

THE EFFECT OF SEASONAL CYCLES AND FISH PRICE FLUCTUATIONS ON FINANCIAL LITERACY OF FISHERMEN IN SIFALAE TE ULU VILLAGE, GUNUNGSITOLI DISTRICT

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Abstract

The purpose of this study is to analyze, partially and simultaneously, the influence of seasonal cycles and fish price fluctuations on the financial literacy of fishermen in Sifalae Te Ulu Village. Partially, this study aims to determine the effect of seasonal cycles on fishermen's financial literacy, as well as the effect of fish price fluctuations on fishermen's financial literacy. Simultaneously, this study aims to determine the effect of both variables together on fishermen's financial literacy. This study used a quantitative approach with data collected through questionnaires from 57 active fishermen. Data were analyzed using multiple linear regression to test the partial and simultaneous effects. The results show that partially, seasonal cycles have a negative and significant effect on fishermen's financial literacy, while fish price fluctuations have a positive and significant effect on fishermen's financial literacy. Simultaneously, seasonal cycles and fish price fluctuations have a significant effect on fishermen's financial literacy. Income uncertainty due to these two factors causes fishermen to experience difficulties in financial planning, lack savings or emergency funds, and tend to rely on debt. In addition, low levels of education and minimal financial literacy training also hinder effective financial management.

Keywords: *Cycles, Price Fluctuations, Financial Literacy.*

INTRODUCTION

Indonesia, as a developing country with abundant natural resources, has a significant fisheries sector. However, despite this enormous potential, Indonesian fishermen face a number of challenges, particularly in financial management. Indonesians still face challenges in managing their finances effectively. Low financial literacy is a major contributing factor. The widespread consumerism, especially among the younger generation, exacerbates this situation. Impulsive shopping habits, a hedonistic lifestyle, and a lack of awareness of the importance of saving are characteristic of this generation. As a result, many individuals struggle to meet long-term needs and are vulnerable to financial risk.

As research conducted by Lukum et al. (2023) dengan judul penelitian Pengaruh perubahan musiman terhadap pendapatan Nelayan. Fenomena yang terdapat dalam penelitian ini yaitu ketidakpastian pendapatan yang disebabkan oleh faktor alam, fluktuasi harga ikan, keterbatasan teknologi penangkapan ikan dan kurangnya informasi mengenai

kondisi pasar, cuaca, dan teknik penangkapan yang lebih baik. Selanjutnya penelitian yang dilakukan oleh Hermansyah et al. (2023) dengan judul penelitian Pengaruh angin dan curah hujan terhadap hasil tangkapan ikan layang yang berbasis di PPS Kendari Sulawesi Tenggara. Fenomena yang terdapat dalam penelitian ini yaitu bagaimana kondisi cuaca, khususnya kecepatan angin, mempengaruhi hasil tangkapan ikan layang di sekitar pelabuhan perikanan samudera Kendari, Sulawesi Tenggara. Penelitian lain dilakukan oleh Regency (2024) dengan judul penelitian Pengaruh fluktuasi harga nener bandeng terhadap etos kerja petani pembudidaya di Kabupaten Buleleng, Bali. Fenomena yang terdapat dalam penelitian ini yaitu harga benih ikan bandeng yang fluktuatif dan margin produksi dan pemasaran yang relatif besar menyebabkan terjadi selisih harga jual dan harga beli benih ikan bandeng sehingga dapat mempengaruhi etos kerja pembudidaya.

Nelayan, sebagai kelompok yang menggantungkan hidupnya pada hasil tangkapan laut, memiliki karakteristik ekonomi yang unik. Pendapatan mereka tidak tetap, sangat bergantung pada siklus musiman, kondisi cuaca, serta fluktuasi harga ikan di pasar. Saat musim ikan tiba, penghasilan bisa melimpah, namun pada musim paceklik atau ketika cuaca buruk, penghasilan dapat turun drastis bahkan tidak ada sama sekali. Fenomena ini menyebabkan mereka sulit dalam mengatur keuangan secara stabil.

Fenomena tersebut juga terjadi di Desa Sifalaete Ulu, Kecamatan Gunungsitoli, Provinsi Sumatra Utara. Desa ini merupakan wilayah pesisir dengan mayoritas penduduknya bermata pencaharian sebagai nelayan tradisional. Berdasarkan data tahun 2021 yang diperoleh dari Dinas Perikanan Kota Gunungsitoli melalui Kepala Bidang Perikanan Tangkap, tercatat bahwa jumlah nelayan aktif di Desa Sifalaete Ulu Kecamatan Gunungsitoli sebanyak 53 orang, sedangkan data dari Sekretaris Desa Sifalaete Ulu Kecamatan Gunungsitoli, jumlah nelayan aktif saat ini pada tahun 2025 mencapai 57 orang.

Based on initial interviews with several fishermen in Sifalaete Ulu Village, financial literacy is understood as the ability to manage the money they earn from fishing, such as planning expenses, recording income and expenses, setting aside money for savings, and making wise decisions to survive during low fishing seasons or falling fish prices. While simple, this understanding demonstrates an awareness of the importance of financial management, its implementation is still limited by the lack of financial literacy education and training they receive. Furthermore, fishermen still lack the ability to differentiate between needs and wants when managing their finances. Although the village head of Sifalaete Ulu supports the financial literacy program, implementation in the field still faces obstacles, particularly the community's limited ability to apply basic financial principles. Therefore, greater attention is needed to create appropriate solutions tailored to local conditions.

2. THEORY

Financial Literacy

Financial Literacy Concept of the Financial Services Authority(OJK, 2021)Financial literacy is defined as a series of processes or activities to improve knowledge, skills, and confidence, which impact attitudes and behaviors to improve the quality of decision-making and financial management

to achieve well-being. The Financial Services Authority (OJK) states that its vision for financial literacy is to create an Indonesian society with a high level of financial literacy, enabling the public to choose and utilize financial products and services to improve well-being.

According to Asari et al. (2023) Financial literacy is the set of knowledge, skills, and confidence needed to apply financial concepts and risks in making informed financial decisions to improve the well-being of individuals and society. Financial literacy is crucial, especially for individuals, because it plays a crucial role in meeting their living needs. Understanding finances will help individuals avoid inefficient financial management practices. According to Ismanto et al. (2019) Financial literacy is defined as a combination of awareness, knowledge, and skills in the fields of business and finance, which includes the ability to manage finances, financial management, and financial planning effectively.

Financial literacy is a concept related to how a person manages their finances. According to Apriliani (2018) Financial literacy is the knowledge and skills needed to manage financial matters. This awareness has a long-term impact on maintaining financial stability, security, and well-being. According to Prihatni et al. (2024), financial literacy is the ability to understand and use various financial skills, such as personal management, budgeting, and investing, which enable individuals to make effective financial decisions and achieve financial well-being. According to Adiandari (2023), there are five indicators of financial literacy among fishermen, namely:

- a. Basic Financial Knowledge
- b. Ability to Make Financial Plans
- c. Skills in Financial Record Keeping
- d. Ability to Manage Financial Risks
- e. Wise Financial Attitudes and Behavior

Seasonal Cycle

Seasonal cycles are periodic movements that occur over a period of one year or less, caused by factors such as climate, social customs, or administrative regulations. According to Khoiri (2022) A seasonal cycle or seasonal pattern is a pattern of fluctuations that occurs regularly and repeatedly at the same times of the year. In the context of fisheries, the seasonal cycle refers to the pattern of seasonal changes that affect fishermen's activities and catches. These changes can have a significant impact on fishermen's income and welfare. According to Judijanto et al. (2024) refers to periodic changes or fluctuations that occur each season that affect the availability and catch of fish.

According to research Zulfa (2023) The seasonal cycle typically occurs for a few days during the dry season, between April and August. Although it only occurs for a short time, fishermen can catch tens to hundreds of kilograms in a day. Furthermore, research results Choirunnisa et al. (2022) This study shows that fishermen must adapt to climate change because their work is seasonal. Unpredictable climate change forces fishermen to fish according to the fishing season. When the west monsoon arrives suddenly, accompanied by bad weather and large waves, fishermen cannot go to sea, which results in a decrease in household income. Research Results Astuti et al. (2023) This indicates that seasonal fluctuations in fishing are one factor contributing to uncertainty in fishermen's income. Assuming a high fishing season, fishermen's income will be very high, but during the opposite season, income can drop drastically.

Seasonal cycles impact the activities and well-being of fishermen. According to Khairul et al. (2024), there are five indicators of the influence of seasonal cycles on fishermen:

- a. Changes in Weather and Climate Patterns
- b. Dependence on Moon Phases
- c. Income Fluctuations
- d. Changes in Sea Surface Temperature
- e. Seasonal Patterns of Fish Catches

Price Fluctuations

According to Praise (2020) says that price fluctuations are price changes that occur due to the interaction between supply and demand. This fluctuation is a common phenomenon in the market, where the price of a good or service can rise or fall periodically. According to Suparmono (2018) Price fluctuations are unstable fluctuations in the price of a good or service over a period of time. These price fluctuations occur due to an imbalance between supply and demand in the market. When demand increases while supply remains constant or decreases, prices will rise. Conversely, if supply increases while demand remains constant or decreases, prices will fall. Price fluctuations reflect market dynamics influenced by various macro and microeconomic factors.

According to Machdani et al. (2023) Fish price fluctuations are changes in the value of fish production, which can fluctuate monthly or daily. This is caused by factors such as the quantity of fish landed, market prices, and fishing seasons. This research shows that fish price fluctuations are greatly influenced by stock availability and fish quality in the market. According to Nurmayanti et al. (2023) said that fluctuations in the price of skipjack tuna in the market are influenced by variations in the quantity and type of fish offered, as well as demand factors such as consumer income and the prices of other goods.

Fish price fluctuations are influenced by various interrelated factors. According to Nanda (2021) There are 5 indicators of fish price fluctuations:

- a. Fishing Season
- b. Production and Supply Quantities
- c. Related Commodity Prices
- d. Imbalance of Supply and Demand
- e. Operating costs

3. RESEARCH METHOD

In this study, the author will use quantitative research. The researcher used this type of quantitative research because the researcher wanted to obtain measurable and statistically analyzed data related to the influence of seasonal cycles and fish price fluctuations on the financial literacy of fishermen in Sifalaete Ulu village, Gunungsitoli district. With a quantitative approach, researchers can collect measurable data more easily and then conduct statistical analysis to draw strong conclusions. This method is used to test theories through measuring variables that are usually expressed in numbers. Quantitative data are analyzed statistically, and the research report has a systematic structure from introduction to conclusion.

4. RESULTS AND DISCUSSION

Result

Normality Test

The normality test is used to determine whether data originates from a normally distributed population. Normality can be detected through statistical analysis. This analysis uses the Kolmogorov-Smirnov method, comparing the cumulative distribution of sample data with the theoretical normal distribution and producing a significance value (p-value) used to decide whether the normality hypothesis is accepted or rejected. A p-value greater than 0.05 indicates normally distributed data, while a p-value less than 0.05 indicates non-normal data.

Table 1 Normality Test Results

| One-Sample Kolmogorov-Smirnov Test | | |
|---|--------------------|-------------------------|
| | | Unstandardized Residual |
| N | | 57 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Standard Deviation | 11.17390 |
| Most Extreme Differences | Absolute | ,096 |
| | Positive | ,061 |
| | Negative | -,096 |
| Test Statistics | | ,096 |
| Asymp. Sig. (2-tailed) | | ,200 ^{c,d} |
| <small>a. Test distribution is Normal.</small> | | |
| <small>b. Calculated from data.</small> | | |
| <small>c. Lilliefors Significance Correction.</small> | | |
| <small>d. This is a lower bound of the true significance.</small> | | |

Source: SPSS v.25, 2025 Output Results

Based on Table 1, the results of the normality test using the One-Sample Kolmogorov-Smirnov Test in Table 4, it is known that the Asymp. Sig. (2-tailed) value is 0.200. This is greater than the requirement of 0.05, which can be concluded that the data distribution in this study is normally distributed.

Multicollinearity Test

Table 2 Multicollinearity Test Results

| Coefficients ^a | | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|--|--------|------|-------------------------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. | Collinearity Statistics | |
| | B | Std. Error | Beta | | | | Tolerance | VIF |
| (Constant) | 57,570 | 8,719 | | | 6,603 | ,000 | | |
| X1 | -,398 | ,070 | -,508 | | -5,679 | ,000 | ,976 | 1,024 |
| X2 | ,679 | ,093 | ,650 | | 7,267 | ,000 | ,976 | 1,024 |

a. Dependent Variable: Y

Source: SPSS v.25 Output Results, 2025

From Table 2 above shows that the VIF values for variables X1 and X2 (1.024 and 1.024 < 10) and the Tolerance values (0.976 and 0.976 > 0.01) mean that multicollinearity does not occur.

Heteroscedasticity Test

The heteroscedasticity test is performed to determine whether the residual or error variances in the regression model are unequal across each observation, meaning the error variance is not constant across the range of independent variable values. Heteroscedasticity can be detected using the Glejser test, which regresses the absolute value of the residual against the independent variable. If the significance value is greater than 0.05, heteroscedasticity does not occur.

Table 3 Heteroscedasticity Test Results

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| (Constant) | 12,140 | 5,595 | | 2,170 | ,034 |
| X1 | ,046 | ,045 | ,137 | 1,021 | ,312 |
| X2 | -,092 | ,060 | -,207 | -1,543 | ,129 |

a. Dependent Variable: ABS_RES

Source: SPSS v.25 Output Results, 2025

Based on Table 3, it was found that the significance value for the seasonal cycle variable (X1) was 0.312 and for fish price fluctuations (X2) was 0.129, both greater than 0.05. Thus, based on the decision-making criteria that if the significance value > 0.05 means there is no heteroscedasticity, it can be concluded that there is no heteroscedasticity in this regression model.

Multiple Linear Regression

Table 4 Results of Multiple Linear Regression Test

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| (Constant) | 57,570 | 8,719 | | 6,603 | ,000 |
| X1 | -,398 | ,070 | -,508 | -5,679 | ,000 |
| X2 | ,679 | ,093 | ,650 | 7,267 | ,000 |

a. Dependent Variable: Y

Source: SPSS v.25 Output Results, 2025

Based on table 4 above, the regression equation that occurs is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + e$$

$$Y = 57.570 - 0.398X_1 + 0.679X_2 + e$$

From the equation above it can be concluded:

- a. The constant α is 57.570, this number is a constant number which means that if the number of seasonal cycle variables (X1) and fish price fluctuations (X2) is 0, then the fisherman's financial literacy variable (Y) has a value of 57.570.

- b. Nilai koefisien regresi variabel jumlah siklus musiman (X1) bernilai negatif (berlawanan arah) yaitu sebesar -0,398. Angka ini mengandung arti bahwa setiap penambahan nilai sebesar 1 satuan pada variabel siklus musiman (X1), maka nilai variabel literasi keuangan nelayan akan menurun sebesar 0,398 satuan dengan asumsi variabel independen lainnya nilainya tetap.
- c. Nilai koefisien regresi variabel jumlah fluktuasi harga ikan (X2) bernilai positif yaitu sebesar 0,679. Angka ini mengandung arti bahwa setiap penambahan nilai sebesar 1 satuan pada variabel fluktuasi harga ikan (X2), maka nilai variabel literasi keuangan nelayan akan meningkat sebesar 0,679 satuan dengan asumsi variabel independen lainnya nilainya tetap.

Determination Coefficient

Tabel 5 Determination Coefficient

| Model Summary | | | | |
|-----------------------------------|-------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,761a | ,579 | ,563 | 11,379 |
| a. Predictors: (Constant), X2, X1 | | | | |

Sumber: Hasil Output SPSS v.25, 2025

Rumus yang digunakan untuk menghitung nilai koefisien determinasi diatas adalah sebagai berikut:

$$KD = r^2 \times 100\%$$

$$KD = 0,579 \times 100\%$$

$$KD = 57,9\%$$

Berdasarkan tabel 5 di atas dapat disimpulkan bahwa nilai koefisien determinasi (R^2) sebesar 0,579 yang artinya variasi variabel independen yang digunakan dalam model yaitu siklus musiman (X1) dan fluktuasi harga ikan (X2) mampu menjelaskan 57,9% variasi variabel dependen literasi keuangan nelayan (Y), sedangkan sisanya sebesar 42,1% dijelaskan oleh variabel variabel diluar penelitian ini.

Uji t (Parsial)

Tabel 6 T-Test (parsial) Variable X1 & X2 on Variable Y

| Coefficients ^a | | | | | | |
|---------------------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 57,570 | 8,719 | | 6,603 | ,000 |
| | X1 | -,398 | ,070 | -,508 | -5,679 | ,000 |
| | X2 | ,679 | ,093 | ,650 | 7,267 | ,000 |

a. Dependent Variable: Y

Sumber: Hasil Output SPSS v.25, 2025

- a. Berdasarkan tabel 6 diatas dari hasil uji t (Parsial) menunjukkan bahwa nilai signifikan siklus musiman (X1) terhadap literasi keuangan nelayan (Y) adalah $0,000 < 0,05$ dan nilai t hitung $-5,679 > t$ tabel $2,005$ maka H1 diterima dan H0 ditolak. Sehingga dapat disimpulkan bahwa variabel siklus musiman (X1) berpengaruh negatif dan signifikan terhadap literasi keuangan nelayan (Y). Artinya, semakin kuat siklus musiman yang dialami nelayan, semakin menurun tingkat literasi keuangan nelayan
- b. Berdasarkan tabel 6 diatas dari hasil uji t (Parsial) menunjukkan bahwa nilai signifikan fluktuasi harga ikan (X2) terhadap literasi keuangan nelayan (Y) adalah $0,000 < 0,05$ dan nilai t hitung $7,267 > t$ tabel $2,005$ maka H2 diterima dan H0 ditolak. Sehingga dapat disimpulkan bahwa variabel fluktuasi harga ikan (X2) berpengaruh positif dan signifikan terhadap literasi keuangan nelayan (Y). Artinya, semakin besar fluktuasi harga ikan, semakin tinggi tingkat literasi keuangan nelayan.

Uji F (Simultan)

Tabel 4.1 Uji F (Simultan) Variabel X1 dan X2 Terhadap Variabel Y

| ANOVAa | | | | | | |
|-----------------------------------|------------|----------------|----|-------------|--------|-------|
| | Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 9598,090 | 2 | 4799,045 | 37,064 | ,000b |
| | Residual | 6991,945 | 54 | 129,480 | | |
| | Total | 16590,035 | 56 | | | |
| a. Dependent Variable: Y | | | | | | |
| b. Predictors: (Constant), X2, X1 | | | | | | |

Sumber: Hasil Output SPSS v.25, 2025

Based on table 4.22 above, it can be stated that the calculated F of 37.064 is greater than the F table of 3.265 ($37.064 > 3.265$) with a significant value of ($0.000 < 0.05$) so that it can be stated that the regression model in this study is suitable for use in testing hypotheses or in other words, this study is suitable for use in measuring the accuracy of the sample regression function.

Discussion

The Influence of Seasonal Cycles on the Financial Literacy of Fishermen in Sifalaete Ulu Village, Gunungsitoli District.

The results of the study indicate the influence of seasonal cycles on the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District. This is proven by the results of the t-test (partial), obtained a significance value for the seasonal cycle variable (X1) of 0.000, which is smaller than the significance level of 0.05 ($0.000 < 0.05$). In addition, the calculated t value of -5.679 has an absolute value greater than the t table of 2.005 ($|-5.679| > 2.005$).

Thus, it can be concluded that there is a significant and negative influence between the seasonal cycle and fishermen's financial literacy. Therefore, the first hypothesis (H1) states

that "The seasonal cycle (X1) has a significant influence on fishermen's financial literacy (Y)."

This suggests that the stronger or more intense the seasonal cycle experienced by fishermen, the lower their financial literacy levels. This phenomenon can be explained by the seasonal cycles in fishing activities that create uncertainty in fishermen's income over time. This uncertainty can hinder fishermen's ability and motivation to manage their finances effectively and improve their financial literacy. In conditions of unstable income, fishermen tend to focus on meeting short-term needs and pay less attention to long-term financial planning.

This research is in line with research conducted Lukum et al. (2023) Studies have shown that seasonal changes significantly reduce fishermen's income. This decline makes it difficult for fishermen to manage their income in a structured manner, including in terms of recording, budgeting, and saving. Furthermore, research conducted Kalorbobir & Pasamba (2024) Research shows that fishermen's financial literacy tends to be low, especially when facing income uncertainty due to seasonal factors. Training programs are needed because financial management difficulties are often caused by income uncertainty, which makes financial planning a low priority.

The Influence of Fish Price Fluctuations on the Financial Literacy of Fishermen in Sifalaete Ulu Village, Gunungsitoli District.

The results of the study indicate that the fish price fluctuation variable (X2) has a significant and positive effect on the financial literacy of fishermen (Y) in Sifalaete Ulu Village, Gunungsitoli District. This is proven through a partial t-test which produces a significance value of 0.000 (<0.05), and a calculated t-value of 7.267 which far exceeds the t-table of 2.005. In addition, a positive regression coefficient of 0.679 confirms that the effect is positive.

This means that the greater the fish price fluctuations experienced by fishermen, the higher their level of financial literacy. Market instability and frequent price changes force fishermen to actively improve their skills and understanding of effective financial management. Thus, fish price fluctuations significantly impact fishermen's financial literacy, with price fluctuations motivating them to learn and adapt to changing economic conditions.

This finding strengthens The second hypothesis (H2) states that "Fish price fluctuations (X2) have a significant effect on fishermen's financial literacy (Y)." Therefore, interventions such as providing accurate price information, financial management training, and inter-agency coordination are essential to help fishermen improve their financial literacy and survive the uncertainties of a dynamic market.

This research is in line with research conducted Sarapil et al. (2023) which found that fishermen's income fluctuated significantly due to seasonal changes and fluctuating fish prices. This decline in income prompted fishermen to improve their financial management skills to adapt to uncertain market conditions. Furthermore, the research conducted Nanda

(2021) emphasized that fish price fluctuations occur due to an imbalance between supply and demand and Lack of information about fish prices makes it difficult for fishermen to determine profitable selling prices, so they often have to accept low prices from buyers..Coordination between agencies and the provision of accurate price information can help control price fluctuations and improve fishermen's welfare. This suggests that fishermen are encouraged to improve their financial literacy in response to market uncertainty.

The Influence of Seasonal Cycles and Fish Price Fluctuations on the Financial Literacy of Fishermen in Sifalaete Ulu Village, Gunungsitoli District.

The results of the study indicate the influence of seasonal cycles and fish price fluctuations on the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District. This is evidenced by the calculated F value of 37.064 and the F table value of 3.265, with a significance value of 0.000. Because the calculated F value is greater than the F table (37.064 > 3.265) and the significance value is less than 0.05 (0.000 < 0.05), this study successfully proves the third hypothesis (H3), which states that "there is a positive influence between seasonal cycles and fish price fluctuations on the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District."

This study is similar to Istiono's (2025) study, which concluded that financial literacy and access to formal financial services significantly influence fishermen's financial behavior, with income as a mediating variable. These results support the importance of financial literacy in improving financial management and the economic well-being of fishermen. Fauzan et al. (2023) concluded that improving financial literacy through outreach can help fishermen overcome income uncertainty caused by factors such as seasonal cycles and fish price fluctuations. After participating in outreach, fishermen demonstrated improved abilities in managing cash flow and financial risk, which are essential components of financial literacy.

This study demonstrates that seasonal cycles and fish price fluctuations significantly influence fishermen's financial literacy because these two factors create income uncertainty, forcing them to develop better financial management skills. Seasonal changes and variations in market prices encourage fishermen to improve their financial literacy knowledge and skills to enable them to make more informed financial plans, manage cash flow effectively, and anticipate potential financial risks.

According to the results of the coefficient of determination test, the R-square value was 0.499. This means that the determination value, if expressed as a percentage, is 4.99%, reflecting the proportion of the seasonal cycle (X1) and fish price fluctuation (X2) variables that can be explained. Meanwhile, the remaining 50.1% cannot be explained and is not included in this discussion.

4. CONCLUSION

Based on the description and discussion of the research presented in the previous chapters, the following conclusions can be drawn:

1. Seasonal cycles partially have a negative and significant impact on the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District. This means that the stronger or more intense the seasonal cycles experienced by fishermen, the lower their level of financial literacy.
2. Fish price fluctuations partially have a positive and significant impact on the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District. This means that the greater the level of fish price fluctuation experienced by fishermen in Sifalaete Ulu Village, Gunungsitoli District, the higher their level of financial literacy.
3. Seasonal cycles and fish price fluctuations simultaneously influence the financial literacy of fishermen in Sifalaete Ulu Village, Gunungsitoli District. This means that seasonal changes in fishing activity and variations in fish market prices not only impact fishermen's income but also encourage them to improve their financial literacy knowledge and skills.

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