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# THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL MANAGEMENT ON THE LEVEL OF HOUSEHOLD WELFARE OF WORKERS OF THE KUPAS RAJUNGAN UMKM IN KRADENAN VILLAGE, TUBAN

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**ABSTRACT**

Study This analyze influence literacy finance and management finance to level welfare House ladder peeled UMKM workers crab in the village Kradenan, Tuban, whose income No stable Because depending on the results catch fishermen. Method quantitative designed associative casual implemented for test connection variable. Instrument questionnaire Likert scale to 85 respondents from a total population of 103 mothers House ladder worker peel crab, quantity sample determined based on table krejcie and morgan. After all assumption test conditions classic fulfilled to be continued research data processing use multiple linear regression. Research show that knowledge finance No increase welfare if no implemented in management finance every day, so that strengthening behavior management finance become aspect important for House ladder with income fluctuating.

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## 1. INTRODUCTION

Growth economy is cycle growth Power results measurable national from rise amount product and income per capita in period long. According to Kartomo & Supriyadi (2025) growth economy is rate improvement from per capita income depicted as description something the country's economy at the level welfare society. Economy it is said develop if activity economy in one period moretall from period previously. With Thus, the activities proper economics will deliver success for a country. For realize growth sustainable economy required development planned economy, so that benefit growth can felt in a way evenly distributed throughout public.

The economy continues grow capable increase income society and create equality welfare. Many groups society that has not get improvement income optimally because limitations chance work. One of the segment industry that plays a role important support expansion macroeconomics are Micro, Small and Medium Enterprises (MSMEs), because large MSME capabilities in absorb power work and encourage activity economy public (Tambunan, 2022) Micro, Small and Medium Enterprises dominate Indonesian economy with large number of industries as well as There is in every sector economy. Micro, Small and Medium Enterprises in Indonesia have capable prove and provide 85.4 million opportunity Work as well as can contribute amounting to 53.3% of GDP (Product Domestic Gross) national (Supriyanto & Mufrihah, 2019). Even though MSMEs have big role to economy national, role the Not yet fully increase welfare House ladder MSME workers.

Contribution of MSMEs to growth economy national show that which contributes is Woman (Hawik, 2016). In the village Kradenan part big Woman Work as peel crab, while husband they generally Work as Fishermen. UMKM Kupas Crab be one of source eye livelihood that provides addition income for House stairs in the village Kradenan, upgrade income Not yet Of course increase welfare House stairs. Pre- results research that has been done to Peel MSME workers Crab in the Village Kradenan show respondents state income family capable fulfil need every day, even though Still experience difficulty in finance education and health member family. Because of the welfare is essence from progress, prosperity depict standard life family. Family with level high welfare own quality high life means have quality a better life good , so family the own ability For create better conditions Good For increase welfare House stairs (Sriyono & Dewi, 2021).

Welfare House ladder MSME workers do not only determined by the existence of effort and size income, but also influenced by ability management owned finances. Literacy finance is knowledge For understand and also evaluate type finance, future planning, and ability For give appropriate response related events with finance (Taft dkk., 2013). However, among Peel MSME workers Crab Still There is more workers prioritize fulfillment need daily without do planning his finances, have savings limited, and Not yet set aside income for emergency funds and need education and health (Safitri & Munir, 2026). Although House ladder get addition income from SMEs Peel jobs Crab, limitations literacy finance be one of factors that cause improvement income Not yet impact on increasing welfare House ladder.

For increase welfare every House ladder No Enough only own knowledge about finance but management finance is also very important important. Manage finance is the most important activity implemented in life, so that family can persist and continue experience progress. The phenomenon that occurs in MSME workers. Crab in the Village Kradenan Tuban which is majority junior high school graduates with limited knowledge for arrange finance family.

Housewife ladder hold important role in management finance family, even though with various existing limitations still direct family going to welfare. Lack of knowledge finances also hinder ability family For acquire and maintain riches in term long (Prayogi , 2024). If income No managed with good, income potential more Lots used make ability House ladder in fulfil need education, health, savings, and future needs become limited. Housewife ladder can make smart and constructive decisions foundation more financial sturdy for the future with good knowledge about management finance.

Study about literacy finance and management finance has Lots done and shown that both of them contribute in increase welfare individuals and homes stairs. Literacy finance influential positive to *financial well-being* and ability reduce concern financial (Taft dkk., 2013). Research by Rahim et al. (2016) show that literacy finance push individual take decision more finances appropriate so that impact on increasing welfare economy. Meanwhile Prayogi (2024) explain that management finance House ladder play a role important in guard stability economy family and improve welfare in term long. Most of the only test influence literacy finance to welfare or management finance to welfare in a way separate, so that still limited research that analyzes second variables in one research model.

Study previous ones which are generally study influence literacy finance and management finances for MSME actors in general general, research This put House ladder Woman Peel MSME workers Crab as focus study with characteristics income of a nature fluctuating Because depending on the results catch fishermen. Characteristics the create management different financial capabilities, where the ability literacy finance and management finance become factor important for allocate income in the period income tall for fulfil need House stairs in the period declining income. Research This expand understanding role literacy finance and management finance in increase level welfare House ladder through context income that is not stable, which is still relatively limited in research previously.

Study This important, considering House ladder Peel MSME workers Crab in the Village Kradenan Tuban face characteristics income that is not stable consequence depending on the results catch fishermen. Conditions the cause ability House ladder in manage finance become determining factors sustainability fulfillment need daily as well as achievement welfare House stairs. Without management good finances, instability income potential cause vulnerability economy, such as difficulty fulfil need education, health, and formation savings and emergency funds.

Objective study this is for analyze How influence literacy finance and management finance impact on the level welfare House ladder Peel MSME workers Crab in the Village Kradenan Tuban. Research This see How literacy finance influence level welfare, how management finance influence level welfare and how literacy finance and management finance correlated One each other with level welfare House stairs. Research results expected can give understanding about role literacy and management finance in manage income that is not stable, especially for fulfil need daily, education, health, savings, and future needs House ladder.

### 1.1 Literature review

Study this use theory Financial *Management Behavior* developed in a way operational by Dew and Xiao (2011) through *Financial Management Behavior Scale*. Theory This used for explain How individual do management to source Power the finances he has through various behavior finance in life every day. In study this, theory *Financial Management Behavior* used as runway

for explain behavior management finance house related stairs with welfare house stairs. In scope House ladder Peel MSME workers crab, behavior management finance reflected from ability House ladder in arrange earned income, controlling expenditure, setting aside income for savings, as well as manage obligation finance.

***Financial Management Behavior***

*Financial management behavior* is behavior individual in manage reflected finances through activity consumption, management cash flo, savings and investments as well as management credit (Dew, J., & Xiao, 2011). Behavior the show How individual take decisions and actions action in allocate income for fulfil as well as reach objective finance. In line with draft the Kholilah & Iramani (2013) give explanation that *Financial management behavior* depict ability somebody in arrange planning, auditing, management, control, disbursement and storage of financial funds every day. According to Ida & Cinthia Yohana Dwinta (2010) *Financial management behavior* relate with not quite enough answer finance somebody about method manager finance they. Dew and Xiao (2011) develop measurement *Financial Management Behavior* arrange in aspect consumption, management cash flow, savings, investment, and management credit. Theory the lots used in study about behavior management finance individual and House ladder.

Based on description mentioned, *Financial Management Behavior* can understand as behavior individual in manage and take decision related finance daily in a way responsible answer. Behavior this no only related with how somebody use his income for fulfil needs, but also includes ability in arrange cash flow, doing planning and control finance, saving, investing, and manage credit (Risfandy dkk., 2026). So that in study this viewed as form real his finances for fulfil need moment this at a time reach objective future finances. So that emergence behavior management financial problems caused by pressure strong somebody for fulfil need his life in accordance with amount the income they earn get and also how income the managed and allocated for need.

**Literacy Finance**

Literacy finance is ability for understand how make decision finance as well as planning the future, talking about money and problems finance without feel fear and adapt with incident everyday life that affects decision finance, including incident economy in a way general ( Anindia Dwitri & Sugeng Pradikto, 2025). Knowledge finance allows somebody for understand various draft finances and using them in take decision related economics with life daily. OJK (2017) state that literacy finance covers knowledge, skills, and beliefs public towards financial institutions as well as habit related communities with finance. A society that understands finance with good will more easily understand sector finance and utilize products and services financial support welfare they.

Several countries have implementing national programs for its people become awake finances that ultimately will increase prosperity and well-being nation (Hidayat , 2026). Lusardi & Mitchell (2007) put knowledge finance as element important in ability individual take decision economy. Knowledge about draft base finance can help individual understand How income, expenses, savings, loans and investments each other related. Literacy finance is need base for everyone to avoid from problem finance. We need realize that understanding will literacy finance this important to be stimulated even since early. In perspective individual or family level literacy finance own impact on ability they for save in long-term.

*H1: Literacy finance influential positive and significant to level welfare house ladder Peel MSME workers Crab in the Village Kradenan Tuban.*

**Management Finance**

The process of obtaining, using, and managing funds for maximize mark efficiency operations performed known as management finance (Jaya et al ., 2023). Management finance no only about method get funding but also how use, utilize and manage the funds For get the biggest profit (Jaya et al ., 2023) . Objectives management finance is maximized prosperity with no deny existence *social objectives* and obligations social.

In room scope micro level family or house stairs, family they can persist and continue experience development with arrange finance is the most important activity done in life. Prayogi (2024) explain that management finance house ladder play a role important in guard stability economy family and improve welfare in term long. With good understanding regarding management finance, family can take more decisions intelligent as well as build foundation more finances sturdy for the future.

Proper management often driven by role big a mother in family will capably allocate income. Implementation management finance become very crucial for house stairs that have characteristics income of a nature fluctuating or no stable, like in a family peel MSME workers crab in the Village Kradenan Tuban which depends on the results catch fishermen. Without management good finances, instability income potential cause vulnerability economy. If income no managed with right, the funds potential more lots used (out of stock) for consumption daily, so that ability House ladder in fulfil need education, health, savings, and future needs become limited.

*H2: Management finance influential positive and significant to level welfare House ladder Kuapas MSME workers Crab in the Village Kradenan Tuban.*

**Welfare House Ladder**

Welfare house ladder is a condition in which all need life something family whether material, physical, social or spiritual fulfilled in a way adequate, so that member family can life worthy and developing potential himself optimally (Sriyono & Dewi, 2021). According to Todaro and Smith (2015), welfare reflect quality life something public or house measured stairs from level income, fulfillment need basic, repair access education and welfare, as well decline level vulnerability economy. In perspective finance family, Taft et al. (2013) define welfare finance as a condition in which an individual know house ladder own sufficient income for fulfil all over obligation finance, feel safe towards the future financially, as well as have freedom financial for choice life that improves quality his life. Well-being finance no only measured from how much big earned income, but rather from how income the processed for create stability and security economy term long (Rahim dkk., 2016).

Welfare house ladder influenced by various factor economic and non- economic. Puspitasari (2010) as well as Yulhendri and Susanti (2017) explain that besides level income, factors management and literacy finance hold role key in determine stabilization economy family. In line with matter said, Netemeyer (2018) emphasize that big small income no as well as immediately ensure welfare if no balanced with ability control finance daily and formation resilience financial, such as habit saving and avoiding consumer debt.

In society coast, in particular house ladder woman peel MSME workers crab in the Village Kradenan Tuban, dynamics welfare owns distinctive characteristics. Life economy they are very attached with results catch fishermen and availability material standard crabs are influenced by factors season weather (Winters dkk., 2009). Conditions this create pattern income fluctuating, where there are periods of income high and very low income periods ( Joo & Grable, 2004). So that level welfare house ladder this no only measured from how much a lot of money received moment season peak, but rather from how far is the house ladder the capable guard consistency fulfillment need basic education children and caregivers health throughout year.

*H3: Literacy finance and management finance influential positive and significant to level welfare House ladder Peel MSME workers Crab in the Village Kradenan Tuban.*

**2. METHOD**

Study This use approach quantitative with research model casual-associative. According to Creswell (2009) approach quantitative is one of the approach used For test theory objective with inspect connection between variables. Approach this focus on testing existing theories through analysis connection because consequence between variables independent and variable dependent. Research causal-associative focus on relationships between two variables that are not happen in a way coincidence, but rather appear Because variables independent give influence to variables dependent (Sahir, 2021). Dynamics because consequence in study This created by the existence of variables independent functioning as an influencing factor, and variable dependent which is affected object (Sugiyono , 2013), meaning study This see How literacy finance and management finance play a role in help and manage income earned For fulfil need as well as reach level welfare House ladder Peel MSME workers Crab in the Village Kradenan Tuban.

Study This show because consequence connection between variables literacy finance, management finance and level welfare. Literacy finance support ability somebody for manage finances. Review two variables free namely literacy finance (X1) and management finance (X2) and level welfare finance (Y) as variables dependent. Data collection was carried out with using questionnaire shared print to respondents with efficient method for collect primary data and with secondary data from various source like articles, documents, and from party other use support analysis.

Population is a generalization area consisting of on object or subjects who have characteristics certain conditions determined by researchers (Sugiyono, 2013). Population p refers to mothers House working ladder as peel UMKM workers crab in the village Kradenan Tuban. Population chosen Because Peel MSME workers Crab in the Village Kradenan Tuban own characteristics income of a nature fluctuating, which is influenced by the results catch fishermen. Table 1 provides details regarding the population for this study.

| No | Business Name | Amount Worker |
|---|---|---|
| 1. | Haji Toyo | 25 |
| 2. | Revelation | 20 |
| 3. | Inara Crabs | 13 |
| 4. | Holy | 15 |

| | | |
|---|---|---|
| 5. | Rohman | 30 |

Table 1. Population Study

Sampling is the process of selecting individuals from a population to represent the entire group being studied, thus enabling researchers to draw conclusions based on existing evidence and data about the population (Martínez-mesa dkk., 2016). According to (Martínez-mesa et al., 2016) *Simple Random Sampling* is a probability sampling technique, sample random simple own same returnee for selected. Because the population already has the same characteristics, the sample selection was done randomly without considering certain characteristics. The researcher determined the sample size by referring to (Krejcie & Morgan, 1970) who developed a sample size table based on statistical calculations with a 95% confidence level and a 5% margin of error. Based on the sampel table in fugure 1, if the total population is 103, then the minimum sampel size sufficent to represent rhe population is 85 respondents.

| *N* | *S* | *N* | *S* | *N* | *S* |
|---|---|---|---|---|---|
| 10 | 10 | 220 | 140 | 1200 | 291 |
| 15 | 14 | 230 | 144 | 1300 | 297 |
| 20 | 19 | 240 | 148 | 1400 | 302 |
| 25 | 24 | 250 | 152 | 1500 | 306 |
| 30 | 28 | 260 | 155 | 1600 | 310 |
| 35 | 32 | 270 | 159 | 1700 | 313 |
| 40 | 36 | 280 | 162 | 1800 | 317 |
| 45 | 40 | 290 | 165 | 1900 | 320 |
| 50 | 44 | 300 | 169 | 2000 | 322 |
| 55 | 48 | 320 | 175 | 2200 | 327 |
| 60 | 52 | 340 | 181 | 2400 | 331 |
| 65 | 56 | 360 | 186 | 2600 | 335 |
| 70 | 59 | 380 | 191 | 2800 | 338 |
| 75 | 63 | 400 | 196 | 3000 | 341 |
| 80 | 66 | 420 | 201 | 3500 | 346 |
| 85 | 70 | 440 | 205 | 4000 | 351 |
| 90 | 73 | 460 | 210 | 4500 | 354 |
| 95 | 76 | 480 | 214 | 5000 | 357 |
| 100 | 80 | 500 | 217 | 6000 | 361 |
| 110 | 86 | 550 | 226 | 7000 | 364 |
| 120 | 92 | 600 | 234 | 8000 | 367 |
| 130 | 97 | 650 | 242 | 9000 | 368 |
| 140 | 103 | 700 | 248 | 10000 | 370 |
| 150 | 108 | 750 | 254 | 15000 | 375 |
| 160 | 113 | 800 | 260 | 20000 | 377 |
| 170 | 118 | 850 | 265 | 30000 | 379 |
| 180 | 123 | 900 | 269 | 40000 | 380 |
| 190 | 127 | 950 | 274 | 50000 | 381 |
| 200 | 132 | 1000 | 278 | 75000 | 382 |
| 210 | 136 | 1100 | 285 | 1000000 | 384 |

Note.—*N* is population size.
*S* is sample size.

*Figure 1. Table Sample from Krejcie & Morgan*

Study This use questionnaire print. Questionnaire arranged use Likert scale with adopt indicators and instruments from study relevant previous as well as own base clear theoretical in accordance with variables research. The instruments used consists of from instrument literacy finance, management finance and level welfare House stairs. The indicators for the research instrument are presented in Table 2 (indicator table).

| No. | Variables | Definition operational | Indicator | Source |
|---|---|---|---|---|
| 1. | Literacy finance | Literacy finance is knowledge and skills possessed somebody For manage finance. | a. Financial skills<br>b. Financial Knowledge<br>c. Financial attitude | (Risfandy dkk., 2026) |
| 2. | Management finance | Management finance is behavior somebody in arrange finance as a | a. Planning process<br>b. Implementation<br>c. Evaluation | (Sina & Noya, 2012) |

| | | | | |
|---|---|---|---|---|
| | | process of taking decision finance. | | |
| 3. | Welfare House Ladder | Condition where House ladder can fulfil desire personal and family, can control his finances in the future now and the future come. | a. Need base<br>b. Need social psychological<br>c. Need development | (Safitri & Munir, 2026) |

*Table 2. Table indicator*

For ensure accuracy as well as consistency tool measuring research, conducted testing validity and reliability. Validity evaluated with see correlation between each item statement questionnaire to score in total, while level reliability measured through Cronbach's Alpha method for ensure consistency results measurement. Stage data analysis was performed with use multiple linear regression for test the extent to which the independent variable influences variables dependent, which is equipped with coefficient test correlation for map direction as well as strength connection intervariable.

**2.1 Validity and Reliability Test Instrument**

Instrument feasibility test was carried out for know whether instruments analyzed can accountable for measure objective study this. And for become proof that study This can trusted or no. Research This use SPSS 24 *software* for test validity and reliability of research instruments. Criteria A instrument study can is said to be valid if:

a. calculated r value > r table, then said to be valid
b. calculated r value < r table, then it is said invalid

Tables 4, 5, and 6 below present the results of the validity test conducted on 25 respondents, with an r-table value (df = N-2 = 25-2 = 23) of 0.396 at a 0.05 error level.

*Table 4. Variables Literacy Finance*

| Statement | r- count | r- table | Information |
|---|---|---|---|
| Item 1 | 0.688 | 0.396 | Valid |
| Point 2 | 0.158 | 0.396 | Invalid |
| Item 3 | 0.682 | 0.396 | Valid |
| Item 4 | 0.500 | 0.396 | Valid |
| Item 5 | 0.137 | 0.396 | Invalid |
| Item 6 | 0.269 | 0.396 | Invalid |
| Item 7 | 0.357 | 0.396 | Invalid |
| Article 8 | 0.605 | 0.396 | Valid |
| Article 9 | 0.690 | 0.396 | Valid |
| Article 10 | 0.796 | 0.396 | Valid |
| Article 11 | 0.811 | 0.396 | Valid |

| | | | |
|---|---|---|---|
| Article 12 | 0.622 | 0.396 | Valid |
| Article 13 | 0.123 | 0.396 | Invalid |

*Table 5. Variables Management Finance*

| Statement | r- count | r- table | Information |
|---|---|---|---|
| Item 1 | 0.657 | 0.396 | Valid |
| Point 2 | 0.614 | 0.396 | Valid |
| Item 3 | 0.310 | 0.396 | Invalid |
| Item 4 | -.429 | 0.396 | Invalid |
| Item 5 | 0.541 | 0.396 | Valid |
| Item 6 | 0.810 | 0.396 | Valid |
| Item 7 | 0.599 | 0.396 | Valid |
| Article 8 | 0.768 | 0.396 | Valid |
| Article 9 | 0.548 | 0.396 | Valid |
| Article 10 | 0.564 | 0.396 | Valid |
| Article 11 | 0.509 | 0.396 | Valid |
| Article 12 | 0.390 | 0.396 | Invalid |
| Article 13 | 0.478 | 0.396 | Valid |
| Article 14 | 0.468 | 0.396 | Valid |

*Variable 6. Level of Welfare*

| Statement | r- count | r- table | Information |
|---|---|---|---|
| Item 1 | 0.594 | 0.396 | Valid |
| Point 2 | 0.595 | 0.396 | Valid |
| Item 3 | 0.676 | 0.396 | Valid |
| Item 4 | 0.821 | 0.396 | Valid |
| Item 5 | 0.767 | 0.396 | Valid |
| Item 6 | 0.811 | 0.396 | Valid |
| Item 7 | 0.789 | 0.396 | Valid |
| Article 8 | 0.790 | 0.396 | Valid |
| Article 9 | 0.668 | 0.396 | Valid |
| Article 10 | 0.601 | 0.396 | Valid |

| | | | |
|---|---|---|---|
| Article 11 | 0.567 | 0.396 | Valid |
| Article 12 | 0.730 | 0.396 | Valid |
| Article 13 | 0.672 | 0.396 | Valid |
| Article 14 | 0.254 | 0.396 | Invalid |
| Article 15 | 0.486 | 0.396 | Valid |
| Article 16 | 0.590 | 0.396 | Valid |
| Article 17 | 0.666 | 0.396 | Valid |
| Article 18 | 0.444 | 0.396 | Invalid |

the instrument validity test confirms that every grain statement in questionnaire worthy used as tool data collection. Trial instrument done against 25 respondents with r table value of 0.396 at 5% significance. Based on validity test results, there are 9 items statement that is not fulfil criteria validity namely 4 items in the variable literacy finance, 3 items on the variable management finance, and 2 items on the variables level welfare House stairs. Items that are not can used has deleted so that leaving 36 statements for used in research instruments.

**Reliability**

Reliability test is testing For evaluate consistency answers given by respondents ( Sahir , 2021). Reliability results usually stated in form number or coefficient, the mortal mark coefficient so the mortal level consistency answer respondents. Reliability instrument can see through mark *Cronbach's Alpha,* that is:

a. Value 0.800 – 1.000 = very high reliability
b. Value 0.600 – 0.799 = reliability tall
c. Value 0.400 – 0.599 = reliability currently
d. Value 0.200 – 0.399 = reliability low
e. Value 0.000 – 0.199 = very low reliability

Under This results from reliability testing for each variable:

| **Variables** | ***Cronbach's Alpha*** | **Information** |
|---|---|---|
| Literacy Finance | 0. 858 | Reliable |
| Management Finance | 0. 841 | Reliable |
| Level of welfare | 0.916 | Reliable |

*Table 7. Reliability Test Results*

Based on Table 7, the reliability test results indicate that all statement items for each variable possess a very high level of reliability. So that all statement items in the research this fulfil criteria reliability.

In the resulting regression model fulfil eligibility statistics, research this also applies a series of assumption tests classical tests that include normality, autocorrelation, heteroscedasticity, and multicollinearity tests. At this stage end, testing hypothesis done using the t-test for

measure influence partial from every independent variable, as well as the F-test for test impact simultaneous from all over variables independent to variables dependent. Based on series method analysis this research This expected capable serve the whole picture about to what extent is literacy finance and management finance influence welfare House ladder peel UMKM workers crab in the village Kradenan, Tuban.

## 3. RESULTS AND DISCUSSION

Study This study influence literacy finance and management finance to level welfare House ladder of workers in the MSME sector peeling crab in the village Kradenan, Tuban. Research This aim for now impact from each independent literacy variable finance (X1) and management finance (X2) against variables dependent, namely welfare House ladder (Y), good in a way partial and simultaneous. Data collected with spread questionnaire to workers in the MSME sector peeling crab in the village Kradenan, Tuban. Collected data processed use device IBM SPSS Statistics software. The analysis was carried out covers statistics descriptive and multiple linear regression for test hypothesis that has been formulated.

Object study in study This is Peel MSME workers Rajungan which is located in the village Kradenan, Tuban. SMEs peeled crab be one of source income for Mother House ladder. Earned income worker depending on the amount available crabs and results catch fishermen. Conditions the cause income experience change from time to time. Amount respondents involved in study This as many as 85 people. Based on characteristics demographics, most of them respondents be in a group age productive going to continue, namely between 35 to 60 years, with background behind education the last one dominated by graduates School Intermediate First (Junior High School).

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Standard Deviation |
|---|---|---|---|---|---|
| Literacy Finance | 85 | 13.00 | 37.00 | 27.2353 | 5.01580 |
| Management Finance | 85 | 17.00 | 50.00 | 36.1176 | 5.59849 |
| Level of welfare | 85 | 26.00 | 80.00 | 62.8353 | 8.34358 |
| Valid N (listwise) | 85 | | | | |

*Table 8. Descriptive Statistics*

The analysis presented in Table 8 (Descriptive Statistics) provides a general overview of the variables, including the mean, minimum/maximum values, and standard deviation for each variable. Analysis Results show that Variables Literacy Finance own average value of 27.2353 from score maximum of 37 and minimum 13 and standard deviation amounting to 5.01580. Management Finance also recorded average value of 36.1176 from the maximum value is 50 and the minimum is 17 and standard deviation 5.5984. Level of welfare House ladder own average value of 62.8353 from score maximum 80 and minimum 26 as well standard deviation 8.34358. The results show level data distribution from average value and tendency score respondents shown by the average value.

### 3.1 Assumption Test Classic

**Normality Test**

Normality test done for determine whether residual value or variables in the regression model has follow normal distribution. A regression model assessed worthy if own normal data distribution or at least approaching normal. In study in this case, data normality is achieved through statistical tests *Kolmogorov-Smirnov* as well as observation Normal P-Plot graph. In this study, data normality was assessed using the Kolmogorov-Smirnov statistical test, as well as through the examination of the graphs presented in Table 9, which details the normality test results.

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 85 |
| Normal Parameters [a,b] | Mean | .0000000 |
| | Standard Deviation | 6.68954232 |
| Most Extreme Differences | Absolute | .086 |
| | Positive | .086 |
| | Negative | -.057 |
| Test Statistics | | .086 |
| Asymp . Sig. (2-tailed) | | .172 [c] |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

*Table 9. Normality test processing*

The results of the normality test conducted in the study This show that mark Asymp.Sig.(2-tailed) is 0.172. The significance value of 0.172 is greater than big from 0.05 (0.172 > 0.05) which shows that the residuals in the regression model normally distributed, so that the regression model fulfil assumptions normality.

**Multicollinearity Test**

Multicollinearity can be detected by calculating the Variance Inflation Factor (VIF) value, which involves examining the extent to which an independent variable can be explained by other independent variables within the regression model, as shown in Table 10 (multicollinearity test) Criteria testing:

- If the value tolerant >0.100 or VIF value <10.00, then no happen multicollinearity
- If the value tolerant <0.100 or VIF value >10.00, then happen multicollinearity

**Coefficients [a]**

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
|---|---|---|---|---|---|

| | | B | Std. Error | Beta | | | Tolerance | VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 30,979 | 4,909 | | 6,310 | .000 | | |
| | Literacy Finance | -.063 | .208 | -.038 | -.304 | .762 | .504 | 1,985 |
| | Management Finance | .930 | .186 | .624 | 5,000 | .000 | .504 | 1,985 |

a. Dependent Variable: Level of Welfare

*Table 10. Multicollinearity test processing*

Multicollinearity test results show that variables literacy finance and management finance own mark tolerance of 0.504 and the VIF value of 1.985. Both variables the show mark tolerance bigger than 0.10 and the VIF value is less out of 10; with Thus, the regression model in study This No experience problem multicollinearity.

**Heteroscedasticity Test**

Heteroscedasticity test done for determine whether there is inequality variance from observation residuals in a regression model. Regression model categorized good if free from symptom heteroscedasticity or is at in condition homoscedasticity. The method used in table 11 involves a scatterplot generated in SPSS Statistics 24.

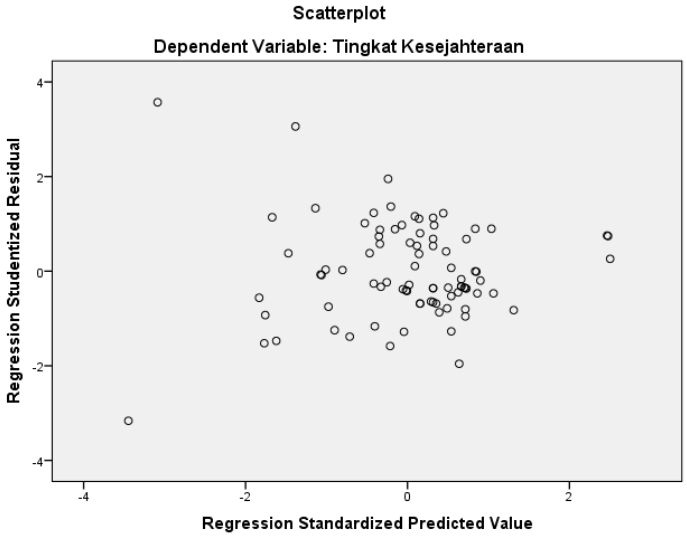



*Table 11. Processing of heteroscedasticity test*

Heteroscedasticity test use scatterplot graph, showing that residual points are not form clear and widespread patterns in a way random above and below number 0 on the Y axis. Spread dot, dot, dot show No there is indication symptom heteroscedasticity in regression models.

**Coefficients [a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 30,979 | 4,909 | | 6,310 | .000 |
| | Literacy Finance | -.063 | .208 | -.038 | -.304 | .762 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Management Finance | .930 | .186 | .624 | 5,000 | .000 |

a. Dependent Variable: Level of Welfare

*Table 12. Analysis Multiple Linear Regression*

Analysis multiple linear regression in table 12, literacy finance no own significant impact even so on the contrary management finance own significant and positive impact to level welfare house stairs. Equation the resulting regression is Y = 30.979 – 0.063X1 + 0.930X2. The equation this show that improvement one unit on literacy finance cause decline as big as 0.063 units at the level welfare, but impact this no significant in a way statistic. On the other hand, with assumptions other variables remain constant, increasing one unknit in management finance cause improvement of 0.930 at the level welfare house ladder.

Coefficient determination ($R^2$) in table 13 of 0.357 shows that 35.7% of the variation in level welfare House ladder can explained by variables literacy finance and management finance, while the remaining 64.3% influenced by other factors outside scope research. The results of the data test show that management finance own more influence significant to level welfare House ladder Peel MSME workers Crab in the Village Kradenan, Tuban compared to with literacy finance.

**Model Summary**

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|---|---|---|---|---|
| 1 | .598 [a] | .357 | .342 | 6,771 |

a. Predictors: (Constant), Management Finance, Literacy Finance

*Table 13. Determination ($R^2$)*

**3.2 Testing Hypothesis**

**t-test (Partial Test)**

**Coefficients [a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 30,979 | 4,909 | | 6,310 | .000 |
| | Literacy Finance | -.063 | .208 | -.038 | -.304 | .762 |
| | Management Finance | .930 | .186 | .624 | 5,000 | .000 |

a. Dependent Variable: Level of Welfare

*Table 14. t-Test Results*

Table 14 shows the effect of X1 on Y: results show H1 is rejected, which means no there is influence between variable X1 and variable Y. sign value 0.762 > 0.05 and t count value -0.304 < 1.989

The effect of X2 on Y: sign value p < 0.001 and t count value 5.000 > 1.989, indicating that H2 is accepted which means there is influence between variable X2 against variable Y.

**F Test (Simultaneous Test)**

**ANOVA [a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 2088.696 | 2 | 1044,348 | 22,782 | .000 [b] |
| | Residual | 3758.998 | 82 | 45,841 | | |
| | Total | 5847.694 | 84 | | | |

a. Dependent Variable: Level of Welfare

b. Predictors: (Constant), Management Finance, Literacy Finance

*Table 15. Results of the f-test*

Table 14 shows the influence of X1 and X2 on Y: We know that sign value 0.000 < 0.05 and calculated F value 22.782 > 3.10 so concluded that H3 is accepted which shows that variables X1 and X2 affect Y.

**DISCUSSION**

**H1: Literacy Finance influential positive and significant to level welfare House ladder peeled UMKM workers crab in the village Kradenan**

Based on hypothesis test results in a way partial (t-test), variable literacy finance gets mark coefficient regression -0.063, t- value -0.304 and value significance as big as 0.762. Result show that mark significance bigger from 0.05 (0.762 > 0.05) and the value absolute t count smaller from the t table (0.034 < 1.9889). The results related with characteristics work respondents as peeled UMKM workers crab that allocates his income for fulfil various need House stairs. When income more lots used for need every day, opportunity for set aside money as savings and emergency funds become limited. Resulting in knowledge owned finances not yet of course give change in a way direct to condition welfare house stairs. Because of good understanding about information finance no always show ability house ladder in fulfil need economy (Iramani & Lutfi, 2021).

Financial management behavior theory explains that behavior management finance related with method individual manage source power his finances through consumption, management cash flow, savings and investments (Dew & Xiao, 2011). Based on theory said, welfare finance no only related with knowledge possessed individual, but also how knowledge possessed implemented in decision finance every day. Possibility knowledge owned finances peeled UMKM workers crab not yet fully become habit management finances that can support welfare house ladder.

Research result in line with study Zoraya et al. (2023)and Pratama & Widoatmodjo (2023) find that *financial knowledge* no significant to welfare finance house stairs. Research the explain that respondents have knowledge finances that are still limited to knowledge basic, so that not yet fully capable support taking decision finance optimally. Findings the own relatedness characteristics respondents in study this, namely peel UMKM workers crab in the village Kradenan Tuban which is majority own level education last junior high school, even there is respondents who do not finish education school basic knowledge owned finances peeled UMKM workers crab not yet of course can implement optimally in taking decision finance

house stairs. Also see the condition income that is not stable and necessary allocated for fulfil various need daily can limit ability worker in apply knowledge finance for increase welfare house stairs. However, according to study Rasyidah and Arifin (2024) find that knowledge finance own impact positive and significant to welfare finance worker nonprofit organizations, understanding about concepts, products, and risks finance help individual take decision finance in a way wise, so that can increase welfare even when having income low.

Based on from data from 85 respondents t-test results in research this state that literacy finance no influential significant to level welfare house ladder peel UMKM workers crab in the village Kradenan Tuban. Found that indicator knowledge about information finance get relative mean value high. However, the statement about understanding importance saving and the amount of money needed set aside for need emergency get the lowest average value. The results show that although peel UMKM workers crab own knowledge about various information finance, its application in build resilience finance house ladder still not optimal.

**H 2: Management finance influential positive and significant to level welfare House ladder Kuapas MSME workers Crab in the Village Kradenan Tuban**

Research result show that management finance influential positive and significant exposed level welfare house ladder peeled UMKM workers crab in the village Kradenan Tuban. The results shown with mark coefficient regression of 0.930, the calculated t value of 5,000, and the value significance by 0,000 which is smaller from 0.05. Test results the proven that worker more proficient in manage finance so the bigger opportunity house ladder for reach level greater well-being good. Influence the explained with habit respondents in regulate and control use of money for fulfil need family. This is seen from statement about habit consider decision finance before take actions that obtained an average of 4.02. As well as statements about effort look for solution before problem finance the bigger get an average of 4.01. The results show that respondents tend consider use of money and make an effort finish problem financial problem faced.

Welfare finance House ladder influenced in a way positive and significant by management finance (Andini, 2026). Research the explain that planning budget, determinant priority needs, recording income and expenses, as well as evaluation use finance can help House ladder understand and control condition his finances. Findings the support results study Because show that ability in manage finance own role important in increase welfare house stairs. However, research Korankye & Pearson, (2023) find that activity management finance house ladder related with level activity more happiness low as well as higher levels of stress and sadness tall when compared to with activity daily other.

Condition peeled UMKM workers crab in the village Kradenan Tuban which has income depends on availability material standard crab. When the opportunity arises work increased, home ladder gets increase income from peeling crab. Likewise on the contrary when availability material standard decreases, the income earned can also reduce. In management finance own relatedness with ability house ladder in face needs that are not unexpected income need considered for fulfil need when chance work experience decline. Then from that planning and control finance can help House ladder reduce risk difficulty fulfil need when income no stable (Peetz dkk., 2021). Thing this show that management finance no only related with activity take notes income and expenses, but also includes decisions in determine use income for need moment this and the needs that will be come.

**H 3: Literacy finance and management finance influential positive and significant to level welfare House ladder Peel MSME workers Crab in the Village Kradenan Tuban**

Based on results testing hypothesis in a way stimulant, obtained calculated F value amounting to 22,782 with level significance of 0.000. Because the value the smaller from 0.05 to can concluded that literacy finance and management finance in a way together influential significant to level welfare House ladder peeled UMKM workers crab in the village Kradenan Tuban. Coefficient determination ($R^2$) of 0.357, while the rest 64.3 % is influenced by other factors outside the research model. The results prove that literacy finance and management finance is two interrelated aspects related in management finance House stairs. Literacy finance give base understanding for recognize condition finance, understanding priority needs, as well as consider decision finance. Meanwhile management finance related with implementation understanding through action real, like compile planning expenditure, control use income, and regulate allocation of funds for need House ladder.

Study Firmansyah et al, ( 2022) which shows that literacy finance and management finance House ladder own influence to welfare economy family. Research the explain that ability literacy good finances can strengthen role management finance in increase welfare family. This is in line with findings by (Sulkiah , 2023) at home ladder fishermen in Labuan Haji and Brillianti & Kautsar, (2020) about institution provider loan official and ownership bank account can increase opportunity house ladder for is at in condition prosperous. Although thus, there are study other different ones, Pratama & Widoatmodjo, (2023) find results literacy finance own role positive however no significant to welfare finance worker adults in Jakarta. Differences this show that knowledge finance no always give influence direct to welfare, because its implementation in daily as well as condition economy house ladder must noticed.

Based on condition House ladder peeled UMKM workers crab in the village Kradenan Tuban, the connection second variables become the more important. Income House outcome - dependent ladder catch fisherman cause amount income received no always the same in the day. Condition the make House ladder need own understanding about method use income and ability for apply it in management finance daily life. Research results This supported with theory *financial management behavior* from Dew and Xiao (2011), who emphasized importance behavior individual in manage source Power finance. Knowledge about finance need accompanied by with action real.

## 4. CONCLUSION

Based on results study influence literacy finance and management finance to level welfare house ladder peel MSME workers Crab in the Village Kradenan, Tuban. Show that knowledge and understanding about finance no enough increase welfare house ladder if no accompanied by implementation in management finance daily. See condition income that is not can also be determined limit ability House ladder in apply knowledge finances owned.

Management finance in a way partial influential positive and significant to level welfare house ladder peel MSME workers Crab in the Village Kradenan Tuban. This means, the better management finance house stairs, increasingly high level welfare. Management good finances help house ladder arrange income, determine priority expenditure, as well as fulfil need moment this and future needs.

Literacy finance and management finance in a way simultaneous influential significant to level welfare house ladder peel MSME workers Crab in the Village Kradenan Tuban. This is indicated by the calculated F value amounting to 22,782 with significance 0.000. Both variables the in a way together capable explains 35.7% of the variation level welfare House stairs, while 64.3% the rest explained by other factors outside the research model. Understanding finance and behavior management finance is necessary aspects noticed in support welfare house ladder peel MSME workers Crab.

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