Grouper: Jurnal Ilmiah Perikanan
Vol. 17 No. 2 (2026) pp. 402 - 416
pISSN: 2086-8480 | eISSN: 2716-2702
Journal Homepage: https://grouper.unisla.ac.id/index.php/grouper

Financial Literacy Level of *Drift Gillnet* Fishermen's Wives and Its Influence on Household Management Behavior in Pangandaran Regency

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Submitted: 04 August 2026 Revised: 06 September 2026 Accepted: 18 September 2026

Keywords:
Financial Literacy; Financial Management Behavior; Fishermen's Wives, Social Inclusion

ABSTRACT

This study aimed to analyze financial literacy levels, household financial management behavior, the effect of financial literacy on financial management behavior, and the transformation of social inclusion in extension services among the wives of drift gillnet fishermen in Pangandaran Regency. The study employed a survey method with a mixed-method approach (qualitative and quantitative), with data collected through questionnaires, interviews, and observations. The results showed that financial literacy was categorized as moderate (66%), while household financial management behavior was also moderate, with a mean score of 2.81. Daily household needs were managed relatively well, although financial planning, budgeting, and record-keeping still need improvement. Financial literacy had a positive and significant effect on financial management behavior, with a coefficient of determination of 64.6%, while financial attitude was the most dominant variable (regression coefficient = 0.524; significance = 0.000). Meanwhile, the Gender Equality and Social Inclusion (GESI) index of 45% was categorized as low, indicating that although access to information was relatively adequate, participation in training and decision-making remained limited. Therefore, improvements in financial literacy, women's empowerment, and more inclusive extension programs are needed.

INTRODUCTION

Financial literacy refers to an individual's ability to assess and manage financial resources effectively in order to make sound decisions and achieve long-term well-being (Aprilia *et al.,* 2023). It is not only essential for financial managers but also for all segments of society, as basic financial knowledge is necessary for daily life (Bailusy *et al.,* 2024). Based on the National Survey of Financial Literacy and Inclusion conducted by the Financial Services Authority, Indonesia has shown a consistent rise in both financial literacy and financial inclusion levels. According to the Financial Services Authority's National Survey of Financial Literacy and Inclusion, both financial literacy and inclusion in Indonesia have steadily improved, with literacy at 66.46% and inclusion at 80.51% in 2025. Despite this progress, certain groups such as farmers, livestock breeders, plantation workers, fishers, and informal workers still exhibit relatively low levels of financial literacy and inclusion, at approximately 58.87% (OJK & BPS, 2025).

Low financial literacy among fishing communities has complex implications for their welfare. Limited financial knowledge and life skills often place fishermen's households in economically vulnerable conditions (Mustika *et al.,* 2023). This vulnerability can lead to various

socio-economic issues, including poor family nutrition, high unemployment rates, low rational decision-making capacity, and the inability to optimize available fishery resources (Andari, 2022). Consequently, fishermen's wives play a vital role in increasing household well-being and strengthening economic resilience, especially in coping with income uncertainty caused by fluctuating fishing yields (Nurhaliza *et al.,* 2025).

Based on Law No. 45 of 2009, small-scale fishers constitute the majority of Indonesia's fishing population. These fishers typically operate vessels under 5 GT (Yonvitner *et al.,* 2020). During off-seasons, fishermen's income may drop to only 20–30% of peak season earnings (Silmi *et al.,* 2018), whereas during peak seasons, daily income ranges from IDR 400,000 to 650,000 (ILL *et al.,* 2024). However, a common habit among fishers is to spend income immediately, indicating a lack of awareness of long-term financial planning (Khoiroti *et al.,* 2023). Therefore, saving behavior and proper financial management are essential to prepare for uncertainties and ensure a more secure future (Sasmitha *et al.,* 2024). Each fishing household needs to manage income and expenditure, prioritize needs, and establish emergency funds to achieve economic stability (Suyitno & Wahyuningsih, 2023). In this context, the role of fishermen's wives as household financial managers is highly significant.

Law No. 6 of 2014 on Villages encourages the participation of all community members, including women, in rural development. However, in practice, women in rural areas often do not receive adequate recognition for their roles (Indriasih *et al.,* 2024). Financial education and literacy are essential for enhancing employment opportunities, supporting entrepreneurship, and improving family welfare (Pramithasari & Wibowo, 2025). Previous studies, such as (Bailusy *et al.,* 2024), demonstrate that targeted training for fishermen's wives significantly improves financial understanding and household financial record-keeping practices.

Pangandaran Regency, known for its extensive coastal tourism potential, also has abundant marine resources, with capture fisheries production reaching 2,371,034 kg in 2024 (DKPKP, 2024) and 1,007,575 kg in 2025 (DKPKP, 2025). Despite this potential, the economic condition of fishermen has not significantly improved, as indicated by a poverty rate of approximately 8.03% (BPS, 2025). In Pangandaran, where most residents are fishers, many households still live below the poverty line. One of the key challenges in managing household finances is the low level of financial literacy among fishermen's wives. Previous research (Fauzan *et al.,* 2023), shows that fishers in Bojong Salawe, Pangandaran, often struggle to manage their income due to a lack of financial planning and record-keeping practices.

The role of fishermen's wives is therefore crucial, not only in managing domestic responsibilities but also for making financial decisions (Subhan *et al.,* 2022). Due to the nature of fishing work, which requires husbands to be away for extended periods, wives often take on decision-making responsibilities within the household (Raodah, 2013). They manage daily expenses, allocate savings, and make purchasing decisions, contributing significantly to household economic resilience (Mustika *et al.,* 2023).

Active involvement of wives in financial management has a substantial impact on household stability, particularly during periods of income uncertainty. In Pangandaran, drift gillnet is the dominant fishing gear, accounting for 37.91% of total units and used by approximately 36.75% of fishers (DKPKP, 2025). This indicates that many fishing households rely on this fishing method, making it important to examine their socio-economic conditions, particularly financial management practices. Despite existing studies on financial literacy among fishers, research focusing specifically on fishermen's wives using drift gillnets remains limited.

Considering this background, the purpose of this study was to analyze the financial literacy level of drift gillnet fishermen's wives in Pangandaran Regency, their household financial management behavior, the influence of financial literacy on household financial management behavior, and the transformation of social inclusion in extension services for fishermen's wives in Pangandaran Regency. This study adopts a mixed-method approach, integrating both qualitative and quantitative data, along with a modified Gender Equality and Social Inclusion (GESI) index. The hypothesis of this study is that financial literacy plays a

significant role in shaping the financial management behavior of fishermen's wives in Pangandaran Regency.

METHOD

Time and Place

The research was conducted between September 2025 and April 2026 in Pangandaran Regency, West Java, Indonesia. The research covered three main coastal areas-Cikidang (Pangandaran), Bojongsalawe, and Batukaras, which represent the primary fishing grounds of drift gillnet fishers.

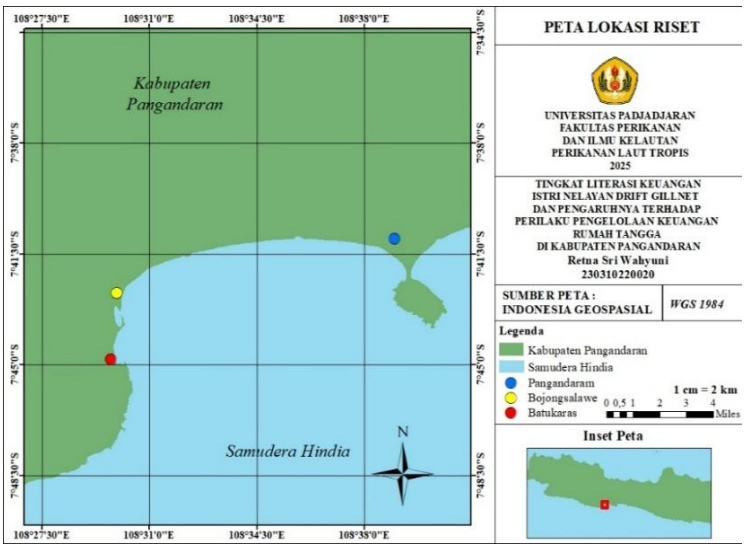


Figure 1. Research location map
Source: Processed data (2026)

Research Design

This study applied a survey-based mixed-method approach, incorporating quantitative and qualitative data. Quantitative analysis measured financial literacy and its effect on financial management behavior, while qualitative insights from interviews were used to enhance and interpret the findings.

Population and Sampling Techniques

The population consisted of 1,411 fishermen's wives whose husbands operate drift gillnet fishing gear in Pangandaran Regency. Using the Slovin formula, the sample size was determined and then adjusted to 96 respondents to achieve balanced representation. The respondents were proportionally distributed across three research locations, with 32 respondents selected from each area (Cikidang-Pangandaran, Bojongsalawe, and Batukaras). Simple random sampling was used as the sampling method in this study.

Types and Source of Data

This study made use of both primary and secondary data. Primary data were obtained directly from respondents through questionnaires and structured interviews, encompassing socio-economic characteristics, financial literacy, and financial management behavior. Secondary data were collected from institutions such as BPS, DKPKP, OJK (SNLIK), and relevant literature.

Data Collection Techniques

Data were collected using questionnaires, interviews, and documentation. The questionnaire used a Likert scale (1–5) to measure financial literacy and financial management

behavior, and a four-point scale to measure the Gender Equality and Social Inclusion (GESI) index. Interviews were conducted to gain deeper insights into financial practices and socio-cultural factors affecting respondents.

Research Variables

The study consists of:

1. Independent variables (X): Financial literacy, including financial knowledge (X1), financial attitude (X2), and financial behavior (X3).
2. Dependent variable (Y): Household financial management behavior.
3. Contextual variable: Gender Equality and Social Inclusion (GESI) index.

Data Analysis Techniques

Instrument Quality Test

The instrument quality test consists of validity and reliability testing to ensure that the research instrument is accurate and consistent in measuring the variables.

1. Validity test

Validity testing is conducted to examine the accuracy of a measurement instrument in capturing the intended variables, where higher validity values reflect greater precision in representing the research variables (Amanda *et al.,* 2019). In this study, validity testing was conducted using the Pearson Product Moment correlation method.

2. Reliability test

Reliability testing measures how consistently an instrument performs. An instrument is considered reliable if it provides stable results when used repeatedly under comparable conditions (Amanda *et al.,* 2019). Cronbach's Alpha was used in this study to measure reliability.

Descriptive Quantitative Analysis

This study used descriptive analysis to present the characteristics of the research variables through statistical indicators, including mean, minimum, maximum, standard deviation, percentages, and frequencies (Asra *et al.,* 2023). The results of the percentage calculation were then categorized based on the financial literacy level according to Chen and Volpe (1998) (Table 1):

Table 1. Financial Literacy Level

No.	Category	Data Interval (%)
1	High	>80%
2	Moderate	60% - 79%
3	Low	<60%

Source: Chen dan Volve (1998)

Meanwhile, for the Gender Equality and Social Inclusion (GESI) Index variable, the obtained scores are classified into GESI level categories to indicate the extent of respondents' social inclusion in Pangandaran. This categorization aims to provide insights into the level of respondents' participation and access to gender and social inclusion aspects within the socio-economic context (Table 2).

Table 2. GESI Index Level

No	Kategori	GESI
1	Very High	4
2	High	3
3	Low	2
4	Very Low	1

Classical Assumption Tests

Classical assumption testing is performed to verify that the regression model meets fundamental assumptions so that the estimates produced are unbiased, consistent, and reliable.

1. Normality Test

Normality testing aims to examine whether the regression residuals follow a normal distribution. The Kolmogorov–Smirnov test was used in this study, with a p-value greater than 0.05 indicating normality and a value less than or equal to 0.05 indicating otherwise (Khairunnisa & Yafiz., 2023).

2. Multicollinearity Test

Multicollinearity testing aims to determine the presence of high correlations among independent variables in a regression model. An ideal model should not exhibit multicollinearity. The test is performed using tolerance and VIF values, where a tolerance above 0.10 and a VIF below 10 indicate no multicollinearity (Chultzum., 2023).

3. Heteroscedasticity Test

Heteroscedasticity refers to a condition where the assumption of homoscedasticity is violated, indicating that the variance of the error terms is not constant or $E(\varepsilon i^2) = \sigma i^2$ (Firdausya & Indawati, 2023). This issue can result in inefficient regression estimates and may compromise the validity of the research findings. In this study, heteroscedasticity was examined using the Glejser test by regressing the absolute residual values on the independent variables.

Inferential Analysis

1. Multiple Linear Regression Analysis

This method is used to examine and predict the relationship between one dependent variable and several independent variables. These variables are interconnected and may have a causal relationship (Maharadja *et al.,* 2021).

2. Coefficient of Determination (R^2 Test)

The coefficient of determination (R^2) represents how well the regression model corresponds to the actual data. Its value lies between 0 and 1, with higher values indicating a stronger ability of the independent variables to explain variations in the dependent variable. It is also used to evaluate model performance and compare alternative models (Saptopitoyo *et al.,* 2024).

Hypothesis Testing Analysis

After analyzing the data, the next phase of this research is hypothesis testing. A hypothesis refers to a preliminary statement developed from theory to explain the possible connection between one variable and another (Aisy *et al.,* 2026). The validity of this hypothesis must be proven through empirical statistical testing.

1. T-Test (Partial Test)

Hypothesis testing in this study utilizes the t-test to determine the significance of the relationship between independent variables and the dependent variable in a linear regression model (Nurhaliza *et al.,* 2025). The t-test in this research is used to determine whether the level of financial literacy significantly affects financial management behavior.

2. F-Test (Simultaneous Test)

The purpose of the F-test is to evaluate the overall goodness of fit of the regression model. It determines whether all independent variables simultaneously influence the dependent variable. A significance value less than 0.05 indicates that the model is appropriate, while a value greater than 0.05 suggests otherwise (Widyastuti *et al.,* 2024).

RESULT AND DISCUSSION

Respondent Profile

The respondent profile describes the socio-economic characteristics of fishermen's wives in Pangandaran Regency. This information is important to provide context for analyzing financial literacy and household financial management behavior. The characteristics observed include age, education level, occupation, and income.

1. Age

The majority of respondents were in the productive age group of 36–45 years (40%). This indicates that most respondents are actively involved in household financial management and economic decision-making (Table 3).

Table 3. Respondents by Age

No	Age Category	Percentage (%)
1	< 25 years	2%
2	25-35 years	15%
3	36-45 years	40%
4	46-55 years	35%
5	> 55 years	8%

2. Education level

Most respondents had a low level of education, with 41% completing elementary school. This reflects limited access to education in coastal communities, which may affect financial literacy levels (Table 4).

Table 4. Respondents by Education Level

No	Education Level	Percentage (%)
1	Elementary School	41%
2	Junior High School	35%
3	Senior High School	21%
4	Higher Education	3%

3. Occupation

Respondents' occupations varied, including housewives (54%). This indicates that many fishermen's wives are also engaged in economic activities beyond domestic roles (Table 5).

Table 5. Respondents by Occupation

No	Occupation	Percentage (%)
1	Housewife	54%
2	Enterpreneur	24%
3	Daily Laborer	10%
4	Farmers	9%
5	Civil Servant	2%

4. Income

The majority of respondents (54%) earned less than IDR 500,000 per month. This shows that most households are in a low-income category, largely due to the unstable nature of fishing income. Income is an important factor in managing finances, influencing spending, saving, and financial decision-making. Lower income levels often limit financial planning practices, which may also affect financial literacy and household financial management behavior (Table 6).

Table 6. Respondents by Income

No	Income Level (IDR)	Percentage (%)
1	< 500.000	54%
2	500.000-1.500.000	28%
3	1.500.001-3.000.000	8%
4	3.000.001-5.000.000	5%
5	> 5.000.000	4%

Instrument Quality Test

The research instrument used for data collection was first tested to ensure its feasibility. This testing aimed to determine whether the questionnaire was capable of accurately measuring the research variables, namely the financial literacy of drift gillnet fishermen's wives and household financial management in Pangandaran Regency.

1. Validity test

This study applied a validity test to measure how accurately each statement item represents its respective variable. The research instrument consisted of four variables: Financial Knowledge (X1), Financial Behavior (X2), Financial Attitude (X3), and Financial Management Behavior (Y), where each variable comprised seven statement items. The results of the validity test indicate that all statement items across the variables Financial Knowledge (X1), Financial Behavior (X2), Financial Attitude (X3), and Financial Management Behavior (Y), each consisting of seven items, are valid. This is evidenced by the r-count values of all items exceeding the r-table value at the specified significance level. Thus, the instruments used in this study are deemed appropriate and consistent in measuring the intended variables.

2. Reliability test

Following the validation of all items, a reliability test was performed to determine the instrument's consistency (Table 7).

Table 7. Reliability Test Result

Variable	Cronbach's Alpha	N of Item	Description
X1	0.831	7	Reliable
X2	0.697	7	Reliable
X3	0.620	7	Reliable
Y	0.786	7	Reliable

These results indicate that all statement items in each variable have adequate internal consistency and can be considered reliable as measurement instruments in this study.

Classical Assumption Test

Classical assumption tests were performed prior to multiple linear regression analysis to confirm that the data fulfilled the necessary statistical conditions, including normality, multicollinearity, and heteroscedasticity tests, which are necessary to obtain valid and reliable regression results (Table 8).

Table 8. Classical Asumption Test Result

Test Type	Indicator/Variable	Value	Criteria	Description
Normality	Asymp. Sig. (2-tailed)	0.991	>0.05	Normally distributed
Multicollinearity	X1	Tol:0.629/ VIF:1.589	Tol>0.1 VIF< 10	No Multicollinearity
	X2	Tol:0.570/ VIF:1.754	Tol>0.1 VIF< 10	No Multicollinearity
	X3	Tol:0.570/ VIF:1.755	Tol>0.1 VIF< 10	No Multicollinearity
Heteroscedasticity	X1	0.447	> 0.05	No Heteroscedasticity
	X2	0.980	> 0.05	No Heteroscedasticity
	X3	0.433	> 0.05	No Heteroscedasticity

Based on the test results, all classical assumption tests including normality, multicollinearity, and heteroscedasticity have been fulfilled. This indicates that the data meet the required statistical criteria, and therefore the regression model is appropriate for use, providing valid, reliable, and unbiased estimates for further analysis.

Level of Financial Literacy among Drift Gillnet Fishermen's Wives in Pangandaran Regency

The level of financial literacy among fishermen's wives in this study was measured based on their responses to a set of statements reflecting three main aspects: financial knowledge, financial attitudes, and financial behavior. The results of questionnaire data processing indicate that the financial literacy level of drift gillnet fishermen's wives in Pangandaran Regency is categorized as moderate, with a score of 66%, which falls within the 60%–79% range. This finding suggests that while fishermen's wives are familiar with fundamental financial concepts, including basic knowledge and savings, their understanding of more advanced topics such as investment and insurance remains limited. A moderate level of financial literacy reflects that their financial understanding is still confined to fundamental aspects and has not yet fully encompassed more advanced financial management practices. This finding suggests that while fishermen's wives are familiar with fundamental financial concepts, including basic knowledge and savings, their understanding of more advanced topics such as investment and insurance remains limited (Febriani & Irawansyah, 2025).

The suboptimal level of financial literacy indicates a gap between the respondents' basic financial knowledge and a more comprehensive understanding of financial management, particularly in terms of long-term financial planning. The interview results further support this finding, showing that fishermen's wives understand the importance of household financial management; however, their knowledge still needs to be developed to cover broader aspects, such as financial planning, risk management, saving, and basic investment planning. This finding is consistent with the study by (Sultan *et al.,* 2024), which showed that women with moderate levels of financial literacy possess a basic understanding of financial management, such as managing expenses, saving, and distinguishing between needs and wants, but have not yet fully mastered more complex aspects of financial management.

The moderate level of financial literacy may be influenced by socioeconomic factors such as age, education, and income, which affect individuals' ability to access information, understand financial concepts, and apply financial knowledge. Limited education may result in simple financial management practices that focus primarily on daily needs without long-term planning (Wayan *et al.,* 2025). In addition, age and income also play a role, as higher income provides greater opportunities to access financial information and apply financial management more effectively (Adiandari & Fitriandari, 2025).

Limited access to financial education, such as counseling and outreach programs in coastal areas, is also a contributing factor that hinders the improvement of financial literacy among fishermen's wives. This finding is consistent with(Wicaksari *et al.,* 2024), who highlight that coastal communities often face limitations in financial understanding and management due to the lack of structured financial education activities. Therefore, continuous socialization and assistance are necessary to enhance household financial literacy.

Financial Management Behavior of Drift Gillnet Fishermen's Wives in Pangandaran Regency

An overview of the financial management behavior of drift gillnet fishermen's wives can be analyzed using a descriptive approach by examining the mean score of each indicator. This analysis is intended to identify patterns in respondents' behavior when managing household finances. Based on the descriptive analysis, the financial management behavior of drift gillnet fishermen's wives shows variation across each indicator. When ranked from the highest to the lowest mean score, the highest value is found in PPK 6 with a mean of 3.70. This indicates that fishermen's wives tend to have a strong commitment to paying household obligations or bills

on time, even when family income is uncertain. The high score indicates that fishermen's wives are better at managing routine financial needs and obligations than long-term financial planning.

On the other hand, the lowest mean scores are found in PPK 5 (1.58) and PPK 3 (1.47). These low values suggest that activities such as financial planning, budgeting, and record-keeping are still not carried out consistently. This condition may be influenced by irregular income patterns, limited financial literacy, and the lack of habit or awareness in managing finances in a structured manner, causing these aspects of financial management to remain underdeveloped. Interview results also show that fishermen's wives understand the importance of household financial management, but their practices remain focused on daily needs. Irregular fishing income leads households to prioritize short-term needs over long-term financial planning.

Based on descriptive statistical analysis, the seven indicators of the Financial Management Behavior variable yield an average score of 2.81 and a standard deviation of 0.71. Referring to the categorization formula proposed by Azwar (2009) in (Sukma *et al.,* 2022), the interval thresholds can be determined to classify the level of financial management behavior of fishermen's wives into specific categories as follows (Table 9)

Table 9. Interval Threshold Results of Financial Management Behavior Variable

No	Criteria	Interval Range
1	High	≥ 3,52
2	Moderate	2,09 – 3,51
3	Low	< 2,09

Based on these criteria, the overall mean score of the financial management behavior variable among drift gillnet fishermen's wives is 2.81, which falls within the range of 2.09 to 3.51. For this reason, their financial management behavior can be categorized as moderate overall. This indicates that fishermen's wives have a fairly good ability to manage household finances; however, improvements are still needed in several indicators to achieve more optimal and stable financial management. This condition highlights the need to strengthen financial literacy and assistance in planning, budgeting, and record-keeping to better prepare households for future income uncertainty.

Multiple Linear Regression Analysis

R Square is a statistical measure used to assess how well the independent variables in a regression model account for the variability of the dependent variable. It ranges between 0 and 1, where higher values reflect better explanatory capability. (Table 10).

Table 10. Coefficient of Determination Test Results (R Square)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.801[a]	.642	.630	2.054

The analysis shows an R Square value of 0.642, which indicates that financial literacy (X1, X2, X3) possessed by fishermen's wives substantially explains the variation in household financial management behavior (Y). This means that 64.2% of the variation in household financial management behavior can be explained by financial knowledge, financial behavior, and financial attitude, while the remaining 35.8% is influenced by other factors outside the model This suggests that improvements in financial knowledge, behavior, and attitudes are associated with better financial management practices within the household.

These findings reflect real conditions in the field, where fishermen's wives hold a significant role in organizing household finances despite income uncertainty due to seasonal

factors and fluctuating catches. Strong financial literacy serves as an essential foundation for making appropriate financial decisions, including controlling expenditures, allocating savings, and meeting daily needs effectively. Consistent with (Lopa, 2024), higher financial literacy enables housewives to make more informed financial decisions and manage household budgets efficiently, while a frugal lifestyle supports sustainable long-term financial management. Thus, the variation in financial management behavior in this study can largely be attributed to the level of financial literacy among fishermen's wives.

Financial management behavior still shows variations that are not fully explained by the model, indicating the presence of other contributing factors such as age, education level, occupation, and income (Handayani & Wahyuni, 2023). This indicates that although financial literacy has a major influence, household financial management among fishermen is also affected by other factors. Additionally, multiple linear regression analysis was performed to assess the impact of each independent variable financial knowledge (X1), financial behavior (X2), and financial attitude (X3) on the dependent variable, namely financial management behavior (Y) of drift gillnet fishermen's wives in Pangandaran Regency.

Table 10. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.329	1.996		-2.169	.033
	X1	.163	.073	.175	2.229	.028
	X2	.352	.082	.352	4.267	.000
	X3	.524	.106	.409	4.955	.000

Based on the results of the multiple linear regression analysis presented in the Coefficients table, the effect of each independent variable on the dependent variable can be identified. The regression equation is formulated as follows:

$$Y = -4.329 + 0.163X_1 + 0.352X_2 + 0.524X_3$$

a. The constant value (a) of -4.329 indicates that when financial knowledge (X1), financial behavior (X2), and financial attitude (X3) are equal to zero, the value of financial management behavior (Y) is -4.329.
b. The regression coefficient for financial knowledge (X1) is 0.163, meaning that, holding other variables constant, a one-unit increase in financial knowledge will lead to an increase of 0.163 in financial management behavior. Conversely, a one-unit decrease in financial knowledge will reduce financial management behavior by 0.163.
c. The regression coefficient for financial behavior (X2) is 0.352, indicating that, assuming other variables remain constant, a one-unit increase in financial behavior will increase financial management behavior by 0.352. Conversely, a decrease of one unit in financial behavior will reduce financial management behavior by 0.352.
d. The regression coefficient for financial attitude (X3) is 0.524, which means that, with other variables held constant, a one-unit increase in financial attitude will increase financial management behavior by 0.524. Conversely, a decrease of one unit in financial attitude will reduce financial management behavior by 0.524. This coefficient value also indicates that financial attitude has the most dominant influence compared to the other variables.

The findings show that all independent variables financial knowledge (X1), financial behavior (X2), and financial attitude (X3) positively influence financial management behavior. This implies that increases in these variables lead to better financial management practices. The regression analysis also reveals that all variables significantly affect the financial management behavior of fishermen's wives. Among them, financial attitude is the most dominant factor, as indicated by its highest B value of 0.524. Since the B coefficient represents

the magnitude of influence, a higher value indicates a stronger effect. Therefore, financial attitude plays the most significant role in shaping financial management behavior. This finding shows that financial knowledge alone is not enough, positive financial attitudes are also important for consistent financial practices. Therefore, financial literacy programs for fishermen's wives should focus not only on financial knowledge but also on positive attitudes and responsible financial behavior.

T-Test (Partial Test)

This study uses the t-test to determine the individual effect of each independent variable on the dependent variable. A significance level of less than 0.05 indicates that the variable has a significant statistical influence.

Based on the results of the partial test (t-test) in the multiple linear regression model (Table14), it can be concluded that:

a. Financial knowledge (X1) has a significance value of 0.028, indicating a positive and significant effect on financial management behavior. This suggests that better financial knowledge helps fishermen's wives make more informed decisions, such as budgeting and managing household income and expenses (Kadoya, 2020).
b. Financial behavior (X2) has a significance value of 0.000, showing a positive and significant effect on financial management behavior. This reflects that good financial habits such as saving, controlling expenses, and planning directly contribute to more effective financial management (Heret *et al.,* 2022).
c. Financial attitude (X3) also has a significance value of 0.000, indicating a positive and significant influence on financial management behavior. A positive attitude toward money, including discipline and responsibility, encourages wiser financial decisions (Selviana *et al.,* 2024); (Herdjiono *et al.,* 2016).

Overall, the t-test results show that all components of financial literacy knowledge, behavior, and attitude have a positive and significant effect on the financial management behavior of drift gillnet fishermen's wives in Pangandaran Regency. This highlights that improving financial literacy requires not only knowledge but also supportive behavior and attitudes.

F-Test (Simultaneous Test)

The F-test is conducted to determine the simultaneous effect of all independent variables on the dependent variable (Table 11).

Table 11. F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	695.942	3	231.981	55.003	.000[b]
	Residual	388.016	92	4.218		
	Total	1083.958	95			

The results of the F-test (ANOVA) show an F-value of 55.003 and a significance level of 0.000 (<0.05). This confirms that the regression model is appropriate and statistically significant. The independent variables, consisting of financial knowledge (X1), financial behavior (X2), and financial attitude (X3), jointly influence financial management behavior (Y). Thus, these factors together explain changes in financial management behavior. This finding indicates that financial management behavior is influenced by a combination of financial knowledge, financial behavior, and financial attitude rather than by a single factor. Therefore, improving financial management among fishermen's wives should consider these three aspects simultaneously.

Gender Equality and Social Inclusion (GESI) Index

The GESI Index is used to measure the level of social inclusion and gender equality among drift gillnet fishermen's wives. Based on the Gender Equality and Social Inclusion (GESI) index analysis, there is a clear difference between indicators with high and very low scores. High-scoring indicators (IG 1, IG 6, and IG 10) show that the wives of drift gillnet fishermen in Pangandaran Regency have relatively good access to information, financial services, and social activities. They are familiar with cooperatives or savings institutions, have access to financial support such as loans, and actively participate in social activities like religious gatherings. This indicates that basic aspects of social inclusion, particularly access, are fairly well established. These opportunities can be further strengthened through financial management training and mentoring on the productive use of loans**.** In contrast, very low scores (IG 4, IG 9, and IG 11–15) indicate that active participation in formal activities and decision-making remains limited. Involvement in training programs, extension services, fishermen group meetings, and discussions related to economic aspects such as catch results and fish prices is still low. Opportunities to express opinions, participate in fishermen's wives groups, and engage in village-level decision-making forums are also very limited. This condition limits women's access to strategic information and their involvement in decision-making.

Overall, the level of social inclusion and gender equality is still low, with a GESI score of 2. This suggests that women tend to act more as beneficiaries rather than decision-makers. Although they are involved in social and economic activities, their participation has not yet reached the level of meaningful empowerment. This finding is consistent with (Mangubhai & Lawless, 2021), who found that women in small-scale fisheries often have access to resources but remain limited in empowerment and decision-making.

Furthermore, local government programs in the fisheries sector, particularly those related to financial management training, have not fully reached fishermen's wives. This limited outreach contributes to their low participation and affects their competence in managing household finances effectively. Several factors contribute to this low level of participation, including the double burden of domestic responsibilities, low self-confidence in engaging in formal forums, limited access to training, and strong patriarchal norms that position men as the primary decision-makers (Kaaria et al. 2016). These factors hinder women's active involvement in economic activities and decision-making processes. Therefore, more intensive empowerment efforts are needed through increased access to training, mentoring, and wider opportunities for participation in group forums and decision-making processes.

CONCLUSION

Based on the findings, the following conclusions can be drawn regarding financial literacy and household financial management among drift gillnet fishermen's wives in Pangandaran Regency:

1. Financial literacy among *drift gillnet* fishermen's wives was categorized as moderate (66%), indicating that they possess a basic understanding of financial concepts but need further improvement in areas such as investment and insurance.
2. Household financial management behavior was also categorized as moderate, with a mean score of 2.81. This indicates responsibility in meeting household obligations and daily needs, although financial planning, budgeting, and record-keeping still need to be improved.
3. Financial literacy, consisting of financial knowledge, behavior, and attitudes, had a positive and significant effect on household financial management behavior, with an R^2 of 0.642 (64.2%). Financial attitude was the most dominant variable (B = 0.524; significance = 0.000).
4. Socioeconomic inclusion among *drift gillnet* fishermen's wives was categorized as low, with a GESI 2 score of 42%. Although access to information, financial services, and social activities was relatively adequate, participation in training, group forums, and decision-

making still needs to be strengthened. This condition is influenced by limited access to programs, domestic responsibilities, low self-confidence, and strong patriarchal norms.

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