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THE INFLUENCE OF FINANCIAL STRUCTURE, FINANCIAL LITERACY AND FINANCIAL BEHAVIOR ON HOUSEHOLD FINANCIAL RESILIENCE USING FINANCIAL INCLUSION AND FINANCIAL DECISION AS INTERVENING VARIABLES ON CANCER SURVIVORS HOUSEHOLD IN EAST JAVA DURING COVID-19 PANDEMIC

Maria Yovita R Pandin[1], Tri Ratnawati[2], Indrawati Yuhertiana[3]
[1,2] Economics and Business, 17 Agustus 1945 Surabaya University, Indonesia
[3] Economics and Business, UPN Veteran Jawa Timur University, Indonesia
Email : yovita_87@untag-sby.ac.id

ABSTRACT

Purpose: The research aims to analyze the influence of financial structure, financial literacy and financial behavior on household financial resilience where financial inclusion and financial decisions are intervening variables in families of cancer survivors in East Java during the Covid 19 pandemic..

Design/methodology/approach: It uses a quantitative approach by collecting data through surveys. The population of this study is the overall data on the number of women with breast cancer in East Java. Based on secondary data obtained from the 2018 Indonesian Health Profile issued by the Ministry of Health of the Republic of Indonesia, there were 937 breast cancer sufferers in East Java up to 2018.

Findings: The results showed of the determination coefficient test obtained the number 0.547826, which means that the variables used in the study are Financial Structure, Financial Literacy, Financial Behavior, Financial Inclusion and Financial Decisions can influence the Financial Resilience variable by 54.78%..

Research limitations/implications: Financial inclusion and financial decisions as intervening variables, where financial inclusion has a negative and significant effect, while financial decisions have a positive and significant effect.

Practical implications: The financial structure variable in this study has no significant effect on family financial resilience. It can be interpreted that the financial structure owned by cancer survivors does not have an impact on family financial resilience, because nearly one hundred percent of respondents use insurance to pay for their treatment.

Originality/value: This paper is original.

Paper type: Literature review

Keyword: Financial Structure, Financial Literacy, Financial Behavior, Financial Resilience, Financial Inclusion and Financial Decisions

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I. INTRODUCTION

The economic crisis caused by the COVID-19 pandemic can make households not financially resilient, and this is reinforced by the results of a study conducted by Oncology, (2015), that families suffering from cancer

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will go bankrupt. ACTION conducted research for 3 years, from 2012 to 2014 in 8 Southeast Asian countries, including Indonesia, to analyze the cost burden caused by cancer. This study reports, of 9,513 patients who were followed up at 12 months, it was revealed that more than 50 percent of the households with cancer surveyed were not financially resilient and went bankrupt because they were forced to sell their property and even houses for cancer therapy. This may be due to the costs of medical treatment and management of disease and the impact on people's ability to work. Health recovery for cancer sufferers after chemotherapy, surgery and radiation also requires a lot of money.

The results of research conducted by ACTION draw the conclusion that cancer can be a major cause of poverty. Based on research conducted by ACTION, it is necessary to have careful financial planning for cancer survivor families in Indonesia, especially in East Java to rethink the steps that must be taken when they are convicted of cancer, besides health facilities, which can be obtained from the government through the Organizing Body Health Social Security so cancer survivors still need additional funds after surgery, chemotherapy and radiation to increase the body's immunity for cancer survivors, especially during the COVID-19 pandemic. The phenomenon found from the ACTION research results is that a household suffering from cancer and not having emergency funds in financial planning will affect the household's financial resilience. Therefore this study wants to analyze the extent to which a household has a financial structure, and has a good understanding of financial literacy, will have good financial behavior and be able to understand financial inclusion and be able to make good financial decisions in times of crisis so that the household has resilience. finances, households that have a financial structure, financial literacy, financial behavior and good financial inclusion capabilities will find it easy to make financial decisions in their families, so that in conditions of economic crisis due to a pandemic such as COVID-19, these families still have financial resilience.

Research in the field of household finance has been widely researched, but very little research has focused on the aspects that make household financial management healthy and sustainable. There are no studies that link the financial structure, financial behavior, financial inclusion, financial literacy, financial decisions and household financial resilience to shocks and changes in the economy. This makes this study necessary to fill gaps in the literature, so that this study has a specific purpose for cancer survivors in understanding the effects of financial structure, financial behavior, financial inclusion, financial literacy and financial decisions on household financial resilience. The novelty of this research is a research model that links household financial resilience to financial structure, financial literacy, financial behavior, financial inclusion, and financial decisions. In addition to building the influence between variables, this study also strengthens the concept of household financial resilience.

The formulation of the problems in this dissertation research are:

1. Does the financial structure affect financial inclusion in cancer survivors' families in East Java?
2. Does the financial structure affect the financial decisions of cancer survivors' families in East Java?
3. Does the financial structure affect the financial resilience of cancer survivor families in East Java?
4. Does financial literacy affect the financial inclusion of cancer survivors' families in East Java?
5. Does financial literacy affect the financial decisions of families of cancer survivors in East Java?
6. Does financial literacy affect the financial resilience of cancer survivor families in East Java?
7. Does financial behavior affect the financial inclusion of cancer survivor families in East Java?
8. Does financial behavior affect the financial decisions of cancer survivors' families in East Java?
9. Does financial behavior affect the financial resilience of cancer survivor families in East Java?
10. Does financial inclusion affect financial decisions for families of cancer survivors in East Java?
11. Does financial inclusion affect the financial resilience of cancer survivors 'families in East Java?
12. Does financial decisions affect the financial resilience of cancer survivors' families in East Java?.

II. LITERATURE REVIEW AND HYPOTHESES

A household that is financially secure can contribute better to a vital community that is growing rapidly thus creating community economic development. In essence, financial education is very important not only for individuals and households, but also for the community. Kenyon & Borden, (2004) stated that maintaining stable household finances requires careful household financial planning. Financial crises in the household can be prevented by achieving financial stability and good financial planning. Fred van Raaij, Antonides, & Manon de Groot, (2020), explain that there are four styles of financial management in the household, namely synchronous / shared, male-dominant, female-dominant and autonomous. Making most decisions together because of having a joint bank account is a synchronic style. If only one makes financial decisions, whether it is a man or a woman (husband or wife) in the household, this is a feature of male-dominant or female-dominant financial management styles. Autonomous style is when a man or woman has their own account and makes their own

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decisions without depending on their partner. Of the four styles of household financial management, it was found that synchronous financial management and having a joint bank account were the best management styles in avoiding financial difficulties from the four models.

2.1 Financial Resilience

Danes, (2014) defines household financial resilience as the ability to survive and cope with events in life that have an impact on a household's income and or assets. Measuring household financial resilience uses the concept of three capacities, namely adaptive, absorptive and transformative, and the development of this measurement can adopt the measurement developed by Brian Walker, CS Hollin, Stephen R. Carpenter, & A Kinzig, (2004). McKnight & Rucci, (2020), say that financial resilience is the ability to recover more quickly from economic shocks faced by a household.

2.2 Financial Structure

The household financial structure is defined as the arrangements and relationships between components or elements of household finances. Household financial structure can be reflected in its financial activities, including consumption, cash, savings, debt and investment (Beverly et al., 2003).

2.3 Financial Literacy

Financial literacy is the skill and ability to utilize financial knowledge and concepts and is confident in making the right personal financial decisions and effective financial planning for financial well-being. (REMUND, 2010)

2.4 Financial Behavior

John R. Nofsinger, (2001) defines financial behavior, namely studying how humans actually behave in a financial setting. Household financial behavior is closely related to household financial resilience. Resilient people have five main characteristics that can become behavior in the financial sector, namely positive, focused, flexible, structured and proactive (Danes, (2014)

2.5 Financial Inclusion

The ability of people to use financial services such as saving money in banks, making transfers between banks, borrowing money, making investments, including having insurance can be categorized as financial inclusion. Financial inclusion offers people a safe place (financial institutions) to save money and even provides access to credit when needed; thus people are able to manage risk (financial resilience). (Belayeth Hussain et al., 2019). Indonesia, (2014) provides several references, indicators that can be used as a measure for a country in developing financial inclusion are: availability / access, use, quality, welfare.

2.6 Financial Decision

Making a decision is a process of selecting several alternatives that exist to achieve a goal. The selection of a series of activities to solve a problem is a decision-making process (Handoko, 2019). Terry, (2012), said that a decision making can be based on five things, namely intuition, experience, facts, authority and rationality.

2.7 Theoretical Framework

The variables used were explained as Fig. 1 and each relationship of an independent variable with dependent variable represent hypothesis.

2.8 Research Hypotheses

The research hypothesis is formulated as follows:

1. The financial structure has a significant effect on the financial inclusion of cancer survivors' households in East Java during the COVID-19 pandemic.
2. The financial structure has a significant effect on the financial decisions of cancer survivors' households in East Java during the COVID-19 pandemic.
3. The financial structure has a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic.
4. The financial literacy has a significant effect on the financial inclusion of cancer survivors' households in East Java during the COVID-19 pandemic..
5. The financial literacy has a significant effect on the financial decisions of cancer survivors' households in East Java during the COVID-19 pandemic.
6. The financial literacy has a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic.

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7. The financial behavior has a significant effect on the financial inclusion of cancer survivors' households in East Java during the COVID-19 pandemic..
8. The financial behavior has a significant effect on the financial decisions of cancer survivors' households in East Java during the COVID-19 pandemic.
9. The financial behavior has a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic.
10. The financial inclusion has a significant effect on the financial decisions of cancer survivors' households in East Java during the COVID-19 pandemic.
11. The financial inclusion has a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic.
12. The financial decisions has a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic

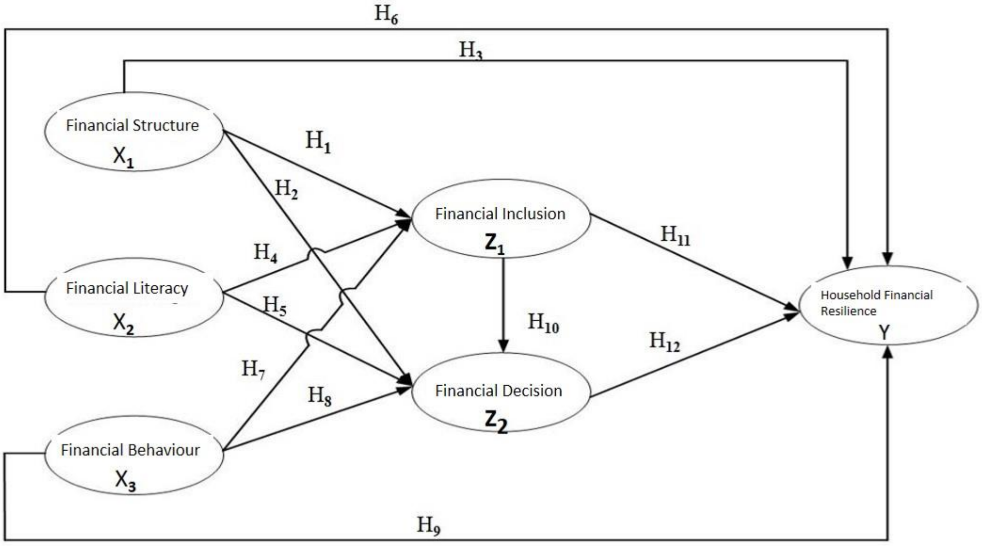

Figure 1. Conceptual Framework

III. METHODOLOGY

3.1 Research Subjects

The population of this study is the overall data on the number of women with breast cancer in East Java. Based on secondary data obtained from the 2018 Indonesian Health Profile issued by the Ministry of Health of the Republic of Indonesia, where there were 937 breast cancer sufferers in East Java until 2018.The design in this study used a quantitative approach by collecting data through surveys. A survey of women with cancer in East Java province was carried out by sending a statement form via google form to the Whattsapp Group of Cancer Survivors Community in East Java. Judging from the influence between variables, this study uses an explanatory approach, namely, testing a number of hypotheses that have been put forward. The sample is calculated using the Slovin formula with a margin of relative error of 10% at a 95% confidence level, this is in accordance with the practical guidelines for statistical methods issued by the Department of Economic and Social Affairs Statistic Division, United Nations 2008, regarding household survey sample design. . Distribution of survey questionnaires using simple random sampling, which is distributed using google form through Whattsapp Group Cancer Survivors Community in East Java. The sample size of family women who suffer from breast cancer using the Slovin formula with a tolerance of 10% is 90 respondents. Data analysis techniques used SmartPLS software version 2.0.m3.

3.2 Research Measurement

Financial structure variables are measured using 5 indicators adopted from Beverly et al., (2003), namely consumption, cash, savings, debt and investment. Financial literacy variables are measured using 5 indicators adopted from REMUND, (2010), namely knowledge, communication skills, financial management skills, skills, trust. Financial behavior variables are measured using 5 indicators adopted from Danes, (2014), namely positive, focused, flexible, structured and proactive. Financial inclusion variables are measured using 4 indicators adopted from (Indonesia, 2014), namely availability, product use and financial services, quality,

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welfare. Financial decision variables are measured using 4 indicators adopted from (Terry, 2012), namely intuition, experience, facts, authority and rationality. Financial resilience variables are measured using 3 indicators adopted from (Brian Walker et al., 2004), namely adaptive, absorptive and transformative..

IV. RESULT AND DISCUSSIONS

4.1 Characteristics of Respondents

The identities of the 90 respondents who have been sampled in this study are one hundred percent of the respondents are women and are married. Respondents' occupation as housewives was 32.2%, while as employees / employees were 18.9%, teachers / lecturers were 16.7%, retired 5.6% and 1.1% were doctors. Broadly speaking, it can be seen that most of the respondents, namely 62.3%, are women who are still actively working. Respondent age 41-50 years was 38.89%, 51-60 years old was 36.67% and 30-40 years old was 13.33%. Broadly speaking, it can be seen that most of the respondents, 88.89%, are those in the 30-60 year age group, where this age is a potential age and is still very productive. There are 47.8% of respondents residing in Surabaya, 14.4% residing in Sidoarjo, while 37.8% are spread across Banyuwangi, Madiun, Blitar, Tulungagung, Jember, Jombang, Tuban, Kediri, Malang, Bondowoso, Bojonegoro, Lamongan. , Ponorogo, Probolinggo, Situbondo and Trenggalek. Respondents who became cancer patients for 0-5 years were 87.8%, 6-10 years 8.9% and 3.3% over 10 years. As many as 87.8% of respondents are in the first phase, where this phase still requires a lot of extra attention, both financial and non-financial. Respondents came from various cancer communities. The EHT Lovers community is a community of patients from Dr. Eddy Herman Tanggo, Sp, B (K), Onk, as much as 48.9%. Respondents in this community mostly use treatment with the Health Social Security Administration (BPJS) facility organized by the Indonesian government .Malaikat Tanpa Sayap Community is 25.6%, where most of the members of this community do not use BPJS facilities, because they choose to seek treatment in Penang and Singapore. The Osing Pink Banyuwangi community was 1.1%, Reach To Recovery Surabaya was 3.3% and 15.6% were without a community. The education level of the respondents was dominated by undergraduate education as much as 45.6%, Senior High School 22.2%, Diploma 16.7%, Masters 14.4% and Doctor 1.1%. The source of income of respondents who came from salaries was 63.3%, entrepreneurship 20%, family 11.1% and pension money 5.6%. Before the COVID-19 pandemic there were 33.3% of respondents who had an income greater than IDR 10,000,000 per month, 30% income between IDR 5,000,000-10,000,000, 24.4% income between IDR 3,500,000-5,000,000 and 12.2% income between IDR 1,000,000-3,500,000. This means that 87.7% of the income of most respondents each month before the COVID-19 pandemic period was above the Regional Minimum Wage. efore the COVID-19 pandemic there were 20% of respondents who had expenses greater than IDR 10,000,000 per month, 31.1% of expenses between IDR 5,000,000-10,000,000, 26.7% of expenses between IDR 3,500,000-5,000,000 and 22.2% of expenses between IDR 1,000,000-3,500,000. This means that 77.8% of the expenditures of most respondents each month before the COVID-19 pandemic were above the Regional Minimum Wage. During the COVID-19 pandemic there were 28.9% of respondents who had an income greater than IDR 10,000,000 per month, 25.6% income between IDR 5,000,000-10,000,000, 27.8% income between IDR 3,500,000-5,000,000 and 17.8% expenses between IDR 1,000,000-3,500,000. This means that 82.3% of the income of most respondents every month during the COVID-19 pandemic was above the Regional Minimum Wage. During the COVID-19 pandemic there were 16.7% of respondents who had expenses greater than IDR 10,000,000 per month, 32.2% spending between IDR 5,000,000-10,000,000, 27.8% spending between IDR 3,500,000-5,000,000 and 23.3% expenses between IDR 1,000,000-3,500,000. This means that 76.7% of the expenditure of most respondents every month during the COVID-19 pandemic was above the Regional Minimum Wage. Purchase for supplements needed by respondents every month both before the pandemic period and during the COVID-19 pandemic, there are 75.6% spending on supplements between IDR 1,000,000-3,500,000, 14.4% spending on supplements between IDR 3,500,000-5,000,000, 8.9 % of supplements are between IDR 5,000,000-10,000,000 and only 1.1% spend more than IDR 10,000,000 per month. This means that almost 100% of respondents spend to buy additional supplements every month. 85.6% of respondents paid health insurance costs between IDR 1,000,000-3,500,000, 10% paid more than IDR 10,000,000, 3.3% paid between IDR 3,500,000-5,000,000 and 1.1% paid between IDR 5,000,000-10,000 .000 every month. This means that 100% of respondents have health insurance.

4.2 Result Testing Instrument

The validity test was conducted to determine whether all the research instruments proposed to measure the research variables were valid. The results of the validity test for all indicators show the Corrected Item-Total Correlation value> r table 0.374. This shows that all questions for indicators on each variable have a valid status.

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The reliability test was carried out on the question items which were declared valid. A variable is said to be reliable or reliable if the answers to the questions are always consistent. So the results of the reliability coefficient of financial structure instruments, financial literacy, financial behavior, financial resilience, financial inclusion and financial decisions, have a Cronbach Alpha value greater than 0.60, which means that the six instruments are declared reliable or meet the requirements. Thus the requirements for measuring instrument reliability are met

4.3 Research Model Test

This study uses the Structural Equation Model (SEM) with the Partial Least Square (PLS) analysis model to test the previously proposed hypotheses. PLS analysis was tested using SmartPLS version 2.0 for windows software.

4.3.1 Evaluation of Measurement Model

In evaluating the measurement model (outer model), there is an analysis of the validity and reliability of the PLS indicators. The validity of the indicator consists of convergent validity and discriminant validity, while reliability can be seen from composite reliability. The following is a description of the evaluation of measurement models:

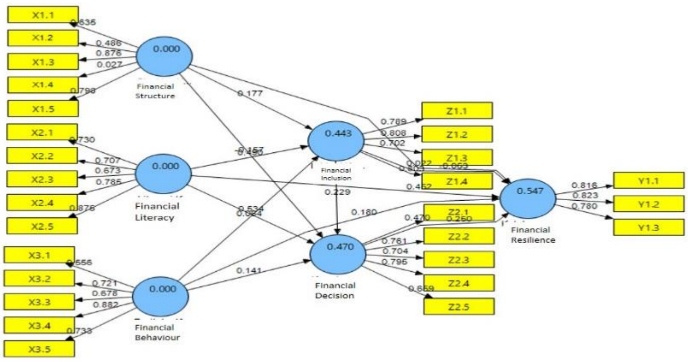

Figure 2. Initial Measurement Model

The loading factor limit is 0, 5. If the loading factor value is> 0.5 then the convergent validity is met, if the loading factor value is <0.5, the construct must be dropped from the analysis [17] (Ghozali, 2014: 74).

The loading factor value in the initial model does not yet meet the convergent validity because the indicators X1.2, X1.4 and Z2.1 have a loading factor value of less than 0.5, so modification must be done by removing an indicator whose value is less than 0.5. Fig 3 after the Measurement Model is modified

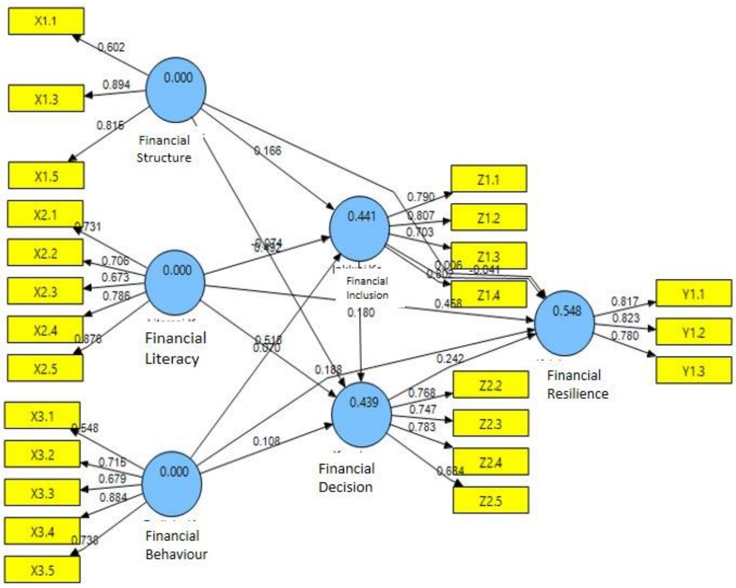

Figure 3. Measurement Model Modification

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4.3.2 Evaluation of Structural Model

The structural model or inner model test is carried out to measure the relationship between all variables in this study.Measurement of the inner model to test the effect between variables in the study used the coefficient of determination,

The coefficient of determination value for the variable Household Financial Resilience (Y) is 0.547826, which means that the Financial Structure (X1), Financial Literacy (X2), Financial Behavior (X3), Financial Inclusion (Z1) and Financial Decisions (Z2) have an effect on variable Family Financial Resilience (Y) is 54.7% and the remaining 45.3% is influenced by other variables not examined in this study.

The coefficient of determination value for the Financial Inclusion variable (Z1) is 0.440549 or 44%. This illustrates that the variable Financial Structure (X1), Financial Literacy (X2), Financial Behavior (X3), has an effect on the Financial Inclusion variable (Z1) by 44% and the remaining 56% is influenced by other variables not examined in this study.

The coefficient of determination of Financial Decision Variable (Z2) is 0.439181 or 43.91%, which means that the variables of Financial Structure (X1), Financial Literacy (X2), Financial Behavior (X3), and Financial Inclusion (Z1) affect the variables. Financial Decisions (Z2) of 43.9% and the remaining 56.1% is influenced by other variables not examined in this study.

4.4 Hypothesis Testing

Path coefficient shows the level of significance and influence between the research variables, with the criteria if t count> t table, which is more than 1.96 then the hypothesis is accepted and if t count <t table, which is more than 1.96 then the hypothesis is rejected. Path coefficient is a step to answer the twelve hypotheses proposed in this study so that it can be interpreted as follows:

Tabel 1. Path Coefficients and Significance

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)	Effect and Significance
Financial Structure--> Financial Inclusion	0.165657	0.166609	0.024931	0.024931	6.644693	Significant positive
Financial Structure--> Financial Decision	-0.074479	-0.073786	0.022463	0.022463	3.315674	Significant negative
Financial Structure--> Financial Resilience	0.005735	0.007226	0.018230	0.018230	0.314586	Positive is not significant
Financial Literation--> Financial Inclusion	0.491539	0.491640	0.015817	0.015817	31.077469	Significant positive
Financial Literation--> Financial Decision	0.517783	0.520370	0.023849	0.023849	21.711214	Significant positive
Financial Literation--> Financial Resilience	0.458470	0.452173	0.022279	0.022279	20.578261	Significant positive
Financial Behaviour--> Financial Inclusion	0.069513	0.068206	0.020292	0.020292	3.425662	Significant positive
Financial Behaviour--> Financial Decision	0.108045	0.107739	0.017765	0.017765	6.081799	Significant positive
Financial Behaviour--> Financial Resilience	0.188212	0.187872	0.019319	0.019319	9.742484	Significant positive
Financial Inclusion--> Financial Decision	0.180132	0.177878	0.016517	0.016517	10.905757	Significant positive
Financial Inclusion--> Financial Resilience	-0.041208	-0.038900	0.019172	0.019172	2.149399	Significant negative
Financial Decision--> Financial Resilience	0.241655	0.245741	0.021997	0.021997	10.985822	Significant positive

V. CONCLUSION AND RECOMMENDATIONS

The findings in this study have theoretical implications that the variables of literacy, behavior, inclusion and financial decisions have a significant effect on the financial resilience of cancer survivors' households in East Java during the COVID-19 pandemic. Only the financial structure variable in this study has no significant effect on family financial resilience. It can be interpreted that the financial structure owned by cancer survivors does not have an impact on family financial resilience, because nearly one hundred percent of respondents use

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insurance to pay for their treatment. Evidence from this study illustrates that financial resilience must really be a major decision in households from how to understand financial inputs and outputs and flow of needs. In addition, there is a need for a strong understanding for cancer survivors so that they do not take the wrong steps in making financial decisions just to cover one need but sacrificing other needs. This is where the role of the researcher means that this research is able to become strong evidence in managing household finances.Based on the results of statistical tests and discussion, the conclusions in this study are as follows:

1. Financial structure is proven to have a positive and significant effect on financial inclusion. This shows that the better the financial structure owned by the respondent, the better it will show a good direction on financial inclusion, meaning that the understanding of financial inclusion will be better in determining financial institutions according to the respondent's situation. The results of this study are in line with research Camara, Pena, & Tuesta, (2014), Allen, Demirguc-Kunt, Klapper, & Martinez Peria, (2016)
2. The financial structure is proven to have a negative and significant effect on financial decisions. This shows that a financial structure with a good household consumption pattern will have an impact on reducing financial decisions on things that are not needed by respondents. The results of this study are in line with research Kim, Gutter, & Spangler, (2017), Johnston, Kassenboehmer, & Shields, (2016), Burgoyne & Kirchler, (n.d.)
3. Financial structure has a positive and insignificant effect on family financial resilience. This suggests that the good or bad financial structure of this study has very little impact on financial resilience, because this study has problems that are specific to cancer survivors. The results of this study are not in line with McKnight & Rucci, (2020), Salignac, Marjolin, Reeve, & Muir, (2019), Beverly et al., (2003)
4. Financial literacy on financial inclusion is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that the understanding of financial literacy is very important, meaning that the better someone's financial literacy will show the level of access to financial inclusion. The results of this study are in line with Morgan & Long, (2020), Muhammad Irfai Sohilauw, (2018), Aryo Baskoro, Aulia, & Rahmah, (2019).
5. Financial literacy on financial decisions is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that good financial literacy will provide a good relationship direction for a person's financial decision making. In this study, more knowledge is needed about financial literacy so that they are able to make decisions that do not harm the family in the future. The results of this study are in line with Kumar, Watung, Eunike, & Liunata, (2017), Chen & Volpe, (2002)
6. Financial literacy on family financial resilience is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that good financial literacy will have a good impact on financial resilience, meaning that this financial understanding is a step to understand all financial risks in the event of financial shocks so that decision-making is full of caution to survive or not experience financial difficulties. The results of this study are in line with Klapper & Lusardi, (2020),Lyons, Kass-Hanna, Liu, Greenlee, & Zeng, (2019)**,**
7. Financial behavior on financial inclusion is proven to have a significant effect, supported by a positive or unidirectional influence. This shows that good financial behavior will greatly affect financial inclusion, meaning that the selection of financial institutions that support the needs of respondents can be managed properly. The results in this study are in line with HERISPON, (2019)
8. Financial behavior on financial decisions is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that the increase in good financial behavior will increase the pattern of good financial decision making, meaning that this behavior is able to sort out the needs and desires in making financial decisions so as not to harm yourself or your family in the future. The results of this study are in line with research Arianti, (2018), Sudindra & Gajendra, (2018), Kumar, Watung, Eunike, & Liunata, (2017)
9. Financial behavior on family financial resilience is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that financial behavior determines financial resilience in the family, meaning that if financial behavior is better and wiser, the higher the financial resilience of the family can be maintained or managed. The results of this study are in line with Nikhil Chakma, (2013)
10. Financial inclusion on financial decisions is proven to have a significant effect with the support of a positive or unidirectional influence. This shows that financial inclusion is part of choosing a financial institution as a solution to financial problems, meaning that good financial inclusion will also have a good impact on financial decisions. The results of this study are in line with Rosyeni Rasyid, (2020)
11. Financial inclusion on family financial resilience is proven to have a significant effect with the support of negative or opposite directions. This means that a reduction in financial inclusion will have an impact on increased vulnerability to financial resilience, meaning that the selection of a financial institution as an inappropriate financial solution will increase the problem that results in low financial resilience. The results of this study are in line with, Bruhn & Love, (2014)

12. Financial decisions on family financial resilience are proven to have a significant effect with the support of a positive or unidirectional influence. This shows that financial decisions taken wisely have a good impact on financial resilience, meaning that decision-making in urgent matters involving life needs to take precedence as a rescue step so that financial resilience is maintained for the required post. The results of this study are in line with Lusardi, Hasler, & Yakoboski, (2020)

Financial structure has a negative and significant effect on financial decisions. This means that when the financial structure is high it does not necessarily result in good financial decisions, and vice versa, when the financial structure is low it does not mean that the financial decisions taken are bad. consumption, savings and investment. Second, financial inclusion has a negative and significant effect on household financial resilience. This can be interpreted that although high financial inclusion does not guarantee good household financial resilience, vice versa, when financial inclusion is low it does not mean that financial resilience is low. Third, financial structure has a positive and insignificant effect on household financial resilience. This means that the financial structure has no impact on financial resilience. This contradicts the theory put forward by Danes, (2014) which defines household financial resilience as the ability to survive and cope with events in life that have an impact on a household's income and or assets. This is very possible because cancer treatment costs are financed by insurance, either by government insurance, namely the Health Social Security Administering Body or other private insurance so that when there is an emergency situation for a household member such as experiencing illness, the financial structure is not so disturbed and the household does not need to. owes money to pay for cancer treatment. The insignificant result between financial structure and financial resilience strengthens the intervening variable that financial inclusion and financial decisions are significant mediators in the relationship between financial structure and household financial resilience of cancer survivors in East Java during the COVID-19 pandemic.

Therefore it is advisable for the government to cover all types of cancer treatment, and all people are advised to participate in the health insurance program so that every household in Indonesia has financial security, especially during emergencies such as the COVID-19 pandemic.. For further researchers, it is recommended to add insurance variables into the financial structure to prove whether the financial structure has a significant effect on family financial resilience.

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