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Research paper

The Role of Financial Literacy in Strengthening Economic Resilience and Family Harmony

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Abstract

Family economic resilience is a strategic issue because financial literacy supported by systematic financial management practices has been proven to improve families' ability to face economic pressures, thus playing an important role in maintaining psychosocial stability and family relationship harmony. This research aims to analyze the effect of financial literacy on family economic resilience and its implications for family harmony, both directly and indirectly through family economic resilience as a mediating variable. This research uses a quantitative approach with linear regression analysis techniques and path analysis processed using IBM SPSS. Model testing was conducted through classical assumption tests as prerequisites for regression analysis, as well as evaluation of relationships between variables through regression coefficient testing, partial significance testing (t-test), and coefficient of determination (R^2) to explain the magnitude of the independent variable's contribution to the dependent variable. The results of this research show that financial literacy has a positive and significant effect on family economic resilience and family harmony. This model shows that financial literacy plays an important role in strengthening families' ability to face economic pressures and shocks, while encouraging the creation of more harmonious family relationships. Empirically, financial literacy has been proven to increase family economic resilience, and family economic resilience in turn contributes significantly to family harmony. In addition, financial literacy also provides a strong direct effect on family harmony, in addition to its indirect effect through family economic resilience, which acts as a partial mediator. This research provides an original contribution in the form of an integrated conceptual model that analyzes the simultaneous effect of financial literacy on economic resilience and its implications for family harmony. This study confirms that financial literacy is a main determinant in forming harmonious and sustainable families, with family economic resilience functioning as a supporting mechanism that strengthens this relationship.

Keywords: *Economic Resilience; Family Harmony; Financial Literacy; SPSS.*

1. Introduction

Family economic persistence is a strategic issue in social development, because household financial stability has both direct and indirect effects on physical, psychological, and social relationship conditions in the family. Economic pressures, such as declining income, rising prices of necessities, or health crises, often make it difficult for families to meet basic needs and maintain household harmony. (Baryła-Matejczuk et al., 2020). Financial literacy is a key factor in strengthening family economic resilience, because financial knowledge and skills enable families to plan budgets, save, and make rational financial decisions so they can face risks and accelerate recovery from economic shocks. (Bucher-Koenen et al., 2023; Liu et al., 2024; Shi & Lim, 2023). In addition, the literature shows that economic pressure has negative effects on the quality of couple relationships, such as increased conflict, emotional disturbances, and decreased relationship satisfaction. (Conger et al., 2010; Ross et al., 2019).

In Indonesia, the financial literacy and inclusion survey (SNLIK) shows that the financial literacy index of the population is around 65–66%, meaning most of the population has basic financial understanding, but there are still opportunities for improvement, especially in economically vulnerable households. Household financial management practices, such as recording income and expenses and budget planning, have been proven to help control expenses, increase savings, and build financial discipline. This confirms that financial literacy without systematic operational practices is not sufficient to encourage optimal financial behavioral change. (Koomson et al., 2023; Lahallo & Rupilele, 2025). Thus, family economic resilience serves as a mediator variable that connects financial literacy with psychosocial conditions and family harmony. (Liu et al., 2024; Zietz et al., 2022), while reducing economic pressure that impacts internal family relationship dynamics (Zietz et al., 2022).

The new contribution of this research lies in testing an integrated model that combines financial literacy, family economic resilience, and family relationship quality in one mediation framework, different from previous studies that generally examine the relationship of literacy, economic resilience, or economic pressure with couple relationships separately. Theoretically, this research refers to the Family Stress Model (FSM), which explains that economic conditions affect family processes through internal pressure mechanisms, such as couple conflict and emotional disturbances. The integration of FSM in this conceptual model allows more explicit mapping of how financial literacy and good financial practices not only increase economic resilience but also support family harmony in the long term. Therefore, this research aims to analyze the influence of financial literacy on family economic resilience and its implications for family harmony, both directly and indirectly through family economic resilience as a mediating variable.

2. Research Methods

2.1. Design and research approach

This study employs a quantitative approach that combines descriptive and verification design to investigate the correlation among financial literacy, as well as economic resilience indicators, and family harmony. The study was performed over a period of three months, from June to August 2025.

2.2. Population and sample

The target population consists of housewives actively participating in the West Java Women's School (also known as 'Sekoper Jabar') program in West Java, Indonesia. The purposive sampling technique was adopted to ensure the relevance of the collected data by targeting participants who meet specific criteria related to active involvement in household financial management. (Memon et al., 2020). This strategy is considered crucial in obtaining valid insights into the research phenomenon.

Determining an adequate sample size was based on two considerations. Firstly, a priori power analysis using G*Power software (Memon et al., 2020) Based on an effect size (f^2) of 0.15, alpha level of 0.05, a statistical power of 80%, and five predictors, indicated a minimum requirement of 92 participants. Secondly, we adopted a stricter guideline proposed by Kline. (2017), recommending a minimum of 200 samples for robust model analysis. The final sample consisted of 306 respondents, comfortably exceeding both thresholds, thus ensuring adequate statistical power and model stability.

2.3. Data collection and research instrument

Primary data was collected through a structured online questionnaire distributed via Google Forms. The research instrument was carefully designed to operationalize the main constructs in this study. Before distribution, the research instrument was pilot-tested to ensure clarity, validity, and reliability, thus minimizing measurement errors.

2.4. Data analysis technique

In this study, data analysis was performed using a quantitative approach that involved utilizing the path analysis method and applying various simple linear regression models. The analysis of data was carried out with the support of IBM SPSS version 26. This analysis technique is used to determine the direct and indirect effects between research variables, namely Financial Literacy, Family Economic Resilience, and Harmonious Family.

2.4.1. Classical assumption test

Before conducting hypothesis testing, the research data were initially examined through classical assumption tests to verify that the regression model employed fulfills statistical prerequisites. The classical assumption tests performed in this study consist of:

a) Normality Test

The purpose of the normality test is to ascertain if the data collected for research follows a normal distribution. To perform normality testing, the Histogram method was utilized, which involves examining the data distribution in relation to a normal curve. Data is considered to have a normal distribution if the pattern of distribution closely resembles a normal curve.

b) Autocorrelation Test

The autocorrelation test aims to test whether or not there is a relationship between residuals in one observation and other observations. Autocorrelation testing was conducted using the Durbin-Watson (DW) test. The regression model is stated to be free from autocorrelation if the Durbin-Watson value is within the range determined according to the number of samples and independent variables.

c) Heteroscedasticity Test

The primary objective of the heteroscedasticity test is to ascertain if there is variation in residual variance across different values of the independent variable. To conduct the test for heteroscedasticity, the Scatterplot method is utilized to analyze the distribution of residuals. In order for the regression model to be deemed free from heteroscedasticity, the points must be randomly dispersed without displaying any discernible pattern.

2.4.2. Hypothesis testing

After the data are stated to meet classical assumptions, the next stage is hypothesis testing. Hypothesis testing was conducted using simple linear regression analysis for each research model, with the following provisions:

a) Model 1

Testing was conducted to analyze the effect of Financial Literacy as an independent variable on Family Economic Resilience as a dependent variable.

b) Model 2

Testing was conducted to analyze the effect of Family Economic Resilience as an independent variable on Harmonious Family as a dependent variable.

c) Model 3

Testing was conducted to analyze the effect of Financial Literacy as an independent variable on Harmonious Family as a dependent variable.

Hypothesis testing criteria are based on t-test values and significance level ($\alpha = 0.05$). The decision to accept or reject hypotheses is determined based on the comparison of significance values with the established error level.

2.4.3. Indirect effect analysis

To determine the indirect effect of Financial Literacy on Harmonious Family through Family Economic Resilience, path analysis is used. This analysis is conducted by estimating path coefficients for each relationship between variables. The indirect effect is obtained from the multiplication result of relevant path coefficients, while the total effect is the sum of direct and indirect effects.

3. Analysis Results

3.1. Classical assumption test

Table 1: Summary of Classical Assumption Test Results: Models 1 to 3

Model	Normality	Autocorrelation (Durbin-Watson)	Heteroscedasticity	Classical Assumption Conclusion
Model 1 (Financial Literacy → Family Economic Resilience)	Normal (Histogram)	1.874 (dU=1.780; 4-dU=2.220)	No pattern (Scatterplot)	All classical assumptions met
Model 2 (Family Economic Resilience → Harmonious Family)	Normal (Histogram)	2.001 (dU=1.780; 4-dU=2.220)	No pattern (Scatterplot)	All classical assumptions met
Model 3 (Financial Literacy → Harmonious Family)	Normal (Histogram)	2.083 (dU=1.780; 4-dU=2.220)	No pattern (Scatterplot)	All classical assumptions met

Based on the classical assumption test results conducted on Models 1 to 3, it was found that all models meet the classical assumption requirements. For Model 1 with the dependent variable Family Economic Resilience, the normality test results using the histogram method show a data distribution that follows a normal curve. The autocorrelation test using Durbin-Watson produced a value of 1.874, which is between the dU value (1.780) and 4-dU (2.220), so no autocorrelation violation was found. The heteroscedasticity test with scatterplot also shows that the coordinate points do not form a specific pattern, indicating no heteroscedasticity violation.

Furthermore, for Model 2 with the dependent variable Harmonious Family, the normality test results also show a normal data distribution. The Durbin-Watson value of 2.001 is within the range between dU (1.780) and 4-dU (2.220), so the autocorrelation assumption is met. The heteroscedasticity test shows no specific pattern, so this model is also free from heteroscedasticity violations.

Likewise, in Model 3, which examines the influence of Financial Literacy on Harmonious Family, the normality test shows a normal data distribution. The Durbin-Watson value of 2.083 is between dU (1.780) and 4-dU (2.220), indicating no autocorrelation violation. The heteroscedasticity test also shows good results, with data points that do not form a specific pattern.

Thus, it can be concluded that all research models have met the classical assumptions, so the data is suitable for further analysis using hypothesis testing.

3.2. Hypothesis testing

Table 2: Hypothesis Test Results

Model	b	Standard Error	Beta	t value	t table	p-value	r	R^2
Model 1 (Financial Literacy → Family Economic Resilience)	0.194	0.031	0.335	6.193	1.968	0	0.335	11.20%
Model 2 (Family Economic Resilience → Harmonious Family)	0.431	0.16	0.153	2.699	1.968	0.007	0.153	2.30%
Model 3 (Financial Literacy → Harmonious Family)	0.539	0.089	0.329	6.08	1.968	0	0.329	10.80%

The hypothesis test results show that financial literacy has a positive and significant effect on family economic resilience. This is indicated by a regression coefficient of 0.194 with a t value of 6.193 (greater than t table 1.968) and p-value 0.000. This means that for every one-unit increase in financial literacy, family economic resilience increases by 0.194 units. The financial literacy variable explains 11.2% of the variation in family economic resilience, while the rest is influenced by other factors.

Furthermore, family economic resilience also has a positive and significant effect on family harmony, with a regression coefficient of 0.431, t value of 2.699, and p-value of 0.007. Although the effect is statistically significant, the contribution of family economic resilience to family harmony is relatively small, explaining only 2.3% of the variation in family harmony.

In addition, financial literacy also directly has a positive and significant effect on family harmony, with a regression coefficient of 0.539, t-value of 6.08, and p-value of 0.000. Financial literacy explains 10.8% of the variation in family harmony, showing that financial literacy not only increases family economic resilience but can also directly improve family harmony. Overall, these results show that financial literacy plays an important role in building family economic resilience and family harmony, both directly and through indirect influence through economic resilience.

Analysis of the Indirect Effect of Financial Literacy on Harmonious Family Through Family Resilience

To determine the indirect effect of Financial Literacy on Harmonious Family Through Family Resilience, the following calculation is performed: path coefficient of Financial Literacy on Family Resilience (0.335) and path coefficient of Family Resilience on Harmonious.

Family (0.153) = 0.335 x 0.153 = 0.051.

Total Effect of Financial Literacy on Harmonious Family

1) Direct effect of Financial Literacy on Harmonious Family = 0.329
2) Indirect effect of Financial Literacy on Harmonious Family through Family Resilience = 0.051
3) Total effect of Financial Literacy on Harmonious Family = 0.329 + 0.051 = 0.380 or 38%.

3.3. Discussion

The analysis results show that good financial literacy ability greatly affects the family's ability to face economic challenges. Financial literacy is the ability of individuals or families to understand, manage, and make appropriate financial decisions, including budgeting, debt management, saving, and financial risk mitigation. Households with high financial literacy tend to have better adaptation capacity to economic pressures and financial shocks, so they can maintain short-term and long-term economic stability (Lusardi & Mitchell, 2014, 2023). Liu (2024) emphasizes the importance of financial knowledge to improve household ability to recover from economic challenges, through risk reduction and increased post-crisis recovery potential. Similar findings were stated by Grohmann, Dzakiyyah, and Wibowo, who confirmed that financial literacy improves household welfare and economic resilience through wiser and more planned financial behavior (Dzakiyyah et al., 2022; Grohmann et al., 2018; Wibowo & Widayat, 2023). Thus, financial literacy can be viewed as a form of strategic human capital that strengthens family economic resilience (Hassani et al., 2025; Hwang & Park, 2023; Lone & Bhat, 2022).

Family economic resilience is closely related to internal relationship dynamics because more stable financial conditions tend to reduce couple pressure in managing household life, which impacts relationship quality and family harmony. High economic pressure is associated with poor couple relationship functioning, including increased negative interactions and decreased relationship satisfaction. (Falconier & Jackson, 2020). Ross et al., (2019) reinforces this finding, linking economic pressure with challenges in husband-wife interaction and emotional support, which are important components in family harmony.

Although family economic resilience has a mediating effect on harmonious relationships, the mediation effect value is relatively small (0.051), showing that financial literacy does not fully work through increasing economic resilience, but also provides a dominant direct impact on family harmony. This direct path shows that financial literacy not only strengthens family economic conditions but also serves as cognitive and behavioral capital that affects decision-making, conflict management, and family life planning more rationally and structurally. (Fonseca et al., 2024). Previous literature confirms that individuals with high financial literacy tend to have better financial control, lower levels of financial stress, and more stable family relationship quality. (Xiao & O'Neill, 2016).

In addition, financial literacy encourages more rational financial behavior, such as household budget preparation, savings planning, and careful financial decision-making, which in turn reduces financial pressure and improves communication quality among family members. (Das, 2025; Nogueira et al., 2025; Sari et al., 2025). Increased literacy through financial education and family financial management training also encourages more responsible, efficient, and sustainable household economic behavior. (Arrahima, 2024; Chetioui et al., 2024; Fiscarini et al., 2024; Jappelli & Padula, 2013; Kaiser & Menkhoff, 2017; Kuutol et al., 2024; Shebib & Cupach, 2018; Xu et al., 2022).

Thus, the results of this research confirm the importance of financial literacy in creating a harmonious family environment, both directly and through economic resilience mediation. The small mediation effect shows that family economic resilience functions as a supporting mechanism, but the direct path of financial literacy remains dominant. This finding provides theoretical implications that financial literacy is a main determinant of family harmony, and practically emphasizes that policy interventions and family empowerment programs should not only focus on improving economic conditions, but also on developing financial literacy as a cognitive and behavioral foundation to form harmonious and sustainable families. (Nicolini et al., 2013; Xiao et al., 2014).

The results of this research can be theoretically strengthened by mapping the findings to the Family Stress Model (FSM) framework, which emphasizes that family economic pressure affects internal relationship dynamics and psychological well-being of family members. In the context of FSM, financial literacy serves as a source of cognitive and behavioral capital that helps families manage economic pressure, thereby reducing the risk of conflict and increasing relationship harmony. The direct path of financial literacy to family harmony (the direct effect coefficient is more dominant compared to the mediation effect of economic resilience, 0.051) shows that financial literacy not only strengthens economic adaptation capacity, but also affects decision-making, conflict management, and family communication more structurally. Thus, financial literacy functions as a protective mechanism that strengthens family resilience both economically and psychosocially.

From a practical implications perspective, this finding confirms the need for integrated financial literacy programs that not only focus on improving financial knowledge but also build household management skills, budget planning, and rational financial decision-making. The dominant direct effect indicates that such interventions can have a significant impact on family harmony, even though the increase in economic resilience is more moderate. Policies should target low-income or vulnerable households through financial counseling, budget management training, and easily accessible community-based education modules. This approach enables practical and sustainable implementation, because financial literacy can be applied immediately in daily household management, while strengthening family capacity to face economic shocks. The integration between economic and social strategies is in line with FSM principles, namely, that mitigation of financial stress can improve the quality of interaction and emotional support among family members, thereby promoting long-term well-being and harmony.

4. Conclusion

This research provides empirical evidence that financial literacy has an important role in forming family economic resilience and family harmony. Research results show that improvement in financial literacy significantly strengthens family economic resilience through better ability in managing income, controlling expenditure, and facing economic pressures and shocks. Family economic resilience is proven to have a positive effect on family harmony, although with a relatively small contribution, which indicates that economic stability supports family relationship quality but is not the only determinant of harmony. In addition, financial literacy also has a direct and significant effect on family harmony, showing that financial literacy not only works through improvement of economic conditions, but also through cognitive and behavioral changes in financial decision-making, financial stress management, and communication in families. Path analysis confirms the partial mediating role of family economic resilience in the relationship between financial literacy and family harmony, where the direct effect of financial literacy remains more dominant than the indirect effect. These findings underscore the central role of financial literacy in promoting family welfare by strengthening economic resilience and fostering harmonious family relationships, thereby warranting its inclusion in family empowerment policies and programs.

This research recommends that families improve financial management quality through strengthening financial discipline, better planning, and control and monitoring of family financial conditions in daily life. Government and educational institutions need to develop financial literacy programs that are practical and contextual, with emphasis on wise financial decision-making and adaptive financial behavior to strengthen family economic capacity. Further research is suggested to include psychosocial variables, such as communication in families, social capital, emotional well-being, and couple dynamics, to capture non-economic factors that play important roles in forming family harmony. In addition, the adoption of longitudinal research designs and expanded sample coverage is necessary to better capture the dynamic interactions between financial conditions and internal family processes. Such approaches are anticipated to inform the formulation of more effective policies and interventions to enhance economic resilience and support comprehensive family welfare.

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