talked about as though it could be separated from these

much wider humanistic issues. Never are financial decisions technical. These are influenced by values, identities, family practices, social expectations and perceptions of risk and opportunity. The lived and interpretive aspects of financial behaviour, however, might be missed by a narrow model of financial literacy. A more profound conceptualisation of what it involves to equip individuals to live in the modern world can be made when literature is discussed within the framework of education and financial literacy. It implies that the concept of financial literacy is not to be perceived solely in terms of learning about money, but in terms of cultivating judgment in social and moral worlds.

Based on this, the study will explore literature, education, and financial literacy in an interdisciplinary approach to demonstrate how these areas can enhance each other. It contends that education acts as the gateway through which financial competence may be honed, and literature adds interpretive richness by shedding light on the human realities of financial ideas and decisions. The research will thus aim at extending existing insights on the topic of financial literacy by placing it in broader educational and cultural contexts. By doing so, it will play a role in the interdisciplinary scholarship by showing that practical life skills, moral reflection and humanistic learning are not individual issues, but rather interrelated aspects of modern social development.

2. Methodology

2.1 Research Design

A qualitative conceptual review design based on an analysis of documents and thematic synthesis was used in this study. This design was aimed at exploring the way literature, education, and financial literacy can be interpreted in a common interdisciplinary context in modern society. The qualitative conceptual approach was viewed as a suitable one since the article is not aimed at testing causal relationships and coming up with statistical generalisations. In lieu of this, it seeks to extract and generalise major concepts regarding authoritative secondary sources with

the purpose of formulating an overall analytical view. Such a method is especially appropriate when it comes to interdisciplinary investigation where the goal is to trace conceptual cross points, recurring motives and general implications within a series of related disciplines.

2.2 Data Sources

The research was based on five primary secondary sources, which were chosen due to their direct relation to financial literacy, the practice of education, and learning by students, and social responsibility in general. These sources were two review-based studies on financial literacy education programs, a report on a large-scale assessment of student financial literacy internationally, a systematic review on the determinants of financial literacy, and an educational framework with a focus on sustainability-oriented learning objectives (Amagir et al., 2018; Marco, 2017; Molin et al., 2025; OECD, 2024; Rehman & Mia, 2024). Combined, these resources offer a narrowly scoped, but broad enough, evidence base to analyse financial literacy as an educational priority and a socially contextualised competency.

The data sources chosen were documentary data to be analysed. One of the sources served as the basis for comprehending the framework and success of financial literacy education programs in children and adolescents (Amagir et al., 2018). Another extended this view by mapping school-based financial literacy interventions and finding significant trends in schools (Molin et al., 2025). A global policy and evaluation report added value in understanding how financial literacy is estimated among students and its connection to the overall learning outcomes (OECD, 2024). One of the systematic reviews provided evidence on the most important factors that influence financial literacy in different contexts (Rehman & Mia, 2024). An educational framework provided a bigger perspective through the notion of learning objectives in the context of sustainable and responsible development (Marco, 2017).

2.3 Source Selection Criteria

The sources were not selected randomly but in a purposive manner. The selection was purposive as the study needed materials that would be directly correlated with the interdisciplinary objectives of the article. There were three criteria used in the selection. To begin with, all the sources needed to discuss financial literacy or education in a significant and direct manner. Second, the source must have added empirical synthesis, conceptual direction or relevance to the analysis at the policy level. Third, the source needed to assist in explaining financial literacy not only as a technical knowledge domain but also as a competence that is related to decision-making, responsibility, and involvement in social life.

To provide a level of analysis, the final dataset was made very small with a few very relevant references. Review articles were given priority since they are synthesising wide strands of scholarship and hence provide a good foundation with which concepts could be analysed. It also included institutional and policy-oriented materials since the article is interested in contemporary society and educational applicability, but not limited to theoretical abstraction only (Marco, 2017; OECD, 2024). This mix of academic and institutional sources enabled the study to involve academic and practical aspects of the subject.

2.4 Method of Data Analysis

The thematic analysis was used to analyse the chosen documents. This was done through close reading of the individual sources to be able to find recurrent concepts, patterns and arguments that are pertinent to the focus of the study. To become familiar with the main concerns, terminology, and assumptions of the texts, the analysis started with repeated reading of the texts. The focus on this stage was on the definitions of financial literacy, the role of education in the development of this literacy, what factors were considered to impact the development of financial literacy and how the wider values like responsibility, sustainability and citizenship were dealt with.

The documents were manually coded based on recurrent themes after the first reading. The coding strategy involved four general areas of analysis, which were financial literacy as a life skill, education as a developmental process, determinants of financial literacy, and ethical or socially responsible aspects of the learning process. These categories were inductively based on the contents of the chosen sources and also on the interdisciplinary nature of the study. After coding, similar ideas were compared and clustered into groups in the five documents, to find areas of similarity and differences (Amagir et al., 2018; Rehman & Mia, 2024).

The results of individual documents were then linked in an interpretive synthesis to form a coherent theme. This was an action that went beyond mere summary and aimed to demonstrate how the chosen sources combined to provide a wider picture of financial literacy in modern-day society. Specifically, synthesis showed that financial literacy is always regarded as something beyond numerical or procedural knowledge. In the chosen sources, it manifests itself as a multidimensional competency that is formed due to experiences in education, contextual factors, and more general social expectations (Molin et al., 2025; OECD, 2024). Such discoveries then formed a foundation of introducing literature as a humanistic prism that can enhance educational and monetary insight by means of ethical, social and interpretive interaction.

2.5 Analytical Framework

The research was based on an interdisciplinary analytical framework consisting of three intertwined dimensions: education, financial literacy, and humanistic interpretation. The education aspect considered how schools, curriculum, learning environments and structured programs contributed to the development of financial competencies. The financial literacy aspect was the area of knowledge, attitudes, behaviours, and contextual determinants that affect the ability of individuals to make informed financial choices. The interpretive application of the humanistic

dimension took the discussion to questions of values, ethics, inequality and social understanding.

This model was derived based on the reasoning that has emerged throughout the chosen sources. Review of the educational literature indicated that financial literacy has been traditionally tackled in terms of program design, intervention, and curriculum-based learning (Amagir et al., 2018; Molin et al., 2025). The OECD report consolidated the educational importance of financial literacy by framing it as a quantifiable student skill with more general importance to modern life (OECD, 2024). The systematic review on determinants showed that financial literacy is affected by various personal, social, and structural factors, which confirms that it can be considered in a broader social context (Rehman & Mia, 2024). Lastly, the sustainability-focused educational model focused on the significance of responsibility, values, and informed action in education, which reinforced the claim that financial literacy needs to be considered as a component of holistic human development and not as a single technical skill (Marco, 2017).

3. Results

The thematic analysis of the five chosen documentary sources yielded a congruent series of results that place financial literacy as a multidimensional issue of learning with more expansive social and ethical contexts. There were four significant thematic patterns within the dataset. First, financial literacy was always presented as a modern educational concern and not a very economic question. Second, educational institutions were found to be the major institutional tool in the formation of financial literacy through school-based education. Third, it was demonstrated that financial literacy is influenced by various determinants that are not limited to instruction. Fourth, the documents all hinted at the idea of financial literacy as being interpreted within the wider context of responsible, reflective, and socially conscious learning, thus providing the interdisciplinary

space of literary and humanistic interpretation (Amagir et al., 2018; OECD, 2024).

3.1 Financial literacy as a contemporary educational priority One of the key findings in the chosen sources is that financial literacy is now considered a critical competence among the youth in modern society. The analysed articles and policy reports all lead to the opinion that financial literacy contributes to the ability to make informed decisions, deal with daily issues, and be responsible in social and economic life. Financial literacy is presented as the type of skill that must start to develop throughout the school years and be a part of overall educational planning, instead of being considered as a specialist skill that should be developed only in adulthood (Molin et al., 2025; OECD, 2024). In this respect, the OECD report stands out especially as it places financial literacy in the context of a global assessment and introduces it as a student competency that is measurement-based. This framing enhances the learning validity of financial literacy by associating it with the institutional standards and policy significance. Simultaneously, the report suggests that financial literacy cannot be seen as

separate and independent of other fields of learning, but rather as part of a broader learning ecology that includes knowledge, judgment, and contextual implementation (OECD, 2024). In a similar vein, the review studies also consider financial literacy as an increasingly significant goal of learning intervention, particularly among children and adolescents, which supports the legitimacy of financial literacy as a valid field of learning in schools (Amagir et al., 2018; Molin et al., 2025).

Such overlap of the data set shows that financial literacy is no longer being perceived as a mere optional knowledge relating to money. Rather, it arises as a life-based competency having some implications to individual welfare, societal involvement and future decision making. This observation gives the initial analytical ground of the interdisciplinary argument of the article: if financial literacy is the focus of modern life, then its evolution should be considered within the broader cultural and educational dynamics, which determine how learners perceive the world. Table 1 summarises the thematic contribution of each source to this first level of analysis.

Table 1: Primary analytical contribution of the selected data sources

Source	Type of source	Main analytical contribution to the results
(Amagir et al., 2018)	Review article	Demonstrates the importance of financial literacy education programs for children and adolescents
(Molin et al., 2025)	Scoping review	Maps school-based financial literacy interventions and identifies implementation trends
(OECD, 2024)	International policy and assessment report	Frames financial literacy as a measurable student competency of contemporary educational relevance
(Rehman & Mia, 2024)	Systematic review	Identifies key determinants shaping financial literacy across contexts
(Marco, 2017)	Educational framework	Broadens learning toward responsibility, sustainability, and socially informed action

As Table 1 demonstrates, all of the selected sources are not redundant but rather complementary. They collectively establish a consistent body of evidence to analyse the issue of financial literacy as an educational, social, and interdisciplinary issue.

3.2 Education as the principal vehicle for financial literacy development

The second important finding relates to how education is central to the creation of financial literacy. In the chosen literature, formal education

seems to be the most apparent and organised environment where financial literacy may be proposed, supported, and evaluated. Both review articles indicate the importance of interventions at school, integration into the curriculum, and

pedagogical design in influencing the results of learners (Amagir et al., 2018; Molin et al., 2025).

Financial literacy education among children and adolescents is increasingly viewed as a necessity, particularly in contexts where individuals are expected to function in complex financial environments from a young age (Amagir et al., 2018). The synthesis of prior studies suggests that educational programs should not be regarded as supplementary; rather, they are a fundamental means of helping learners develop the knowledge and practices required for sound financial judgment (Amagir et al., 2018). This finding is reinforced by evidence showing that schools have become one of the principal sites of financial literacy interventions, reflecting growing

institutional recognition that school settings are well-suited to delivering structured and scalable financial learning (Molin et al., 2025).

The importance of this finding is not merely due to the existence of financial education programs, but in the general meaning that financial literacy is not fostered by exposure alone. The educational environment not only influences the content provided, but also how learners understand, practice and internalise financial concepts. This implies that pedagogy, curriculum, and institutional design play the centre stage in the formation of financial capability. The prevailing pathway, which is produced by the data, is shown in Figure 1.

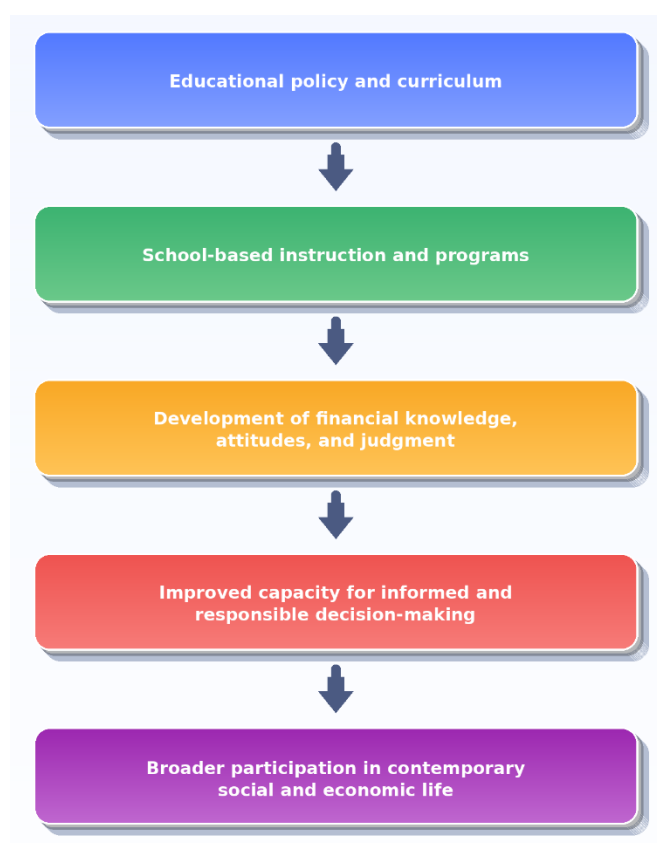


Figure 1: Thematic pathway of financial literacy development identified in the data sources

The chosen sources place education as the mediating structure between policy aspirations and individual financial competence consistently, as shown in Figure 1. The significance of this

finding to the interdisciplinary argument of the article is that it can be considered as establishing education as the key bridge whereby other

humanistic and interpretive resources, such as literature, can be incorporated later on.

3.3 Financial literacy as a multidimensional competency

The third key finding is that, within the chosen sources, financial literacy is modelled as a multidimensional, as opposed to a strictly technical, competency. The documents do not diminish it to numerical capacity, understanding of financial instruments or individual economic data. Rather, the thematic synthesis posits that financial literacy entails a set of understanding, judgment, behaviour, and contextual responsiveness (OECD, 2024; Rehman & Mia, 2024).

This interpretation is supported by the OECD report, which provides financial literacy in terms of student performance and practice. It does not abstract knowledge, but the one associated with real-life tasks and decision-making scenarios. (OECD, 2024). This interpretation is further reinforced by evidence identifying a range of determinants that shape financial literacy.

(Rehman & Mia, 2024). The synthesis suggests that financial literacy cannot be adequately explained through instruction alone, because it is also influenced by individual, social, and environmental factors. This shifts the understanding of financial literacy away from a purely curricular concern and toward a broader socio-educational phenomenon.

There are two implications of this multidimensionality. First, it implies that successful financial literacy education should not be based on information transfer only. Second, it reinforces the greater argument in the article that there are interpretive and ethical aspects of financial literacy that can be enlightened using interdisciplinary techniques. When financial literacy is conceptualised as incorporating judgment, context, and socially conditioned decision-making, it becomes apparent that humanistic approaches can play an important role in the educational treatment of financial literacy. Table 2 generalises the main dimensions of financial literacy that manifested through the chosen sources.

Table 2: Dimensions of financial literacy emerging from the thematic synthesis

Dimension	Description in the selected sources	Main supporting sources
Cognitive dimension	Knowledge and understanding of financial concepts, information, and choices	(Amagir et al., 2018; OECD, 2024)
Educational dimension	Development through structured programs, school-based instruction, and curricular support	(Amagir et al., 2018; Molin et al., 2025)
Behavioral dimension	Application of learning to decision-making, habits, and responsible action	(OECD, 2024; Rehman & Mia, 2024)
Contextual dimension	Influence of personal, social, and environmental determinants on financial capability	(Rehman & Mia, 2024)
Ethical-social dimension	Links to responsibility, values, and socially informed action	(Marco, 2017; OECD, 2024)

The evidence base, as shown in Table 2, shows a wide conception of financial literacy. It is both cognitive and pedagogical as well as behavioural, contextual and ethical-social. This finding can give a significant basis in relation to relating financial literacy to broader educational and literary issues.

3.4 Determinants of financial literacy in learners and society

The fourth big outcome relates to the predictors of financial literacy. The chosen sources suggest

that financial literacy does not develop equally among learners, and cannot be described by access to formal education only. Rehman and Mia can be particularly crucial in this regard as their systematic review reveals the multitude of factors

that influence the development of financial literacy, indicating a more intricate developmental scene than the simplistic skills-based models posit (Rehman & Mia, 2024).

This conclusion is reflected in the other sources indirectly. When school-based programs are not equally effective and have different outcomes with regard to assessment settings, financial literacy must be impacted by more than the presence of the curriculum (Amagir et al., 2018; Molin et al., 2025). This reasoning is supported in the OECD report, which demonstrates that financial literacy is contextually relevant to broader educational performance and contextual realities, not a stand-alone quality of students (OECD, 2024).

The thematic analysis hence shows that financial literacy is determined by the interplay of educational exposure, learner circumstances, and the social conditions in general. This is an essential finding since it supports the point that financial literacy cannot be viewed in the context of individualistic and technocratic notions. Rather, it is created in a system of social forces and educational possibilities. Analytically, this finding creates an opportunity to interpret it interdisciplinarity since financial behaviour and cognition are located within social life, values and lived experience.

3.5 Sustainability, responsibility, and socially informed learning

The fifth finding that emerges from the data is that financial literacy can be meaningfully connected to broader educational goals related to responsibility and sustainability. Although the selected educational framework does not address financial literacy as directly as the other sources, the thematic analysis reveals a strong conceptual overlap between them (Marco, 2017). The framework of learning objectives emphasises responsible action, reflective learning, and socially conscious learning (Marco, 2017). These educational aims broaden the meaning of literacy beyond technical competence and align closely with the broader dimensions of financial literacy identified in the other sources.

When read alongside the financial literacy literature, this framework helps reposition financial learning within a wider educational horizon (Marco, 2017). Students in this horizon are not only being trained to handle personal finances effectively. They are also being trained to be responsible, make informed choices and understand how they fit into the interlocking social and economic systems. The given outcome is especially meaningful to the given article since it permits financial literacy to be viewed as an element of the whole human development. Figure 2 shows the conceptual convergence that has been determined in the data.

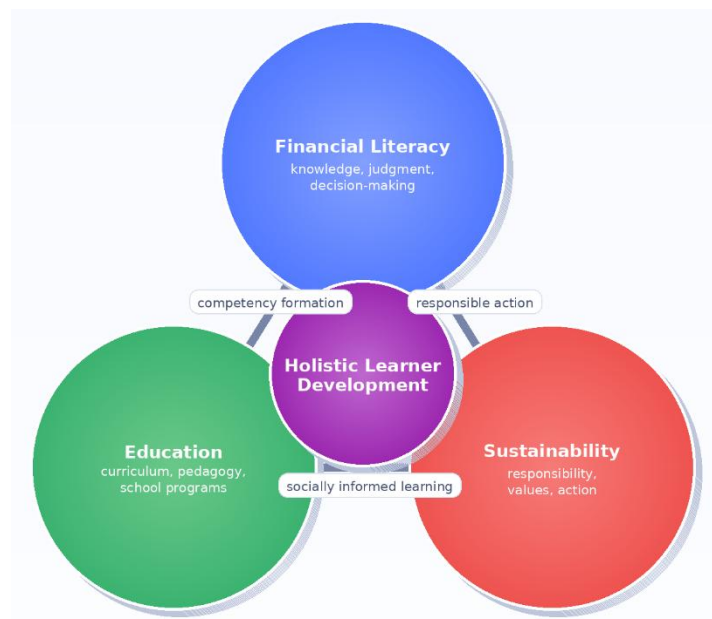


Figure 2: Conceptual convergence emerging from the thematic synthesis

As demonstrated in Figure 2, the sources chosen join an overlapping concern with competent, informed, and responsible learning. This crossroad reinforces the claim that financial literacy is to be conceived as beyond the acquisition of instrumental skills.

3.6 Interdisciplinary opening for literature

Despite the fact that the chosen dataset is mostly made up of educational and financial literacy materials, the thematic synthesis shows that the literature has an apparent interdisciplinary entry point. This introduction is not determined by the fact that the documents directly interpret literary texts; however, they are all aimed at defining financial literacy in such a manner that it is necessary to pay attention to the human experience, values, interpretation, and social context. As soon as the concept of financial literacy is framed as a judgmental, responsible, and socially situated decision-making process, the literature comes into play as a humanistic resource that has the potential to add depth to these aspects (Marco, 2017; Rehman & Mia, 2024).

The findings demonstrate that financial literacy is not merely about proper calculation or recalling of facts. It is about the way people make decisions

in circumstances that are influenced by inequality, aspiration, opportunity, and constraint. These are exactly the type of circumstances which literature can often make visible through narrative, character and social conflict. In this sense, literature has a role to play in financial literacy education, both in enabling learners to make sense of the human implications of economic realities and in encouraging a critical attitude towards the values underlying financial behaviour.

This finding is conceptually significant as it explains the interdisciplinary statement of the article. Financial education cannot and will not substitute literature, or policy or curriculum. Instead, it adds a narrative richness, ethnic outlook, and social imagination to the educational treatment of financial literacy. The thematic synthesis thus validates the perception that literature plays a valid auxiliary role in any larger educational paradigm that aims to transcend technical competence to reflective and socially based insight.

3.7 Proposed interdisciplinary synthesis

The overall outcome of the thematic analysis is the development of a comprehensive interdisciplinary model. In the chosen sources,

financial literacy is created with the help of education that gives the institutional and pedagogical framework. The practical competency of judgment, knowledge and action in modern life is given by financial literacy itself. Education that is geared towards sustainability brings the language of responsibility, values, and socially knowledgeable involvement. Literature

comes into this paradigm as a complementary interpretive prism that can humanise, contextualise, and enrich the educational significance of financial learning. This is summarised in Table 3.

Table 3: Proposed interdisciplinary synthesis derived from the results

Domain	Core function in the article	Contribution to learner development
Education	Provides curriculum, pedagogy, and institutional structure	Organises and supports financial learning
Financial literacy	Provides practical knowledge, judgment, and decision-making competence	Prepares learners for real-life financial participation
Sustainability-oriented learning	Provides responsibility, values, and socially informed action	Broadens learning toward ethical and civic awareness
Literature	Provides narrative, interpretation, empathy, and social insight	Deepens understanding of the human dimensions of financial life

As Table 3 shows, the chosen sources can be used to contend that financial literacy is best conceptualised when it is put in the context of a broader educational and humanistic model. The findings thus do not simply affirm the relevance of financial literacy education. They also imply that financial literacy in modern society should be described in more detail by adding to its descript

4. Discussion

The results of this article support the perception that financial literacy must be viewed as a multidimensional educational and social skill and not as a specific technical ability. In the reviewed materials, financial literacy has become a modern educational agenda that is influenced by the school-based learning process, broader social determinants, and the overall aims of responsible involvement in society. Such an understanding is aligned with previous research that suggests that financial literacy is not a matter of fact only, but a matter of understanding, assessing, and applying financial knowledge to real-world scenarios (Huston, 2010; Ouachani et al., 2020). In this regard, the current findings are an extension of the discussion in revealing that

financial literacy could best be conceptualised in a larger interdisciplinary context that encompasses education, sustainability, and humanistic reflection.

One of the key implications of the findings is that education serves as the key institutional channel of development of financial literacy. The analysed evidence demonstrates that schools are becoming more organised locations of financial literacy interventions, curriculum implementation, and competency development (Amagir et al., 2018; Molin et al., 2025). This holds the argument that financial literacy is not formed out of thin air but nurtured in a conscious pedagogical way. Meanwhile, earlier studies indicate that the success of financial education is not necessarily straightforward and universal. According to evidence on financial education and subsequent financial behaviours, the positive effects are often short-lived when education is not linked to contextual relevance, appropriate timing, and behavioural applicability (Fernandes et al., 2014). The current results contribute to the explanation of this fact by demonstrating that financial literacy is not only an educational

attainment but also a socially located ability that depends on a variety of factors.

The findings also verify that financial literacy cannot be diminished down to cognitive mastery. The thematic analysis disclosed behavioural, contextual, and ethical-social aspects, which correlate with the literature focusing on confidence, judgment, and application in addition to knowledge. Financial behaviour is associated not only with what individuals know, but also with the confidence with which they are able to apply that knowledge (Asaad, 2015). In the same way, recent review literature has demonstrated that the determinants of financial literacy cut across demographic, educational, psychological, and structural factors, and are a complex social phenomenon instead of an academic skill (Rehman & Mia, 2024; Zaimovic et al., 2023). The current research thus contributes to the wider interpretation where financial literacy is related to decision-making, responsibility and social participation.

The focus on sustainability and socially informed learning is another contribution that the results made. Using sustainability-focused educational objectives, the research demonstrates that financial literacy may be interconnected with values, responsibility, and reflective action instead of being considered merely as a preparation to enter the market (Marco, 2017). This expands the importance of financial literacy in the modern world. It implies that financially literate people are not only efficient consumers or knowledgeable savers, but possibly more thoughtful agents of social and economic life. This approach is significant as it relates financial education to citizenship, long-term thinking, and moral consciousness.

The importance of socialisation in the development of financial literacy has also been outlined in the discussion. There is a strong impact of the family and social setting on the development of financial attitudes, habits, and beliefs, which often take place prior to formal education. Financial socialisation studies have identified families as the important contexts in

which individuals are initially introduced to financial norms and practices, as well as financial meanings (Gudmunson & Danes, 2011; LeBaron & Kelley, 2021). This observation adds to the current results by explaining why educational interventions might not be effective unless they consider the larger social environments in which students define money, risk, and responsibility. That is, financial literacy development is best when educational programs engage in a way that is responsive to social and cultural conditions.

In this larger context, the interdisciplinary applicability of literature is more evident. When financial literacy is associated with judgment, social context and human consequences, literature is a significant source of interpretation on which one can examine these aspects. Literary plots may reveal inequality, aspiration, consumption, family pressure, and moral dilemma, thus enabling learners to comprehend the reality behind the financial abstractions. The current findings thus indicate that literature has the potential to enhance financial literacy education by providing moral nuance, social imagination and reflective experience to the current pedagogic frameworks.

On the whole, the discussion suggests that financial literacy in modern society is to be considered an interdisciplinary competency that is influenced by education, socialisation, context, and values. This is a way of going beyond the technical teaching and aids a more comprehensive model of learner development.

5. Conclusion

This paper has presented the argument that financial literacy in the modern world must be perceived as an interdisciplinary skill that is determined by education, social surroundings, and the wider values of humanity. The results obtained with the help of the chosen documentary sources indicate that financial literacy is no longer considered a specific technical competence that involves a focus on money management or numerical understanding. Instead, it is gaining more and more

acknowledgement as a life-oriented competence associated with informed decision-making, responsibility, and engagement in social and economic life. In this regard, education comes out as the key institutional process by which financial literacy can be developed, especially school-based programs and curricular interventions, as well as the general learning systems. Simultaneously, the research has demonstrated that various determinants affect the development of financial literacy, such as exposure to education, socialisation, and contextual factors. This is a decisive indication that financial literacy cannot be taught in instruction. To gain a wider and more significant picture, ethical, social, and reflective aspects of learning should be considered. In this case, it has been suggested in the article that literature can

provide a very useful interdisciplinary approach. Through the embodiment of lived experiences of inequality, aspiration, consumption, and moral choice, literature can enhance the pedagogical sense of financial literacy and bridge the abstract and human worlds. In general, the paper finds that the best way to understand financial literacy is through the application of practical competence that is combined with an educational framework and a humanistic understanding. Such an interdisciplinary approach not only enhances scholarly discourse but also gives practical implications in terms of curriculum development and socially responsive pedagogy. Future studies can expand on this basis through an empirical study of how literary and narrative methods can be used to stimulate financial literacy education in various learning settings.

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