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The Role of Financial Literacy, Financial Attitude on Financial Skill Management for Housewives

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ABSTRACT

Understanding financial literacy involves recognizing and managing various financial aspects, including saving, investing, debt management, understanding product insurance, and utilizing financial instruments for personal use. Homemakers, as the primary party responsible for managing the family's finances, sought to improve their literacy and financial stability, accompanied by a prudent financial attitude. This research aims to analyze the influence of literacy, finances, and attitudes on financial skills in the Mother House ladder, specifically in managing finances, in Masiku Village, District Towuti, Regency East Luwu, Indonesia. The approach used is a descriptive study, conducted as a quantitative study, encompassing all households in the area, including those at Mother House. A total of 201 respondents were included in the sample through a non-probability sampling method with a purposive sampling technique. Data collection was carried out through descriptive analysis, validity and reliability tests, and multiple linear regression analysis, which included the T-test (partial test), F-test (simultaneous test), and coefficient test determination (R^2). The findings of this study disclose that Good literacy and financial attitude have a significant influence on skills related to managing finances in Masiku Village, District Towuti, Regency East Luwu.

Keywords: Financial Literacy, Financial Attitude, Financial Management Skills.
JEL Code: D14, G53, J16.

I. Introduction

In the era of globalization, characterized by accelerated technological development, information mobility, and an increasingly complex market economy, financial intelligence has become a highly sophisticated skill that is essential for everyone to possess. Globalization has brought significant changes to patterns of consumption, lifestyle, and financial needs in modern society. Not only did it occur in areas near urban centers with access to technology and information, but it also penetrated rural areas. Current, fast, and open access to various financial instruments through formal and non-formal institutions, demanding that every individual develop their own skills in managing their finances wisely. Without adequate knowledge and skills in managing finances, individuals and families will be prone to facing various financial risks, which can ultimately threaten their stability and prosperity (Yanti & Suci, 2023). The ability to manage finances is not limited only to how someone uses money to fulfill everyday life needs, but also includes planning for the long



term, controlling expenses, and coping strategies for possible financial risks. In this context, financial literacy is one of the important dimensions of intelligence, understood as a set of knowledge, skills, and attitudes that enable individuals to make effective financial decisions, thereby increasing their financial well-being. Many countries in the world, including Indonesia, are now starting to put Financial Literacy as one of the important agendas in public policy. This is done to strengthen the public's capacity in financial planning, risk management, and active participation in the formal financial system, as well as avoiding unhealthy financial management practices (Bucci et al., 2025).

In Indonesia, the urgency of literacy financing is more pronounced with the existence of national survey data conducted by the Financial Services Authority (OJK). Based on the results of the National Survey of Literacy and Inclusion Finance (SNLIK) in 2022, the Financial Literacy level in the new Indonesian society reached 49.68%, while the inclusion finance level reached 85.10%. The data reveals a significant gap in public understanding of finance, characterized by limited access to products and services. This means that even though Indonesian society has many who have access to institutional finance, they do not yet possess adequate capabilities in effectively managing product finance. Condition: This has implications for an increased risk of financial mismanagement, such as difficulty paying installments, a lack of personal savings, and being trapped in a practice loan with high interest rates. In the realm of household management, literacy, finances, and attitudes play a crucial role in the quality of family life. The household, as the smallest unit in society, serves as the foundation for creating a welfare-oriented nation. A capable family manages its finances with goodwill, is better equipped to fulfill basic needs, improve the quality of life, and contribute to socio-economic stability in its environment. On the other hand, managing insufficient finances will bring up problems, starting from difficulty in fulfilling needs, increasing debt, and ultimately declining the quality of life within the family.

Between family members, the mother often plays a key role in decision-making regarding family finances. This is because the Mother House ladder typically allocates income to families for various needs, including necessities, children's education, health, savings, and social welfare. Thus, the skills of a Mother House ladder become a key factor in maintaining the balance between family income and expenses. The higher the level of literacy possessed by a mother, the more informed financial decisions can be made, resulting in more optimal family financial planning (Novitasari, 2022). On the other hand, the low Financial Literacy potential leads to financial decision-making shortages, such as excessive expenditure, improper fund management, or even being trapped in a detrimental financial situation, which ultimately increases vulnerability to financial crisis (Ningtyas, 2019). Besides literacy and financial factors, attitude and finance also become important aspects in family management. Financial Attitude reflects the method by which an individual views, believes in, and habitually treats money. Positive financial attitude marked by wise spending habits, saving, and a trend for investing for the future. Meanwhile, this attitude of negative finances is typically characterized by behavior that is consumptive, excessive, and insufficient planning, as well as a trend of ignoring long-term needs. Some studies have previously shown that a positive attitude towards finances can promote healthy financial behavior, for example, in areas such as saving, investing, and managing expenditure more effectively (Dissanayake, 2020; Ilyas et al., 2024).

Various studies have also previously confirmed a close connection between literacy, financial management, attitude, and skills. Pradinaningsih & Wafiroh (2022), for example, found that literacy, financial attitude, and self-efficacy influenced mothers' ability to manage finances. Other research confirms that having good literacy and finances can increase awareness of the importance of planning for the future, minimizing unnecessary expenses, and avoiding risky financial practices. However, some big studies have still been carried out in urban areas, where it is, in fact, easier to access information, institutions, finance, and formal education. In fact, the dynamics of the economy in rural areas have characteristics that can influence behavior and financial management. Families in rural areas typically rely on the agricultural sector, plantations, or informal employment to generate income. There is no constant income. The fluctuating income of Ten presents greater challenges in managing financial affairs. In addition, the limitations of access to information, low levels of education, and a lack of institutional formal finance in rural areas can also influence the level of

literacy among the people. This indicates that study-related behavior in rural financial areas remains highly relevant. Until this moment, there has been no specific research that has influenced literacy, finances, and attitudes towards financial management in Mother House stairs in Masiku Village, District Towuti, Regency East Luwu. Masiku Village, as a rural area, has distinctive socio-economic characteristics. Public rural areas tend to be relatively simple in terms of management finance, and they face challenges in accessing information, making this study important to conduct. From this perspective, local contextual research can provide a more comprehensive understanding of how literacy, finances, and attitudes influence mothers' ability to manage finances in rural families.

Based on the provided description, the research aims to analyze the influence of literacy, finances, and attitudes on financial ability management at Mother House stairs in Masiku Village, District Towuti, Regency East Luwu. In general, special research focuses on the contribution of second variables to increase the ability of Mother House to manage family finances, especially in the context of a public rural economy with unique challenges. Research results can provide theoretical contributions to the development of knowledge, especially in the fields of literacy, finance, and family financial behavior. In addition, research is also expected to provide practical benefits for rural public areas, particularly in Mother House stairs, by increasing skills in managing finances and achieving a more prosperous family.

II. Literature Review and Hypothesis Development

2.1. Financial Literacy

Financial Literacy is one of the most important competencies in the face of challenges posed by the modern economy, characterized by a complex system of global finance, the development of digital technology, and a dynamic lifestyle in society. Financial literacy can be understood as the skills someone uses to make financial decisions in a logical, rational, and precise way. This covers understanding of financial concepts, the ability to manage finances, as well as the strategies required for healthy investment. Not only that, but literacy in finances also demands the ability to manage money, understand financial risk, and effectively manage assets, so that one can provide capable support for achieving financial objectives in both the short and long term (Melisa et al., 2024).

According to Nur Islami (2025), Financial Literacy is one of the essential skills that an individual must possess to adapt to the global economy. Financial literacy is not limited to conceptual knowledge about financial instruments, but also concerns practical skills and self-confidence. Self-confidence plays a significant role in influencing attitudes and behavior when individuals face financial decisions. In other words, financial literacy is not only related to the cognitive aspect, but also to the affective and conative aspects, which together enable individuals to manage finances wisely and responsibly. Furthermore, Nurhayati and Nurodin (2019) stated that Financial Literacy encompasses three main aspects: knowledge, skills, and self-beliefs. Third aspect: This serves as a basis for individuals to evaluate financial information, make rational financial decisions, and avoid speculative actions that can lead to loss. Thus, literacy and sound financial management not only reflect a person's level of understanding but also their behavior and attitudes in managing a source of power in an effective economy.

Several studies previously conducted strengthen the view. For example, research by Nurhayati and Nurodin (2019), Azikin et al. (2023), and Rohman (2023) concluded that literacy in finance encompasses the ability to understand financial information, compile a budget, save, develop investments, and make financial decisions based on rational assessment. In addition, Abidin (2023) emphasized that Financial Literacy also encompasses the ability to manage loans responsibly and fulfill financial obligations without incurring excessive financial stress. In the context of house stairs, Financial Literacy plays a very strategic role. Women, in particular those from Mother House stairs, often become the leading actors in domestic management. They play a role in planning expenditure, allocating income, and making decisions related to everyday needs. Goso (2022) emphasized that the role of Women in managing family finances becomes a key factor in guarding the

resilience of the economy. Because of this, the increase in Financial Literacy among Mother House ladder No is not only beneficial for welfare families, but also has a positive impact on the stability of the public economy on a wide scale. Related to the indicator Financial Literacy, Nurulhuda and Lutfiati (2020), as cited in Rahmatika Razak et al. (2024), identified four main aspects that can be used to measure someone's level of financial literacy. Fourth indicator includes: (1) understanding personal finance, including the ability to arrange income and expenses; (2) knowledge about savings and loans, which includes understanding regarding interest, credit, and installments; (3) understanding base insurance, which is related with protection to risk; and (4) understanding to investment, good term short and term long. With these definitions and indicators in mind, Financial Literacy in this study is understood as the ability to navigate the Mother House ladder for understanding and effectively managing finances. Ability is the key to making informed economic decisions in life, every day, especially in rural areas. Financial Literacy is also one of the variables that has been tested for its influence on Financial Management Skills in the House ladder.

2.2. Financial Attitude

Besides Financial Literacy, Financial Attitude is also an important variable that influences someone's behavior in managing their finances. Financial Attitude can be understood as a psychological trend in assessing and responding to financial situations. This encompasses how someone perceives the security of their funds, their tendency to take risks, as well as the method they use to evaluate their personal financial situation. Research by Firlianti et al. (2023) and Hidayat et al. (2024) suggests that Financial Attitude influences the financial decisions made by individuals, encompassing saving, investing, and consumption. Zahroh (2014), as cited in Duran et al. (2025), identified three leading indicators from Financial Attitude. First, orientation to personal finance, namely, to what extent someone pays attention to their financial condition. Second, the perception of financial security, which reflects the extent to which an individual feels safe and protected from financial risk. Third, the ability to evaluate personal financial condition is related to awareness and the ability to assess one's financial position. Third indicator: This, in a way, gives an overall description of how an individual perceives their connection with money. Andanika et al. (2020) stated that Financial Attitude, in essence, describes the patterns of thoughts, beliefs, and evaluations that an individual has related to aspects of money. Various factors, including good psychological, social, and economic conditions, influence attitudes. Therefore, an individual's attitude towards finance can vary, ranging from conservative to moderate to aggressive. A formal attitude has implications for how someone manages their finances, for example, in saving, investing, or in daily expenditure matters (Melisa et al., 2024).

The importance of attitude in financial management has also been empirically proven through numerous studies. Pradinaningsih and Wafiroh (2022) found that financial attitude is significantly influential in mothers' ability to manage family finances. However, when combined with the self-efficacy variable, the influence becomes non-significant. This suggests that there are complex dynamics in the connection between attitude, finance, confidence, self, and financial behavior. In other words, even though attitude is an important factor, other psychological factors, such as efficacy, can also moderate its influence on financial behavior. However, numerous studies on Financial Attitude, which focus on the public urban context with a high level of relative education, are extensive. There is still limited research examining how special attitudes in finance influence behavior in rural financial communities, including those facing limitations in power, such as those found in Mother House stairs. Because of this, research has become important for expanding the finance literature with a diverse research attitude, especially in rural environments.

2.3. Financial Management Skills

Financial skills management refers to the ability to plan, control, and evaluate the effective and efficient use of financial resources to achieve economic objectives. In the context of household finances, management's role is crucial for maintaining a balance between income and expenses, ensuring the family

can be fulfilled without incurring financial imbalance. Indiania et al. (2024) emphasize that management finance, within the scope of the House ladder, not only functions to arrange cash flow but also serves as a strategic instrument to maintain harmony and increase welfare for family members.

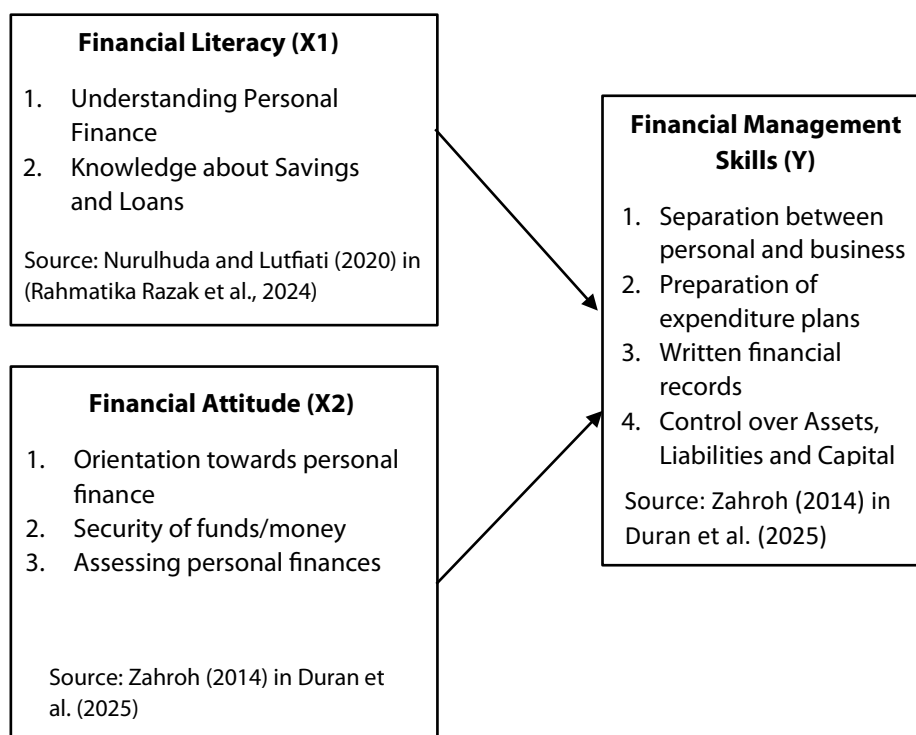


Figure 1. Research Framework

Management finance for a family encompasses planning, organizing, and supervising the prudent use of income. Although this is the case, the reality is that many families still lack the readiness and competence to plan and manage their finances optimally. Conditions often have negative implications, such as using a financial source that is not suitable for the target, hindering the achievement of the financial objective, and an inability to face unexpected risks. With this, the goal is not only to manage finances but also to build sustainable financial strategies that can protect families from various economic risks (Susiantoro, 2024). Furthermore, effective financial management also serves as a preventive mechanism against potential financial problems. For example, the risk of being trapped in a debt trap, difficulties in fulfilling educational needs, and uncertainty in preparing for future education costs for children. Therefore, skill management finance can be viewed as a foundation important for creating resilience in the economy, particularly in the face of increasingly complex social and economic dynamics. Maria Florence et al. (2024) emphasized that skills management in finance encompasses not only technical skills but also integrates aspects of psychology, management, and economics. In other words, someone who has good management skills and manages finances effectively will be capable of combining understanding with appropriate behavioral practices to create healthy financial conditions. Kusumawati (2021) in Duran et al. (2025) stated several indicator skills in management and finance, including: (1) separation between personal and business finance, (2) ability in planning expenditures, (3) systematic record-keeping of finance, and (4) control of assets and liabilities.

Based on the description above, skills management in finance is understood as the ability to manage the Financial ladder for planning, recording, organizing, and effectively evaluating finances. With the skills they possess, families can achieve specific economic objectives, both in the short and long term, and be better equipped to face existing economic challenges. In the context of rural households, financial management often faces limitations due to a lack of access to information and technology. Therefore, a

housewife's ability to plan and manage finances is crucial for a family's economic resilience. This study aims to identify the extent to which financial literacy and financial attitudes influence these skills. Based on the theoretical foundation and previous research findings, the following hypotheses are proposed in this study:

- H1 = Financial Literacy is influential to Financial Management Skills, Mother House ladder.
H2 = Financial Attitude is influential to Financial Management Skills, Mother House ladder.
H3 = Financial Literacy and attitudes to finance in a way that is simultaneously influential to Financial Management Skills, Mother House ladder

III. Research Method

This study employs a descriptive quantitative approach to provide an objective overview of the influence of financial literacy and financial attitudes on the financial management of homemakers. The subjects were homemakers residing in Masiku Village, Towuti District, East Luwu Regency, Indonesia.

3.1. Research Design and Approach

This research design employed a quantitative survey model, enabling researchers to collect large-scale data using a standardized instrument, specifically a closed-ended Likert-based questionnaire. The instrument was developed based on theoretical indicators of financial literacy, financial attitudes, and household financial management, as outlined in previous literature. Each indicator was selected because it has been validated in previous studies, thus accurately measuring the intended construct.

3.2. Population and Sampling Techniques

The population in this study consisted of all homemakers residing in Masiku Village. The sample consisted of 201 respondents, determined using a non-probabilistic purposive sampling technique, based on the following inclusion criteria:

- Having the status of a housewife who actively manages household finances.
- Residing in Masiku Village for at least the last 1 year.
- Willing to give consent to participate in this research.

The sample size was determined based on the affordability of distributing the questionnaire and the available research time. Although this technique does not provide equal probability for the entire population, purposive sampling was deemed appropriate because it effectively captured respondents relevant to the study's objectives. The potential for bias was recognized, and therefore, the results were interpreted using a contextual approach.

3.3. Data collection technique

The data collected consists of:

- a. Primary data was obtained by distributing questionnaires to respondents. The questionnaires were distributed offline by researchers with the assistance of local village cadres to ensure active participation and avoid miscommunication regarding the instrument's content.
- b. Secondary data, collected from various library sources such as scientific journals, previous research reports, and other relevant supporting documents.

Table 1. Sample of Research

No	Work	Total	%
1	Housewife	177	88.1
2	Civil Servant	2	1
3	Employee Private	2	1
4	Self-Employed	10	5
5	Trader	10	5
6	Other	0	0
	Total	201	100

3.4. Data Analysis Methods

The data were analyzed using a quantitative descriptive analysis approach, calculating the average (mean), percentage, and frequency distribution to describe the respondent profile and trends in each variable. The analysis was conducted using SPSS version 20 statistical software. This analysis aimed to determine the extent to which indicators of financial literacy, financial attitudes, and financial management emerged in the practices of homemakers in the village.

3.5. Ethical Considerations

This research was conducted in accordance with ethical principles in social research. Respondents were provided with an explanation of the research objectives, their right to refuse or withdraw participation, and a guarantee of confidentiality regarding their data and identity. Informed consent was obtained prior to respondents completing the questionnaire. All data collected will be used solely for academic purposes.

IV. Results and Discussion

4.1. Analysis Result

4.1.1. Validity Test

An instrument is considered valid if it is capable of accurately measuring the variables being studied. In this research, a validity test was conducted using the Pearson correlation technique with a 95% confidence level ($\alpha = 0.05$). This test aims to evaluate whether any statements in the necessary questionnaires are deleted or replaced because they are considered not relevant enough. An item in the instrument is declared valid if the r-value is more than 0.116. Testing validity was conducted using the SPSS application, and the results analysis showed that all overall statements in the questionnaire were deemed valid.

Table 2. Summary of the Validity Test of Variable Financial Literacy

No	Statement	Person Correlation	r-estimated	Information
1	X1.1	0.174	0.116	Valid
2	X1.2	0.875		
3	X1.3	0.875		
4	X1.4	0.760		
5	X1.5	0.913		
6	X1.6	0.875		

Recapitulation of the Validity Test of Variable X1 (Financial Literacy): All statements in the questionnaire have a higher calculated r-value, which is significantly larger than the r-value from the r-table (0.116), indicating that all items are considered valid.

Table 3. Summary of the Validity Test of Variable Financial Attitude

No	Statement	Person Correlation	r-estimated	Information
1	X2.1	0,183	0,116	Valid
2	X2.2	0,173		
3	X2.3	0,781		
4	X2.4	0,781		
5	X2.5	0,662		
6	X2.6	0.798		
7	X2.7	0.781		

Based on the table 3 Recapitulation of Validity Test of Variable X2, all statement in Variable X2 (Attitude) Finance has a mark r-count more than r-table (0.116). This indicates that every variable is declared valid.

Table 4. Summary of Validity Test of Variable Financial Management Skills

No	Statement	Person Correlation	r-estimated	Information
1	Y.1	0.992	0.116	Valid
2	Y.2	0.992		
3	Y.3	0.859		
4	Y.4	0.928		
5	Y.5	0.922		
6	Y.6	0.595		
7	Y.7	0.780		
8	Y.8	0.780		

Because the r count from all over statement is more significant than the r table (0.116), the overall statement in Variable Y (Competence Management Finance) is declared valid.

4.1.2. Reliability Test

Reliability tests are used to measure the consistency or stability of respondents' responses to a measurement instrument. Reliability tests are calculated using the Cronbach's Alpha formula. According to Sugyono (2004:104), an instrument is considered reliable if its Alpha coefficient is >0.60. Based on Table Reliability Test Variable X1, Table Reliability Test Variable X2, and Table Reliability Test Variable Y, the researcher explained that the reliability test results demonstrate the validity of the data in the research. This statement of reliability is supported because Mark Cronbach's alpha is greater than 0.60 (Cronbach's alpha > 0.60).

Table 5. Reliability Test Variables

Variables	Cronbach Alpha	R estimated	Fixed Value	Information
Financial Literacy	0.959	0.116	0.60	Reliable
Financial Attitude	0.926			
Financial Management Skills	0.973			

4.1.3. Regression Test

a. Multiple Linear Regression Test

Multiple linear regression analysis is a method that establishes a connection between two or more independent variables and one or more dependent variables. Analysis: This involves understanding the

direction of the relationship between independent and dependent variables, whether they are positively or negatively related, and predicting the outcome from dependent variables when the independent variables experience an increase or decline.

Table 6. Coefficients regression

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant) 1	1.249	.139		8.965	.000
Financial Literacy	.550	.033	.717	16.701	.000
Financial Attitude	.241	.044	.234	5.464	.000

Based on the coefficient regression, the equality regression multiple is as follows: $Y_i = a_i + b_1 X_1 + b_2 X_2$, where $Y = 1.249 + 0.550 X_1 + 0.241 X_2$. This means that if variables Financial Literacy and Financial Attitude are both 0, then variable Financial Management Skills is 1,249.

- The value of the constant $a = 1.249$ means that if variables Financial Literacy and Financial Attitude are considered constant, the Financial Management Skills amount to 1,249
 - The coefficient value $b_1 = 0.550$ means that if the variable Financial Literacy increases by 0.550, then the Financial Management Skills increases by 0.550, with the assumption that the other variables are independent of the other constants.
 - The coefficient value $b_2 = 0.241$ means that if the variable Financial Literacy increases by 0.241, then Financial Management Skills increases by 0.241, with the assumption that the other variables are independent of the other constants.
- b. Simultaneous Test (F Test)

The F-test is used to determine whether variables are independent in a way that influences variables that are dependent on them. This test is also known as a model feasibility test or model simultaneous test. The criteria for deciding the F-test are that the value of the F-count probability is smaller than the level of error ($\alpha = 0.05$). Then, H_0 is rejected, which means that the variables are independent in a way that is simultaneous and influential on the dependent variables. However, suppose the F-count probability value is more than 0.05. In that case, H_0 is accepted, indicating that the variables are independent and do not have a significant influence on the dependent variables simultaneously. In addition, if $F\text{-count} < F\text{-table}$ and $\text{significance} > 0.05$, then H_0 is accepted. Conversely, if $F\text{-count} > F\text{-table}$ and $\text{significance} < 0.05$, then H_0 is rejected, which means that the variables are independent in the sense that they have a significant influence on the dependent variables.

Table 7. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.503	2	34.251,097	351.416	.000 ^b
	Residual	19.298	199			
	Total	87.801	201			

Based on the data analysis in Table 8, it was found that the mark significance for the influence of X_1 (Financial Literacy) and X_2 (Financial) on Y (Financial Management Skills) is 0.00, which is slightly smaller than the level of significance of 0.05. In addition, the F-value is 351,416, which is significantly larger than the F-table value (3.040). This shows that Financial Literacy and Financial Attitude have a simultaneous influence on Financial Management Skills.

c. t-Test

The t-test is used to test the influence of each variable, independent in the research model, on the dependent variables in a partial way. In this research, the t-test is applied to determine whether Financial Literacy and Financial Attitude have a significant influence on Financial Management Skills in an individual context. Through the t-test, it can be analyzed to what extent each variable independently contributes to management finance at Mother House stairs in Masiku Village, District Towuti, Regency East Luwu.

Table 8. t-test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant) 1	1.249	.139		8.965	.000
Financial Literacy	.550	.033	.717	16.701	.000
Financial Attitude	.241	.044	.234	5.464	.000

Based on the t-test table, researchers previously analyzed the influence of X1 and X2 on Y by looking for the T-value in Table 9. To look for t-table value use Formula: $T \text{ table} = t / (a/2; n - k - 1)$, $T \text{ table} = t (0.025; 197) = 1.972$, $T \text{ table} = 1.972$. Based on the results of the data analysis, the following conclusions were obtained:

- The effect of Financial Literacy (X1) against Financial Management Skills (Y) with a significance value (Sig.) of 0.000, which is smaller than 0.05, while the t-count value (16.701) > t-table (1.972). This suggests that Financial Literacy has a substantial impact on Financial Management Skills.
- The effect of Financial Attitude(X2) on Financial Management Skills (Y) with a significance value (Sig.) of 0.000, which is smaller than 0.05, while the t-count value (5.464) > t-table (1.972). With this, it can be concluded that Financial Attitude also has a significant influence on Financial Management Skills.

This result indicates that excellent Financial Literacy and Financial Attitude, in a way, influence the individual's significant role in financial management skills among homemakers in Masiku Village, District Towuti, Regency East Luwu.

d. Analysis Determinant (R²)

The results of the determinant test in the study can be seen in the table 9 follows:

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.883 ^a	.780	.778	.312

a. Predictors: (Constant), Financial Attitude, Financial Literacy

Based on the summary model table, the coefficient of determination (R²) is 0.780. The variables X1 (Financial Literacy) and X2 (Financial Attitude) are related to the variable-bound Y (Proficiency in Financial Management), which is influenced by a 78% variation in Financial Management Skills at Mother House stairs. In comparison, the remaining 22% is influenced by other factors that are not explored in this research. These results show that although literacy and attitudes finance are significant predictors, other factors that have not been researched (such as personal condition or external influence) can also play an important role in formulating behavior management finance. This is a good start, although further study can help reveal additional influences.

4.2. Discussion

4.2.1. The Influence of Financial Literacy on Financial Management Skills of Housewives

Based on t-test results, research shows that Financial Literacy (X1) has a significant effect on mothers' financial skills management (Y) in House Stairs, Masiku Village, District Towuti, Regency East Luwu. Findings indicate that the Mother House staff possess a higher level of literacy and an increasingly practical ability to plan, manage, and efficiently evaluate family finances. Adequate finances enable individuals to understand how to allocate their income, differentiate between needs and desires, and develop a savings strategy and appropriate investments, given the current economic conditions. This supports the view of Maria Florensa et al. (2024), which emphasizes that literacy plays a crucial role in shaping competent and rational financial behavior. In the context of local rural areas, such as Masiku Village, literacy and finance not only influence individual financial behavior but also impact the collective stability of the economy. A housewife with good literacy tends to make more decisions. Be cautious with your expenditure, so that you can be a capable guardian of your family's financial stability. However, the results Are Not in line with research by Mahmuda & Anwar (2024), which states that Financial Literacy is not influential or significant to management finance, with locus of control as an intervening variable. They explain that although respondents have sufficient literacy, finance, and locus of control, implementation in practice is not yet at its maximum. With this, literacy in high finance is not yet always ensured, and optimal financial management is not always accompanied by consistent implementation.

4.2.2. The Influence of Financial Attitudes on Financial Management Skills

Besides Financial Literacy, this study also confirms that Financial Attitude (X2) has a significant influence on Financial Management Skills at Mother House stairs. This shows that success in a Mother House ladder in a guard balance economy family is not only influenced by the amount of knowledge and finances one possesses, but also by the attitudes, values, and views they have towards managing finances daily. Homemakers who have a positive financial attitude generally demonstrate greater capabilities and better control over family finances, starting from arranging routine expenses, setting aside part of their income for savings, and planning for long-term needs, such as children's education or emergency fund preparation. In other words, a positive attitude towards money does not stop at the realm of thinking or view, but rather reflects in behavior consistent with reality in daily life. The findings align with the study by Nurjanah et al. (2022), which elaborates that Financial Attitude encompasses five main aspects that can shape someone's financial behavior. Fifth, the aspect of covering openness to information finance, awareness of the importance of fund management, ability to control consumption, orientation towards the long term, and a sense of responsibility to take financial decisions. Through these aspects, individuals who have a positive attitude towards finance will be encouraged to be more careful, wise, and prudent in managing their financial resources. For example, openness to information encourages someone to continually update their knowledge and financial skills, while a long-term orientation leads to habits of saving or investing for the future. Furthermore, a positive attitude also plays a role in shaping behavior, discipline, and financial management. A Mother House that is aware of the importance of planning and finance will strive to avoid unnecessary consumerism, allowing it to allocate its income more effectively. With this, sound financial management not only benefits individuals but also promotes overall economic stability. However, the results of this study Are Not entirely in line with the findings of Semimbing (2021), which states that attitude towards finance has no significant influence, albeit partial, on management finance. Differences in this open room discussion are likely to persist regarding the existence of, as well as other possible factors that mediate the connection between attitude, finances, and capabilities management, such as environmental factors, income level, or social and

cultural influences within society. However, although this study confirms the importance of Financial Attitude, further exploration is still required for a more comprehensive understanding of the variables.

4.2.3. The Simultaneous Influence of Financial Literacy and Financial Attitudes on the Financial Management Skills of Housewives

Based on the F-test results in this study, it was found that the variables Financial Literacy (X1) and Financial Attitude (X2) have a significant influence on Financial Management Skills at Mother House stairs (Y) in Masiku Village, District Towuti, Regency East Luwu, when considered simultaneously. This result indicates that the ability of Mother House to manage finances is not only determined by how much knowledge they have about financial concepts and practices, but also greatly influenced by their attitudes, beliefs, and views on the importance of sound financial management. In other words, the financial aspect, which is cognitive in nature, and the affective aspects, such as attitude towards finance, complement each other in terms of behavior, making one more financially intelligent, wise, and focused. The findings align with research conducted by Sudrajat (2022), which concluded that Financial Literacy plays a significant role in determining individual financial behavior, as well as financial attitudes that have a real impact on fund management patterns. In his research, Sudrajat explains that second variables are, in a way, simultaneously capable of enhancing the quality of financial decisions in a productive society, as seen in the case of Ciwaruga Village. This demonstrates the consistency between the study and previously published findings, particularly regarding the contribution of simultaneous literacy, finances, and attitudes to healthy financial behavior. However, the results of this study Are Not entirely in line with findings from several studies that examine variables similarly, albeit partially. Mahmuda & Anwar (2024), for example, argue that Financial Literacy has no significant influence on personal financial management, mainly when the locus of control factor is used as a variable mediator. Similarly, research conducted by Semimbing (2021) found that Financial Attitude does not have a significant influence on an individual's management of finance. The second study confirms that literacy and attitude towards finance, when tested separately, do not yet show a strong influence on someone's financial behavior. Findings from this study and previous studies can be influenced by various factors, including respondent characteristics, geographical context differences, social background, and methodological approach differences, particularly in the use of intervening variables. Respondents in urban areas, for example, tend to have better access to information and a more diverse economy compared to those in rural areas, which can also result in different outcomes. Thus, the results are significant in a way that is simultaneous in the study. This precisely shows that, in the context of Mother House stairs in Masiku Village, the influence of literacy and finances becomes stronger when both are present and interact simultaneously. This offers a new perspective on managing finances within families in rural areas. It is not enough to know about finance alone or only have a positive attitude towards money; instead, a combination of both is needed to achieve optimal financial skills management. Therefore, the results of this study can serve as a basis for designing educational programs that focus not only on improving knowledge but also on forming healthy attitudes and fostering a long-term financial orientation.

V. Conclusion

Based on the analysis and discussion results, several conclusions can be drawn. First, financial literacy has a significant influence on the financial management skills of homemakers. A sound understanding of finances encourages positive behaviors such as saving, budgeting, and the intelligent use of financial products. Second, financial attitudes also play a significant role in shaping financial management skills. Positive attitudes toward spending, future planning, and consumption control strengthen an individual's ability to make responsible financial decisions. Third, when considered simultaneously, financial literacy and financial attitudes make a substantial contribution to improving the financial management skills of

homemakers in Masiku Village. These two factors account for 78% of the variability in financial management skills, underscoring the importance of developing both knowledge and attitudes toward finance.

This study contributes to the literature on household finance by highlighting the relevance of financial literacy and attitudes in rural contexts, which remain understudied, particularly in the East Luwu region. From a practical perspective, the findings reinforce the urgency of economic empowerment programs for households through community-based financial literacy training and attitude-strengthening initiatives. The policy implications of these findings underscore the need for collaboration among village governments, microfinance institutions, and women's organizations in enhancing household economic capacity. However, this study has certain limitations. The use of non-probabilistic methods and the geographical focus limited to one village restricts the generalizability of the findings. Therefore, future research should expand to a broader area and consider qualitative or mixed-method approaches to gain a deeper understanding of household financial management across diverse social contexts.

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