


The Role of Financial Literacy and Internalization of *Siri'* Cultural Values in Improving Family Financial Management of Housewives in Sidenreng Rappang Regency

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Abstract

This study aims to analyze the relationship between financial literacy, the internalization of *Siri'* cultural values, and family financial management in Sidenreng Rappang Regency. The research employed is *mixed design methods* using an *exploratory sequential* approach, consisting of two phases. The first phase used a qualitative ethnographic approach to describe and understand daily life, social practices, and cultural values within the community by exploring the meaning and practices of the *Siri'* culture through interviews and observations. The findings were analyzed using *Spradley's* model, which includes domain, taxonomic, componential, and cultural theme analysis to formulate indicators and develop the measurement instruments for the variable. Meanwhile, the instruments for the other variables were adopted from previous studies. In the second phase, the developed questionnaire was distributed and analyzed using an explanatory-descriptive quantitative approach to explain and describe the relationships between variables. The qualitative findings show that the *Siri'* culture in Bugis society is not only understood as a sense of shame but also encompasses dignity, honor, and moral integrity. *Siri'* serves as a social guideline that influences various aspects of life, including economic behavior in this study, specifically family financial management. Our findings reveal that *Siri'* values can play a positive role in encouraging fruitfulness, financial responsibility, transparency between spouses, and discipline in paying debts. The indicators derived from the qualitative analysis consist of five dimensions: *Aja Ripakkasiri'* (Do not let yourself be disgraced by others), *Aja to Sipakkasiri'* (Do not disgrace one another), *Appunnai Siri'* (Possess a sense of shame), *De'na Mappakkasiri'* (Do not disgrace others), and *Matanre Siri'* (Uphold dignity and honor). These were then used as indicators of the *Siri'* cultural value internalization variable in the quantitative measurement. In the quantitative phase, the results show that financial literacy (X1) and the internalization of *Siri'* cultural values (X2) have a positive and significant effect on family financial management (Y), both partially and simultaneously. Together, the two independent variables in this study explain 93% of the variation in Family Financial Management.

Keywords: *Financial Literacy; Internalization of Siri' Cultural Values; Financial Management; Divorce; Family.*

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INTRODUCTION

The Sidenreng Rappang Religious Court recorded 127 divorce cases from January to March 2025. This high number indicates that divorce is a serious problem in society, particularly in Sidenreng Rappang Regency. Initial observations, conducted through

interviews with an employee, indicated that one of the main factors leading to divorce is financial problems. This problem is caused by weak financial management, which plays a crucial role in maintaining household well-being and economic stability (Firmanto et al., 2024; Khasanah et al., 2023).

Number of Divorces



No	Nomor Perkara	Tanggal Register	Klasifikasi Perkara
121	10/Pdt.G/2025/PA.Sidrap	06 Jan 2025	Cerai Gugat
122	11/Pdt.G/2025/PA.Sidrap	06 Jan 2025	Cerai Gugat
123	12/Pdt.G/2025/PA.Sidrap	06 Jan 2025	Cerai Gugat
124	4/Pdt.G/2025/PA.Sidrap	03 Jan 2025	Cerai Gugat
125	5/Pdt.G/2025/PA.Sidrap	03 Jan 2025	Cerai Gugat
126	6/Pdt.G/2025/PA.Sidrap	03 Jan 2025	Cerai Gugat
127	7/Pdt.G/2025/PA.Sidrap	03 Jan 2025	Cerai Gugat

Source: Sidenreng Rappang Religious District Court, 2025

Unlike personal financial management, family financial management is more complex because it involves the interests of various family members with diverse needs (Husna et al., 2021). Good financial management enables families to optimally meet their needs (Siswanti et al., 2022; Prayogi et al., 2024). Conversely, poor financial management can trigger conflict, disharmony, and even divorce, negatively impacting all family members, especially children (Br. Siahaan et al., 2021).

This problem is very serious because it contributes to the rising divorce rate in Sidenreng Rappang Regency. The majority of financial managers in families are housewives (Maria et al., 2024; Makka et al., 2024). However, not all housewives have the ability to manage finances well.

One of the main factors influencing the effectiveness of financial management is the level of financial literacy. Low financial literacy can lead to poor financial decisions, including a tendency to go into debt to meet daily needs (Astuti et al., 2023). Previous research has shown that housewives with high levels of financial literacy are able to manage their finances effectively (Ariandini et al., 2024; Fong et al., 2021).

In addition to financial literacy, culture also has the potential to improve financial management. In Bugis society, particularly in Sidenreng Rappang Regency, the *Siri'* (shame) culture is a primary guideline in social life (Damayanti et al., 2024). The expression emphasizing this cultural importance is "*Iyami riaseng tau taroie siri' ale'na*," meaning a person is considered human if they have a sense of shame (Marhani et al., 2021). Previous studies have shown that internalizing *Siri'* cultural values can shape better economic behavior (Ampa et al., 2023). Our research also reveals that local Bugis culture impacts the economic aspects of society, particularly marriage (Salida, Haeril et al., 2023).

If the cultural values of *Siri'*, namely shame, are internalized in financial management, then housewives can be more careful in managing finances, avoid excessive debt, and maintain the family's financial balance because shame prevents them from irresponsible behavior.

Therefore, the purpose of this study is to analyze the relationship between financial literacy, internalization of *Siri' cultural values*, and family financial management in Sidenreng Rappang Regency. The results of this study are expected to increase housewives' awareness of the importance of financial literacy and the application of *Siri' values* in managing family finances more wisely, thereby avoiding detrimental financial risks, especially divorce. This

study also supports the mission of Sidenreng Rappang Regency to realize a conducive, cultural, customary, and religious social life (Sidenreng Rappang Regency Government, 2025).

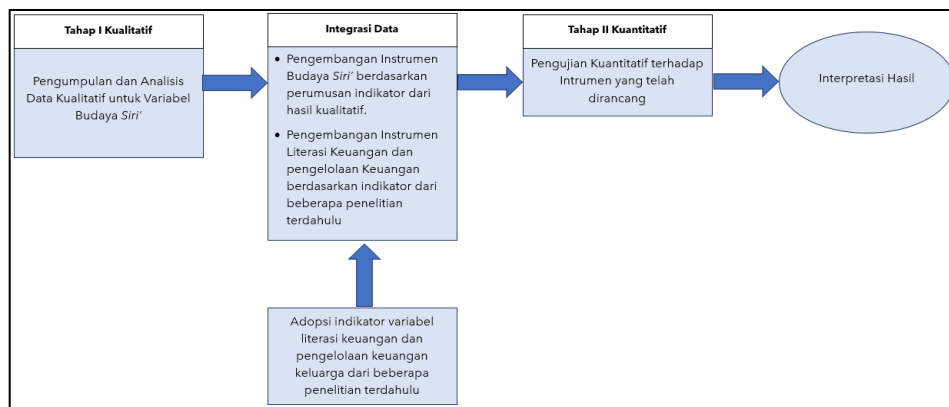
Research on the role of financial literacy in improving financial management has been widely highlighted and conducted (Siswanti et al., 2022; Ariandini et al., 2024; Fong et al., 2021). The results indicate that high financial literacy can improve the ability to manage family finances. Furthermore, cultural studies have also been conducted in various contexts such as family economic behavior patterns and marriage (Damayanti et al., 2024; Ampa et al., 2023; Salida et al., 2023). It has been proven that *the Siri' culture* of the Bugis community also plays a role in shaping economic attitudes. However, no previous research has examined the interaction between financial literacy and *Siri' culture* in the context of family financial management. The literature review also shows that research on financial health is still limited to certain factors, so a new approach is needed (Renanita et al., 2023).

Therefore, this research presents a novelty by integrating financial literacy and the internalization of *Siri' cultural values* as factors influencing family financial management. Focusing on the Bugis community in Sidenreng Rappang Regency, this study will provide a new perspective on how the combination of financial literacy and local culture can improve family financial management.

METHODOLOGY

The aim of this research is to understand the relationship between financial literacy and internalization of *Siri' cultural values* and family financial management. However, *the Siri' cultural variable* does not yet have measurement indicators. Therefore, we used a *mixed methods exploratory sequential* approach, consisting of two stages, the initial qualitative phase produces a collection of items and the second phase tests the items using quantitative (Ye, Wang et al., 2025; Patonah et al., 2023). This research requires data analysis guidance (Lofranco et al., 2024).

Data analysis



First Qualitative ethnography was used to describe and understand daily life, social practices, and cultural values in society (Saefudin et al., 2023) by exploring the meaning and cultural practices of *Siri'* when internalized in family financial management through interviews and observations. The results were analyzed, then indicators were formulated for the variable instruments. Other variable instruments were adopted from several previous studies and developed.

Second, the questionnaires that had been prepared were distributed and analyzed using explanatory-descriptive quantitative (Zirho et al., 2024) which explained and described the relationship between variables.

Informants and samples were selected using *cluster sampling* based on region, we chose Maritengngae District with the largest population in Sidenreng Rappang Regency (Central

Statistics Agency of Sidenreng Rappang Regency, 2024) because it is considered representative of the population. *Purposive sampling* was used based on the criteria (Jati et al., 2025), namely housewives who manage family finances, are at least 25 years old, understand and instill *Siri' culture* in their lives. Two key informants for qualitative research were selected from Bugis cultural experts to gain an in-depth understanding of *Siri' culture*.

The number of qualitative informants followed data saturation (Rahimi et al., 2024), meaning collection was stopped when the information obtained began to repeat itself. Meanwhile, the quantitative sample size used *Roscoe's theory*, which recommends 30 to 500 respondents (Agustino et al., 2024). We determined a sample size of 150.



Maritengngae District

The collected data were analyzed using the *Spradley model* through domain analysis, taxonomy, and compensational analysis, as well as cultural themes (Luthfiah et al., 2025; Sulusyawati et al., 2021). To ensure data quality, triangulation of sources (comparing interview and observation results) and *space* (comparing findings from different locations) was conducted (Japarudin et al., 2024).

Qualitative findings related to *Siri' culture* were used to develop quantitative research instruments, while financial literacy and family financial management instruments were adapted from previous research and adjusted. Prior to distribution, the questionnaire was piloted on a number of respondents to test the instrument. After refinement, the final questionnaire for all three variables was ready for distribution. After collection and tabulation, it was analyzed using classical assumption tests, multiple regression analysis, t-tests, and F-tests, and R^2 (Pratita et al., 2024; Widyakto et al., 2023) using the SPSS Version 26 application.

RESULTS AND DISCUSSION

QUALITATIVE STAGE

Informant Identity

This study involved seven informants, consisting of five informants from the housewife community and two key informants who were informants who had a deep understanding of *Siri' culture*. The number of housewife informants was set at five people because when interviews were conducted with the third, fourth and fifth informants, the information obtained had received repeated information (data redundancy) (Rahimi et al., 2024), so we

decided that this number was sufficient or reached data saturation. Some informants were unwilling to provide their real names and chose to use pseudonyms.

Informant Identity Table

Informant Name	Status
A. Oddang Opu to Sessungriu	Key Informant
Abdul Rahman	Key Informant
Mrs. Nanna (Pseudonym)	Supporting Informant
Mrs. Daha (Pseudonym)	Supporting Informant
Mrs. Hj. Sakka (Pseudonym)	Supporting Informant
Mrs. Hj. Wati	Supporting Informant
Mama Fauzy (Pseudonym)	Supporting Informant

Source: Primary data. 2025

A Brief History and Cultural Meaning of Siri'

The Siri' culture for the Bugis Makassar community, particularly in Sidenreng Rappang Regency, is a culture that consistently serves as a guideline in their social life (Damayanti et al., 2024). However, it's important to understand the brief history of this culture. Our interview with Mr. Abdul Rahman, when asked about the brief history of this culture, revealed the following:

" Actually, siri' comes from Arabic, the meaning of the word sirri' (سِرِّي) which means "secret" so because it is a secret it should be hidden and when it is revealed it will have an effect on the one who hides the secret (individual), then its derivative into Bugis language becomes siri' which means when the secret is revealed it becomes a shame, so that is actually the origin of the word. Then next, why it is institutionalized in the culture, we must understand it in several meanings. The most contextual is self-esteem, but it also has other meanings, siri can also be interpreted as shame or it can also have a negative connotation meaning prestige, shame and self-esteem are positive but when it has a nuance of prestige, this is where it sometimes runs into negative problems "

Siri' in Bugis culture is believed to originate from the Arabic word *sirri'* (سِرِّي) which means "secret." Etymologically, its original meaning refers to something hidden and private. When the secret is revealed or revealed, it will have psychological and social impacts on the individual who holds it. In the context of Bugis culture, when a secret becomes something that is publicly known and considered shameful, that is where *siri'* acquires its more complex meaning, namely as a form of defense against shame and loss of self-esteem. *Siri'* then does not simply mean "shame," but is institutionalized into a system of values that lives in the collective consciousness of the Bugis people as a symbol of honor, self-esteem, and social identity.

In its positive sense, *siri'* refers to self-respect and shame that maintain a person's honorable behavior in the eyes of society. However, in its negative dimension, *siri'* can shift into a form of prestige or excessive pride that can encourage irrational, even destructive (damaging) behavior such as violence to maintain "face" or status and self-esteem. Therefore, *siri'* is not only about shame, but a value that must be understood in its balance between honor and humility. A statement from Mr. A. Oddang Opu to Sessungriu states that:

"We desperately searched for the siri' factor, in La Galigo it is dega ilongeng, if the values may be there, but I see siri' began to emerge in the tomanurung period. Well, that's where I think the concept of siri' began to emerge, it became a concept that is almost the same for all, in fact today siri', even though it was later divided into different regional languages, it turns out siri' has not changed, Makassar people say

siri', Ogi 'siri', Mandra siri', Toraja siri' mato, yes Massenrempulu siri' mato nasengi.

The statement explains that although each tribe in South Sulawesi, such as the Bugis, Makassar, Mandar, Toraja, and Massenrempulu, has its own language and culture, they still use the same term, namely *Siri'*, to refer to these values. According to the source (Opu), although the values may have existed since the La Galigo period, the concept of *Siri'* began to be clearly visible in the Tomanurung period. Since then, *Siri'* has become a concept that is mutually recognized across tribes, demonstrating that this value has the power as a collective identity that unites various tribes in South Sulawesi, despite differences in language and tradition.

The statements from Mr. Andul Rahman and A. Oddang Opu to Sessungriu were also similar to the statements from the five informants who were housewives, where when we asked the meaning of *siri'*, all five answered shame, self-respect and honor.

This statement also has the same meaning as previous research (Mariani et al., 2024), which explains that *Siri' na Pacce*, in Bugis-Makassar culture, instills moral integrity through a set of guidelines that include recommendations, prohibitions, rights, and obligations. These principles govern human behavior, ensuring the preservation and protection of one's dignity and reputation.

Expressions and Proverbs that Describe the Importance of Siri' Culture

One of the key components that shape a culture's identity is language (Susanti et al., 2023). Therefore, several expressions (*Pappaseng*) in this language are often associated with the *siri' culture*.

1. The Importance of Shame

"*Inreng-inrengko siri'*," or "borrow shame," emphasizes that *siri'* is an absolute value that every individual must possess in Bugis-Makassar culture. *Siri'* is not only a personal attribute but also part of collective self-esteem, serving as a moral benchmark, a regulator of behavior, and a determinant of social dignity. Without *siri'*, a person is considered outside the framework of shared values.

2. Self-esteem when disturbed

"*Narekko siri' narenreng, tanring-tanringi na rewe*" emphasizes that when someone's self-esteem or sense of shame is violated, resistance becomes a moral obligation to restore dignity. This expression reflects the strength of *siri'* as a system of social control that regulates both internal behavior and responses to external threats.

3. Courage to face the consequences

"*Taroi matti ko pura mui rede*," which literally means "let it dry when it's already boiling," teaches that in certain situations, standing up for honor is more important than seeking safety at the expense of principle. It's a form of existential courage that prioritizes honor.

4. The Three Ends Principle

First, the tip of the tongue (*cappa' lila*) symbolizes the ability to speak wisely and to be mindful of one's words. For the Bugis, a person's honor depends heavily on how they speak; being mindful of one's words means maintaining dignity. This demonstrates that good and polite communication is the first line of defense in maintaining *siri'* (*civil relations*).

Second, *cappa' parewa* or *waramparang* (the end of wealth) reflects the ability to use wealth or resources as a means of maintaining honor and achieving goals. The phrase "*Bugis people are known everywhere for their gallantry*," reinforces that *cappa' parewa* also refers to aspects of masculinity and attractiveness, as part of social honor.

Third, *the cappa' kawali* (tip of the dagger) represents decisiveness, courage, and the ability to defend oneself or one's honor when threatened. Typically, *the cappa' kawali* is used as a last resort when a problem cannot be resolved through the previous two *cappas*.

5. Trust, Trust and Responsibility

"*Aja' nak mancaji pabberesseng sobbo' , waspada-siaga iliserekko sikuato cappu*" literally means "don't be a leaky rice container or safe, no matter how much you give, it will still run out." This expression can be directed as a warning against wastefulness, betrayal of trust, or the habit of not keeping secrets. In Bugis society, being a "leaky container" is a symbol of moral failure that can destroy one's self-esteem.

6. Financial Management

"*Manre dongi jambang tedong*" literally means "eat little like a bird, but defecate like a buffalo." This expression describes someone who has a small income (e.g., eating little like a bird), but a very large lifestyle or expenditure (e.g., defecating like a buffalo), or in general terms, living beyond one's means.

7. Responsibility to Meet Household Needs

The phrase "*Aja mabbene narekko de mulle maccenneri dapurangnge wakke pitu*" signifies a prohibition against marriage before adequate financial preparedness. This message emphasizes that love alone is not enough; marriage must be built on responsibility, independence, and the ability to provide for a family. For Bugis men, honor is reflected in their ability to ensure the survival of their family, so a commitment to marriage must be accompanied by real readiness, not just intentions or feelings.

The Relationship of Siri' Culture to Family Financial Management

Siri' plays a significant and significant role in people's daily lives, including in their economic practices (Ampa et al., 2023), particularly in Bugis family financial management. The application of this cultural value is highly relevant to financial management (Hasdi et al., 2023), including family financial management. Interviews with informants regarding the relationship between *siri'* culture and family financial management can be comprehensively interpreted as follows:

1. Be a motivation to live frugally and responsibly

This sense of *siri'* encourages them to manage their finances carefully and responsibly. Mrs. Nanna stated:

"I'd be embarrassed if a debt collector came to my house. I'd definitely be the subject of gossip. That's why I always try to avoid debt and only spend money on needs, not wants."

Likewise, Mrs. Hj. Sakka said:

"I really guard my secret when it comes to money, even if it's not my money, the important thing is that it's not embarrassing ."

The statements by Ms. Nanna and Ms. Hj. Sakka clearly illustrate how the cultural value of *siri'* serves as a moral compass and guide to financial behavior in Bugis households and provides a strong ethical foundation for financial decision-making. Uncontrolled debt not only impacts the economy but can also be a source of shame that spreads throughout the social environment. Therefore, living frugally and financially responsibly is not simply an economic choice, but a moral imperative of *siri'* culture .

These two statements illustrate that family financial management in Bugis culture is not only a matter of financial literacy or techniques, but is greatly influenced by local noble values, especially *siri'* .

2. Preventing a consumptive lifestyle (hedonism) and wastefulness

Siri' also serves as a filter against a hedonistic and ostentatious lifestyle, which often triggers financial problems in a household. Mrs. Nanna exemplifies the phenomenon of buying jewelry to show off at parties:

"Many people buy gold on credit just to look great, but that's actually a negative impact of siri', because they feel ashamed of wanting to appear superior but using the wrong method."

In line with that, Abdul Rahman added that:

"Going into debt for prestige or lifestyle is actually a form of losing siri' (the principle of "sire"). People who eat little but defecate heavily mean that their expenses exceed their income. This is due to prestige, not necessity."

This statement reveals the paradoxical side of *the siri' culture* in Bugis society. On the one hand, *siri'* is a noble value that encourages one to maintain self-respect and dignity. However, on the other hand, if *siri'* is misinterpreted as prestige or social ambition, it can actually encourage consumptive and irrational behavior such as purchasing luxury goods for image, even through debt. This makes *siri'* a double-edged sword. When used correctly, it serves as a reminder of honor, but when it shifts to prestige, it can lead to financial problems and even undermine household harmony.

3. Encourage honesty and openness in the household

Siri' also fosters values of openness and honesty between partners in financial management. Ibu Hj. Wati exemplifies this:

"My husband and I have been warning each other since we took out the KUR loan, not to be charged for past due payments. If that happens, it would be embarrassing."

Siri' is not only a personal guideline, but also forms the foundation of shared values in husband-wife relationships, especially in financial management. The sense of shame (*siri'*) inherent in Bugis culture is not only related to individual actions, but also to how individuals carry out their social and household responsibilities openly and honestly, including taking on debt. Debt collection carried out openly, for example through a debt collector's visit to the house, is considered not only a financial failure, but also a social disgrace, because it shows an inability to fulfill agreed-upon responsibilities.

Thus, the value of *siri'* encourages the realization of honesty and open communication in the household, and instills the awareness that financial decisions, especially those with broad impacts, must be based on shared responsibility, so as not only to maintain the family's economic stability, but also to maintain honor and good name in the eyes of others.

4. Improve discipline in paying debts and avoiding conflict

Informant Mama Fauzan said that:

"I'm considering the 'Siri' before taking out a loan, because if I can't repay it and it becomes a story, I'll be embarrassed. So I think carefully before making a decision."

Siri' is not merely a matter of shame, but also a reminder of the family's responsibility, honor, and reputation. Furthermore, the habit of weighing decisions based on *siri' values* also contributes to preventing marital conflict. Many family problems, including divorce, stem from economic pressures or disputes stemming from uncontrolled debt, as we discussed in the previous background. By making *siri'* a moral foundation, couples will be more open, honest, and realistic in building a healthy and harmonious financial life. Thus, *siri'* serves as a safeguard for the dignity and stability of the household.

5. A bulwark against anticipated divorce due to financial problems

Many divorces in their community are caused by economic problems stemming from financial failures, often triggered by the loss of the value of *siri'*. Ms. Daha concluded:

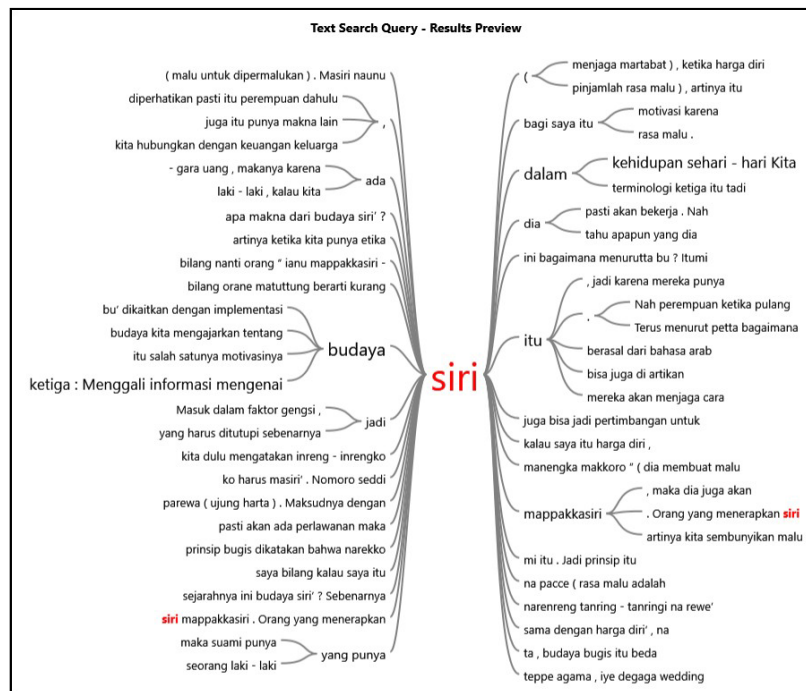
"If there is a siri', you will definitely be more careful in making decisions. If there is no siri', you will definitely fight with your husband all the time, eventually *masserangngi'* (separate)."

Siri' not only serves as a social etiquette, but also as a pillar of domestic harmony. *Siri'* serves as an inner fortress that protects a person from rash decisions, including those regarding financial management. When someone has *siri'*, all financial decisions are made with great care, careful consideration, and an awareness of social responsibility and the impact on the family.

Conversely, when the value of *siri'* fades or even disappears, moral control over financial actions also weakens. As a result, tensions arise between spouses, slowly eroding trust and marital harmony. In many cases observed by informants, such economic tensions are often the primary trigger for recurring conflicts that end in divorce (*masserangngi'*) or separation.

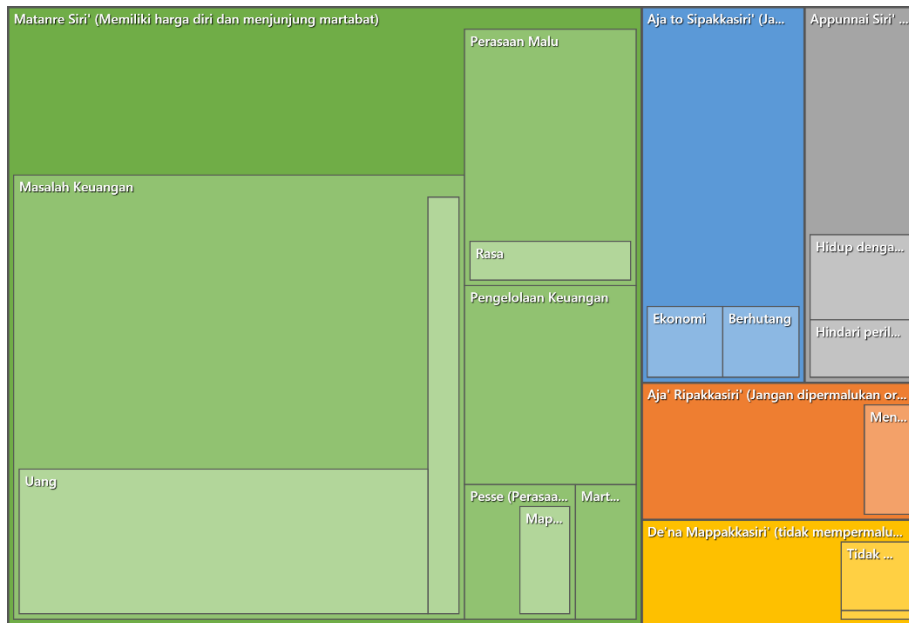
INTEGRATION OF QUALITATIVE TO QUANTITATIVE DATA

Based on these findings, we conducted further analysis to formulate indicators to measure the *Siri' Culture variable*. We used the *Text Search Query feature* in NVivo to examine keywords related to the *Siri' culture* to visualize and identify relevant words or phrases, thus providing a general overview of the informants' perceptions of the *Siri' culture*.



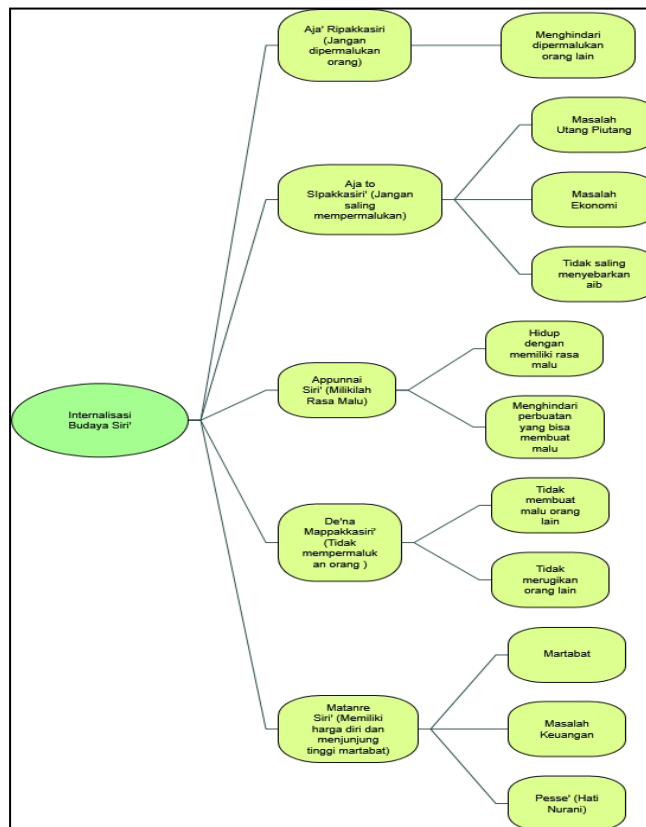
Source: NVivo Output, 2025

Furthermore, we carried out an in-depth analysis of the interview transcripts and formulated several indicators that represent the overall *siri' culture*.



Source: NVivo Output, 2025

In the image, five phrases that best describe the *siri'* culture according to the informants' statements are *Aja Ripakkasiri'* (Don't embarrass people), *Aja to Sipakkasiri'* (Don't embarrass each other), *Appunnai Siri'* (Have a sense of shame), *De'na Mappakkasiri'* (Don't embarrass people), and *Matanre Siri'* (Have self-respect and uphold dignity). These five phrases best describe and represent the meaning of the *siri'* culture. Of course, these five phrases also have their own dimensions based on the results of the *coding process* that we have carried out. For more details regarding the dimensions of the five phrases, we present a diagram:



Source: NVivo Output, 2025

Based on the image, we will use these five phrases as indicators to measure the *siri' culture variable* in this study. The explanation of the five phrases that emerged from the *coding results* we conducted using the NVivo application is as follows:

1. Aja Ripakkasiri' (Don't embarrass people)

The ability of an individual or family to protect themselves from being embarrassed by others, especially regarding financial matters such as debts, by fulfilling obligations on time and avoiding behavior that triggers social ridicule.

2. Aja to Sipakkasiri' (Don't embarrass each other)

Reflecting an attitude of mutual respect by not embarrassing each other, for example not discussing economic problems or spreading other people's shame in order to maintain social harmony and shared dignity.

3. Appunmai Siri' (Have a sense of shame)

Self-awareness to refrain from behavior that violates social norms, ethics, or commitments in daily life that can demean personal and family dignity, namely avoiding actions such as going into debt for a luxurious lifestyle or breaking financial commitments.

4. De'na Mappakkasiri' (Do not embarrass people)

Maintain social relationships by not embarrassing or harming others, either in words or actions, especially those related to financial matters.

5. Matanre Siri' (Have self-respect and uphold dignity)

Reflecting the principle of upholding dignity and self-respect through wise financial management, prioritizing basic needs, maintaining integrity, and acting according to conscience.

Based on the indicators that have been formulated based on qualitative results and output results using NVivo assistance, then we then compile and develop instruments for the Internalization of *Siri' Cultural Values variable* using easy-to-understand language that describes the practical actions of *siri' cultural values* not in the form of theoretical statements, all statements will be measured using a Likert scale of 1-5 ranging from very positive to very negative. For the instrument or questionnaire from Financial Literacy we use four indicators, namely Basic Knowledge of Personal Finance, savings, insurance and investment (Salida et al., 2024) Then our Financial Management instrument uses indicators of budget use, recording, reporting and control (Wahyuni et al., 2024).

INSTRUMENT TRIAL

We used all indicators from these three variables as a reference and basis for developing all statement items in the instrument. All statements in the instrument were positive. After compiling and developing the instrument, we first piloted the instrument on 50 respondents who met the criteria before distributing it to all respondents.

The method we use in conducting the validity instrument test is *Pearson correlation*, if the calculated *r value* obtained is greater than the *r table value* then the item in the questionnaire is declared valid, and to obtain the *r table value*, use the formula $df = N - 2$, the *r table value* is $df = 50 - 2 = 48$ and the significant value used is 5% or 0.05, then the *r table value* used is 0.2787 (Haeril et al., 2025), To facilitate data processing, we used the SPSS application. The results of the validity test on the instrument, which we piloted on 50 respondents, are as follows:

Validity of Instrument Trial (50 Respondents)

Variables	Item	Table <i>r</i> value	Calculated <i>r</i> value	Information
Financial Literacy (X1)	X1.1	0.2787	0.346	Valid
	X1.2		0.505	Valid
	X1.3		0.323	Valid
	X1.4		0.374	Valid

	X1.5		0.578	Valid		
	X1.6		0.436	Valid		
	X1.7		0.496	Valid		
	X1.8		0.545	Valid		
	X1.9		0.551	Valid		
	X1.10		0.568	Valid		
	X1.11		0.352	Valid		
	X1.12		0.564	Valid		
	X1.13		0.324	Valid		
	X1.14		0.371	Valid		
	X1.15		0.508	Valid		
	X1.16		0.560	Valid		
	Siri' Cultural Values (X2)		X2.1	0.2787	0.797	Valid
			X2.2		0.657	Valid
X2.3		0.732	Valid			
X2.4		0.689	Valid			
X2.5		0.650	Valid			
X2.6		0.664	Valid			
X2.7		0.650	Valid			
X2.8		0.641	Valid			
X2.9		0.657	Valid			
X2.10		0.690	Valid			
X2.11		0.665	Valid			
X2.12		0.672	Valid			
X2.13		0.570	Valid			
X2.14		0.723	Valid			
X2.15	0.747	Valid				
X2.16	0.674	Valid				
X2.17	0.599	Valid				
X2.18	0.777	Valid				
X2.19	0.567	Valid				
X2.20	0.644	Valid				
Family Financial Management (Y)	Y.1	0.2787	0.687	Valid		
	Y.2		0.601	Valid		
	Y.3		0.696	Valid		
	Y.4		0.564	Valid		
	Y.5		0.643	Valid		
	Y.6		0.783	Valid		
	Y.7		0.729	Valid		
	Y.8		0.704	Valid		
	Y.9		0.742	Valid		
	Y.10		0.736	Valid		
	Y.11		0.713	Valid		
	Y.12		0.703	Valid		
	Y.13		0.715	Valid		
	Y.14		0.692	Valid		
	Y.15		0.547	Valid		
	Y.16		0.652	Valid		

Source: SPSS Output, 2025

The table shows that all statement items for the three variables in this study have calculated *r values* greater than the table *r value* . Therefore, it can be stated and concluded that the entire contents of the instrument that has been compiled and developed are valid. Because all statement items in the instrument are valid, we then conducted another reliability test, where we compared the obtained *Cronbach's Alpha value* with a value of 0.60. If the value is greater than 0.60, the instrument can also be declared reliable (Haeril et al., 2025). The results of the reliability testing of the instruments we tested can be seen in the following table:

Reliability of Instrument Trial (50 Respondents)

Variables	<i>Cronbach Alpha Value</i>	Information
Financial Literacy (X1)	0.943	Reliable
<i>Siri'</i> Cultural Values (X2)	0.936	Reliable
Family Financial Management (Y)	0.922	Reliable

Source: SPSS Output, 2025

It can be seen that *the Cronbach's Alpha values* obtained for the three variables based on SPSS output are all greater than 0.60. Therefore, this instrument can be considered reliable. Because the instrument we developed was valid and reliable based on our trials, it is suitable for use and distribution to all respondents in this study.

QUANTITATIVE STAGE

At this stage, we distributed questionnaires to respondents who met the criteria. The number of respondents used, according to the proposal, was 150. We distributed the questionnaires in person (*offline*). Before explaining the research results regarding the relationship and influence between the independent variables and the dependent variable, we will first describe the questionnaire return rate and a general overview of the study respondents.

Questionnaire Return Rate

After the instrument was declared to have met the validity and reliability requirements, the questionnaire was distributed to 100 respondents, in addition to the 50 who had previously received the questionnaire during the pilot phase. We conducted the entire questionnaire distribution process offline , or directly in the field. A total of 150 questionnaires were distributed. The return rate can be seen in the following table:

Questionnaire Return Rate Table

Information	Amount
Number of questionnaires distributed:	
First Stage (Trial)	50
Second Stage	100
Number of questionnaires not returned	
First Stage (Trial)	(0)
Second Stage	(0)
Number of questionnaires that were not completed completely	
First Stage (Trial)	(0)
Second Stage	(12)
Total number of questionnaires used	138

Source: Primary data, 2025

Based on the data in the table, the total number of usable questionnaires was 138. This occurred because in the second stage of questionnaire distribution, 12 respondents did not complete the instrument completely, either in the identity section or several statements, some even gave more than one answer or did not provide an answer. Nevertheless, the number of usable questionnaires was considered sufficiently representative of all respondents, namely 92%.

Respondent Overview

Next, we will provide an overview of the respondents in this study. For more details, see the following table:

Information	Category	Amount	Proportion %
Age (Year)	25-35	53	38.41
	36-45	49	35.51
	46-55	34	24.64
	> 56	2	1.45
Amount		138	100
Education	Elementary School	32	23.19
	JUNIOR HIGH SCHOOL	45	32.61
	SENIOR HIGH SCHOOL	39	28.26
	D3	4	2.90
	S1	18	13.04
	Amount		138

Source: Primary data, 2025

Based on the research data, respondents have a varied age range. Most are in the 25–35 age group (53 respondents (38.41%)), followed by the 36–45 age group (49 respondents (35.51%)), then the 46–55 age group (34 respondents (24.64%)), and the age group above 56 years (2 respondents (1.45%)). This data indicates that the majority of respondents are in their productive age, so it is expected that they have a fairly good understanding of the research topic.

In terms of education level, the majority of respondents were junior high school graduates (45 respondents (32.61%)), followed by high school graduates (39 respondents (28.26%)), elementary school graduates (32 respondents (23.19%)), bachelor's degree graduates (18 respondents (13.04%)), and diploma (D3) graduates (4 respondents (2.90%)). This distribution illustrates that respondents have diverse educational backgrounds, although the majority have completed secondary education.

Instrument Test Results

1. Validity Test

The validity test used in this study is the same as the validity test conducted during the instrument trial phase, namely using the *Pearson Correlation method*. The instrument is declared valid if the calculated *r value* is greater than the table *r value*. In this study, the table *r value* used was 0.1672. The following presents the SPSS output of the validity test results based on data from 138 respondents.

Validity Test Results (138 Respondents)

Variables	Item	Table <i>r</i> value	Calculated <i>r</i> value	Information
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Financial Literacy (X1)	X1.1	0.1672	0.703	Valid
	X1.2		0.726	Valid
	X1.3		0.675	Valid
	X1.4		0.789	Valid
	X1.5		0.764	Valid
	X1.6		0.768	Valid
	X1.7		0.630	Valid
	X1.8		0.748	Valid
	X1.9		0.753	Valid
	X1.10		0.748	Valid
	X1.11		0.708	Valid
	X1.12		0.764	Valid
	X1.13		0.682	Valid
	X1.14		0.758	Valid
	X1.15		0.710	Valid
	X1.16		0.771	Valid
Siri' Cultural Values (X2)	X2.1	0.1672	0.752	Valid
	X2.2		0.660	Valid
	X2.3		0.766	Valid
	X2.4		0.738	Valid
	X2.5		0.749	Valid
	X2.6		0.671	Valid
	X2.7		0.758	Valid
	X2.8		0.736	Valid
	X2.9		0.722	Valid
	X2.10		0.725	Valid
	X2.11		0.705	Valid
	X2.12		0.727	Valid
	X2.13		0.682	Valid
	X2.14		0.749	Valid
	X2.15		0.737	Valid
	X2.16		0.738	Valid
	X2.17		0.699	Valid
	X2.18		0.771	Valid
	X2.19		0.715	Valid
	X2.20		0.719	Valid
Family Financial Management (Y)	Y.1	0.1672	0.763	Valid
	Y.2		0.607	Valid
	Y.3		0.723	Valid
	Y.4		0.720	Valid
	Y.5		0.768	Valid
	Y.6		0.716	Valid
	Y.7		0.730	Valid
	Y.8		0.729	Valid
	Y.9		0.775	Valid
	Y.10		0.731	Valid
	Y.11		0.773	Valid
	Y.12		0.756	Valid

	Y.13		0.744	Valid
	Y.14		0.697	Valid
	Y.15		0.688	Valid
	Y.16		0.722	Valid

Source: SPSS Output, 2025

It can be seen that all statement items for the three variables in this study have calculated *r values* greater than the table *r values* . Therefore, it can be concluded that all items in the instrument used are valid. This means that the instrument used is capable of measuring what it was intended to measure, namely the three research variables.

2. Reliability Test

This test also still uses the same method as in the trial stage, namely the *Cronbach alpha method*, where the instrument will be declared reliable if the *Cronbach alpha value* is > 0.60.

Validity Test Results (138 Respondents)

Variables	Cronbach Alpha Value	Information
Financial Literacy (X1)	0.942	Reliable
Siri' Cultural Values (X2)	0.953	Reliable
Family Financial Management (Y)	0.941	Reliable

Source: SPSS Output, 2025

the *Cronbach's alpha* values for all three variables far exceed 0.60. This indicates that the instrument used is reliable. This also means that when used repeatedly, it can produce consistent results.

Classical Assumption Test Results

1. Normality Test

The normality test in this study used the *One Sample Kolmogorov Smirnov method*, where the data is said to be normally distributed if the significance value obtained is greater than 0.05 (Haeril et al., 2025).

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		138
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	2.30655627
Most Extreme Differences	Absolute	.049
	Positive	.032
	Negative	-.049
Test Statistics		.049
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS Output, 2025

The SPSS output from the normality test results shows a significance value of 0.200 > 0.05, indicating that the data used in this study is normally distributed.

2. Multicollinearity Test

The multicollinearity test in this study was carried out by comparing the *Tolerance value* > 0.10 and the *Variance Inflation Factor (VIF)* value < 10.00 (Prawiga et al., 2024).

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Financial Literacy	.101	9,894
Internalization of Siri' Cultural Values	.101	9,894

a. Dependent Variable: Family Financial Management

Source: SPSS Output, 2025

The results of the multicollinearity test based on SPSS output show that the *Tolerance value* obtained is $0.101 > 0.10$ and the VIF value obtained is $9.894 < 10.00$. Therefore, it can be interpreted that the data in this study does not have symptoms of multicollinearity.

3. Heteroscedasticity Test

The method used in this test is the Glejser method, with the basis for decision making being that the significance value obtained must be greater than 0.05 (Pratiwi et al., 2024).

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,432	.958		2,539	.012
	Financial Literacy	.077	.045	.453	1,699	.092
	Internalization of Siri' Cultural Values	-.070	.035	-.524	-1,967	.051

a. Dependent Variable: ABS

Source: SPSS Output, 2025

values obtained for both independent variables after regression with absolute values greater than 0.05. This also concludes that the data in this study does not have any problems or symptoms of heteroscedasticity.

Multiple Linear Regression Equation Analysis

The data we obtained met the classical assumptions. Therefore, the data can be used in a multiple linear regression equation.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.615	1,569		.392	.696
	Financial Literacy	.180	.074	.173	2,420	.017
	Internalization of Siri' Cultural Values	.649	.058	.799	11,204	.000

a. Dependent Variable: Family Financial Management

Source: SPSS Output, 2025

Based on the table above, the data for writing the multiple linear regression equation is obtained from the *Unstandardized Coefficients column*, specifically the "B" value section. The regression model equation can be formulated as follows.

$$Y = a + \beta_1 X_1 + \beta_2 X_2$$

$$Y = 0.615 + 0.180 X_1 + 0.649 X_2$$

Information:

Y = Family Financial Management

a = Constant

β_1, β_2 = Regression Coefficient

- X1 = Financial Literacy
 X2 = Internalization of *Siri'* Cultural Values

The results of the multiple linear regression equation indicate a positive, linear relationship between the two independent variables and the dependent variable. This means that an increase in the independent variable will also increase the dependent variable. However, whether this relationship has a positive and significant effect requires further testing.

Results of Testing the Influence of Independent Variables on Dependent Variables

1. Coefficient of Determination Test

This test aims to determine the total influence exerted by the independent variable on the dependent variable. The higher the value obtained, the greater the influence of the variation in the independent variable on the dependent variable (Rini et al., 2025).

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.965 ^a	.931	.930	2,324

a. Predictors: (Constant), Internalization of Siri' Cultural Values, Financial Literacy

Source: SPSS Output, 2025

The table shows a coefficient of determination of 0.930. This means that financial literacy and internalization of *Siri'* cultural values can explain 93% of the variation in family financial management. The remaining 7% is influenced by other variables not examined in this study.

2. t-Test (Partial)

This test is conducted to determine whether or not the independent variable has a significant partial influence on the dependent variable. A partial influence is considered when the significance value is < 0.05 and the calculated *t-value* is $>$ the table *t-value* (Rini et al., 2025).

The output of this test can be seen in the multiple linear regression equation table, specifically in the "t" and "sig" columns. To find the *t-value*, use the formula $df = nk$, where "df" is the degrees of freedom, "n" is the number of samples, and "k" is the number of variables. Therefore, $df = 138 - 3 = 136$, with the degrees of freedom used being 5% or 0.05. Therefore, the *t-value* used is the value between the intersection points of 0.05 and 136, which is 1.65613.

So, based on this, testing the influence of the independent variable on the dependent variable partially can be interpreted as follows:

X1 to Y: The calculated *t* value obtained is $2.420 >$ the *t* table value of 1.65613, and the significant value obtained is $0.017 < 0.05$. So it can be stated that there is a positive and significant partial influence between Financial Literacy and Family Financial Management.

X2 to Y: The calculated *t* value obtained is $11.204 >$ the *t* table value of 1.65613, and the significance value obtained is $0.000 < 0.05$. So it can be stated that there is a positive and significant partial influence between the Internalization of *Siri'* Cultural Values and Family Financial Management.

3. F Test (Simultaneous)

This test aims to determine how the independent variables influence the dependent variable simultaneously or jointly. A simultaneous influence is considered if the calculated *F* value is greater than the table *F* value and the significance value is less than 0.05 (Rini et al., 2025).

To find the *F-value*, use the formulas $df_1=k-1$ and $df_2=nk$. Where "df" is the degrees of freedom used, namely 5% or 0.05, "k" is the number of variables, and "n" is the number of samples. Therefore, $df_1=3-1=2$ and $df_2=138-3=136$. Therefore, the F-value used is the intersection value between 2;136, which is 3.06.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9765.277	2	4882.639	904,357	.000 ^b
	Residual	728,868	135	5,399		
	Total	10494.145	137			

a. Dependent Variable: Family Financial Management
b. Predictors: (Constant), Internalization of Siri' Cultural Values, Financial Literacy

Source: SPSS Output, 2025

Based on the data in the table, the following is an interpretation of the results of testing the influence of the two independent variables on the dependent variable simultaneously:

X1, X2 to Y: Value The calculated *F* value obtained was $904.357 > 3.06$ and the significance value obtained was $0.000 < 0.05$. Therefore, it can be stated that Financial Literacy and Internalization of *Siri' Cultural Values* have a positive and significant influence on Family Financial Management.

DISCUSSION

The results of the qualitative stage show that *the Siri' culture* in Bugis society is not only understood as shame, but also includes self-esteem, honor, and moral integrity. *Siri'* becomes a social guideline that influences various aspects of life, including economic behavior, in the context of this study is about family financial management. Our findings show that *the Siri' value* can play a positive role in encouraging frugal living, financial responsibility, openness between partners, and discipline in paying debts. The indicators resulting from the qualitative analysis are five, namely *Aja Ripakkasiri'* (Don't embarrass people), *Aja to Sipakkasiri'* (Don't embarrass each other), *Appunnai Siri'* (Have a sense of shame), *De'na Mappakkasiri'* (Don't embarrass people), and *Matanre Siri'* (Have self-respect and uphold dignity), which are then used as indicators of the internalization variable of the *Siri'* cultural value in quantitative measurements.

At the quantitative stage, it shows that financial literacy (X1) and internalization of *Siri'* cultural values (X2) have a positive and significant effect on family financial management (Y), both partially and simultaneously. Where the two independent variables in this study are able to provide a total influence of 93% on Family Financial Management.

Financial literacy provides the knowledge and skills necessary to effectively manage a family's financial resources. Individuals or families with a good level of financial literacy are able to understand the basic concepts of budgeting, spending control, debt management, savings planning, and investment. This knowledge fosters rational financial behavior, so that financial decisions are based on considerations of benefits, risks, and sustainability. Research findings show that housewives with better financial literacy tend to be able to prioritize needs, avoid excessive consumption, and maintain family financial stability. Thus, financial literacy is the foundation for building household financial resilience.

Siri' cultural values serves to reinforce moral, ethical, and social control aspects in financial management behavior. *Siri' culture* in the Bugis context encompasses the principles of self-respect, honor, responsibility, and high integrity. When these values are internalized in family life, financial decision-making takes into account not only material aspects, but also social and moral values that prioritize harmony, openness, and mutual respect. Previous qualitative research has shown that *Siri'* can motivate families to live frugally, avoid consumer debt, fulfill financial obligations on time, and maintain the family's reputation through

prudent economic behavior. In other words, *Siri'* acts as a moral compass that directs financial behavior to align with prevailing social norms.

Financial literacy and the internalization of *Siri' cultural values* complement each other. Financial literacy provides a technical framework for managing money, while *Siri'* provides a moral and ethical foundation that prevents the misuse of that knowledge for short-term gain or misplaced social prestige. The combination of the two creates a balance between rational ability and value awareness, so that family financial management is not only economically efficient but also aligned with family norms and dignity. This explanation aligns with the quantitative findings of the study, which showed that the combined contribution of these two variables explains up to 93% of the variation in family financial management, a figure indicating a strong and synergistic relationship.

The results of this study are in line with the *Cultural Transmission theory* put forward by Clifford R. Shaw and Henry D. McKay (Nurhadiyanto et al., 2024). This theory explains how values, norms, beliefs, and social practices are passed down from one generation to the next through the processes of socialization, education, family interaction, and the social environment. In the context of this research, the internalization of *Siri' cultural values* can be understood as the result of a cultural transmission process, where values such as honor, responsibility, and integrity are instilled from an early age, then influence behavior including in family financial management.

These findings reinforce the assumption put forward in the study, that solutions to family financial management problems can be achieved not only through increased financial literacy but also through leveraging local wisdom. In this regard, *Siri'* serves as a social control mechanism that prevents risky financial behaviors, such as consumer debt, wastefulness, and disproportionate spending to income. Financial literacy remains crucial as a foundation for technical knowledge in budgeting, saving, insurance, and investing.

Thus, the results of this study confirm that the integration of improving financial literacy and strengthening the cultural value of *Siri'* can be an effective strategy for improving family financial management, reducing the risk of financial conflict, and ultimately reducing the divorce rate due to economic problems. This approach also has practical implications for local governments and related institutions, where financial education programs should be designed with consideration of the cultural aspects of the local community so that the messages delivered are more relevant, accepted, and internalized by the program's target audience.

CONCLUSION

Based on the research results, financial literacy and internalization of *Siri'* cultural values have a positive and significant influence on family financial management, both partially and simultaneously. Financial literacy provides technical knowledge that helps families manage income, expenses, savings, and debt effectively. Meanwhile, internalization of *Siri'* cultural values strengthens moral, ethical, and responsibility aspects in financial decision-making. The synergy of these two factors can explain up to 93% of the variation in family financial management, indicating a strong and complementary relationship between rational ability and value awareness.

Our suggestion for the Regional Government is to develop financial education programs tailored to local wisdom, particularly the *Siri'* values, so that the message is more easily accepted and internalized by the community. For Educational Institutions and Communities, organize family-based financial literacy training that integrates cultural values, so that learning is not only technical but also forms ethical financial behavior. For Further Researchers, examine other factors beyond financial literacy and *Siri'* values that influence family financial management, such as digital technology, gender, or socio-economic conditions, to expand the research model.

THANK-YOU NOTE

The research team would like to express their gratitude to all parties who contributed to this research, the informants and research respondents who have taken the time to be interviewed and were willing to fill out the research questionnaire, the research institute of Ihsan Sidenreng Rappang University for all the moral support given to the research team, and especially to DRTPM for the research grant funds given to the research team which were used for research operational activities so that this research could be completed and published.

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