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Financial Literacy as Household Capability: Its Role in Strengthening Marital Stability in Emerging Indonesian Families

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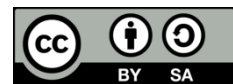
Life skills

Marital stability

ABSTRACT

Marital stability is increasingly influenced by couples' ability to manage household finances effectively, yet empirical studies linking financial literacy to marital stability remain limited, particularly in developing country contexts. This study aims to analyse the role of family financial literacy as a life skill in strengthening marital stability among married couples in Central Kalimantan Province, Indonesia. The research employs a mixed-methods, sequential, explanatory design integrating quantitative and qualitative approaches. Quantitative data were collected through a survey of 150 married couples (N = 150) who participated in a family financial literacy education program using a pre–post-test design. Data were analysed using paired-samples t-tests, Pearson's correlation, and Structural Equation Modeling (SEM) to examine the structural relationship between financial literacy and marital stability. Qualitative data were obtained through in-depth interviews to explore couples' experiences in managing household finances. The results show a significant increase in financial literacy scores after the educational intervention. Statistical analysis indicates a strong positive relationship between financial literacy and marital stability ($r = 0.657$, $p < 0.01$), with financial literacy explaining 43.1% of the variance in marital stability. Qualitative findings reveal that improved financial literacy encourages better financial communication, joint decision-making, and reduced financial conflict within households. This study demonstrates that family financial literacy is a critical life skill that strengthens marital stability by improving financial behaviour and communication between spouses, highlighting the importance of integrating financial literacy into premarital education and family empowerment programs.

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1. INTRODUCTION

The family is a fundamental social institution that plays a crucial role in shaping individual well-being and maintaining social stability. In family studies, the family is not

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only understood as an emotional relationship between spouses but also as a complex social system that involves economic interactions, collective decision-making, and the management of household resources. Within this system, marital stability is an important dimension of family well-being because it reflects couples' capacity to maintain harmonious, sustainable relationships over time. In contemporary societies, marital stability is increasingly influenced by economic factors, particularly the ability of couples to manage household finances effectively and adapt to changing economic conditions. Empirical studies consistently show that economic pressures, financial disagreements, and poor financial management are among the most significant factors contributing to marital conflict and increasing the risk of divorce [1], [2].

10 In recent decades, financial literacy has become an important topic in socioeconomic and family studies. Financial literacy generally refers to an individual's ability to understand financial concepts, manage income, plan expenditures, and make informed financial decisions regarding savings, investments, and debt management. Previous research demonstrates that higher levels of financial literacy are associated with improved financial well-being and greater household resilience in the face of economic uncertainty [3], [4]. 41 55 Individuals with stronger financial knowledge tend to develop healthier financial behaviors, including systematic budgeting practices, long-term financial planning, and responsible debt management [5]–[7]. These capabilities enable households to allocate resources more efficiently and maintain economic stability over time.

Despite the growing body of research on financial literacy, much of the existing literature primarily focuses on its impact on individual financial behavior or household economic outcomes. Studies that explicitly examine the relationship between financial literacy and marital stability remain relatively limited. This gap is important because financial conflict is widely recognized as one of the most common sources of tension in marital relationships [2]. Differences in spending priorities, financial expectations, and debt management strategies frequently lead to disagreements between spouses and may negatively affect relationship quality and marital satisfaction [8]. Consequently, understanding how financial literacy influences marital relationships represents an important yet underexplored area of research.

Furthermore, previous studies often conceptualise financial literacy primarily as an economic variable that affects financial outcomes. However, the social mechanisms through which financial literacy may influence marital relationships have not been sufficiently examined. Financial literacy may shape relational dynamics within marriage through several processes, including financial communication, cooperative financial decision-making, and the management of economic conflicts within households. These relational mechanisms play an important role in determining how couples negotiate financial responsibilities and respond to financial challenges in everyday life. Therefore, examining financial literacy from a socioeconomic and relational perspective may provide a more comprehensive understanding of its role in maintaining marital stability.

Another limitation of existing research is the strong concentration of empirical studies in developed countries. Studies conducted in developing country contexts remain relatively scarce, even though distinct social norms, cultural values, and family structures

12 often shape economic behaviour within families. In many developing societies, family financial decision-making is influenced not only by individual preferences but also by broader social and cultural expectations. As a result, financial literacy may function differently within these contexts. Investigating the relationship between financial literacy and marital stability in developing countries is therefore important for expanding the global understanding of family economic behaviour and relationship dynamics [9]–[11].

The relationship between household financial management and marital stability can be explained through the household economics theory proposed by Becker [12]. In this framework, the family is conceptualized as an economic unit that allocates resources through rational decision-making processes in order to maximize collective welfare. Within this system, husbands and wives act as economic actors who negotiate roles and responsibilities in managing family resources, including consumption, savings, and investments. Efficient resource allocation can contribute to household stability and welfare, whereas ineffective financial management may generate economic tension and conflict that threaten marital stability.

In addition to the household economics perspective, the relationship between financial literacy and marital stability can also be understood through the capability approach developed by Sen [13], [14]. This perspective emphasizes that human well-being is not determined solely by the quantity of resources individuals possess, but also by their ability to use those resources effectively. Within the context of family life, financial literacy represents an important capability that enables individuals to manage financial resources rationally, plan economic activities, and make informed decisions that support long-term family welfare. Financial literacy, therefore, can be understood as a cognitive and behavioral capability that shapes household financial behavior, including financial communication, joint financial decision-making, and strategies for managing economic conflicts between spouses.

2 Previous studies suggest that open financial communication and collaborative financial planning contribute significantly to marital satisfaction and relationship quality [9]. Couples who communicate openly about financial matters are more likely to coordinate financial goals, manage expenditures effectively, and reduce the likelihood of financial conflict. From this perspective, financial literacy may indirectly influence marital stability by improving communication and strengthening cooperative financial decision-making within the household. Broader economic conditions may also influence marital stability. Risky financial behavior, such as speculative investments or poorly managed financial decisions, can increase financial stress and household economic uncertainty, which in turn may lead to higher levels of marital conflict and an increased risk of divorce [15]. Similarly, macroeconomic factors such as economic instability or rising living costs may intensify household economic pressures and affect the quality of marital relationships [16].

The consequences of marital instability extend beyond individual couples and have broader social implications. Divorce can affect household economic stability, children's welfare, and the psychological well-being of family members. Bibliometric research indicates that divorce has multidimensional consequences, including social, economic, and health-related impacts [17]. Therefore, strengthening family resilience through improved

42 economic capability represents an important strategy for preventing domestic conflict and maintaining stable family relationships. In the Indonesian context, improving financial literacy has become an important priority in national socioeconomic development. The increasing complexity of financial systems, the rapid expansion of financial technology, and the transformation of household economic structures require individuals and families to possess stronger financial management capabilities. Studies on financial literacy in Indonesia indicate that improved financial capability contributes to household economic resilience and supports broader economic development processes [11].

Central Kalimantan Province represents a region undergoing significant socioeconomic transformation. Economic development, rising living costs, and changing consumption patterns have created new challenges for households in managing financial resources. These developments require families to adapt their financial management practices in order to maintain economic stability and family well-being. Strengthening financial capability among married couples, therefore, becomes increasingly important for sustaining family stability in the context of socioeconomic change.

45 Based on this background, an important research gap remains regarding how family financial literacy contributes to marital stability through social mechanisms within the household. While many studies emphasise the economic outcomes of financial literacy, relatively limited research examines the relational and communicative processes that link financial literacy with marital stability, particularly in developing country contexts. Addressing this gap is essential for understanding how financial capability influences not only economic outcomes but also relationship dynamics within marriage.

56 Therefore, this study aims to analyse the role of family financial literacy as a life skill in strengthening marital stability among married couples in Central Kalimantan Province. Drawing on Becker's household economics theory and Sen's capability approach as the theoretical foundations, this study examines how financial literacy, as an economic capability, shapes household financial behaviour, financial communication between spouses, and marital stability. The findings of this study are expected to contribute to the development of family studies and financial literacy research by providing empirical evidence on the social and relational role of financial literacy within marital relationships. In addition, the study may have practical implications for the development of premarital education programs, family empowerment initiatives, and public policies to strengthen family resilience through improved financial literacy.

2. METHOD

13 This study employed a mixed-methods approach with a sequential explanatory design, integrating quantitative and qualitative methods to obtain a comprehensive understanding of the role of family financial literacy in strengthening marital stability. In this design, the research began with the collection and analysis of quantitative data, followed by qualitative exploration to provide deeper explanations of the statistical findings. This approach was selected because it allows the analysis of relationships between variables while also capturing the social dynamics that occur in family life [18]. Conceptually, this study refers to Becker's household economics theory, which views the family as an economic unit

that makes rational decisions in allocating household resources in order to achieve collective welfare [12]. In addition, the study adopts Sen's capability approach, which emphasizes that well-being is determined not only by the amount of resources owned but also by individuals' capability to utilize those resources effectively [13]. Within this framework, financial literacy is understood as a capability that enables married couples to manage income, savings, and financial planning rationally, thereby strengthening family and marital economic stability [3], [4].

The research was conducted in Central Kalimantan Province, Indonesia. The study population consisted of married couples who had been married for at least two years. Quantitative sampling used a multistage sampling technique. In the first stage, several districts/cities were selected to represent the regional characteristics of Central Kalimantan. In the second stage, respondents were selected from community groups and participants in family education activities in each selected district/city. Proportional sampling was applied to ensure representation across locations.

Based on data screening and questionnaire completeness, the final number of respondents analysed in this study was 150 married couples (N = 150). The respondents were distributed across several districts/cities in Central Kalimantan Province to represent different socioeconomic backgrounds. The distribution of respondents by demographic characteristics is presented in Table 1. Ethical considerations were addressed prior to the implementation of the research. The study obtained approval from the institutional research ethics committee. All participants were informed about the purpose of the research, the voluntary nature of their participation, and the confidentiality of their responses. Written informed consent was obtained from all respondents before they participated in the survey and interview process.

Table 1. Demographic Characteristics of Respondents (N= 150)

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	75	50.0
	Female	75	50.0
Age	21–30 years	38	25.3
	31–40 years	62	41.3
	41–50 years	34	22.7
	> 50 years	16	10.7
Length of Marriage	2–5 years	46	30.7
	6–10 years	58	38.7
	11–15 years	29	19.3
Education Level	> 15 years	17	11.3
	Senior High School	49	32.7
	Diploma/Bachelor	79	52.7
Employment Status	Postgraduate	22	14.6
	Private employee	54	36.0
	Entrepreneur	39	26.0
	Civil servant	27	18.0
	Others	30	20.0

The demographic distribution indicates that most respondents were in the productive age group (31-40 years) and had been married for 6-10 years, a stage when couples typically experience increasing financial responsibilities within the household.

Quantitative data were collected using a structured questionnaire with a five-point Likert scale measuring four variables: financial literacy, financial management behavior, financial communication between spouses, and marital stability. The financial literacy instrument was adapted from international financial literacy frameworks that assess understanding of financial concepts, financial planning ability, and rational financial decision-making [3]. Marital stability was measured using indicators adapted from established instruments such as the Dyadic Adjustment Scale, Marital Satisfaction Scale, and Kansas Marital Satisfaction Scale, which evaluate relationship satisfaction, communication quality, and conflict resolution between spouses. Prior to analysis, the instruments were tested to ensure validity and reliability. Construct validity was assessed using Confirmatory Factor Analysis (CFA), while reliability was examined using Cronbach's Alpha and Composite Reliability [5], [6].

The results show that all constructs meet the recommended criteria. As presented in Table 4, factor loadings exceed 0.60, Cronbach's Alpha values are above 0.70, and AVE values exceed 0.50, indicating adequate convergent validity and internal consistency. The study also included a family financial literacy training intervention designed to improve couples' financial management skills. The program consisted of several sessions totaling approximately 6-8 hours, covering household budgeting, savings and debt management, joint financial decision-making, and financial communication within families. The training was delivered through lectures, group discussions, and practical exercises. To assess the intervention's effectiveness, participants completed pre- and post-tests measuring changes in financial literacy. A total of 150 married couples (N = 150) participated in the quantitative survey. Respondents were drawn from several districts/cities in Central Kalimantan Province to reflect regional socioeconomic diversity. The distribution of respondents is presented in Table 2.

Table 2. Distribution of Respondents by District/City (N = 150)

District/City	Number of Respondents	Percentage (%)
Palangka Raya	38	25.3
Kotawaringin Barat	32	21.3
Kotawaringin Timur	36	24.0
Kapuas	26	17.3
Katingan	18	12.1
Total	150	100

Descriptive statistical analysis was conducted to examine the general characteristics of the research variables. As presented in Table 3, the average financial literacy score among respondents is relatively high (Mean = 3.87, SD = 0.62). Similar patterns are observed for financial management behaviour (Mean = 3.79, SD = 0.58), financial communication between spouses (Mean = 3.74, SD = 0.64), and marital stability (Mean = 3.91, SD = 0.56).

These results indicate that the participating couples generally demonstrate moderate to high levels of financial management capability and marital relationship stability.

Table 3. Descriptive Statistics of Research Variables

Variable	Number of Items	Mean	Standard Deviation
Financial Literacy	8	3.87	0.62
Financial Management Behaviour	7	3.79	0.58
Financial Communication	6	3.74	0.64
Marital Stability	7	3.91	0.56

The validity and reliability testing results are presented in Table 4. All constructs demonstrate acceptable measurement properties. Factor loadings range between 0.63 and 0.84, Cronbach's Alpha values range from 0.85 to 0.89, and Composite Reliability values exceed 0.87. In addition, all AVE values are above the recommended threshold of 0.50, confirming adequate convergent validity.

Table 4. Validity and Reliability Test Results

Variable	Factor Loading Range	Cronbach's Alpha	Composite Reliability	AVE
Financial Literacy	0.65 - 0.82	0.86	0.88	0.56
Financial Management Behaviour	0.67 - 0.84	0.88	0.90	0.58
Financial Communication	0.63 - 0.80	0.85	0.87	0.54
Marital Stability	0.66 - 0.83	0.89	0.91	0.60

To analyze the relationships among variables, Structural Equation Modelling (SEM) was employed, allowing the simultaneous testing of direct and indirect relationships among financial literacy, financial management behavior, financial communication, and marital stability [5], [6]. The model fit results indicate that the structural model meets recommended goodness-of-fit criteria, as shown in Table 5.

Table 5. Model Fit Indices for Structural Equation Modelling

Fit Index	Cut-off Value	Result
Chi-square/df	< 3.00	2.11
CFI	> 0.90	0.94
TLI	> 0.90	0.92
RMSEA	< 0.08	0.061
SRMR	< 0.08	0.054

The qualitative phase involved 15-20 informants purposively selected from survey participants to represent different levels of financial literacy and experiences in managing family finances. Interviews explored household financial management, economic conflicts, and the communication strategies couples use to maintain marital stability. The data were analyzed using thematic analysis, involving coding, categorization, and the interpretation of emerging patterns [1], [2]. Finally, quantitative and qualitative findings were integrated during the interpretation stage. Statistical analysis identified relationships between financial

literacy, financial behavior, communication, and marital stability, while qualitative findings provided contextual explanations of how these processes operate within family life. This integrative approach enables a more comprehensive understanding of financial literacy as a life skill that contributes to strengthening family resilience and marital stability [7]–[10], [15]–[17].

3. RESULTS AND DISCUSSION

3.1. Results

The results indicate that family financial literacy plays a significant role in strengthening marital stability among married couples in Central Kalimantan Province. Quantitative analysis was conducted through a survey of married couples, while qualitative data from in-depth interviews were used to enrich the interpretation of the statistical findings. Overall, respondents demonstrated a moderate to relatively good level of financial literacy. Most participants demonstrated an adequate understanding of basic household financial management, including income allocation, expenditure control, and saving practices. However, several respondents reported limitations in long-term financial planning, particularly regarding investment decisions, insurance protection, and education savings for children. To evaluate the effectiveness of the financial literacy education program, financial literacy was measured using a pre-test and post-test design. The descriptive comparison of the scores is presented in Table 6.

Table 6. Pre-Post Test of Financial Literacy

Variable	N	Mean	Std. Deviation
Pre-test Financial Literacy	150	63.28	8.41
Post-test Financial Literacy	150	75.96	7.83

The descriptive comparison shows that respondents experienced a substantial improvement in financial literacy after participating in the education program, indicating that the intervention strengthened couples' financial understanding and management capacity. To determine whether this improvement was statistically significant, a paired sample t-test was conducted. The results are presented in Table 7.

Table 7. Paired Sample t-test and Effect Size

Variable Pair	Mean Difference	Std. Deviation	t	Sig. (2-tailed)	Cohen's d
Post-test-Pre-test	12.68	7.94	19.57	0.000	1.59

The paired sample t-test shows a highly significant improvement in financial literacy ($p < 0.001$). The effect size (Cohen's $d = 1.59$) indicates a very large practical effect, suggesting that the financial literacy training program produced a substantial improvement in participants' financial knowledge and skills. Furthermore, the relationship between financial literacy and marital stability was examined using Pearson correlation analysis, as shown in Table 8.

Table 8. Pearson Correlation Between Financial Literacy and Marital Stability

Variable	Financial Literacy	Marital Stability
Financial Literacy	1	0.657**
Marital Stability	0.657**	1

Note: $p < 0.01$

The results indicate a strong positive relationship between financial literacy and marital stability. Couples with higher financial literacy tend to demonstrate better financial management behaviour and experience fewer economic conflicts within the household. To examine the predictive effect of financial literacy, linear regression analysis was conducted. The results are presented in Table 9.

Table 9. Regression Analysis

Variable	B	Std. Error	Beta	t	Sig.
Constant	20.517	3.274		6.266	0.000
Financial Literacy	0.563	0.068	0.642	8.272	0.000

The regression results indicate that financial literacy significantly predicts marital stability, suggesting that improved financial understanding contributes to more stable marital relationships by enabling better financial decision-making and reducing economic tension. The model's explanatory power is presented in Table 10.

Table 10. Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error
1	0.657	0.431	0.426	4.512

The model explains 43.1% of the variance in marital stability, indicating that financial literacy is an important determinant of marital stability, though other factors, such as communication patterns, socioeconomic pressures, and cultural values, may also contribute. To further examine the structural relationships between variables, Structural Equation Modelling (SEM) was employed. The standardized path coefficients are presented in Table 11.

Table 11. Structural Equation Model Path Coefficients

Hypothesized Path	Standardized Coefficient (β)	t-value	p-value	Result
Financial Literacy and Financial Management Behaviour	0.71	9.84	0.000	Supported
Financial Literacy and Financial Communication	0.64	8.12	0.000	Supported
Financial Management Behaviour and Marital Stability	0.39	4.76	0.000	Supported
Financial Communication and Marital Stability	0.42	5.03	0.000	Supported
Financial Literacy and Marital Stability	0.28	3.41	0.001	Supported

The SEM results indicate that financial literacy not only directly influences marital stability but also indirectly contributes through improved financial management behaviour

and financial communication between spouses. This suggests that financial literacy functions as a foundational capability that strengthens household decision-making and reduces financial conflict within families.

These quantitative findings are reinforced by in-depth interviews with several couples who served as research informants. The interviews showed that domestic conflicts are often linked to economic problems, especially when couples lack clear financial planning. One informant stated, *“We used to argue a lot because our household expenses were out of control. After we started recording our income and expenses together, we became more aware of our family’s financial condition, and our conflicts decreased.”* (Informant A, 7 years of marriage). Another informant emphasized that openness in financial communication is an important factor in maintaining family harmony. As reflected in the interview results, *we now always discuss things before making financial decisions. For example, when we want to buy something significant, we consider it together so that it does not place a burden on the family’s finances.* (Informant B, 10 years of marriage).

In addition, several informants stated that financial literacy provides a sense of security in family life because couples have clearer economic plans. As expressed in the interview: *“By understanding how to manage finances, we feel more prepared to face future needs, such as our children’s education or unexpected emergencies.”* (Informant C, 12 years of marriage). The qualitative findings indicate that financial literacy extends beyond technical financial skills and also shapes communication patterns, mutual trust, and shared responsibility within marital relationships. Couples with stronger financial literacy tend to engage in more transparent financial discussions, develop joint financial plans, and manage economic pressures more constructively.

46 Taken together, the integration of quantitative and qualitative findings demonstrates that family financial literacy functions as a critical life skill that contributes to marital stability. Financial literacy not only improves financial planning capacity but also supports healthier financial communication and collaborative decision-making within households. These findings provide an important empirical foundation for the discussion section, which further explores the theoretical implications of financial literacy as a life skill and its contribution to strengthening family resilience within broader household economic and social contexts.

3.2. Discussion

50 Research findings indicate that family financial literacy is positively and significantly associated with marital stability among couples in Central Kalimantan Province. 49 These findings suggest that the ability of couples to understand and manage household finances functions as an important life skill in sustaining marital relationships. From a family economics perspective, households are viewed as decision-making units that allocate resources to achieve collective welfare. This perspective aligns with the Household Economics theory proposed by Becker [12], which explains that economic decisions within families, including consumption, savings, and the division of economic roles, reflect rational processes aimed at maximizing family utility. Within this framework, 15 financial literacy serves as a cognitive resource that enables couples to make more rational and efficient

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economic decisions. Previous studies show that financial literacy significantly shapes household economic behavior, including savings management, investment decisions, and debt control [3], [19]. Higher levels of financial literacy are also associated with greater household resilience in the face of economic pressures and financial shocks [4], [20]. Therefore, financial literacy should be understood not only as economic knowledge but also as a behavioral capability that influences broader aspects of family well-being.

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The findings of this study further indicate that couples with higher levels of financial literacy tend to experience lower financial conflict and engage in more open financial communication. These results are consistent with previous research emphasizing that financial communication is a critical factor in maintaining healthy marital relationships [21]. In many households, financial disagreements arise from differences in spending priorities, debt management, or financial expectations between partners. Prior studies have identified financial problems as one of the most frequent sources of marital tension and conflict [22]. In this context, financial literacy serves as a preventive mechanism, helping couples negotiate financial decisions more constructively and reduce potential sources of conflict. Financial literacy also strengthens families' capacity to plan their economic future more systematically. Households with higher financial literacy tend to develop stronger saving habits, engage in long-term financial planning, and take steps to protect their finances against economic risks [23], [24]. Moreover, financial literacy contributes to improved financial well-being and life satisfaction through more informed and rational economic decision-making [25], [26]. This indicates that financial literacy simultaneously supports economic stability and marital stability within family life.

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From the perspective of the Capability Approach developed by Sen [13], financial literacy can be understood as a capability that expands individuals' freedom to make meaningful economic choices. The capability approach emphasizes that human welfare is determined not only by income levels but also by individuals' ability to utilize resources to achieve valued life outcomes. In the context of marriage and family life, financial literacy enhances couples' ability to plan their financial future, manage financial risks, and maintain household welfare over time. Financial literacy also enhances individuals' capacity to interpret and use financial information effectively. Individuals with stronger financial literacy tend to demonstrate greater ability in understanding financial products, managing debt responsibly, and plan long-term investments [27], [28]. In addition, financial literacy is associated with reduced financial stress and improved psychological well-being in everyday life [29], [30]. These findings highlight the multidimensional nature of financial literacy, which affects not only economic outcomes but also psychological and relational aspects of family life.

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These findings highlight the multidimensional nature of financial literacy, which affects not only economic outcomes but also psychological and relational aspects of family life [6]. Within marital relationships, these processes continue through daily interactions, negotiation of financial priorities, and shared economic decision-making between spouses. In addition, financial literacy has been shown to contribute to marital satisfaction and overall family well-being. Couples who practice transparent and structured financial management tend to report higher levels of marital satisfaction [31]. This occurs because clear financial

planning reduces economic uncertainty and strengthens mutual trust between spouses. Research on financial education programs also indicates that financial literacy interventions can significantly improve individuals' capacity to manage personal and household finances [32]. Furthermore, financial literacy initiatives contribute to broader economic development by increasing financial inclusion and facilitating access to formal financial services [33]. This shows that financial literacy not only affects individual households but also has wider implications for social welfare and economic resilience.

Beyond these theoretical insights, the findings also highlight important policy implications. Financial literacy should be integrated into premarital education programs as part of preparation for married life. Premarital education commonly focuses on emotional readiness, communication skills, and religious values, but often gives limited attention to financial management competencies. Incorporating financial literacy training into premarital programs can help couples develop shared financial goals, budgeting skills, and strategies to manage economic challenges before marriage. Such preparation may reduce the likelihood of financial conflict and strengthen marital resilience during the early stages of family formation. At the same time, financial literacy should become an important component of family resilience and family empowerment programs implemented by government institutions and community organizations. Programs aimed at strengthening family resilience frequently emphasize psychological well-being and social support but may overlook the role of financial capability in maintaining household stability. Integrating financial literacy education into family development initiatives such as community empowerment programs, social welfare programs, and family counselling services can enhance families' ability to cope with economic stress and maintain stable relationships.

Strengthening family financial literacy also has broader implications for social and economic policy. Financially literate families are more likely to develop sustainable financial habits, access formal financial services, and build long-term economic security. As a result, policies that promote financial literacy at the household level can contribute not only to individual well-being but also to broader goals of economic resilience and social stability. In this regard, the present study contributes to the growing literature on family financial literacy by highlighting its relational dimension within marriage. While earlier research has often examined financial literacy primarily in relation to individual financial behaviour or economic outcomes, this study demonstrates that financial literacy also shapes communication patterns, trust, and collaborative decision-making between spouses. By integrating quantitative survey analysis with qualitative insights from couples' lived experiences, the study provides a more comprehensive understanding of financial literacy as a life skill that operates not only at the individual level but also within the relational dynamics of family life. From a theoretical standpoint, the findings support the integration of Household Economics theory [12] and the Capability Approach [13], showing that financial literacy functions as both a cognitive economic resource and a capability that expands families' opportunities to achieve well-being and marital stability.

The results of this study are also consistent with recent research emphasizing the importance of financial capability in strengthening family well-being. Several recent studies indicate that financial literacy and financial management behavior are strongly associated

with household financial resilience and relationship quality [3], [19], [20]. Other studies highlight that financial communication between partners significantly influences marital satisfaction and reduces financial conflict within households [21], [22]. Research on financial well-being also shows that financial literacy supports individuals' ability to manage financial risks and improve long-term financial security [23], [24], [25]. Furthermore, financial education programs have been shown to enhance individuals' financial decision-making capacity and contribute to improved psychological and economic well-being [26], [27], [28]. The present study extends these findings by demonstrating that financial literacy functions not only as an economic competence but also as a relational resource that promotes constructive communication and cooperative financial decision-making within marriage.

Despite these contributions, several limitations should be acknowledged. This study focuses on married couples in Central Kalimantan Province, which may limit the generalizability of the findings to other regions with different cultural and socioeconomic contexts. Although the study applies a mixed-methods approach by combining survey data and qualitative interviews, the cross-sectional nature of the quantitative data restricts the ability to observe long-term causal relationships between financial literacy and marital stability. In addition, marital stability is influenced by multiple factors beyond financial literacy, including emotional compatibility, cultural norms, religious values, and broader socioeconomic conditions. Future research could address these limitations by conducting longitudinal studies to examine how financial literacy influences marital stability over time. Comparative studies across different regions or cultural contexts may also provide deeper insight into how financial literacy interacts with cultural values and family structures. Furthermore, future research could examine the interactions among financial literacy and other family resilience factors, such as communication patterns, gender roles, and social support networks, in order to develop a more comprehensive model of household stability and family well-being.

4. CONCLUSION

This study shows that family financial literacy plays a significant role in strengthening the stability of marriages in Central Kalimantan Province. Quantitative analysis results show an increase in financial literacy levels after educational interventions, as well as a significant positive relationship between financial literacy and marital stability. Correlation and regression analyses show that financial literacy contributes to marital stability by improving household financial management skills, enhancing financial communication between spouses, and strengthening the family's ability to manage economic conflicts. These findings indicate that couples with better financial literacy tend to have lower levels of economic conflict and more rational financial decision-making patterns.

Qualitative findings from in-depth interviews also reinforce the statistical analysis results. Research informants indicated that household conflicts are often related to differences in perceptions of expenditure management, family needs and priorities, and a lack of financial communication between spouses. Couples with better financial understanding tend to be able to develop family financial plans, manage expenses more discipline, and make economic decisions collectively.

18 From the perspective of Household Economics theory, financial literacy serves as a cognitive resource that helps households allocate economic resources rationally. Meanwhile, from the Capability Approach perspective, financial literacy can be understood as a capability that expands individuals' ability to plan for their family's economic future. Thus, family financial literacy is not only an economic competency but also an important life skill in strengthening family resilience and maintaining marital stability. These findings emphasize the importance of strengthening family financial literacy programs as part of a family resilience development strategy.

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