

The Dynamics Of Financial Literacy And Accounting Literacy In Coastal Communities

Lia Dwi Martika¹, Amir Hamzah^{2*}, and Oktaviani Rita Puspasari³

^{1,2,3} Department of Accounting, Faculty of Economics and Business, Kuningan University, Indonesia

Email Address:

lia.dwimartika@uniku.ac.id, amir.hamzah@uniku.ac.id*, oktaviani.rita.puspasari@uniku.ac.id

*Corresponding Author

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Abstract: This study analyses the factors affecting financial and accounting literacy. The sample in this study was 281 respondents. Quantitative research methods are used to test hypotheses and analyse data using SEM with LISREL software. The results showed that financial attitudes, financial behaviour, locus of control and financial inclusion positively affect financial literacy, and financial attitudes, financial behaviour, locus of control and financial inclusion affect accounting literacy, and financial literacy positively affect accounting literacy.

Keywords: Coastal Communities; Financial Literacy; Accounting Literacy.

Abstrak: Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi literasi keuangan dan literasi akuntansi. Sampel dalam penelitian ini sebanyak 281 responden. Metode penelitian kuantitatif dengan menguji hipotesis dan data dianalisis menggunakan SEM dengan software LISREL. Hasil penelitian menunjukkan bahwa sikap keuangan, perilaku keuangan, locus of control dan inklusi keuangan berpengaruh positif terhadap literasi keuangan, dan sikap keuangan, perilaku keuangan, locus of control dan inklusi keuangan berpengaruh positif terhadap literasi akuntansi, serta literasi keuangan berpengaruh positif terhadap literasi akuntansi.

Kata Kunci: Masyarakat Kawasan Pesisir; Literasi Keuangan; Literasi Akuntansi.

INTRODUCTION

As the world's largest archipelagic nation, Indonesia boasts a coastline stretching over 54,720 kilometres, making it one of the most extended coastal areas. More than 60 per cent of Indonesia's population resides in coastal regions, deeply connected to the sea both in terms of livelihoods and culture. Coastal communities rely heavily on natural resources such as fish, shellfish, and other marine agricultural products as their primary sources of income. For instance, the fisheries sector significantly contributes to the coastal economy, accounting for around 3 per cent of the national GDP and employing over 4.500 million people.

However, based on financial literacy data conducted by the Bank of Indonesia, the level of financial literacy in Indonesia needs to be higher, particularly among coastal communities. According to the survey, only about 36 per cent of Indonesia's population understands financial concepts and has good access to financial products. This lack of financial literacy within coastal communities can lead to challenges in income management, resulting in financial instability that is susceptible to economic fluctuations. (Hamzah & Suhardi, 2019)



Simultaneously, accounting literacy also poses challenges among micro and small businesses in coastal areas. According to data from the Ministry of Cooperatives and SMEs, only about 7 per cent of micro and small businesses in Indonesia use formal accounting recording systems. Insufficient understanding of accounting principles can hinder these businesses' ability to measure their financial performance, execute effective business strategies, and access better financial resources.

Consequently, governmental and relevant institutional efforts are required to enhance coastal communities' financial and accounting literacy. Tailored training, education, and outreach programs can assist coastal residents in comprehending the basics of financial management and accounting (Kim et al., 2021). By combining data-driven insights with effective education, Indonesia can establish a more robust economic foundation in coastal regions, shield communities from financial risks, and drive sustainable growth.

The problems of financial literacy and accounting literacy in coastal areas of Indonesia are significant and have multiple aspects. These challenges arise from a combination of factors specific to the coastal context: **Limited Access to Education:** Many coastal communities have restricted access to quality education. This lack of education often leads to lower general literacy levels, making it hard for individuals to comprehend financial and accounting concepts. **Complex Livelihoods:** Coastal communities often depend on various income sources, like fishing, farming, and tourism. The intricate nature of these livelihoods can complicate financial planning and accounting, necessitating a deeper understanding of diverse economic activities (Noviarini et al., 2023).

Unpredictable Incomes: The earnings of coastal residents can be highly uncertain due to weather conditions and fluctuations in fish populations. This unpredictability underscores the importance of people having a solid grasp of financial management to save during prosperous periods and manage during lean times. **Lack of Formal Financial Services:** Numerous coastal communities need access to formal financial services like banks or credit institutions. This absence of access can hinder their engagement in formal financial systems and their learning about savings, loans, and investments.

Language and Cultural Barriers: In specific coastal communities, language and cultural barriers hinder the effective communication of financial and accounting information. Adapting financial education to local languages and contexts is pivotal. **Low Awareness and Prioritisation:** Financial and accounting literacy might not be prioritised in these communities, where day-to-day survival takes precedence. Raising awareness about the significance of these skills is a crucial step. **Lack of Relevant Resources:** Existing financial literacy resources might need customisation to meet coastal communities' unique challenges. Creating resources that align with their specific needs and experiences is crucial. **Environmental Vulnerabilities:** Coastal communities often face environmental risks like natural disasters and climate change. Knowing how to financially prepare for and recover from these events is vital for their long-term resilience.

In the context of financial literacy, financial attitude, financial behaviour, locus of control, and financial inclusion play interconnected roles. Financial attitude, as a reflection of an individual's feelings and views toward financial aspects, can influence the motivation to improve financial literacy (Hasler et al., 2023). Individuals with a positive attitude will likely be more open to understanding financial concepts and actively participating in financial education activities. (Anshika et al., 2021). Financial behaviour, encompassing concrete actions related to money management, also plays a crucial role in financial



literacy. Actions such as budgeting, investing, or debt management can reflect an individual's understanding of financial principles. A higher level of financial literacy tends to support wiser and goal-oriented financial behaviour (Lopus et al., 2019).

Locus of control, measuring how individuals feel in control of their lives and finances, is also a key factor. Individuals with an internal locus of control, believing they have control over their financial decisions, may be inclined to take proactive steps to enhance their financial literacy (Molina-García et al., 2023).

Financial inclusion, or individuals' access to formal financial services, can also impact financial literacy. Individuals engaged in formal financial systems have more opportunities to comprehend concepts such as savings, investments, and risk management (Halilovic et al., 2019). The relationship between financial attitude, financial behaviour, locus of control, financial inclusion, and financial literacy forms a complex framework. Improving financial literacy is expected to strengthen positive attitudes, encourage wise financial behaviour, and empower individuals with greater control over their financial decisions by better understanding financial concepts. Within the framework of accounting literacy, financial attitude, financial behaviour, locus of control, and financial inclusion are interrelated factors. Financial attitude, reflecting an individual's feelings and perspectives toward financial matters, is crucial in improving accounting literacy. Individuals with a positive outlook toward financial aspects tend to be more open to understanding accounting concepts and actively engage in learning activities.

Financial behaviour involving tangible actions related to financial management significantly contributes to accounting literacy. Decisions and actions such as recording transactions, preparing financial reports, and managing budgets reflect an individual's understanding of fundamental accounting principles. A higher level of accounting literacy generally supports more accurate and goal-oriented financial behaviour (Ansori, 2019). Locus of control, measuring the extent to which individuals feel in control of their lives and finances, also influences accounting literacy. Individuals with an internal locus of control, believing they have control over their financial decisions, will likely take full responsibility for understanding accounting concepts and related practices. Concerning financial inclusion, or individuals' access to formal financial services, it also plays a pivotal role in accounting literacy. Engaging in formal financial systems provides greater opportunities to comprehend more complex accounting concepts, such as financial reporting and risk management. The relationship between financial attitude, financial behaviour, locus of control, financial inclusion, and accounting literacy forms a complex web. Efforts to enhance accounting literacy are expected to strengthen positive attitudes, encourage prudent financial behaviour, reinforce individual control over financial decisions, and provide a robust foundation for a deeper understanding of accounting concepts.

The relationship between financial and accounting literacy among coastal communities is critical to understanding their economic and financial wellbeing. Financial literacy, encompassing an understanding of basic financial concepts such as savings, investment, and risk management, provides a crucial foundation for individuals to manage their finances. In the coastal context, where livelihoods are closely tied to marine resources, financial literacy aids communities in understanding how to navigate uncertain incomes and deal with complex economic activities (Skagerlund et al., 2018).

On the other hand, accounting literacy emphasises understanding more specific accounting concepts, including transaction recording, preparation of financial statements,



and interpreting financial information. The connection between financial and accounting literacy becomes evident when coastal communities can relate these concepts to their daily activities, such as managing fishermen's catches, tracking operational costs, or planning for unpredictable weather and changes in fish populations (Akande et al., 2023). A lack of financial and accounting literacy among coastal communities can pose severe challenges in managing diverse and unpredictable economic resources. Therefore, efforts to enhance financial literacy and accounting literacy at the coastal level can positively contribute to the economic stability of communities, helping them cope with income uncertainty and providing a solid foundation for better financial decision-making in the coastal welfare context. By integrating the understanding of financial and accounting concepts, coastal communities can build a stronger foundation for sustainable economic growth and resilience to possible economic fluctuations. (Ankrah Twumasi et al., 2023) and (Kumar et al., 2023).

The novelty of the research lies in its dedicated focus on financial and accounting literacy within the unique context of coastal communities in Indonesia. By directing attention specifically to the coastal regions, the research recognises the distinctiveness of their livelihoods, which are predominantly reliant on marine resources. This targeted approach is innovative as it unveils the intricacies of financial and accounting challenges faced by coastal communities, shedding light on aspects often overlooked in broader financial literacy studies.

The uniqueness of this research lies in its specific focus on financial and accounting literacy in coastal communities in Indonesia. By concentrating on coastal areas, the study attempts to uncover the complex financial and accounting challenges in that environment, which is entirely novel as it is often overlooked in broader financial literacy research. In the current research landscape, this study stands out by combining financial literacy and accounting literacy simultaneously. This is notable because studies typically prefer to examine one domain at a time. By exploring the interconnection of financial and accounting literacy, this research provides a more comprehensive understanding of how the economy functions in coastal areas.

Furthermore, considering environmental factors, such as the uncertainty of fishermen's catches and ecological risks, places this research at the forefront in addressing coastal communities' specific challenges. Emphasising government and institutional efforts to enhance literacy through education programs and awareness initiatives is also new, as it acknowledges the crucial role of targeted interventions in improving financial and accounting understanding among coastal communities. So, this research offers new insights into coastal communities' financial and accounting aspects and aligns with the current trend of adopting a comprehensive approach to enhance literacy effectively.

This research aims to analyse and present empirical evidence regarding financial literacy and accounting literacy among coastal communities. Additionally, the researcher intends to conduct hypothesis testing using the LISREL application. Through the LISREL application, the researcher can examine respondents' opinions, perspectives, and perceptions regarding the relationships between factors influencing financial literacy and accounting literacy among coastal communities.



THEORETICAL REVIEW

The Perception and Judgment Theory in financial and accounting literacy refers to understanding how individuals form perceptions and evaluate financial or accounting information. In this context, the theory considers psychological and cognitive aspects that influence how people process and comprehend financial information. One crucial concept is the perception of financial risk, explaining how individuals interpret and respond to risks in their financial decisions. The theory also encompasses the framing effect, illustrating how the presentation of information can influence perceptions and decisions and the influence of personal experiences in shaping views on financial or accounting concepts. Heuristics and decision biases are also considerations, where practical rules and cognitive biases can impact financial decision-making processes.

Additionally, the theory emphasises the importance of presenting information clearly and comprehensibly to enhance understanding of financial concepts. Understanding the Perception and Judgment Theory helps delineate the psychological factors influencing how individuals respond to financial and accounting information, providing a strong foundation for developing more effective educational approaches to enhance financial and accounting literacy. The factors in this study are financial attitudes, financial behaviour, locus of control, and financial inclusion towards financial literacy and accounting literacy.

The relationship between financial attitude, financial behaviour, locus of control, and financial inclusion with financial literacy forms a crucial framework in this research, addressing complex aspects that shape individuals' understanding and financial skills.

Financial attitude is a pivotal aspect that reflects individuals' views and attitudes toward their finances. Individuals with a positive attitude toward finance are more likely to be open to learning and enhancing their understanding of financial concepts. Conversely, a negative attitude can be a hindrance in developing a robust financial literacy. Fostering a positive attitude in financial literacy involves raising awareness of the importance of financial knowledge and its positive impact on daily life. Financial behaviour is a tangible expression of financial attitude. How individuals manage their money, expenditures, and day-to-day financial decisions significantly influences their level of financial literacy. Behavioural patterns may involve saving, investing, or managing debt. Education and training strategies focusing on cultivating wise financial behaviour can be critical to improving financial literacy (Mahwan & Herawati, 2021).

Locus of control, reflecting how individuals feel they have control over their financial decisions, also plays a role in financial literacy. Individuals with an internal locus of control tend to be more proactive in seeking financial knowledge and more confident in making financial decisions. They may be better equipped to overcome barriers and proactively enhance their financial literacy. Conversely, individuals with an external locus of control may feel less confident in managing their finances, posing a challenge to developing strong financial literacy. Financial inclusion, involving access and engagement in formal financial services, also significantly impacts financial literacy. Individuals with limited access to formal financial services may need help acquiring financial information and skills. Therefore, efforts to improve financial literacy must include strategies to enhance financial inclusion, ensuring all individuals have equal access to financial resources (Pradinaningsih & Wafiroh, 2022).

Understanding the complex interplay of these factors is essential for providing in-depth insights into how financial attitude, behaviour, locus of control, and financial



inclusion interact and influence the levels of financial literacy within communities. Implementing this knowledge can offer a strong foundation for developing effective financial education strategies and literacy programs tailored to the community's needs. The significance of comprehending the relationship between these factors lies in the ability to design a holistic approach to enhancing financial literacy. Successful financial education strategies and literacy programs should consider improving knowledge and skills and sustaining changes in financial attitudes and behaviours. Encouraging an internal locus of control and promoting financial inclusion can be critical in shaping individuals with robust financial literacy (Hamzah, 2019).

In addressing the challenges of financial literacy, comprehensive policy measures need to be taken. These may include awareness campaigns to shift attitudes towards finance, integrating financial literacy into formal education curricula, and initiatives to expand access to formal financial services. Financial education accessible to all layers of society, including those with limited access, will play a crucial role in achieving broader and sustainable financial literacy in communities.

H1: Financial attitudes have a positive effect on financial literacy.

H2: Financial behaviour has a positive effect on financial literacy.

H3: Locus of Control has a positive effect on financial literacy.

H4: Financial inclusion has a positive effect on financial literacy.

The relationship between financial attitude, financial behaviour, locus of control, financial inclusion, and accounting literacy forms a critical foundation for understanding how these factors interact and contribute to individuals' comprehension of accounting concepts. As the starting point of this relationship, financial attitude reflects individuals' views and attitudes toward financial aspects, including accounting. Individuals with a positive attitude toward finance, including accounting management, tend to be more open to learning and improving their understanding. A positive attitude toward accounting can motivate individuals to engage in activities that actively enhance their accounting literacy. Conversely, a negative attitude toward accounting can be a significant obstacle (Safryani et al., 2020).

Financial behaviour becomes the concrete expression of financial attitude and is the implementation stage of that attitude. In the context of accounting literacy, financial behaviour includes concrete decisions and actions related to managing financial records, reporting, and interpreting financial information. This behavioural pattern significantly influences one's level of accounting literacy. Individuals with financial behaviour that supports good accounting practices tend to have better accounting literacy (Cholisah & Suryandani, 2022).

Locus of control, reflecting how individuals feel they have control over their financial decisions, is also a key element in accounting literacy. Individuals with an internal locus of control are more proactive in seeking financial information and may more readily accept responsibility for understanding and managing accounting information. In contrast, individuals with an external locus of control may feel less confident managing financial records and need help understanding accounting concepts. Financial inclusion,



involving access and engagement in formal financial services, is crucial in accounting literacy. Individuals with limited access to formal financial services may need help understanding and managing more complex accounting information. Therefore, efforts to improve accounting literacy must include strategies to enhance financial inclusion, ensuring that all individuals have equal access to financial resources (Saragih & Ritonga, 2022)

Understanding the complex interplay of these factors is essential for providing in-depth insights into how financial attitude, behaviour, locus of control, financial inclusion, and accounting literacy interact. Implementing this knowledge can offer a strong foundation for developing effective accounting education strategies and literacy programs tailored to the specific needs of individuals. The significance of comprehending the relationship between these factors lies in the ability to design a holistic approach to enhancing accounting literacy. Successful accounting education strategies and literacy programs should consider improving knowledge and skills and sustaining changes in financial attitudes and behaviours. Encouraging an internal locus of control and promoting financial inclusion can be critical in shaping individuals with robust accounting literacy. In addressing the challenges of accounting literacy, comprehensive policy measures need to be taken (Suryanto & Rasmini, 2018). These may include awareness campaigns to shift attitudes toward accounting, integrating accounting literacy into formal education curricula, and initiatives to expand access to formal financial services. Accounting education accessible to all layers of society, including those with limited access, will play a crucial role in achieving broader and sustainable accounting literacy in communities.

H5: Financial attitudes have a positive effect on accounting literacy.

H6: Financial behaviour has a positive effect on accounting literacy.

H7: Locus of Control has a positive effect on accounting literacy.

H8: Financial inclusion has a positive effect on accounting literacy.

The relationship between financial and accounting literacy significantly shapes an individual's understanding and financial skills. Financial literacy encompasses understanding general financial concepts, such as money management, investments, and personal financial planning. On the other hand, accounting literacy relates to one's ability to comprehend financial statements, interpret balance sheets, profit and loss statements, and other accounting aspects. In many cases, financial literacy and accounting literacy complement each other. Individuals with high levels of financial literacy find it easier to grasp accounting concepts, enabling them to make wiser financial decisions.

Conversely, individuals with low financial literacy may need help understanding complex accounting information. The importance of this relationship lies in integrating financial knowledge and skills, providing a more comprehensive view of an individual's financial situation. By enhancing financial literacy, individuals can more effectively use accounting information to make informed decisions and manage their finances more intelligently. Therefore, a holistic approach to improving both financial literacy and accounting literacy together can help shape individuals with a profound understanding of



finance, enabling them to manage their financial aspects more effectively (Upadana & Herawati, 2020)

H9: Financial literacy has a positive effect on accounting literacy.

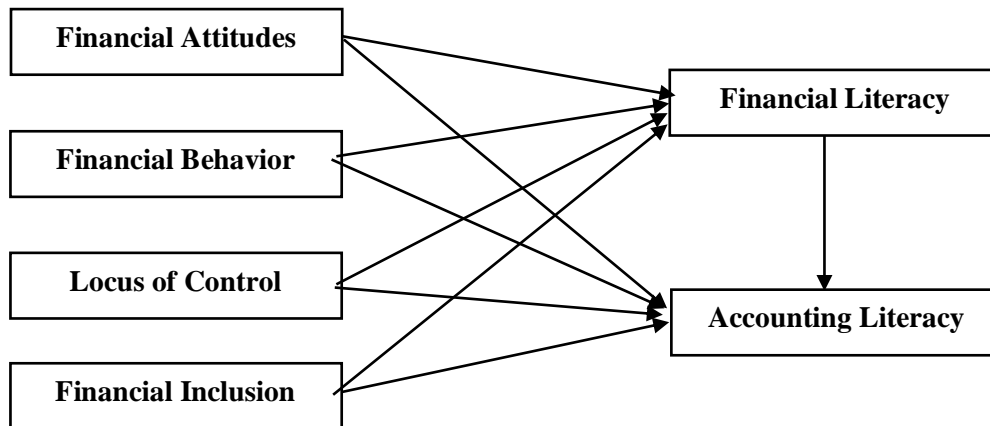


Figure 1. Research Model

Source: Data processed by LISREL, 2023

The image above illustrates a research model that aims to analyse financial attitudes, financial behaviour, locus of control, and financial inclusion in financial literacy and accounting literacy among coastal community residents.

METHODS

This study adopted a quantitative approach, specifically focusing on the coastal communities in Region 3 of Cirebon. The primary data used for analysis were quantitative and gathered through the distribution of questionnaires to coastal community members who met the sample criteria. The questionnaire, employing a 4-point Likert scale, aimed to collect data on financial and financial literacy factors among the coastal communities. The study population consisted of the coastal communities in Region 3 of Cirebon, and the sampling technique employed was random sampling, resulting in 281 respondents. The data analysis technique utilised multiple linear regression with LISREL as the tool. Structural Equation Modeling (SEM) was applied to estimate measurement and structural models.

The choice to use SEM as the data analysis technique was driven by its flexibility. Compared to other analyses, SEM does not strictly require a large sample size; it can be conducted with fewer than 100 samples. Additionally, SEM is not heavily reliant on assumptions such as multivariate and normal data distribution. It also proves advantageous in analysing weak theories by predicting and explaining the presence or absence of relationships between latent variables. After confirming the validity and reliability of all instruments, the analysis proceeded using the Structural Equation Modeling (SEM) method with LISREL 8.70 software. In terms of methodology, SEM plays various roles, including serving as a system of simultaneous equations, linear causal analysis, path analysis, analysis of covariance structure, and structural equation modelling. However,

there are several distinctions between SEM and ordinary regression or other multivariate techniques, as SEM requires more than just statistical tools based on ordinary regression and analysis of variance.

SEM consists of the latent variable model and the measurement model. Both of these SEM models have characteristics that differ from ordinary regression. Ordinary regression typically specifies causal relationships between observed variables, while in the latent variable SEM model, relationships occur among unobserved variables or latent variables. The general form of SEM, a whole or hybrid model, includes interconnected latent and observed variables. However, in some studies, especially in economics, we often encounter models where all variables are observed variables and do not contain latent variables. Such models are often referred to as path models or path analysis models. The general procedure of SEM will involve the following stages: Model Specification, Model Identification, Model Estimation, Model Fit Assessment, and Model Respecification. These stages outline the general process of conducting SEM and emphasise the importance of specifying, identifying, estimating, assessing fit, and, if necessary, respecifying the model for a comprehensive analysis.

Operational Variables. The operational variables in this research involve independent variables, namely financial attitude, financial behaviour, locus of control, and financial inclusion, while the dependent variables are financial literacy and accounting literacy. The operationalisation of the research variables is as follows:

Table 1. Operational Variables

Variable	Indicators	Scale
Financial Attitude	1. Empowerment	Likert
	2. Obsession	
	3. Retention	
	4. Anxiety	
Financial Behavior	1. Financial planning	Likert
	2. Meeting payment obligations	
	3. Savings	
	4. Investment	
Locus Of Control	1. Perception of decision-making	Likert
	2. Problem-solving perception	
	3. Confidence in actions and financial control	
Financial Inclusion	1. Accessibility	Likert
	2. Availability	
	3. Usage	
Financial Literacy	1. Knowledge	Likert
	2. Ability	
	3. Skills	
Accounting Literacy	1. Basic understanding of accounting	Likert
	2. Reading financial statements	
	3. Financial ratio analysis	
	4. Understanding the accounting cycle	
	5. Understanding accounting principles	
	6. Personal financial management	
	7. Understanding Taxation	
	8. Decision-making skills	
	9. Understanding financial risks	
	10. Involvement in financial education	



RESULTS

This research examines the influence of financial attitudes, financial behaviour, locus of control, and financial inclusion on financial literacy and accounting literacy using the Structural Equation Modeling (SEM) technique. The stages in SEM analysis encompass measurement model testing and structural model testing.

Measurement Model Testing. In SEM analysis, measurement model testing is employed to examine the validity and reliability of indicators for each construct. Construct validity can be assessed by examining the Loading Factor values and T-values for each indicator within a construct. This test considers an indicator valid if it has a Loading Factor more than 0.500 and a T-Value more than 1.960. Reliability testing of constructs is conducted by calculating the values of AVE (Average Variance Extracted) and CR (Composite Reliability), with constructs deemed reliable if the AVE model more than 0.500 and CR model more than 0.700.

Based on the results of the construct validity test above, some indicators are not valid in measuring their constructs (having a loading factor < 0.500) and, therefore, need to be dropped from the model. The results of construct validity and reliability testing after removing the invalid indicators from the model can be observed in the following table:

Table 2 Results of Validity and Reliability Testing after Discarding Invalid Indicators

Variable	Indicator	λ (Loading Factor)	T-Value	Validity	AVE	CR	Reliability
Financial Attitude	SK1	0.810	4.240	Valid	0.893	0.923	Reliable
	SK2	0.760	5.950	Valid			
	SK3	0.710	2.840	Valid			
Financial Behavior	PK1	0.600	5.620	Valid	0.875	0.911	Reliable
	PK2	0.960	3.850	Valid			
	PK3	0.750	2.750	Valid			
	PK4	0.630	2.940	Valid			
Locus of Control	LoC1	0.740	4.160	Valid	0.805	0.890	Reliable
	LoC2	0.780	5.290	Valid			
	LoC3	0.870	2.860	Valid			
Financial Inclusion	IK1	0.870	3.540	Valid	0.862	0.909	Reliable
	IK2	0.740	6.530	Valid			
	IK3	0.860	6.990	Valid			
Financial Literacy	LK2	0.980	8.900	Valid	0.862	0.909	Reliable
	LK3	0.780	8.050	Valid			
	LA2	0.860	6.190	Valid			
Accounting Literacy	LA3	0.780	5.620	Valid	0.880	0.916	Reliable
	LA4	0.820	6.660	Valid			

Source: Lisrel Data Processing Output, 2023

Table 2 shows, after removing the invalid indicators from the model, the AVE values for each construct have exceeded 0.500, and the CR values for each construct have exceeded 0.700. This indicates that all indicators have met good construct validity and that



all constructs are reliable. Therefore, the analysis process can proceed to the next stage, the preliminary testing stage of SEM.

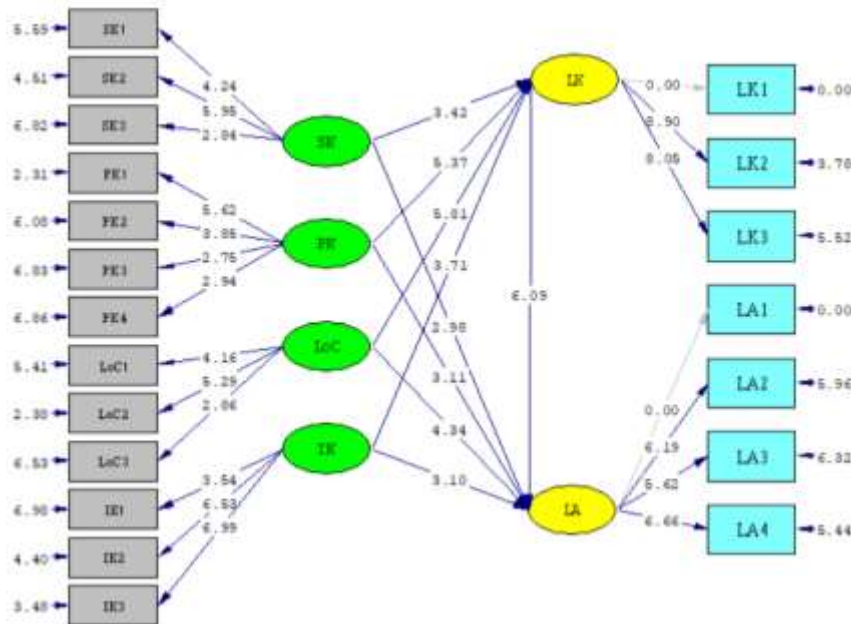


Figure 1 Confirmatory Factor Analysis (CFA) Full Model t-value test

Based on the results of the modified structural model, as shown in Figure 1, the analysis indicates that the model has satisfied many goodness-of-fit criteria for the research model. Therefore, the model is deemed suitable for testing the research hypotheses.

Model Conformity Test

Table 3. Overall Model Fit Test (Goodness of Fit)

GOF	Acceptable Fit Level	Model Index	Note
Chi-Square	The smaller, the better (p-value greater than 0.050)	(p equal 0.000)	Good
NCP	The smaller, the better	4.000	Good
GFI	GFI greater than or equal to 0,900 good fit	0.870	Good
RMR	RMR less than or equal to 0.050 good fit	0.020	Good Fit
RMSEA	GFI less than or equal to 0.050 good fit	0.030	Good Fit
ECVI	A small value close to ECVI saturated	4.000	Good
NFI	NFI greater than or equal to 0.900	0.890	Good
NNFI	NNFI greater than or equal to 0.900	0.910	Good Fit
CFI	CFI greater than or equal to 0.900	0.880	Good
IFI	IFI greater than or equal to 0.900	0.910	Good Fit
RFI	RFI greater than or equal to 0.900	0.860	Good
AGFI	AGFI greater than or equal to 0.900	0.910	Good Fit
PGFI	A higher value is better	0.870	Good

Source: Output Results Lisrel 2023

Table 3 shows, the provided fit indices are essential tools in assessing the adequacy of a structural equation model (SEM). First and foremost, the Chi-Square statistic evaluates the model fit by comparing the observed and expected covariance matrices with a smaller



value and a non-significant p-value indicative of a favourable fit (p equal to 0.000). The NCP, or Noncentrality Parameter, emphasises the importance of a smaller value for a better fit, measured at 4.000.

The GFI, or Goodness of Fit Index, gauges how well the model explains the variance in the observed data, with a threshold of 0.900 or higher considered satisfactory; the reported value is 0.870. The RMR (Root Mean Square Residual) and RMSEA (Root Mean Square Error of Approximation) assess the residual discrepancy between observed and predicted covariance matrices, aiming for values less than or equal to 0.050 for a good fit (RMR: 0.020, RMSEA: 0.030).

The ECVI (Expected Cross-Validation Index) is a tool for model selection, favouring smaller values close to the ECVI saturated level (4.000). Normed Fit Index (NFI) and Non-Normed Fit Index (NNFI) evaluate model improvement over a null model, both aspiring to surpass 0.900 (NFI: 0.890, NNFI: 0.910).

Similarly, Comparative Fit Index (CFI), Incremental Fit Index (IFI), and Relative Fit Index (RFI) compare the proposed model to null models, with values above 0.900 considered desirable (CFI: 0.880, IFI: 0.910, RFI: 0.860). Adjusted Goodness of Fit Index (AGFI) adjusts GFI for the number of estimated parameters, aiming for 0.900 or higher (0.910). The Parsimony Goodness of Fit Index (PGFI) considers goodness of fit alongside model parsimony, with a higher value deemed better (0.870).

In summary, these fit indices collectively provide a comprehensive evaluation of the model fit, considering aspects such as overall fit, residual errors, and model complexity. Analysts typically seek a combination of fit indices meeting or exceeding the recommended threshold values for a model to be deemed a "good fit."

Hypothesis Testing. Based on the results of hypothesis testing, the findings of this research can be summarised as follows:

Table 4. Hypothesis Testing Results

Hypothesis	Path	t-value	Conclusion
H1	SK → LK	3.420	Accepted
H2	PK → LK	5.370	Accepted
H3	Loc → LK	5.810	Accepted
H4	IK → LK	3.710	Accepted
H5	SK → LA	2.980	Accepted
H6	PK → LA	3.110	Accepted
H7	Loc → LA	4.340	Accepted
H8	IK → LA	3.100	Accepted
H9	LK → LA	6.090	Accepted

Source: Output Results Lisrel 2023

Table 4 shows these values indicate that the variables of financial attitude, financial behaviour, locus of control, and financial inclusion toward the latent variable of financial literacy have significant coefficients because their t-values are larger than 1.960. The hypotheses are accepted, meaning that financial attitude, financial behaviour, locus of control, and financial inclusion impact financial literacy.

These values indicate that the variables of financial attitude, financial behaviour, locus of control, and financial inclusion toward the latent variable of accounting literacy have significant coefficients because their t-values are larger than 1.960. The hypotheses



are accepted, meaning that financial attitude, financial behaviour, locus of control, and financial inclusion impact accounting literacy.

These values indicate that the variables of financial literacy and the latent variable of accounting literacy have significant coefficients because their t-values are larger, 1.960. The hypotheses are accepted, meaning that financial literacy impacts accounting literacy.

DISCUSSION

The influence of financial attitudes on financial literacy. In coastal communities, the positive relationship between financial attitudes and financial literacy can be analysed through the lens of The Perception and Judgment Theory. Societies inhabiting coastal regions often face unique challenges related to maritime economies and reliance on marine resources. In this context, a positive financial attitude among coastal residents can significantly impact their levels of financial literacy. According to this theory, a positive financial attitude within coastal communities creates a favourable perception of financial concepts relevant to their daily lives. Awareness of managing marine resources, dealing with weather-related risks, and understanding maritime economy patterns can reinforce a positive financial attitude. This positive perception can motivate coastal communities to enhance their financial literacy. With a positive financial attitude, they are more likely to actively seek information about personal financial management, sustainable investments, or effective ways to manage fisheries and tourism businesses in coastal environments.

Furthermore, assessing and understanding the long-term implications of financial decisions is crucial in coastal communities. A positive financial attitude can assist coastal communities in making wise financial decisions in the face of economic uncertainties and environmental risks unique to coastal areas. Thus, the Perception and Judgment Theory illustrates that a positive financial attitude in coastal communities can improve financial literacy. This positive attitude creates motivation for learning and forms a strong foundation for accurate judgment and intelligent financial decision-making in daily life related to marine resources and maritime economies. This section begins with the answer or settlement of the research hypothesis built in the literature review section (only mentioning the effect or influence from independent to dependent variables, without providing statistical numbers). Then, the research implication has to be explained and connected to the description and contribution to related science. The results of other relevant research also need to be explained and compared in this section (Putu et al., 2020) and (Wiharno et al., 2022)

The influence of financial behaviour on financial literacy. In coastal communities, positive financial behaviour includes prudence in managing marine economic resources, addressing risks associated with maritime activities, and a profound understanding of the impact of financial decisions on coastal environmental sustainability. This theory suggests that positive financial behaviour can significantly improve financial literacy in coastal communities. With positive financial behaviour, coastal communities are more likely to seek financial information, sharpen financial planning skills, and make wise financial decisions. A positive perception of personal financial management, sustainable investments, and financial strategies aligned with the coastal context can motivate individuals to enhance their understanding of financial literacy. Positive financial behaviour also creates a positive cycle where individuals who feel confident in their financial aspects are more likely to take measured risks, manage their finances efficiently,



and engage in financial initiatives that can enhance the overall wellbeing of coastal communities. Thus, through The Perception and Judgment Theory, we can understand that positive financial behaviour among coastal communities not only establishes a foundation for better financial literacy but also serves as a driver for tangible actions supporting sustainable economic development and environmental preservation in coastal regions (Fessler et al., 2019) and (Sugiarti et al., 2019).

The influence of locus of control on financial literacy. Locus of control refers to an individual's belief in how much control they have over events in their lives. In coastal communities, believing individuals have control or influence over their financial decisions can enhance financial literacy. According to this theory, individuals with a positive locus of control tend to actively seek financial knowledge actively, meaning a belief that they can influence the outcomes of their finances. This belief creates motivation to learn and take concrete steps in planning and managing their finances. In coastal communities, where environmental uncertainty and maritime economic factors can play a significant role, a positive locus of control can help individuals feel more prepared to face economic challenges. They are likely to view their financial decisions as steps they can control to improve their economic wellbeing.

Moreover, a positive locus of control can enhance individuals' ability to assess risks and understand the financial consequences of their decisions. This enables them to make wiser financial decisions and manage risks more effectively. Thus, The Perception and Judgment Theory highlights that a positive locus of control among coastal communities not only fosters a proactive attitude toward financial literacy but also provides a foundation for wiser financial decision-making in the face of the unique economic and environmental dynamics in coastal regions (Hamzah & Suhardi, 2019)

The influence of financial inclusion on financial literacy. Financial inclusion encompasses the accessibility and participation of individuals in formal financial services. In the context of coastal communities, this can be a critical factor in enhancing their understanding of financial literacy. According to this theory, positive financial inclusion can create the perception that access to financial services is a positive step and can enrich individuals' understanding of financial literacy. With sound financial inclusion, coastal communities are more likely to engage in formal financial activities, such as opening bank accounts or using digital financial services. In coastal communities, where the sustainability of fisheries, agriculture, or maritime tourism often heavily relies on sound financial policies, financial inclusion can provide the necessary tools to optimise financial decisions. This creates a cycle where active participation in financial services helps strengthen financial literacy understanding, and better understanding can motivate more participation in financial services. Furthermore, positive financial inclusion can encourage coastal communities to explore sustainable investment options, diversify income sources, and manage financial risks. Thus, The Perception and Judgment Theory highlights that positive financial inclusion can create an environment where coastal communities can develop better financial literacy, optimise financial decisions, and participate more actively in formal economies (Suryandani & Tahwin, 2020).

The influence of financial attitudes on accounting literacy. This theory emphasises how individuals' perceptions and evaluations of financial information can shape financial attitudes, influencing an understanding of accounting literacy. In coastal communities, positive financial attitudes include an appreciation for recording and understanding accounting information, especially regarding economic activities such as



fisheries and tourism. This theory suggests that a positive financial attitude can act as a catalyst for improving accounting literacy. Through positive financial attitudes, coastal communities are more likely to understand that accounting is not just about formal obligations but is also a valuable tool for managing finances and tracking the performance of their businesses. They may view accounting records as a proactive step toward making intelligent financial decisions.

Moreover, positive financial attitudes can shape the perception that understanding accounting literacy can provide a competitive advantage, especially in managing small and micro-enterprises in coastal communities. Communities with positive financial attitudes tend to be more open to understanding accounting concepts, including creating simple financial reports and using accounting information for financial planning. Thus, The Perception and Judgment Theory highlights that positive financial attitudes can pave the way for improving accounting literacy in coastal communities. These attitudes create motivation to understand the aspects of accounting in everyday life and enable individuals to integrate accounting concepts into their financial practices more effectively (Nurulhuda & Lutfiati, 2020); (Riski et al., 2019).

The influence of financial behaviour on accounting literacy. In coastal communities, positive financial behaviour includes wise financial management practices, meticulous recording of transactions, and active involvement in daily accounting activities. This theory proposes that positive financial behaviour can act as a driver for improving accounting literacy. Through positive financial behaviour, coastal communities are more likely to appreciate the importance of recording every financial transaction and understand how accounting information can provide strategic insights. Positive financial behaviour creates a cycle where individuals who behave prudently towards finances are inclined to be more engaged in accounting activities. In the context of small and micro-enterprises in coastal communities, positive financial behaviour may involve a willingness to understand and apply basic accounting principles. This creates an environment where business owners will likely view accounting as a tool that supports financial planning, business performance analysis, and effective decision-making. Thus, The Perception and Judgment Theory highlights that positive financial behaviour can form a strong foundation for improving accounting literacy in coastal communities. Understanding accounting concepts becomes not just a formal responsibility but an integral part of daily financial policies and practices that support sustainable economic growth (Prakoso, 2020); (Molina-García et al., 2023).

The influence of locus of control on accounting literacy. Locus of control refers to an individual's belief in how much they control events. In coastal communities, believing individuals have control or influence over financial decisions can enhance accounting literacy. According to this theory, individuals with a positive locus of control, meaning a belief that they can influence their financial outcomes, are likely to seek financial knowledge actively. This belief creates motivation to learn and take concrete steps in planning and managing their finances. In coastal communities, where environmental uncertainty and maritime economic factors can play a significant role, a positive locus of control can help individuals feel more prepared to face economic challenges. They may view their financial decisions as steps they can control to enhance their economic wellbeing.

Moreover, a positive locus of control can enhance individuals' ability to assess risks and understand the financial consequences of their decisions. This enables them to make wiser financial decisions and manage risks more effectively. Thus, The Perception and



Judgment Theory highlight that a positive locus of control among coastal communities not only encourages a proactive approach to accounting literacy but also provides a foundation for making wiser financial decisions in the face of the unique economic and environmental dynamics in coastal areas (Pinem & Mardiatmi, 2021) and (Saragih & Ritonga, 2022).

The influence of financial inclusion on accounting literacy. Financial inclusion refers to the access and participation of individuals in formal financial services. In the context of coastal communities, this can be a critical factor in enhancing understanding of accounting literacy. According to this theory, positive financial inclusion can create the perception that access to financial services is a positive step and can enrich individuals' understanding of accounting literacy. With sound financial inclusion, coastal communities are more likely to engage in formal financial activities, such as opening bank accounts or using digital financial services. Financial inclusion can provide the necessary tools to optimise financial decisions in coastal communities, where the sustainability of sectors like fisheries, agriculture, or maritime tourism often relies heavily on sound financial policies. This creates a cycle where active participation in financial services helps strengthen understanding of financial literacy, and better financial literacy can motivate more participation in the formal economy. Furthermore, positive financial inclusion can encourage coastal communities to explore sustainable investment options, diversify income sources, and manage financial risks. Therefore, The Perception and Judgment Theory highlights that positive financial inclusion can create an environment where coastal communities can develop better financial literacy, optimise financial decisions, and actively participate in the formal economy (Suryandani & Tahwin, 2020).

The influence of financial literacy on accounting literacy. Financial literacy involves individuals' understanding of basic financial concepts, including bookkeeping, budget planning, and investments. In the context of coastal communities, positive financial literacy can create a strong foundation for understanding the fundamental aspects of accounting literacy. According to this theory, individuals with sound financial literacy and a strong understanding of financial concepts likely have a more robust foundation for comprehending accounting concepts. Positive financial literacy can create the perception that understanding financial statements and accounting records is crucial in optimising financial decisions. A solid understanding of accounting can provide a competitive advantage in coastal communities, where a significant portion of livelihoods is connected to maritime resources and economic activities. Positive financial literacy creates a cycle where a strong understanding of basic financial concepts supports the development of a deeper understanding of accounting concepts. Furthermore, good financial literacy can encourage active participation in formal financial activities, such as banking services or more intelligent investment choices. Therefore, The Perception and Judgment Theory highlights that positive financial literacy can be a key driver in improving accounting literacy in coastal communities, creating an environment where an understanding of basic financial concepts serves as a strong foundation for a deeper understanding of accounting (Feby et al., 2021) and (Sugiarti et al., 2019).

CONCLUSION

Based on the results of the study, the conclusion is that financial attitude, financial behaviour, locus of control and financial inclusion partially have a positive effect on financial literacy, and financial attitude, financial behaviour, locus of control and financial



inclusion partially have a positive effect on accounting literacy and financial literacy have a positive effect on accounting literacy. Based on the research findings, several recommendations can be proposed. Firstly, there is a need to develop a specific financial education program tailored for coastal communities to enhance their understanding of financial and accounting concepts. Community-level financial skill training is also essential to improve the practical application of daily financial management. Financial inclusion should be promoted to encourage participation in formal financial services, expanding access to financial resources. These programs must be adapted to local languages and cultures to ensure effectiveness.

Additionally, environmental risk education and training, along with support for local economic empowerment, can assist coastal communities in facing financial challenges more effectively. Collaboration among the government, financial institutions, and civil society organisations is crucial in supporting efforts to enhance financial and accounting literacy in Indonesian coastal communities. These recommendations will help coastal communities build a more resilient and sustainable economic foundation. Furthermore, it is suggested that the sample size be studied further and additional variables not covered in this study be explored.

The study's findings provide valuable insights into the relationships between financial attitude, financial behaviour, locus of control, financial inclusion, financial literacy, and accounting literacy within coastal communities. However, it is crucial to acknowledge several limitations that impact the generalizability and depth of the conclusions drawn. Firstly, the study's sample size, which focused on specific coastal communities, may restrict the extent to which the results can be generalised to a broader population. The research primarily concentrated on selected variables, and excluding other potentially influential factors limits the comprehensive understanding of the dynamics at play. Additionally, the study established associations among variables but did not delve into causation or directionality. Future research employing longitudinal designs or experimental methods could shed more light on the causal relationships. Cultural and contextual nuances, not fully captured in this study, should be considered in future research to ensure a more holistic understanding of financial and accounting literacy in coastal communities.

Furthermore, while recommending tailored financial education programs, the linguistic and cultural adaptability of these programs needed to be thoroughly explored. The study also should have extensively investigated the impact of external economic fluctuations on financial and accounting literacy or considered the socioeconomic diversity within the coastal communities. Addressing these limitations in future research endeavours will contribute to a more nuanced and comprehensive understanding of the dynamics involved in enhancing financial and accounting literacy in coastal communities.

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