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Financial Patriotism in Family Financial Management: A Phenomenological Study among PKK Members

✉**Aqila Rachmawati[1]; Indrawati Yuhertiana[2]**
[1,2]Faculty of Economics and Business, Universitas Pembangunan Nasional "Veteran" Jawa Timur, and Indonesia.
✉ ellarachmawati2004@gmail.com

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ABSTRACT

Family financial management has become increasingly important as families face economic uncertainty and rising living costs. Although previous studies have primarily focused on financial literacy and financial behavior, limited attention has been given to how financial patriotism may be reflected in everyday family financial practices. This study aims to explore the lived experiences of PKK members in managing family finances and understanding financial patriotism. A qualitative study using a descriptive phenomenological approach was conducted with seven purposively selected informants, consisting of four primary informants and three supporting informants from different urban villages (kelurahan). Data were collected through semi-structured in-depth interviews, observations, and documentation, and analyzed using Colaizzi's phenomenological method with the support of NVivo 15. The analysis identified five themes: family financial management, strategies for coping with economic pressure, family economic resilience, financial patriotism practices, and the role of PKK in family financial management. The findings show that family financial management involves income allocation, expenditure prioritization, adaptive financial strategies, and preparation for unexpected expenses. A supporting informant also described purchasing from neighbors as a way to support the local economy. Meanwhile, collective financial contributions among PKK members primarily reflected community solidarity, while PKK activities facilitated financial knowledge sharing and women's economic empowerment. This study provides a micro-level perspective on how financial patriotism may be expressed through selected family and community financial practices.

INTRODUCTION

Family financial management has become an increasingly significant issue as families worldwide continue to experience economic uncertainty, inflation, and rising living costs. These conditions have reduced household purchasing power and increased pressure on families to allocate limited financial resources

efficiently. Consequently, family financial management is no longer viewed merely as an administrative activity involving budgeting and expenditure control but as a strategic process that enables households to maintain financial stability and improve their quality of life. Within this context, the ability to make appropriate financial decisions has become an essential component of family resilience.

In Indonesia, the responsibility for managing household finances is largely carried out by women, particularly housewives. Beyond organizing household expenditures, mothers continuously negotiate between limited income and unlimited family needs, determine spending priorities, establish saving strategies, and make financial decisions that directly influence family welfare. These responsibilities become increasingly complex during periods of economic pressure, where everyday financial decisions require not only economic consideration but also social responsibility, adaptation, and long-term thinking. Consequently, family financial management reflects a lived social experience shaped by individual values, family responsibilities, and the surrounding socio-economic environment rather than merely a set of financial techniques.

Previous studies have consistently shown that effective family financial management contributes to improved financial well-being and economic resilience. Financial literacy and financial behaviour significantly influence household financial well-being by encouraging better financial planning and responsible financial decision-making (Pandin et al., 2021). Likewise, collaborative financial management between spouses has been found to enhance financial satisfaction, highlighting the importance of coordinated financial decision-making within families (Nam et al., 2025). These findings collectively demonstrate that sound financial management plays an essential role in maintaining household stability during periods of economic uncertainty.

Qualitative research has further demonstrated that women play a central role in planning, organizing, controlling, and evaluating household finances (Noviriani et al., 2022). Community empowerment programs have also shown that improving financial literacy among housewives strengthens budgeting skills, debt management, and financial planning (Amalia et al., 2025). Although these studies provide valuable knowledge regarding household financial capability, they primarily focus on financial competence and behavioral outcomes. As a result, relatively little attention has been devoted to understanding how women themselves experience, interpret, and assign meaning to the financial decisions they make in their everyday lives.

Recently, the concept of financial patriotism has emerged as an important discussion in financial and economic studies. Financial patriotism emphasizes that individual financial behavior should contribute not only to personal welfare but also to broader economic sustainability through responsible financial decisions, support for local products and businesses, compliance with financial obligations, and participation in strengthening the national economy (Krysovatyy et al., 2025). However, existing literature has largely conceptualized financial patriotism from a macroeconomic perspective by emphasizing fiscal policy, taxation, government financing, and national financial security. Consequently, the concept remains insufficiently understood within the context of everyday household financial practices.

Although previous studies have examined family financial management through financial literacy, financial behavior, and financial well-being, limited attention has been given to how financial decisions are connected with broader economic and community interests. Similarly, financial patriotism has primarily been discussed in relation to national financial security and macroeconomic development (Krysovatyy et al., 2025), leaving its expression in everyday family financial practices insufficiently explored. This creates a research gap concerning how women responsible for managing family finances interpret and incorporate collective economic considerations into their daily financial decisions.

PKK provides a relevant social context for examining this issue because it facilitates interaction, knowledge sharing, mutual assistance, and economic empowerment among women. Through regular community activities, members may develop not only practical knowledge related to family financial management but also forms of collective financial support and concern for the economic well-being of others.

Therefore, studying PKK members offers an opportunity to understand the relationship between individual family financial decisions and broader community-oriented economic practices.

Based on this gap, this study aims to explore the lived experiences of PKK members in managing family finances and understanding financial patriotism through a descriptive phenomenological approach. Specifically, it examines how participants manage family financial resources, respond to economic pressures, maintain family economic resilience, engage in community-oriented financial practices, and experience the role of PKK in strengthening their financial capabilities. The study is expected to contribute to the discussion of financial patriotism by examining its possible expressions within everyday family financial management and community life.

This study contributes to the literature by examining financial patriotism within the micro-level context of family financial management. Building on the conceptual foundation proposed by (Krysovatyy et al., 2025), this study explores how financial decisions made by women responsible for family finances may extend beyond household interests to include consideration for local economic activities and community welfare. The novelty of this study lies in its phenomenological examination of financial patriotism through the everyday experiences of PKK members. Rather than treating financial patriotism as equivalent to responsible financial behavior, financial resilience, or social responsibility, this study distinguishes these related concepts based on their underlying orientations. Responsible financial behavior primarily concerns the prudent management of personal or family resources, while financial resilience refers to the capacity to anticipate, withstand, and recover from financial difficulties. Social responsibility concerns consideration for the welfare of others. Financial patriotism, as explored in this study, emphasizes the broader economic orientation of financial decisions, particularly when individuals consciously consider how their financial practices may support local economic activities and collective welfare.

Empirically, the study highlights three interconnected practices: purchasing from neighboring sellers with an explicit intention to support their economic activities, participating in regular collective financial contributions to assist fellow PKK members, and engaging in PKK activities to improve women's economic skills. These findings provide a contextual understanding of how family financial management may intersect with local economic support and community-oriented financial practices.

LITERATURE REVIEW

Family Financial Management

Family financial management refers to the continuous process through which families plan, allocate, monitor, and evaluate financial resources to meet both present and future family needs. This process encompasses financial planning, budgeting, expenditure control, saving, and investments (Indania et al., 2024). Effective household financial management is increasingly recognized as an essential component of household financial resilience because it supports responsible resource allocation, strengthens financial capability, and promotes long-term family well-being (Eka Rosalina et al., 2022). As economic uncertainty and rising living costs continue to challenge family welfare, effective financial management has become increasingly essential in helping families maintain financial resilience and achieve sustainable well-being.

Recent studies have demonstrated that effective family financial management contributes not only to financial stability but also to stronger family resilience and well-being through prudent financial planning, saving behavior, and responsible financial decision-making (Rifngah & Suryadinata, 2024). Within many families, mothers play a central role in organizing household finances by determining spending priorities, managing daily expenditures, and adapting financial strategies to meet changing family needs (Noviriani et al., 2022). Accordingly, family financial management should not be understood merely as a technical process of managing financial resources but also as a dynamic social practice that reflects responsibility, financial discipline, and adaptive decision-making in everyday family life. This perspective provides an important conceptual foundation for understanding how broader economic values, including financial patriotism, may be expressed through routine family financial decisions.

Financial Patriotism

Financial patriotism refers to financial attitudes and behaviors that encourage individuals to align their financial decisions with broader national economic interests through responsible financial practices, support for domestic economic activities, and active participation in strengthening economic resilience (Krysovatyy et al., 2025). The concept emphasizes that financial decisions are not merely intended to maximize individual or household welfare but also represent a form of social and economic responsibility toward national development. From this perspective, everyday financial practices, including spending, saving, investment, and consumption decisions, can contribute to strengthening the domestic economy when they are carried out with consideration for their broader economic impact. Accordingly, financial patriotism extends the meaning of financial responsibility beyond personal financial interests by integrating economic values that support collective prosperity and sustainable national development.

As a relatively emerging concept, financial patriotism has primarily been discussed within the context of national economic resilience and responsible financial participation. Financial patriotism emphasizes that individual financial decisions extend beyond personal interests by contributing to broader economic sustainability and national development (Krysovatyy et al., 2025). However, the concept has received limited attention within the context of everyday family financial management, particularly regarding how financial patriotism is understood and practiced by mothers who are primarily responsible for managing family finances. Consequently, examining financial patriotism from the family perspective provides an opportunity to broaden the application of the concept beyond the macroeconomic level and to understand how national economic values are reflected in routine financial decision-making within families.

Although previous studies have highlighted the importance of family financial management and introduced financial patriotism as a concept that supports broader economic resilience, limited attention has been given to how these two concepts intersect within the context of everyday family financial practices. Existing research has largely examined family financial management from the perspectives of financial literacy, financial behavior, and financial well-being, whereas financial patriotism has primarily been discussed at the macroeconomic level. Consequently, little is known about how mothers, as the primary financial decision-makers within households, understand, experience, and practice financial patriotism in managing everyday family finances. Addressing this gap, the present study adopts a phenomenological approach to explore the lived experiences of PKK mothers in integrating financial patriotism into family financial management.

Family financial management and financial patriotism are related but conceptually distinct. Family financial management primarily concerns how households plan, allocate, monitor, and evaluate financial resources to meet family needs. Responsible financial behavior represents the prudent decisions and practices adopted to maintain financial discipline, while financial resilience refers to the ability of families to prepare for, cope with, and recover from financial difficulties. Social responsibility, meanwhile, emphasizes consideration for the welfare and needs of other individuals or groups.

The Relationship between Family Financial Management and Financial Patriotism

Financial patriotism provides a broader economic orientation to financial decision-making. Drawing on (Krysovatyy et al., 2025), financial practices may be considered relevant to financial patriotism when they reflect an explicit concern for broader economic interests, including support for domestic economic activities and collective economic well-being. Therefore, not every prudent financial decision or socially oriented activity automatically constitutes financial patriotism. The distinction lies in whether financial decisions are connected to broader economic considerations beyond individual or family interests.

Within family financial management, this relationship may be observed when household consumption decisions are accompanied by an intention to support local economic actors. It may also be explored through community-based financial practices that mobilize individual resources for collective welfare. In this regard,

PKK activities provide a relevant context for understanding how family financial management, community solidarity, and women's economic empowerment intersect in everyday life.

This conceptual relationship provides the foundation for examining financial patriotism not as a replacement for responsible financial behavior or financial resilience, but as a broader orientation that may be reflected in selected family and community financial practices.

RESEARCH METHODS

This study employed a qualitative research approach using descriptive phenomenology to explore the lived experiences of PKK mothers in practicing financial patriotism within family financial management. A phenomenological approach was considered appropriate because the study sought to understand the meanings participants attached to their everyday financial experiences rather than to measure causal relationships among variables. By focusing on these lived experiences, the study aimed to reveal how financial patriotism was interpreted and practiced in managing family finances amid economic pressures.

This study involved seven informants selected through purposive sampling based on their relevance to the research objectives. The informants consisted of four primary informants and three supporting informants. The four primary informants were PKK members who had direct experience in managing their family finances. They served as the main sources of information regarding their lived experiences, particularly in allocating family income, prioritizing expenditures, managing savings, responding to economic pressures, and participating in community activities.

The three supporting informants were PKK members from different urban villages (kelurahan) than those of the primary informants. They were recruited to provide additional perspectives and strengthen the interpretation of the findings obtained from the primary informants. Their involvement enabled the researchers to consider complementary insights into family financial management and community-based financial practices among PKK members in different community settings. These supporting informants were not family members of the primary informants and were not treated as substitutes for the primary sources of phenomenological data.

The selection of seven informants was based on the relevance of their experiences and perspectives to the research objectives. The four primary informants provided the central accounts of lived experiences, while the three supporting informants contributed complementary perspectives to enrich the interpretation of the phenomenon under investigation. The characteristics of the participants are presented in Table 1.

Table 1. Characteristics of Participants

Code	Informant Status	Age	Occupation
P1	Primary Informant	60	Housewife
P2	Primary Informant	50	Housewife
P3	Primary Informant	53	Housewife
P4	Primary Informant	37	Housewife
P5	Supporting Informant	49	Housewife
P6	Supporting Informant	43	Housewife
P7	Supporting Informant	40	Housewife

Table 1 presents the characteristics of the participants involved in this study. Four participants served as primary informants because they were directly responsible for managing family finances, while three supporting informants were included to provide additional perspectives and strengthen the credibility of the findings. Information from both groups was considered during the interpretation of the findings, with the primary informants' experiences remaining the main basis for the phenomenological analysis. To protect participants' confidentiality, pseudonyms (P1–P7) were used throughout the study. Data were collected through semi-structured in-depth interviews, observations, and documentation. The interview guide encouraged participants to openly describe their experiences while allowing the researcher to further explore issues relevant to the research objectives.

Data were analyzed using Colaizzi's phenomenological method. The analysis involved several stages: (1) reading all interview transcripts repeatedly to obtain an overall understanding of participants' experiences; (2) identifying significant statements relevant to the research phenomenon; (3) formulating meanings from the significant statements; (4) organizing the formulated meanings into clusters of themes; (5) developing an exhaustive description of the findings; (6) identifying the fundamental structure of the phenomenon; and (7) returning the findings to participants for validation. NVivo 15 was used to support data organization and coding. The software facilitated the systematic management of interview data and the grouping of related statements, while the interpretation and development of themes remained the responsibility of the researchers. To strengthen the trustworthiness of the findings, member checking was conducted by presenting the interpretations to participants for confirmation. The use of primary and supporting informants also provided complementary perspectives on the experiences and community context under investigation. Informed consent was obtained from participants, and pseudonyms were used to maintain confidentiality.

RESULT AND DISCUSSION

The phenomenological analysis of the interview data using Colaizzi's method identified five interrelated themes that describe the lived experiences of PKK mothers in practicing financial patriotism within family financial management. These themes emerged through a systematic process of identifying significant statements, formulating meanings, clustering similar meanings into themes, and validating the findings through participant confirmation. Together, the themes illustrate how participants interpreted and managed family finances while responding to economic challenges, maintaining family financial resilience, practicing financial patriotism, and utilizing community support through PKK activities. The identified themes are presented in Table 2

Table 2. Themes Identified From The Phenomenological Analysis

Main Theme	Description of the Theme
Family Financial Management	Participants described family financial management as a continuous process of allocating income, prioritizing essential expenditures, adjusting spending according to financial conditions, and assuming primary responsibility for managing family finances to maintain household stability.
Strategies for Coping with Economic Pressure	Participants adapted to economic challenges by prioritizing essential needs, reducing unnecessary expenditures, planning purchases, controlling consumption, and seeking additional sources of income to maintain financial balance.
Family Economic Resilience	Participants maintained economic resilience through saving practices, allocating emergency funds, controlling expenditures, avoiding unnecessary debt, and preparing financial reserves for unexpected situations.
Financial Patriotism Practices	Participants demonstrated selected community-oriented financial practices, particularly purchasing from neighbors with an explicit intention to support their economic activities and participating in collective financial contributions to assist fellow community members.
The Role of PKK in Family Financial Management	PKK functioned as a community learning platform by facilitating financial knowledge sharing, social support, empowerment activities, and collective saving practices that strengthened participants' capacity to manage family finances.

Source : *Developed by the authors based on phenomenological analysis using Colaizzi's method and NVivo 15 (2026).*

The phenomenological analysis using Colaizzi's method identified five interrelated themes describing the lived experiences of PKK mothers in practicing financial patriotism within family financial management. As presented in Table 2, the themes comprise Family Financial Management**,** Strategies for Coping with

Economic Pressure**,** Family Economic Resilience**,** Financial Patriotism Practices**,** and The Role of PKK in Family Financial Management**.** Together, these themes illustrate how participants interpreted and practiced financial management in their daily lives while responding to economic challenges and maintaining both family welfare and social responsibility.

Family Financial Management

The first theme emerging from the phenomenological analysis was Family Financial Management. Participants perceived family financial management as a continuous process of allocating income, prioritizing essential expenditures, adjusting spending according to changing family needs, and ensuring that limited financial resources were utilized effectively. Although participants adopted different financial management practices, they shared a common understanding that managing family finances was essential for maintaining family welfare and financial stability. Mothers consistently assumed the primary responsibility for organizing family finances, making them the central decision-makers in determining how available financial resources should be allocated to meet the needs of the family. One participant explained:

"So, usually, after my husband receives his salary and hands it to me, I immediately allocate it for various needs such as school expenses, food, electricity, water, and other necessities." (P4)

This statement illustrates that participants perceived family financial management as more than the routine allocation of household income. Instead, it represented a continuous responsibility to balance limited financial resources with diverse family needs through careful planning, expenditure prioritization, and adaptive financial decision-making. Participants attached meaning to financial management as an essential part of their role in safeguarding family welfare, particularly in responding to economic uncertainty and changing household circumstances. These findings are consistent with (Rustan, 2025)**,** who reported that mothers play a central role in managing family finances by allocating household income, determining spending priorities, and continuously adapting financial decisions to meet changing family needs. Likewise, (Hasanah, 2026) emphasized that family financial management extends beyond budgeting activities to include practical decision-making, expenditure prioritization, and flexible financial adjustments based on everyday family conditions. However, the present study extends previous research by revealing that, from the participants' lived experiences, family financial management is understood not merely as a financial practice but as a meaningful social responsibility through which mothers preserve family welfare while responding to economic challenges. This finding further suggests that everyday family financial management serves as an important foundation for the emergence of financial patriotism, as financial decisions are interpreted not only as efforts to meet family needs but also as responsible actions that may contribute to broader economic well-being.

Strategies for Coping with Economic Pressure

The second theme emerging from the phenomenological analysis was Strategies for Coping with Economic Pressure. Participants experienced rising living costs, limited household income, and unexpected expenses as continuous financial pressures that required careful adjustment of everyday financial decisions. Rather than relying solely on expenditure reduction, participants adopted various adaptive strategies, including prioritizing essential needs, purchasing goods based on necessity, planning household expenditures, controlling consumptive desires, and, in some cases, seeking additional sources of income. These adaptive strategies enabled participants to maintain family financial stability while ensuring that essential household needs continued to be fulfilled despite economic uncertainty. One participant explained:

"Manage your finances by avoiding purchases of non-essential items and prioritizing what is truly important." (P5)

This statement illustrates that participants responded to economic pressure by consciously prioritizing essential needs over personal wants, demonstrating an adaptive approach to managing limited financial resources. Rather than perceiving financial constraints solely as a burden, participants interpreted them as circumstances requiring careful financial planning, disciplined consumption, and continuous adjustment of household financial decisions. These findings are consistent with (Noviani et al., 2025), which states that effective coping strategies enable families to adapt to economic pressure and strengthen family resilience through appropriate financial adjustments. Similarly, (Salma & Sunarti, 2025) found that families

experiencing economic pressure adopt various coping strategies, including expenditure prioritization, income adjustment, and resource management, to reduce household vulnerability. However, the present study extends previous research by revealing that these coping strategies were experienced not merely as responses to financial hardship but as meaningful expressions of responsibility toward maintaining family welfare. From the participants' lived experiences, adapting to economic pressure involved continuously balancing family needs, exercising self-control in consumption, and making prudent financial decisions that ensured the long-term stability of the family. These adaptive financial practices further demonstrate how responsible financial behavior at the family level can become an important foundation for the development of financial patriotism in everyday life.

Family Economic Resilience

The third theme emerging from the phenomenological analysis was Family Economic Resilience. Participants perceived family economic resilience as the ability to prepare for future financial uncertainty through consistent saving habits, setting aside part of their income, controlling unnecessary expenditures, avoiding unnecessary debt, and maintaining financial reserves in various forms. Although each participant adopted different financial strategies according to their household circumstances, they shared the belief that financial preparedness was essential for protecting family welfare and ensuring continuity during periods of economic difficulty. One participant explained:

"So, every month I have to set aside a certain percentage of the household budget as a safeguard for unexpected expenses." (P7)

This statement illustrates that participants viewed economic resilience not simply as having sufficient income but as the capacity to anticipate uncertainty through deliberate financial preparation. Participants attached meaning to saving and setting aside household income as proactive efforts to protect their families from unexpected financial shocks rather than merely as routine financial habits. In addition to maintaining emergency savings, several participants strengthened their financial security by controlling consumption, avoiding unnecessary debt, and preserving assets that could support future household needs. These findings are consistent with (Noviani et al., 2025), who reported that family resilience is strengthened when households develop adaptive financial strategies that enable them to anticipate and respond effectively to economic pressures. From the participants' lived experiences, resilience was constructed through consistent financial discipline, long-term planning, and a commitment to protecting family welfare despite economic uncertainty. These findings demonstrate that financial resilience emerges through everyday financial decisions that reflect responsibility, preparedness, and sustainable family financial management.

Financial Patriotism Practices

The fourth theme identified in this study was Financial Patriotism Practices. The findings indicate that some participants connected their everyday financial decisions with considerations beyond their immediate family needs. This orientation was reflected in support for local economic activities and participation in collective financial practices within the PKK community. First, support for the local economy was reflected in participants' purchasing decisions. One supporting informant explained:

"Because it is more economical than shopping at supermarkets, buying from neighbors is cheaper and also helps keep the economy of fellow community members going" (P6).

This statement illustrates that the purchasing decision involved two considerations: household economic efficiency and concern for the economic activities of others. The participant did not view purchasing from neighbors solely as a way to reduce expenses but also recognized its contribution to the livelihoods of fellow community members. This provides an empirical indication of how household consumption decisions may reflect a broader economic orientation when they are accompanied by an explicit intention to support local economic activities. Second, collective financial solidarity was reflected in the regular financial contributions made by PKK members. Members routinely set aside a certain amount of money to assist fellow members who experienced particular circumstances, such as illness or relocation. Through these regular contributions, individual financial resources were pooled to provide assistance when community members needed support. This practice primarily represents community solidarity and collective

financial responsibility. In the context of this study, it also illustrates how financial resources can be mobilized beyond individual family needs to support the welfare of a wider community.

These practices can be understood in relation to the concept of financial patriotism proposed by (Krysovatyy et al., 2025), particularly its emphasis on connecting individual financial decisions with broader economic interests. However, the findings also indicate that financial patriotism should be distinguished from general responsible financial behavior and social solidarity. Purchasing from neighbors with an explicit intention to support their economic activities provides a more direct indication of local economic support, whereas regular PKK contributions primarily demonstrate collective financial solidarity. Overall, this theme suggests that financial patriotism may be explored through selected family and community financial practices that connect household economic considerations with the well-being of local economic actors and the surrounding community.

The Role of PKK in Family Financial Management

The fifth theme emerging from the phenomenological analysis was the Role of PKK in Family Financial Management. Participants perceived PKK as a community-based learning environment that facilitated knowledge sharing, social interaction, mutual assistance, and opportunities to improve women's economic capabilities. One participant explained:

"Yes, it's quite helpful, because it allows me to learn from other women how they manage their finances effectively; we can exchange information and gain experience." (P6)

This statement illustrates that PKK provides opportunities for members to learn from one another through the exchange of practical experiences. In addition to improving their understanding of family financial management, participants also joined PKK activities because they wanted to develop their economic skills. This motivation indicates that PKK serves not only as a social organization but also as a platform for women's economic learning and empowerment. Furthermore, regular financial contributions among members demonstrate the role of PKK in facilitating collective assistance. Members routinely contributed funds that could be used to help fellow members experiencing illness or relocation. Such activities strengthened mutual support and encouraged members to participate in collective financial practices.

These findings suggest that PKK contributes to family financial management through three interconnected functions: facilitating financial knowledge sharing, providing opportunities for women's economic skill development, and strengthening community-based financial solidarity. Therefore, the role of PKK extends beyond social interaction to include the development of individual and collective capacities that may support family welfare and community well-being. The findings are consistent with research on community-based women's groups, which highlights the importance of mutual assistance, collective responsibility, and social interaction in supporting women's economic empowerment (Kanungo & Agesty, 2024). The present study adds a family financial management perspective by showing how PKK activities provide opportunities for women to exchange practical financial knowledge, develop economic skills, and participate in regular collective financial contributions. These findings suggest that community organizations can serve as supportive environments in which individual financial capabilities and collective welfare are developed through everyday interaction.

CONCLUSIONS

This study explored the lived experiences of PKK members in managing family finances and understanding financial patriotism through a descriptive phenomenological approach. The findings identified five interconnected themes: family financial management, strategies for coping with economic pressure, family economic resilience, financial patriotism practices, and the role of PKK in family financial management. Overall, family financial management was experienced as a continuous process of allocating income, prioritizing essential needs, adjusting expenditures, and preparing for unexpected financial circumstances. These practices demonstrate that managing family finances involves not only budgeting and expenditure control but also adaptive decision-making and efforts to maintain family economic stability.

Regarding financial patriotism, the findings indicate that selected financial practices may extend beyond immediate family interests. One supporting informant explicitly associated purchasing from neighbors with both household economic efficiency and the intention to support the economic activities of

fellow community members. This provides an example of how everyday consumption decisions may reflect a broader economic orientation. In addition, regular financial contributions among PKK members demonstrated collective financial solidarity by providing assistance to members experiencing illness or relocation. Although this practice primarily reflects community solidarity, it illustrates how financial resources can be mobilized to support collective welfare. PKK also played an important role as a community learning platform through financial knowledge sharing, opportunities to develop women's economic skills, and mutual assistance. These findings contribute to the literature by extending the discussion of financial patriotism to the micro-level context of family financial management while distinguishing it from responsible financial behavior, financial resilience, and general social solidarity.

Practically, the findings highlight the importance of strengthening family financial education through community-based organizations such as PKK. Financial education programs can focus on budgeting, expenditure prioritization, saving, financial preparedness, and women's economic skill development. PKK activities may also provide opportunities to encourage local economic participation and strengthen community-based financial support. This study has several limitations. First, it involved only seven informants within a limited geographical context in Surabaya; therefore, the findings are context-specific and cannot be generalized to all PKK members or families. Second, the study primarily focused on women's perspectives and did not explore the experiences of other family members involved in financial decision-making. Third, the supporting informants provided complementary perspectives from different kelurahan, but their accounts should not be interpreted as direct verification of the primary informants' individual experiences. Future research could involve a wider range of participants from different geographical and socio-economic backgrounds, include other family members, and employ quantitative or mixed-method approaches to examine the relationship between family financial management and financial patriotism more comprehensively.

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