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The Impact of Economic Education in the Family on the Consumption Behavior of the Fishing Community Mediated by Financial Literacy in the Fishing Community in Kabila Bone Sub-District

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Abstract:- This study aims to test: (1) The influence of economic education in the family on the consumption behavior of fishing communities, (2) The influence of economic education in the family on financial literacy, (3) The influence of financial literacy on the consumption behavior of fishing communities, (4) The influence of economic education in the family on the consumption behavior of fishing communities through financial literacy. This research is an explanatory research quantitative approach with path analysis methods. The population is the entire fishing community in Kabila Bone Subdistrict consisting of 9 villages namely: Huangobotu, Molotabu, Oluhuta, Botubarani, Biluango, Modelomo, Botutonuo, Olele and Bintalahe. The study sample numbered 90 people with proportional random sampling. The process of collecting data using questionnaires and tests (testing).

Conclusion: (1) economic education in the family has a positive and significant effect on the Consumption Behavior of fishing communities, (2) economic education in the family has a positive and significant effect on financial literacy, (3) financial literacy has a positive and significant effect on the Consumption Behavior of fishing communities, (4) economic education in families has a positive and significant effect on the Consumption Behavior of fishing communities through financial literacy.

Keywords:- *Economic Education in the Family, Consumption Behavior of Fishing Societies, Financial Literacy.*

I. INTRODUCTION

Traditional fishing communities are people who work as fishermen who use various levels of existing fisheries technology. The livelihoods of fishing communities are mostly in the fisheries sector and the utilization of existing marine resources (marine based resources), namely as fishermen and fish farmers in aquaculture ponds and the sea.

Another characteristic is that most of the traditional fishing communities are those who have a low level of education where they are considered not to have higher education to find fish at sea and are more concerned with or relying on their energy and experience (Jeneponto, 2012). The fishing community is also always identified as having the lowest level of welfare. Income is unstable and tends to depend on marine products for a living. This makes fishermen's families always live in the shadow of poverty.

The area in Bonebolango Regency with residents whose people are fishermen is an area in Kabila Bone District. The sub-district consists of 9 villages namely; Huangobotu, Molotabu, Oluhuta, Botubarani, Biluango, Modelomo, Botutonuo, Olele and Bintalahe are very long coastal marine areas (BPS Bonebolango, 2020).

This coastal marine area, where the majority of the people are fishermen, certainly cannot be separated from problems related to economic limitations, such as low income levels but high consumptive lifestyles, low levels of community education so that understanding of financial management is also low, and consumption activity patterns that are not based on financial needs and capabilities.

As revealed by (Indarti & Wardana, 2013) that poverty, unemployment and economic limitations that occur in fishing communities are caused by the limited quality of fishermen's human resources, low education levels, lifestyle or consumptive behavior of fishermen.

The importance of preparing a priority scale of needs is of course to avoid irrational consumption patterns and must also pay attention to financial capabilities so that there is no expenditure that is greater than income (Auna, 2013). Therefore, to make the right economic decisions in consuming and avoiding consumptive behavior, of course, efforts are needed to provide economic education in the family and knowledge of financial literacy (Auna, 2013).

The family has the main function to develop the quality of human resources for all its members, including the function to make the individual as a consumer (Sumarwan, 2012). Economic education in the family will shape one's economic literacy. Through habituation, example, and verbal explanations will bring up a good mindset (Wahyono, 2011).

With a good mindset, it will form a pattern of attitudes and action patterns that are manifested in behavior (Auna, 2013). PISA (2015) explains that financial literacy is a cognitive process used to describe students' ability to recognize and apply concepts relevant to finance. According to Danes and Hira and Chen and Volpe (in Sina and Nggili, 2012) interpret financial literacy as knowledge to manage finances (financial literacy is money management knowledge). Good financial literacy will make someone consider decisions in using their money.

The four most common things in financial literacy are understanding budgeting, savings, loans, and investments (Remund, 2012. Yunikawati, 2012). Meanwhile, according to Heilgert, et al (Mandell and Client, 2011) in a national survey on consumer finance on four variables, namely: cash-flow management, credit management, savings, and investment practices.

This study seeks to examine the effect of economic education in the family on the consumption behavior of fishing communities mediated by financial literacy (financial literacy) in fishing communities throughout Kabila Bone District, Bonebolango Regency.

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II. LITERATURE REVIEW

A. Economic Education in the Family

The family is the closest environment to all family members. The family has the main function to develop the quality of human resources for all its members, especially children, including the function to make the individual as a consumer (Sumarwan, 2012). The family is the first educational environment. and main. Informal education activities carried out by families are in the form of independent learning activities. The success or failure of education in schools depends on education in the family (Purwanto, 2014).

Family is also one of the factors that influence a person's economic behavior. Family economic education has a role related to the formation of individual behavior, including in terms of consumption. Family education shapes one's economic literacy. Through habituation, example, and explanation will bring up a good mindset (Wahyono, 2011).

This mindset is manifested in a person's economic literacy. Parental attitudes also affect the formation of knowledge. The first education is the foundation for further education. The acquisition of one's knowledge starts from the individual sphere as an internalization event.

B. Financial Literacy

Financial literacy is reflected by a person's knowledge and cognitive abilities about finance. Financial literacy can be defined as the ability to use financial knowledge to make decisions. PISA (2015) explains that financial literacy is a cognitive process used to describe students' ability to recognize and apply concepts relevant to finance.

The four most common things in financial literacy are understanding budgeting, savings, loans, and investments, Remund (2012). Meanwhile, according to Heilgert, et al (Mandell and Client, 2011) in a national survey on consumer finance on four variables, namely: cash-flow management, credit management, savings, and investment practices. The first area of explanation regarding spending and credit is how people can manage spending. – the expenditure. In the sense that there needs to be a proper spending plan or budget and how disciplined to do it according to that budget.

Australian Securities & Investment Commission (in Yunikawati, 2012) that in exploring and knowing how much a person's level of financial literacy can use knowledge benchmarks, namely; 1) A person's knowledge of the value of an item and the scale of priorities in his life, 2) Budgeting, saving and how to manage money, 3) Credit management, 4) The importance of insurance and protecting against risk, 5) Fundamentals of investment, 6) Retirement planning, 7) Utilization of shopping and comparing products, 8) Where to go for advice and guidance, information and additional support, 9) How to recognize potential conflicts over usability (priority).

C. Consumption Behavior of Fishermen

Consumption behavior that occurs among the community is influenced by education in the family. The family through habituation, example and explanation will form a mindset. With a good mindset, it will form a pattern of attitudes and actions that are manifested in behavior (Auna, 2013).

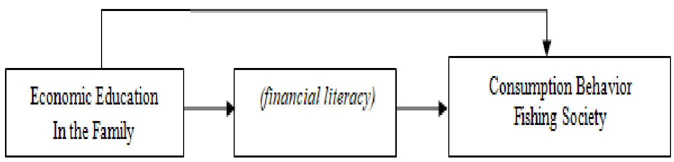
The education obtained in the family provides the basis for the knowledge of family members. Parents have a duty as educators, as a place for one's earliest learning so that education in the family is the most basic container in forming good attitudes and values starting from the smallest economic behavior. is the basis for the further development of individual behavior (Auna, 2013).

The research hypothesis is as follows:
H1 : There is a direct influence of economic education in the family on the consumption behavior of fishing communities.
H2: There is a direct effect of economic education in the family on financial literacy.
H3 : There is a direct influence of financial literacy on the consumption behavior of fishing communities.
H4 : There is an indirect effect of economic education in the family on the consumption behavior of fishing communities through financial literacy.

III. RESEARCH METHODS

This research is an explanatory research quantitative approach with path analysis methods. This research is called explanatory research because the goal is to explain the causal relationship between variables through hypothesis testing. As for the description of the relationship between these variables through the following steps:

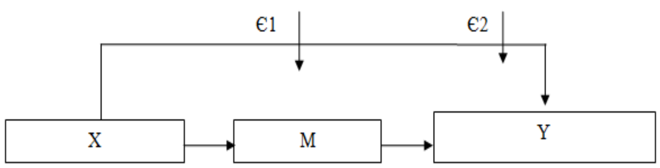
a. Stage I



Picture3. Relationships between Variables

b. Stage II

Create a path diagram of its structural equations as follows:



Information:
X = Economic Education In the Family (Independent Variables)
M = financial literacy (Mediation Variables)
Y = Consumption Behavior of Fishing Society (Dependent Variables)
€2 = Direct Effect of X on Y
€1 = Direct Influence of X on Y after mediation M

The path diagram above consists of two structural equations, in which X and M, are exogenous variables while Y is an endogenous variable. The structural equation is as follows:
Y1 = PM X + €1 (As a substructure equation 1)
Y2 = PY M + €2 (As a substructure equation 2)

The population is the entire fishing community in Kabila Bone Subdistrict consisting of 9 villages namely: Huangobotu, Molotabu, Oluhuta, Botubarani, Biluango, Modelomo, Botutonuo, Olele and Bintalahe. The study sample numbered 90 people with proportional random sampling techniques. The process of collecting data using questionnaires and tests (testing).

Research Instruments

Research instruments are developed from several variable indicators whose development is based on theoretical study results, frame of mind, and operational definitions that are considered appropriate to the research context. Variables of Economic Education in the Family include: (1) Transparency, (2) Verbal Explanations, (3) Relevant behavioral guidance. (Wowyono, 2011). Financial Literacy variables include: (1) Financial planning, (2) Attitudes. (Remund, 2010; Widayat, 2010; Widayati, 2011; Yunikawati, 2012). Fishermen's Consumption Behavior Variables include: (1) Understanding consumption, (2) Consumption Attitudes, (3) Consumption Behavior. (Wowyono, 2011).

IV. RESULTS AND DISCUSSIONS

The Effect of Economic Education in the Family (X) on the Consumption Behavior of Fishing Communities (Y).

Based on the results of hypothesis 1 (H1) testing, it can be known that the magnitude of the coefficient of the influence of economic education in the family (X1) on the consumption behavior of fishing communities (Y2) is indicated by the value of Standarized Coeficient / Beta is -.210. The level of significance is 0.000 (at α=0.05). Because the level of sig 0.000 <alpha 0.05 and the Standardized Coeficient / Beta value showed positive, then Ho was rejected which means "there is a direct influence of economic education in the family" so it can be concluded that economic education in the family has a negative and significant effect on the consumption behavior of the fishing community. The higher the economic education in the family that includes forms of example, verbal explanations and relevant behavioral demands, the lower the consumption behavior of the fishing community.

The findings of this study are in line with the opinion of Armstrong (in Nugraheni, 2003) states that factors that affect lifestyle in this case a person's consumption behavior is an external factor that is family. According to Armstrong, the family plays the biggest and longest role in the formation of individual attitudes and behaviors.

Similarly, according to Schiffman & Kanuk (2008) that socialization that occurs between families including parents and children will affect the lifestyle seen from the standard of clothing used, manners of speech, educational motivation, work / career goals, norms of consumer behavior.

The findings of this study also support previous research conducted by Sumarwan (2002) which states that the family has a main function to develop the quality of human resources for all its members, especially children, including the function to make children as consumers.

The Effect of Economic Education on the Family (X) on Financial Literacy (M)

Based on the results of hypothesis 2 (H2) testing, it can be known that the magnitude of the coefficient of the influence of economic education in the family (X) on financial literacy (M) is indicated by the Standardized Coeficient / Beta value is .183. The level of significance is 0.000 (at α=0.05). Because the level of sig 0.000 <*alpha* 0.05 and the value of Standarized Coeficient / Beta showed positive, then Ho was rejected which means "there is a direct influence of economic education in the family on financial literacy" so it can be concluded that economic education in the family has a positive and significant effect on financial literacy. The higher the economic education in the family that includes the forms of example, verbal explanations and relevant behavioral demands, the higher the level of literacy will be.

This is in accordance with the theory of social learning by Bandura (1977) and supported by previous research conducted by Syuliswati (2019); Princess (2018); Sekarwiti and Witjaksono (2016); Sari (2015); Romadoni (2015); And Shalahuddinta and Susanti (2014) who stated that family financial education has a significant positive influence on student financial literacy.

The Effect of Financial Literacy (M) on the Consumption Behavior of Fishing Communities (Y)

Based on the results of hypothesis 3 (H3) testing, it can be known that the magnitude of the coefficient of influence of financial literacy (M) on the Consumption Behavior of fishing communities (Y) is indicated by the standard value of coeficient / beta is -.120. The level of significance is 0.000 (at α=0.05). Because the level of sig 0.000 < alpha 0.05 and the Standardized Coeficient / Beta value showed positive, then Ho was rejected which means "there is a direct influence of financial literacy on the Consumption Behavior of the fishing community" so it can be concluded that financial literacy has a negative and significant effect on the consumption behavior of fishing communities.

The findings of this study are in line with the theory put forward by Engel, et al.(1995) which asserts that consumption behavior is how a person uses money, manages money and spends money in his daily activities. Individuals who have low financial literacy tend to behave consumptively or have high consumption behaviors and will be quickly affected by consumptive environments, but conversely with individuals who have good financial literacy, will be more likely to think rationally or behave low consumption (simple) and able to adapt to their environment.

So financial literacy has an effect on lifestyle, it is supported by Burmaster (2006) that individuals in Wisconsin have understood the relationship between desired consumption behaviors and will develop the planning skills necessary to achieve desired financial goals. This is in accordance with the opinion of Mason & Wilson (in Krisna et al, 2010) financial literacy is the ability of a person to obtain, understand, and evaluate relevant information for decision making by understanding the consequences of financial literacy it causes. This is in line with the opinion of Armstrong (in Nugraheni, 2003) a person's attitude, especially in this study, is that financial literacy is a state of the soul and a state of thought that is prepared to respond to an object through experience and directly affect behavior.

The Effect of Economic Education in the Family (X) on the Consumption Behavior of Fishing Communities (Y) through Financial Literacy (M))

Hypothesis 4 (H4) testing, conducted through 2 block pathways, the first tests Economic Education in families (X) against Community Consumption Behavior (Y), the results of which can be seen in hypothesis 1 testing. The second tests the block path of influence of economic education in the family (X) on financial literacy (M)

Based on the results of hypothesis 4 (H1) testing, it can be known that the magnitude of the coefficient of the influence of economic education in the family (X) on the Consumption Behavior of fishing communities (Y) through financial literacy (M) is indicated by the value of Standardized Coeficient / Beta is .183. The level of significance is 0.000 (at α=0.05). Because the level of sig 0.000 <alpha 0.05 and the Standardized Coeficient / Beta value are positive, then Ho was rejected which means "There is an indirect influence of economic education in the family through financial literacy on the Consumption Behavior of fishing communities".

Where this magnitude of indirect influence can be determined by multiplying the path coefficient is $\rho y2x1 \times \rho y2y1 = .183 \times -.120 = -.219$. So it can be concluded that there is an indirect influence of economic education in the family on the consumption behavior of fishing communities through financial literacy is -.219 or 21.9%.

After doing the above test, it can be described the complete path diagram of the effect of X1 on Y2 through Y1 as follows:

Picture 3. Model trajectory between VariableS X1 to Y2 through Y1

The results of the analysis showed that not only financial literacy is a mediation variable of the influence of economic education in the family on people's consumption behavior, but there are other variables that also mediate the causal relationship of the two variables. In the co-effectiveness of the path proves that only 2.19% of the influence of financial literacy as mediation.

So that financial literacy is defined in this study as partial mediation. As a criterion according to Baron and

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Kenny (1986), that partial mediation occurs when variable X is controlled by variable M, then variable X still significantly predicts variable Y (p-value< α), but the magnitude of variable X's influence on variable Y is reduced. It is proven that there is not much different from the direct influence of economic education in the family on the consumption behavior of fishing communities, compared to the mediation of financial literacy that reduces the influence of economic education in the family and the consumption behavior of fishing communities.

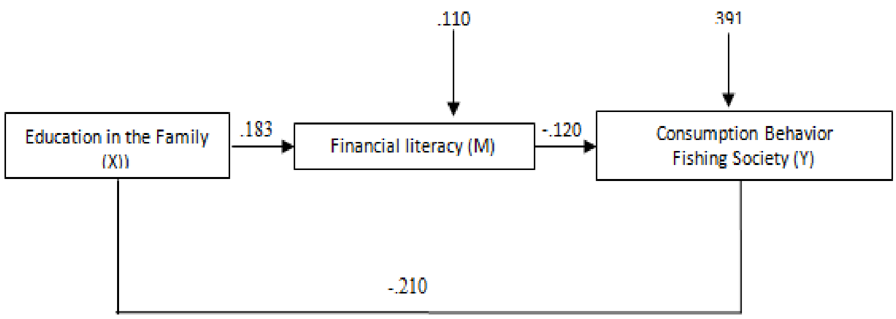
This is in line with the opinion of Armstrong (in Nugraheni, 2003) states that factors that influence a person's consumption behavior are family, and this also proves the opinion of Engel, et al.(1994) consumption behavior is a pattern in the environment in which a person lives and how the person concerned spends time and money.

Of the various aspects covered in children's education in the family environment, economic aspects have a great influence, Wahyono (2001). Economic education in the family environment is based on an understanding of the value of money and the cultivation of individual attitudes and behaviors to regulate the utilization of money in accordance with rational economic principles (Wahyono, 2001),

This is in accordance with yunikawati's previous research (2012) which found there is an influence of economic education in the family to the ratio through financial literacy, so that with good family economic education and good financial literacy will affect a person's lifestyle that is getting better.

Causal Steps Model Mediation Testing.

After testing the hypothesis, it can be described the diagram model of the final path of the influence of economic education in the family (X), on the Consumption Behavior of fishing communities (Y) through financial literacy (M) as follows:



Picture 5. Final Trajectory Model After Hypothesis Testing

From the path diagram above it can be seen that all proposed hypotheses are accepted. From all the above models are then done using the path coefficient to determine the path of influence of exogenous variables on endogenous variables. The models that can be done are as follows:

$Y_1 = \rho y_1 x_1 X_1 + \varepsilon_1$(Structural Equations 1)

$Y_1 = .183 + .110$

The influence of economic education in the family has a significant effect on financial literacy, by looking at the results of the summary model calculation of R square below:

Tabel 1: Effect X, to M

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332[a]	.110	.097	5.76593

a. Predictors: (Constant), Economic Education in the Family

b. Dependent Variable: Financial_Literacy

(Source: Data processed by Researchers, 2021)

The magnitude of the R square (r2) is .110. The figure is used to see the magnitude of the influence of economic education in the family (X), on financial literacy (M) by calculating coefficients (KD) using the following formula:

KD = r^2 x 100%

KD = 0,110 x 100%

KD = 11 %

From the above results that there is an influence of economic education in the family on financial literacy is 11%, while the remaining 89% (100% - 11%) is influenced by other factors.

For structural equation 2 can be done as below:

$Y_2 = \rho y_2 x2\ X2 + \rho y_2 y1\ y1 + \varepsilon_2$ (Structure 2)

$Y_2 = -.210 + -.120 + .391$

The influence of economic education in the family and financial literacy has an effect combined or simultaneously on people's consumption behavior, by looking at the results of *the summary* model calculation of R *square* below:

Table 2: Simultaneous Influences X, M to Y2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.625[a]	.391	.379	6.81275

a. Predictors: (Constant), Economic_Education_ in the Family, Financial_Literacy

b. Dependent Variable: consumption patterns _of fishing_ communities

(Source: Data processed researchers, 2021)

The magnitude of the R square (r2) is .391. The figure is used to see the amount of economic education in the family (X), financial literacy (M) to the Consumption Behavior of fishing people (Y) by calculating coefficients (KD) using the following formula:
KD = r^2 x 100%
KD = 0,391 x 100%
KD = 39,1 %

From the above results that there is an influence of economic education in the family, financial literacy on the consumption behavior of fishing communities combined is 39.1%, while the rest of the 60.9% (100% - 39.1%) is influenced by other factors.

Based on the calculation of the above pathways can be concluded the direct and indirect influence of economic education variables in the family (X), and financial literacy (M), on the Consumption Behavior of fishing communities (Y) in the following table:

Table 3: Overall influence of direct and indirect variables.

Influence Variable	Influence Coefficient			Total Coefficient of Determination (R^2_{YX})	Description
	Immediately	Indirect through M	Total		
X against Y	-.210	-.219	-.429	-	Significant negatives
X tagainst M	.183	-		-	Significant Positives
M against Y	-.120	-		-	Significant negatives
ε_1	.110	-	-	-	-
ε_2	.391	-	-	-	-
X against Y through M	-	-	-	.391	-

(Source: Data processed researchers, 2021)

V. CONCLUSION

Based on the results of analysis and discussion, it can be concluded that:
1. Directly economic education in the family has a positive and significant effect on the consumption behavior of the fishing community.
2. Directly economic education in the family has a positive and significant effect on financial literacy.
3. Directly financial literacy has a positive and significant effect on the consumption behavior of the fishing community.
4. Indirectly economic education in the family affects the consumption behavior of fishing communities, through financial literacy.

SUGGESTION

Based on the results of research and discussion, it can be suggested some of the following:
1. For families (parents) that the results of research show that economic education in the family affects the consumption behavior of fishing people, so that the role of the family in this case parents at home is further improved in teaching economic education to family members and improving children's financial literacy early on.
2. For further researchers, they can conduct similar studies on different locations or objects by improving or refining indicators, especially further measuring indicators of individual financial literacy knowledge because in this study only limited to attitude indicators. Further research can also examine other factors beyond this study that can fully mediate economic education in the family to the consumption behavior of fishing communities.

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