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Financial Literacy and Financial Management Behavior among Drift Gillnet Fishers in Pangandaran

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ABSTRACT

Financial literacy plays an important role in strengthening the economic resilience of fishing households, particularly among small-scale fishers with unstable income conditions. This study aimed to analyze the level of financial literacy and its influence on the financial management behavior of drift gillnet fishers in Pangandaran Regency, Indonesia. A mixed-methods approach was employed through surveys and interviews involving 96 drift gillnet fishers. Quantitative data were analyzed using multiple linear regression, while qualitative data were interpreted using the Gender Equality and Social Inclusion (GESI) approach. The results showed that the financial literacy level of fishers was categorized as moderate with a score of 67%. Financial knowledge, financial attitude, and financial behavior simultaneously had a significant effect on financial management behavior ($p<0.05$), with financial behavior identified as the most dominant factor. The financial literacy variables explained 65.8% of the variation in financial management behavior. The GESI analysis also revealed uneven access to financial services and extension programs among fishers. These findings highlight the importance of strengthening practical financial literacy and inclusive financial education to support household economic resilience in coastal communities.

INTRODUCTION

Financial literacy has become a global priority in enhancing economic stability and social welfare. In Indonesia, however, financial literacy levels remain relatively low compared to financial inclusion. The National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) reported that the financial literacy index in 2025 was 66.46%, while financial inclusion reached 80.51% (OJK 2025). This gap indicates that although access to financial services is relatively high, the public's ability to understand and manage financial resources effectively remains limited. Such disparities may lead to inefficient financial decision-making, particularly among vulnerable groups such as coastal communities (Rumengan et al. 2025).

Fishermen represent a socio-economic group characterized by income instability due to their dependence on natural conditions such as weather, seasonality, and fish availability (Lathifah & Khoirudin 2021). This uncertainty places fishermen at higher risk of financial vulnerability and contributes to relatively low financial literacy levels (Darmono et al, 2025). Data from OJK & BPS (2024) indicate that fishermen have a financial literacy index of 58.87% and a financial inclusion index of 69.40%, both lower than those of several other occupational groups. Previous studies consistently reported that limited financial literacy among fishermen contributes to weak saving behavior, dependence on informal lending, short-term financial decision-making, and low household financial resilience (Darmono et al. 2025; Hidajat 2015).

These conditions reduce fishermen's capacity to manage fluctuating income and increase their susceptibility to financial distress.

This phenomenon is also evident among fishermen in Pangandaran Regency, where poverty and weak financial management practices remain prevalent. According to BPS (2024), the poverty rate in Pangandaran reached 8.98%, with a 56.8% of the population engaged in small-scale fisheries. In particular, drift gillnet fishermen face additional economic risks due to the operational characteristics of their fishing gear, which is prone to damage or loss (Fitria et al. 2021). Moreover, individual ownership of fishing equipment places the full burden of operational costs and risks on fishermen (Solihin & Wahidhani 2024). These challenges highlight the importance of financial literacy in supporting household financial resilience and improving financial management behavior among small-scale fishermen.

Previous studies on financial literacy among coastal communities have primarily focused on fishing households in general, without considering the distinct operational characteristics and financial risks associated with specific fishing gears. Studies examining the relationship between financial literacy dimensions and financial management behavior among drift gillnet fishermen remain limited, particularly those that situate this relationship within a Gender Equality and Social Inclusion (GESI) perspective. Understanding financial management behavior among drift gillnet fishermen is important because this fisheries group operates under high economic uncertainty and limited financial protection mechanisms. The novelty of this study lies in examining the effect of financial knowledge, financial behavior, and financial attitude on financial management behavior among drift gillnet fishermen as a vulnerable small-scale fisheries group, and in contextualizing these findings within a Gender Equality and Social Inclusion (GESI) perspective to reveal disparities in access to financial services and extension programs.

Conceptual Framework and Hypotheses

Following the financial literacy framework of Chen and Volpe (1998), financial management behavior is shaped by three interrelated dimensions: financial knowledge, financial attitude, and financial behavior. Financial knowledge provides the cognitive basis for sound financial decisions, financial attitude reflects an individual's disposition toward money management, and financial behavior represents the practical enactment of financial habits such as saving, budgeting, and record-keeping. Together, these dimensions are theorized to determine the extent to which individuals engage in effective financial management behavior (Brilianti & Lutfi 2020; Kusumaningrum et al. 2025). Based on this framework, the study proposes the following hypotheses:

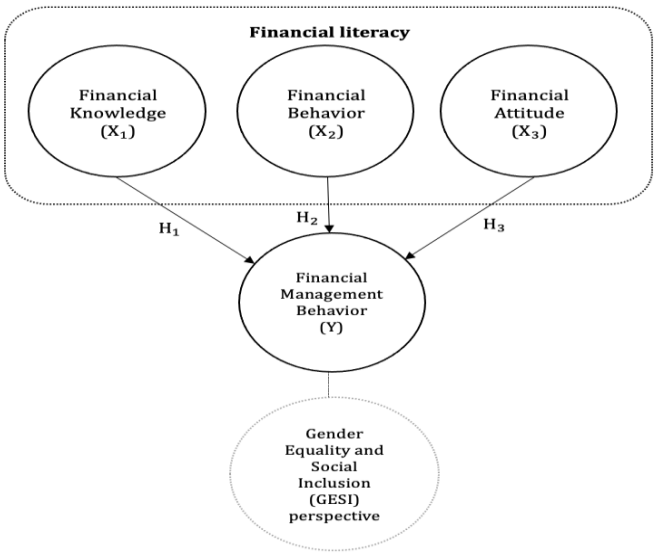


Figure 1. Research model
Source: Processed Data (2026)

H_1: Financial knowledge has a significant positive effect on financial management behavior.
H_2: Financial behavior has a significant positive effect on financial management behavior.
H_3: Financial attitude has a significant positive effect on financial management behavior.
H_4: Financial knowledge, financial behavior, and financial attitude simultaneously have a significant effect on financial management behavior.
Each component is theorized to exert a partial effect on financial management behavior (H_1–H_3), while their combined contribution is tested through a simultaneous effect (H4). The conceptual framework linking these hypotheses is presented in Figure 1, which also situates the Gender Equality and Social Inclusion (GESI) perspective as a contextual interpretive lens used to enrich the discussion of findings, rather than as a variable entered into the regression model.

METHOD

Research Location and Data Collection

This study was conducted in three coastal fishing areas in Pangandaran Regency, namely Batukaras, Bojongsalawe, and Cikidang. These three locations were purposively selected as they represent the primary centers of drift gillnet fishing activity in Pangandaran Regency, collectively accounting for 1,092 fishers (77.4% of the regency's total drift gillnet population of 1,411): Bojongsalawe (379 fishers), Cikidang (362 fishers), and Batukaras (351 fishers). Despite their shared dependence on drift gillnet fishing, these locations exhibit distinct socio-economic characteristics that justify their selection for examining variation in financial management practices.

Bojongsalawe shows high fishery dependence, with 53.8% of fishers relying solely on catch income and around 70% earning below IDR 3 million/month, with economic pressure intensifying during the low-catch season (Fauzan et al. 2023). Cikidang represents a more structurally diverse hub, supported by a fish landing base (PPI) with multiple active gear types, where drift gillnet is the dominant fishing unit targeting hairtail and pomfret (Syauqi et al. 2020), and where fisher income is shaped by catch volume, operational cost, and vessel ownership rather than catch alone. Batukaras, despite its coastal tourism potential, faces high vulnerability to natural factors, as worsening coastal abrasion has reduced boat mooring areas and disrupted landing activities, compounded by periods when fishing must be halted due to unfavorable weather conditions (Fauzan et al. 2026).

This selection therefore captures meaningful variation in economic structure and income vulnerability among drift gillnet fishing communities, ranging from a fishery-dependent community with income constraints (Bojongsalawe), to a gear-diverse fishing hub (Cikidang), to a tourism-adjacent community facing environmental vulnerability (Batukaras).

This study employed a mixed-methods approach combining quantitative and qualitative techniques to analyze financial literacy and financial management behavior among drift gillnet fishermen. Primary data were collected through structured questionnaires and in-depth interviews, while secondary data were obtained from BPS, OJK, and relevant literature.

The questionnaire measured financial knowledge, financial attitude, financial behavior, and financial management behavior using a five-point Likert scale. In addition, Gender Equality and Social Inclusion (GESI) aspects were assessed using a four-point scale to evaluate access to financial services, extension programs, and social inclusion among fishermen.

Population and Sampling Technique

Simple random sampling was applied to ensure representativeness of the study population (Fachreza et al. 2024; Hilyati et al. 2023). Pangandaran Regency has a total drift gillnet fisher population of 1.411. Among the fishing sites, three locations Bojongsalawe, Cikidang, and Batukaras were purposively selected as the research locations, as they represent the areas with the highest concentration of drift gillnet fishing activity, collectively accounting for 1,092 fishers (77.4% of the total population), consisting of Bojongsalawe (379), Cikidang (362), and Batukaras (351).

An initial estimate of sample size was calculated using the Slovin formula based on this target population (N = 1.411, e = 10%), yielding a minimum of 92 respondents. Since this study employed multiple regression analysis, sample adequacy was further verified through an a priori power analysis Cohen (1988), with α = 0.05, power (1−β) = 0.80, a medium expected effect size (f^2 = 0.15), and three predictor variables, indicating a minimum required sample size of 78 respondents. As both estimates were satisfied, a final sample of 96 respondents was used, allocated equally across the three research locations with 32 respondents drawn from each site, given their comparable population sizes.

Research Variables

The variables used in this study consisted of main variables and contextual variables. The main variables included independent and dependent variables. The independent variables were financial knowledge (X_1), financial behavior (X_2), and financial attitude (X_3). Meanwhile, the dependent variable was financial management behavior (Y) among drift gillnet fishermen in Pangandaran Regency.

In addition, this study included Gender Equality and Social Inclusion (GESI) as a contextual variable to support the interpretation of research findings. The GESI assessment was not included in the regression model but was used descriptively to identify fishermen's access to extension programs, financial services, and social participation related to fisheries activities and financial literacy programs. The research variables and indicators used in this study are presented in Table 1.

Table 1. Research Variables and Indicators.

Variable Type	Variable	Indicator
Independent Variable	financial knowledge (X_1)	Financial planning knowledge, budgeting, savings, credit, investment, long-term financial orientation (Chen & Volpe 1998)
	financial behavior (X_2)	Financial recording, cash flow management, saving behavior, investment behavior, credit use, expenditure priorities (Brilianti & Lutfi 2020)
	financial attitude (X_3)	Financial planning attitude, confidence in financial management, emergency fund attitude, debt attitude, rational consumption (Kusumaningrum et al. 2025)
Dependent Variable	financial management behavior (Y)	Financial planning, saving management, financial recording, income control, budgeting, payment discipline, family financial communication (Laoli et al. 2025)
Contextual Variable	GESI Assessment	Access to extension programs, participation, perception of program fairness, social and structural barriers

Source: Processed Data (2026)

Data Analysis Technique

Quantitative Descriptive Analysis

Quantitative descriptive analysis was used to describe respondent characteristics and the achievement level of each research variable. Respondent characteristics were presented using frequency and percentage distributions, while research variables were analyzed descriptively using mean, minimum value, and maximum value. The scores obtained from the Likert scale questionnaire were converted into percentage values to indicate the achievement level of each variable. The percentage method referred to Tunru et al. (2023). The percentage score was calculated using the following formula:

$$P = \frac{F}{n} x\ 100\%$$

Description:
P = Percentage score
F = Total score obtained
n = Maximum possible score

The percentage scores were then used to determine the category of financial literacy levels based on the criteria proposed by Chen & Volpe (1998). The financial literacy categories used in this study are presented in Table 2.

Table 2. Financial Literacy Categories.

Category	Percentage Interval (%)
High	>80%
Moderate	60% - 79%
Low	<60%

Source: Chen and Volpe (1998)

Instrument Testing

Instrument testing was conducted to evaluate the validity and reliability of the questionnaire used in this study. The instrument testing consisted of validity and reliability tests, as follows:

1. The validity test was evaluated using the Pearson Product Moment correlation method by comparing the correlation coefficient value (r-count) with the r-table value. The questionnaire items were considered valid if the r-count value was greater than the r-table value and the significance value was < 0.05 (Sari et al. 2023).
2. Reliability testing used Cronbach's Alpha coefficient. The instrument was considered reliable if the Cronbach's Alpha value was > 0.60 (Yusup 2018).

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the effect of financial knowledge (X_1), financial behavior (X_2), and financial attitude (X_3) on financial management behavior (Y) among drift gillnet fishermen in Pangandaran Regency. The multiple linear regression model used in this study is formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:
Y = Financial management behavior
a = Constant
b_1, b_2, b_3 = Regression coefficients
X_1 = Financial knowledge
X_2 = Financial behavior
X_3 = Financial attitude
e = Error term

Classical Assumption Test

Classical assumption tests were conducted prior to hypothesis testing using multiple linear regression analysis to ensure that the regression model was free from assumption violations and fulfilled the requirements for a proper linear regression model (Mulyono 2019). The classical assumption tests used in this study consisted of:

1. The normality test used the Kolmogorov–Smirnov method with the Monte Carlo approach to determine whether the residual data were normally distributed. The data were considered normally distributed if the significance value was > 0.05 (Fitri et al. 2023).
2. The multicollinearity test was conducted to determine whether correlations existed among the independent variables in the regression model. The test was evaluated using Tolerance and Variance Inflation Factor (VIF) values. The regression model was considered free from multicollinearity if the tolerance value was > 0.10 and the VIF value was < 10 (Gunawan et al. 2023).

3. The heteroscedasticity test used the Glejser method to determine whether the regression model exhibited unequal variance of residuals. The regression model was considered free from heteroscedasticity if the significance value was > 0.05 (Ghozali 2018).

Hypothesis Testing

Hypothesis testing was conducted to examine the effect of financial knowledge, financial behavior, and financial attitude on financial management behavior among drift gillnet fishermen in Pangandaran Regency. The hypothesis testing in this study consisted of:

1. The coefficient of determination test (R^2) was used to measure the ability of the independent variables to explain the dependent variable (Ghozali 2018).
2. The t-test was used to determine the partial effect of each independent variable on the dependent variable. The variable was considered significant if the significance value was < 0.05 (Iba & Wardhana 2024).
3. The F-test was used to determine the simultaneous effect of all independent variables on the dependent variable. The model was considered significant if the significance value was < 0.05.

Gender Equality and Social Inclusion (GESI) Analysis

GESI analysis was conducted descriptively as supporting data to identify the level of access, participation, and social inclusion among drift gillnet fishermen in Pangandaran Regency. The assessment used a scoring approach to describe the level of social inclusion among respondents. The GESI assessment categories used in this study are presented in Table 3.

Table 3. GESI Categories.

Category	Score
Very High	4
High	3
Low	2
Very Low	1

Source: Processed Data (2026)

RESULT AND DISCUSSION

Respondent Characteristics

Respondent characteristics may influence various aspects of capture fisheries activities, including fishermen's working capacity and fishing experience (Najib et al. 2024). In this study, respondent characteristics described the socio-demographic conditions of drift gillnet fishermen, including age, education level, fishing experience, and other factors related to financial management behavior. The respondent characteristics are presented in Table 4.

Table 4. Characteristics of Drift Gillnet Fishermen Respondents in Pangandaran Regency.

Characteristics	Category	Frequency (Persons)	Percentage (%)
Age	21–30 years	3	3%
	31–40 years	25	26%
	41–50 years	27	28%
	>50 years	41	43%
Education Level	No formal education	2	2%
	Primary school (SD/MI)	57	59%
	Junior high school (SMP/MTs)	19	20%
	Senior high school (SMA/SMK/MA)	16	17%
	Higher education	2	2%
Fishing Experience	<5 years	2	2%
	5–10 years	10	10%

Characteristics	Category	Frequency (Persons)	Percentage (%)
	11–20 years	20	21%
	>20 years	64	67%
Monthly Income	IDR 5–10 million	46	48%
	Others	50	52%
Number of Dependents	≤3 persons	54	56%
	>3 persons	42	44%

Source: Processed Data (2026)

Table 4 shows that most respondents were over 50 years old (43%) and had more than 20 years of fishing experience (67%), indicating that the small-scale capture fisheries sector in Pangandaran Regency is dominated by highly experienced fishermen. However, this condition also reflects the declining participation of younger generations in fishing activities. This finding is consistent with Ramadayanti et al. (2025), who stated that younger generations generally possess better technological literacy and greater potential to adopt new technologies. Despite this potential, younger individuals are increasingly less interested in pursuing fishing as a primary occupation, resulting in a demographic shift in fishing communities that are now increasingly dominated by older generations.

This trend was further confirmed by interview findings, which revealed that most fishermen did not encourage their children to continue working as fishers. Instead, parents tended to prioritize higher education for their children in the hope of obtaining more stable and financially secure occupations outside the fisheries sector. This situation reflects changing socio-economic values within drift gillnet fishing households in Pangandaran Regency, where fishing is increasingly perceived as economically less secure compared to alternative non-fisheries occupations.

In terms of education, most respondents had only completed primary school (59%), which may limit their ability to understand formal financial concepts and financial planning practices (Kusdiana & Safrizal 2022). In addition, more than half of the respondents (52%) earned less than IDR 5 million per month, while a substantial proportion of households (44%) had more than three dependents, adding to household financial pressure (Hanum 2018). These conditions indicate that fishermen households remain economically vulnerable despite their long fishing experience.

Unstable income patterns and high operational costs associated with drift gillnet fishing may further reduce household financial resilience. Interview findings revealed that drift gillnet fishermen frequently face additional financial burdens due to fishing gear damage. Repair costs varied depending on the level of damage, ranging from less than IDR 200,000 for minor damage to more than IDR 500,000 for severe damage requiring gear replacement. In some cases, gear damage occurred within a single fishing trip or repeatedly within short periods. These operational losses may significantly reduce fishermen's net income, particularly when they occur simultaneously with low catch productivity. These findings support previous studies indicating that low educational attainment, operational uncertainty, and economic pressure contribute to weak household financial resilience among small-scale fishers (Athallah et al. 2023; Hidajat 2015). This condition further indicates that operational uncertainty and financial pressure remain major challenges limiting household financial resilience among drift gillnet fishermen.

Data Analysis Results

Instrument Testing Results

Instrument testing was conducted to evaluate the validity and reliability of the questionnaire used in this study. The results of the validity and reliability tests are presented in Table 5.

Table 5. Validity and Reliability Test Results.

Variable	Validity	Cronbach's Alpha	Conclusion
financial knowledge (X_1)	Valid	0.812	Reliable
financial behavior (X_2)	Valid	0.846	Reliable
financial attitude (X_3)	Valid	0.801	Reliable
financial management behavior (Y)	Valid	0.857	Reliable

Source: Processed Data (2026)

The validity test results showed that all questionnaire items had correlation coefficients greater than the r-table value and significance values < 0.05, indicating that all indicators were valid. Meanwhile, the reliability test showed Cronbach's Alpha values > 0.60 for all variables, indicating that the research instrument was reliable and suitable for further analysis.

Level of Financial Literacy

The level of financial literacy analysis was conducted to identify the overall financial literacy condition of drift gillnet fishermen in Pangandaran Regency based on financial knowledge, financial behavior, and financial attitude dimensions. The results of the financial literacy level analysis are presented in Table 6.

Table 6. Financial Literacy Level of Drift Gillnet Fishermen.

Dimension	Percentage (%)	Category
financial knowledge (X_1)	68%	Moderate
financial behavior (X_2)	64%	Moderate
financial attitude (X_3)	70%	Moderate
Overal literacy	67%	Moderate

Source: Processed Data (2026)

Table 6 shows that the financial literacy level of drift gillnet fishermen in Pangandaran Regency was 67%, which falls into the moderate category. This finding indicates that fishermen possess basic financial knowledge related to savings, expenditure management, and financial obligations. However, they are not yet fully consistent in applying long-term financial planning and more complex financial decision-making practices. This condition highlights a gap between financial knowledge and practical implementation, where theoretical understanding has not been fully translated into consistent daily financial behavior.

Interview findings revealed that although fishermen were aware of the importance of saving and managing expenses, these practices were often difficult to maintain consistently, particularly during periods of declining income caused by seasonal changes and unfavourable weather conditions. Furthermore, the moderate level of financial literacy was influenced by several socio-economic factors, including low educational attainment and aging workforce characteristics. Artadi et al. (2024) reported that financial literacy tends to decline with increasing age, while higher educational backgrounds generally improve financial management capacity. In addition, the seasonal nature of fishermen's income encourages households to prioritize short-term financial needs over long-term planning. Operational and maintenance costs associated with drift gillnet fishing gear further increase financial pressure and limit household financial flexibility. Similar findings were reported by Infani et al. (2025), who stated that financial instability among small-scale fishers often constrains their ability to fulfill daily needs and financial obligations. Limited access to financial education and outreach programs in coastal areas also contributes to fishermen's financial knowledge remaining largely confined to basic financial concepts.

Financial Management Behavior

Financial management behavior analysis was conducted to examine how drift gillnet fishermen managed household finances, including financial planning, expenditure control, saving behavior, and financial record-keeping. The descriptive analysis results of financial management behavior are presented in Table 7.

Table 7. Descriptive Analysis of Financial Management Behavior.

Indicator	N	Minimum	Maximum	Mean
FMB1	96	1	5	2.31
FMB2	96	1	5	3.15
FMB3	96	1	5	1.48
FMB4	96	1	5	2.73
FMB5	96	1	5	2.41
FMB6	96	1	5	3.68
FMB7	96	1	5	4.20

Source: Processed Data (2026)

Table 7 shows that the indicators with the highest mean scores were FMB6 (3.68) and FMB7 (4.20), indicating that drift gillnet fishermen in Pangandaran Regency demonstrated relatively good discipline in fulfilling household financial responsibilities and involving family members in financial decision-making processes. This pattern is consistent with the findings of Selprise et al. (2023), who reported that financial decisions within coastal households are generally made collectively between spouses. The high scores on these indicators suggest that social responsibility and collective financial decision-making have developed relatively well among fishermen households.

Indicators with moderate mean values were found in FMB2 (3.15) and FMB4 (2.73), indicating moderate implementation of income allocation and household financial management practices, although consistency in these practices remained relatively limited. Meanwhile, low mean values were identified in FMB1 (2.31) and FMB 5 (2.41), indicating that structured financial planning and budgeting practices were still not implemented consistently. According to Lestari (2020), fishermen often experience difficulties in managing household finances effectively due to high operational costs, particularly fuel expenses related to fishing operations.

The lowest mean score was observed in FMB3 (1.48), indicating that financial record-keeping had not become a common practice among drift gillnet fishermen households. Interview findings revealed that financial record-keeping was often perceived as complicated and impractical, particularly under fluctuating income conditions. In many cases, financial records showed that household expenditures exceeded income, which reduced fishermen's motivation to maintain financial records consistently. Overall, the financial management behavior of drift gillnet fishermen in Pangandaran Regency can be categorized as moderate, with stronger performance in household financial responsibility and collective financial decision-making, but still limited in structured financial planning, budgeting, and consistent financial record-keeping practices.

Analysis of the Effect of Financial Literacy on Financial Management Behavior

This analysis was conducted to determine the effect of financial literacy on financial management behavior among drift gillnet fishermen in Pangandaran Regency using multiple linear regression analysis. Prior to regression analysis, classical assumption tests were conducted to ensure that the regression model fulfilled the required statistical assumptions.

Classical Assumption Test

Classical assumption tests were conducted prior to multiple linear regression analysis to ensure that the regression model fulfilled the required statistical assumptions. The classical assumption tests included normality, multicollinearity, and heteroscedasticity tests. The results of the classical assumption tests are presented in Table 8.

Table 8. Classical Assumption Test Results.

Test Type	Indicator	Criteria	Result	Decision
Normality Test	Monte Carlo Sig.	Sig. > 0.05	0.593	Normally distributed

Test Type	Indicator	Criteria	Result	Decision
Multicollinearity Test	Financial knowledge (X_1)	Tolerance > 0.10; VIF < 10	Tolerance: 0.512 / VIF: 1.952	No multicollinearity
	Financial behavior (X_2)	Tolerance > 0.10; VIF < 10	Tolerance: 0.461 / VIF: 2.169	No multicollinearity
	Financial attitude (X_3)	Tolerance > 0.10; VIF < 10	Tolerance: 0.489 / VIF: 2.043	No multicollinearity
Heteroscedasticity Test	Financial knowledge (X_1) Significance	Sig. > 0.05	0.787	No heteroscedasticity
	Financial behavior (X_2) Significance	Sig. > 0.05	0.347	No heteroscedasticity
	Financial attitude (X_3) Significance	Sig. > 0.05	0.177	No heteroscedasticity

Source: Processed Data (2026)

Table 8 shows that the regression model fulfilled the classical assumption requirements. The normality test using the Kolmogorov–Smirnov method with the Monte Carlo approach produced a significance value of 0.593 (>0.05), indicating that the residual data were normally distributed.

Furthermore, the multicollinearity test showed that all independent variables had tolerance values >0.10 and VIF values <10, indicating that no multicollinearity problem was detected in the regression model.

The heteroscedasticity test using the Glejser method also showed that all independent variables had significance values >0.05, indicating that no heteroscedasticity problem was detected. Overall, these results indicate that the regression model was appropriate for further multiple linear regression analysis.

Multiple Linear Analysis

Multiple linear regression analysis was conducted to determine the effect of financial knowledge, financial behavior, and financial attitude on financial management behavior among drift gillnet fishermen in Pangandaran Regency. The results of the multiple linear regression analysis are presented in Table 9.

Table 9. Multiple Linear Regression Analysis Results.

Variable	Regression Coefficient (β)	t-value	Sig. (p-value)
Constant	-1.726	-0.958	0.340
Financial knowledge (X_1)	0.215	2.566	0.012
Financial behavior (X_2)	0.542	5.741	<0.001
Financial attitude (X_3)	0.191	1.983	0.050

Source: Processed Data (2026)

Based on the results of the multiple linear regression test in Table 9. The regression equation is obtained as follows:

$$Y = -1.726 + 0.215X_1 + 0.542X_2 + 0.191X_3$$

The regression results indicate that the financial knowledge variable (X_1) had a positive and significant effect on financial management behavior, as indicated by a significance value of 0.012 (<0.05). The regression coefficient of 0.215 indicates that an increase in financial knowledge tends to improve financial management behavior among drift gillnet fishermen.

This finding suggests that better understanding of budgeting, financial planning, credit, and income management may support more effective household financial management practices. These results are consistent with Pakawaru (2022), who stated that financial knowledge plays an important role in improving household financial management capacity.

The financial behavior variable (X_2) showed the strongest positive and significant effect on financial management behavior, with a significance value of <0.001 (<0.05). The regression coefficient of 0.542 indicates that financial behavior was the most dominant factor influencing financial management behavior among drift gillnet fishermen in Pangandaran Regency. This finding indicates that practical financial habits, including saving behavior, expenditure control, and financial discipline, directly reflect daily financial management practices, making their influence more substantial compared to other financial literacy dimensions. These findings are consistent with previous studies reporting that financial behavior has a direct relationship with household financial stability and financial management practices.

Meanwhile, the financial attitude variable showed a positive and marginally significant effect on financial management behavior (X_3), with a significance value of 0.050 (=0.05). The regression coefficient of 0.191 indicates that positive financial attitudes tend to support better financial management behavior, although the influence was relatively lower compared to the other independent variables. This finding suggests that although fishermen may possess positive financial attitudes, these attitudes are not always consistently translated into actual financial practices due to economic pressure, unstable income patterns, and operational uncertainty.

Overall, the results indicate that financial management behavior among drift gillnet fishermen in Pangandaran Regency was more strongly influenced by practical financial behavior than by financial knowledge or financial attitude alone.

Coefficient of Determination Test (R^2)

The coefficient of determination test (R^2) was conducted to determine the ability of the independent variables to explain variations in financial management behavior among drift gillnet fishermen in Pangandaran Regency. The results of the coefficient of determination test are presented in Table 10.

Table 10. Coefficient of Determination Test Results.

Model	R	R^2	Adjusted R^2
1	0.811	0.658	0.646

Source: Processed Data (2026)

Table 10 shows that the correlation coefficient (R) value was 0.811, indicating a strong relationship between the independent variables and financial management behavior among drift gillnet fishermen in Pangandaran Regency. The R^2 value of 0.658 indicates that financial knowledge, financial behavior, and financial attitude were able to explain 65.8% of the variation in financial management behavior. Meanwhile, the remaining 34.2% was influenced by other factors outside the regression model.

The adjusted R^2 value of 0.646 indicates that after adjustment for the number of variables included in the model, the independent variables still explained 64.6% of the variation in financial management behavior. Overall, these findings indicate that financial literacy dimensions had a substantial contribution to shaping household financial management behavior among drift gillnet fishermen.

Partial Test (t-test)

The partial test (*t-test*) was conducted to determine the partial effect of each independent variable on financial management behavior among drift gillnet fishermen in Pangandaran Regency. The results of the partial test (*t-test*) are presented in Table 11.

Table 11. Partial Test (t-test) Results.

Variable	t-value	Significance	Decision
financial knowledge (X_1)	2.566	0.012	Significant

Variable	t-value	Significance	Decision
financial behavior (X_2)	5.741	<0.001	Significant
financial attitude (X_3)	1.983	0.050	Marginally Significant

Source: Processed Data (2026)

Table 11 shows that financial knowledge (X_1) had a positive and significant effect on financial management behavior, as indicated by a significance value of 0.012 (<0.05). This finding indicates that better financial understanding related to budgeting, financial planning, credit, and income management may improve household financial management practices among drift gillnet fishermen.

Financial behavior (X_2) showed the strongest positive and significant effect on financial management behavior, with a significance value of <0.001 (<0.05). This finding indicates that practical financial habits, including saving behavior, expenditure control, and financial discipline, play an important role in shaping household financial management behavior among fishermen households.

Financial attitude (X_3) showed a positive and marginally significant effect on financial management behavior, with a significance value of 0.050 (=0.05). This finding suggests that although fishermen may possess positive financial attitudes, these attitudes are not always consistently translated into actual financial practices due to income uncertainty, operational pressure, and fluctuating fishing productivity.

Simultaneous Test (F-test)

The simultaneous test (F-test) was conducted to determine the simultaneous effect of financial knowledge, financial behavior, and financial attitude on financial management behavior among drift gillnet fishermen in Pangandaran Regency. The results of the simultaneous test (F-test) are presented in Table 12.

Table 12. Simultaneous Test (F-test) Results.

Model	F-value	Significance	Decision
Regression Model	58.193	<0.001	Significant

Source: Processed Data (2026)

Table 12 shows that the regression model had an F-value of 59.124 with a significance value of <0.001 (<0.05), indicating that financial knowledge, financial behavior, and financial attitude simultaneously had a significant effect on financial management behavior among drift gillnet fishermen in Pangandaran Regency. These findings indicate that the dimensions of financial literacy collectively contributed to shaping household financial management behavior among fishermen households.

Relationship between Variables

The Effect of Financial Knowledge on Financial Management Behavior

The results of the t-test indicate that financial knowledge (X_1) has a positive and significant effect on financial management behavior, as evidenced by a significance value of 0.012 (<0.05) and a t-value of 2.566. These results indicate that an increase in fishermen's understanding of basic financial concepts such as budgeting, financial planning, credit management, and income allocation can improve their ability to manage household finances. This finding is consistent with previous studies highlighting that financial knowledge plays a fundamental role in shaping financial behavior (Lusardi & Mitchell 2014; Veriwati et al. 2021). Furthermore, research by Aditya & Azmansyah (2021) also confirms that financial knowledge significantly influences financial behavior, particularly among small-scale fishing households.

However, the relatively smaller coefficient compared to other variables indicates that knowledge alone is not sufficient to ensure effective financial management. In the context of fishermen, fluctuating income and high operational costs often limit the application of financial knowledge in practice. This condition supports the findings of (Hidajat 2015), which emphasize that although fishermen may understand financial concepts, their implementation is often

constrained by economic uncertainty. Therefore, financial knowledge should be complemented with practical skills and behavioral reinforcement to achieve optimal financial management outcomes.

The Effect of Financial Behavior on Financial Management Behavior

The findings reveal that financial behavior (X^2) has the most dominant and significant influence on financial management behavior, with a significance value of <0.001 and a t-value of 5.741. This result indicates that improvements in financial behavior, such as regular saving, expenditure control, cash flow management, and fulfillment of financial obligations, directly enhance household financial management practices. This finding aligns with the theoretical perspective that financial behavior represents the practical application of financial literacy components (Atkinson & Messy 2012).

Empirical evidence from Brilianti & Lutfi (2020) and Hidayat et al. (2024), also demonstrates that financial behavior has a direct and strong influence on financial management outcomes. In the context of drift gillnet fishermen, financial behavior becomes increasingly important due to income uncertainty and seasonal fluctuations. Fishermen who actively manage their income through saving and expenditure control are more capable of maintaining financial stability despite economic shocks. This condition indicates that behavioral aspects are more influential than cognitive aspects because they reflect actual financial practices in daily life.

The Effect of Financial Attitude on Financial Management Behavior

The results show that financial attitude (X_3) has a positive but relatively weak and marginally significant effect on financial management behavior, with a significance value of 0.050 and a t-value of 1.983. This finding indicates that although positive financial attitudes such as long-term financial orientation, financial discipline, and cautious spending contribute to better financial management, their influence is not as strong as financial behavior or financial knowledge. This finding is consistent with research by (Rahayu & Meitriana 2023), which suggests that financial attitudes influence financial management but require support from other factors to produce significant outcomes.

In practice, this condition may occur because positive attitudes are not always consistently translated into actual financial behavior, particularly under economic pressure. Fishermen often face unpredictable income and urgent household needs, which may encourage impulsive financial decisions despite having positive financial attitudes. This condition is also supported by (Hamzah 2025), who highlights the inconsistency between financial awareness and financial practices in daily life. Therefore, strengthening financial attitudes alone is insufficient without reinforcing behavioral practices and providing supportive economic conditions.

Simultaneous Effect of Financial Literacy Variables

The results of the F-test indicate that financial knowledge, financial behavior, and financial attitude simultaneously have a significant effect on financial management behavior, with an F-value of 58.913 and a significance level of <0.001. In addition, the coefficient of determination (R^2) of 0.658 indicates that 65.8% of the variation in financial management behavior can be explained by these three variables. These findings confirm that financial literacy is an important determinant of financial management behavior among drift gillnet fishermen, in line with Lusardi (2019), who emphasized the importance of financial literacy in improving economic decision-making.

However, the remaining 34.2% indicates that other factors, such as income stability, socio-cultural influences, and access to financial services, also contribute to financial management behavior. In coastal communities, structural challenges including fluctuating income and limited access to formal financial institutions further complicate household financial management practices. Therefore, improving financial literacy should be integrated with broader socio-economic interventions, including financial inclusion programs and

community-based financial education, to strengthen the overall financial resilience of fishermen households.

Gender Equality and Social Inclusion (GESI)

Based on the Gender Equality and Social Inclusion (GESI) analysis, gaps were identified in the dissemination of information among drift gillnet fishermen in Pangandaran Regency, where several aspects had been effectively delivered while others remained suboptimal. Relatively strong results were found in fishermen's access to marine weather information, fishing season information, marketing knowledge, and access to profitable markets. In addition, fishermen generally had access to formal financial services, including loans from cooperatives and financial institutions. These findings indicate that fishermen have developed relatively strong capacity in production and marketing aspects, supported by various government programs such as training, extension and outreach programs, and technical guidance related to fisheries management and resource sustainability.

However, financial management training and financial literacy outreach remained relatively limited. Interview findings revealed that access to extension programs was uneven, particularly among fishermen who were not members of fishermen groups or Joint Business Groups (KUB). As a result, some fishermen had limited exposure to financial training, empowerment programs, and institutional support. This condition indicates that capacity-building efforts have primarily focused on technical fishing and marketing aspects, while financial management has received less attention.

Therefore, strengthening financial literacy is essential, particularly through a systematic approach covering financial knowledge, financial attitudes, and financial behavior. Financial knowledge can be improved through practical training such as budgeting and simple financial planning, while financial attitudes may be strengthened through participatory and peer-learning approaches among fishermen households. Furthermore, financial behavior can be strengthened through continuous assistance, including financial record-keeping practices and monitoring by fisheries extension officers. Strengthening local institutions such as Joint Business Groups (KUB) is also necessary to expand fishermen's access to information, training, and empowerment programs. The integration of financial literacy, institutional strengthening, and resource sustainability is expected to improve household financial management and support the long-term welfare of coastal communities.

CONCLUSION

This study concludes that financial literacy plays a fundamental role in shaping the financial management behavior of drift gillnet fishermen in Pangandaran Regency. Financial knowledge, financial behavior, and financial attitude collectively contribute to improving financial management practices, with financial behavior emerging as the most dominant factor due to its direct reflection of daily financial actions. Financial knowledge enhances understanding of financial concepts, while financial attitude supports the formation of a responsible financial mindset, although its influence is relatively less pronounced. Overall, improving financial literacy is essential to strengthen the economic resilience of fishermen households, but its effectiveness depends on the ability to translate knowledge and attitudes into practical financial behavior within the context of income uncertainty and socio-economic challenges. Based on the findings, it is recommended that policymakers and related institutions develop financial literacy programs that are practical, context-specific, and tailored to the characteristics of fishermen, particularly those with fluctuating income patterns. Programs should emphasize applied skills such as budgeting, saving strategies, and financial planning rather than focusing solely on theoretical knowledge, while also improving access to formal financial services to reduce reliance on informal lending. For future researchers, it is suggested to expand the scope of analysis by including additional variables such as income stability, financial inclusion, cultural factors, and risk perception, as well as employing longitudinal and

comparative approaches to better capture behavioral changes over time and across different contexts.

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