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The Economic Behavior of Coastal Community in Bangil, Pasuruan Regency

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Abstract

Coastal communities often face a tension between the need to manage limited and fluctuating income and the growing influence of consumption-oriented lifestyles. This study examines the economic behavior of the Bangil coastal community in Kalianyar Village, Pasuruan Regency, focusing on three dimensions: economic rationality, economic morality, and lifestyle. A qualitative case-oriented approach was employed with nine local fishermen selected through purposive sampling. Data were collected from March to July 2025 through in-depth interviews, direct observation, and documentation, while source triangulation was used to strengthen data credibility. The findings indicate that community members demonstrate rational economic behavior when prioritizing essential needs, considering product quality, consulting family members on major purchases, and reinvesting income in productive activities. However, these practices are accompanied by limited saving habits, weak separation between household and business finances, and reliance on borrowing when income is insufficient. Economic morality is primarily developed through family-based education, particularly through parental guidance on saving, responsible spending, and financial discipline, although inconsistent parental practices may weaken these habits among children. Lifestyle is strongly influenced by social surroundings, consumer trends, fashion, and technological developments, which can encourage spending based on wants rather than necessities. The study concludes that coastal economic behavior emerges from the interaction of rational decision-making, family economic education, and lifestyle pressures. Strengthening financial literacy, disciplined saving, responsible consumption, and family-based economic education is therefore important for improving household financial resilience in coastal communities.

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INTRODUCTION

Economic behavior in coastal communities presents a compelling paradox: communities whose livelihoods are closely connected to natural resources do not always manage the income generated from those resources in ways that strengthen long-term economic security (Hidayati & de Vries, 2025; Syahza et al., 2025). Coastal households may demonstrate considerable economic adaptability by combining fishing, aquaculture, trading, and other income-generating activities, yet this flexibility does not necessarily translate into stable saving and financial planning. Nurliani et al. (2023) show that fishing households commonly diversify their income sources and mobilize family members to cope with economic uncertainty (Amadu et al., 2021; Sengupta & Samanta, 2022). Such strategies indicate that coastal households are not passive recipients of economic hardship but active decision-makers who continuously adjust their behavior to changing circumstances. At the same time, dependence on seasonal income, limited access to capital and markets, and vulnerability to fluctuations in coastal livelihoods can constrain household financial resilience (Mitu et al., 2021; Riantini et al., 2024a). These conditions create an important tension between the rational allocation of scarce resources and consumption practices shaped by social expectations, family preferences, and changing lifestyles. Economic decisions in such settings therefore cannot be understood solely through income levels or conventional assumptions of rational choice. Examining how rationality,

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morality, and lifestyle interact is consequently important for understanding the economic behavior of coastal households in a more contextual and comprehensive manner.

The economic vulnerability of coastal communities becomes more visible when income management is examined at the household level. In many coastal households, income is irregular and must be allocated simultaneously to food, education, health, household consumption, business activities, and other immediate needs. Subair et al. (2023) found that fishermen's households employ a combination of economic and social strategies, including side employment and the involvement of wives and children in income generation, to fulfill household needs. Such strategies can strengthen short-term survival but may also make it difficult for households to establish stable financial reserves. Financial behavior is influenced not only by the amount of income available but also by knowledge, attitudes, social relationships, and behavioral tendencies (Aristei & Gallo, 2021; Goyal et al., 2021; Yeo et al., 2024). Consequently, households with comparable economic resources may make substantially different decisions regarding consumption, saving, borrowing, and investment (Yannelis & Amato, 2023). The problem becomes more complex when business capital and household expenditure are not clearly separated, because money intended to sustain productive activities can be redirected toward immediate consumption. In this context, economic vulnerability should be viewed not simply as a consequence of low income but also as a consequence of how households interpret, prioritize, and manage available resources. Understanding these behavioral dimensions is essential for explaining why some coastal households remain financially fragile despite having productive economic activities.

Family plays a particularly important role in shaping economic behavior because financial attitudes and practices are often learned through everyday interaction rather than through formal education alone. Parents introduce children to basic economic practices such as spending, saving, prioritizing needs, and responding to financial requests through direct instruction and daily examples. Research on financial socialization indicates that parental and peer environments can influence financial literacy and saving behavior among young people (Alshebami & Aldhyani, 2022a; LeBaron & Kelley, 2021a). Similarly, family financial education can shape financial management behavior by developing financial knowledge, self-efficacy, and habits related to responsible resource use (Gulati & Singh, 2024; Kaur et al., 2021). However, the transmission of economic values is not always consistent, particularly when parents simultaneously encourage saving and provide unrestricted additional money when children request it. Alshebami & Aldhyani (2022) emphasize the relevance of self-control, financial literacy, and parental socialization in developing saving behavior. This suggests that economic morality cannot be separated from the practical routines through which families teach children how to use money. In coastal communities, where household income may fluctuate and immediate economic pressures are substantial, the consistency of family-based economic education becomes even more consequential. Investigating family economic education therefore provides an important pathway for understanding how rationality and morality are reproduced across generations within coastal households.

Lifestyle constitutes another dimension that can complicate otherwise rational economic decision-making. Lifestyle reflects how individuals allocate their time, money, and resources and is closely associated with patterns of consumption, interests, and preferences Wut et al. (2020). In contemporary consumer environments, purchasing decisions may increasingly reflect social influence, technological change, fashion trends, and symbolic aspirations rather than functional needs alone. Studies in Indonesia have demonstrated that lifestyle is associated with consumptive behavior, particularly when financial literacy and self-control are insufficient to regulate consumption preferences (Gunawan, 2023). The relationship between lifestyle and consumption is especially relevant for households with limited financial reserves because discretionary expenditure can compete directly with saving and productive investment (Fu et al., 2025). A household may therefore behave rationally when selecting durable goods or reinvesting income in a business, while at another moment making consumption decisions primarily to satisfy social or personal desires (Cesinger et al., 2022). This apparent contradiction suggests that economic behavior is neither uniformly rational nor uniformly irrational. Rather, it emerges from the interaction between economic capacity, personal preferences, family norms, social surroundings, and perceptions of what constitutes a desirable life. For coastal communities experiencing modernization and changing consumption patterns, examining lifestyle alongside rationality and morality is therefore necessary to capture the complexity of their economic choices.

Previous research has provided valuable insights into the economic behavior of households, but the dominant approach has generally examined particular dimensions separately. Studies of coastal communities have primarily focused on livelihood strategies, income diversification, household expenditure, and mechanisms for fulfilling basic needs (Riantini et al., 2024). Prayitno et al. (2022), for example, identified distinctive economic activities and patterns of access to economic resources among coastal communities in Brondong, demonstrating the importance of local economic characteristics in understanding coastal livelihoods. Meanwhile, research on financial behavior has emphasized the roles of financial literacy, self-control, financial attitudes, and socialization in shaping saving and consumption practices (Mpaata et al., 2023). Other studies have demonstrated that financial capability involves more than financial knowledge because budgeting skills, confidence, and self-control also affect saving behavior Alshebami & Aldhyani (2022). Research on Indonesian families similarly shows that parental socialization and family financial education contribute to the development of financial literacy and saving behavior (Putra, 2025). These studies collectively establish that economic decisions are shaped by an interaction between individual capabilities and social environments. Nevertheless, much of the existing literature remains oriented toward specific variables or particular population groups rather than examining the combined behavioral dimensions of rationality, economic morality, and lifestyle within a coastal community.

The literature on consumptive behavior further illustrates this limitation. Existing studies have frequently examined the relationship between financial literacy, lifestyle, income, and consumption, with findings generally indicating that weak financial management and lifestyle pressures can increase consumptive tendencies. Research on saving behavior has likewise emphasized the importance of parental socialization, financial literacy, and self-control, showing that financial behavior develops through both individual and interpersonal processes (Alshebami & Aldhyani, 2022; LeBaron & Kelley, 2021). At the household level, financial education has been associated with better financial management, particularly when it is reinforced through family practices and financial self-efficacy (Gulati & Singh, 2024; Vijaykumar, 2022). However, these studies are predominantly quantitative and often operationalize economic behavior through predefined variables, making it difficult to capture how people themselves interpret economic rationality, morality, and lifestyle in their everyday lives. Moreover, research specifically examining coastal households tends to prioritize livelihood adaptation and income strategies rather than the moral and cultural dimensions of consumption and financial management (Berenji et al., 2021; Venugopal & Chakrabarti, 2022). The existing evidence therefore provides limited explanation of how economic decisions are negotiated within families when income, business capital, consumption desires, and social expectations compete simultaneously. This limitation is particularly important in coastal settings, where livelihood uncertainty may interact with changing consumption aspirations (Bhowmik et al., 2021). A contextual qualitative examination is consequently needed to reveal the meanings, reasoning processes, family practices, and social influences underlying economic behavior.

The present study addresses this gap by focusing specifically on the economic behavior of the Bangil coastal community in Kalianyar Village, Bangil District, Pasuruan Regency. The location provides a meaningful context because community members engage in coastal economic activities such as fishing, aquaculture, and trading while also experiencing changes associated with modernization and changing occupational patterns. The study is guided by three interconnected dimensions: economic rationality, economic morality, and lifestyle. Economic rationality is examined through how community members prioritize needs, make purchasing decisions, manage income, save money, and allocate resources between household and productive activities. Economic morality is explored through family economic education, parental guidance, responsibility, discipline, and the transmission of financial values to children. Lifestyle is analyzed through consumption preferences, social influences, trends, and the tendency to prioritize wants over essential needs. Rather than treating these dimensions as isolated variables, the study examines how they interact in everyday economic decision-making and contribute to financial vulnerability or resilience. This approach extends previous research by bringing livelihood conditions, family-based economic education, and consumption practices into a single contextual analysis of coastal economic behavior.

Accordingly, this study aims to analyze the economic behavior of the Bangil coastal community in Kalianyar Village from the perspectives of rationality, economic morality, and lifestyle. The study seeks to explain how community members make economic decisions, manage income, respond to financial constraints, and negotiate between immediate consumption and longer-term economic needs. It also examines how family economic education contributes to the formation of moral and financial behavior, particularly through parental practices concerning saving, spending, and children's allowances. In addition, the study investigates how social surroundings and changing lifestyle trends influence consumption patterns and the community's reliance on borrowing or pawning assets when financial pressures arise. Theoretically, the study contributes to the literature by connecting rational choice, financial behavior, financial socialization, and lifestyle perspectives within the specific socioeconomic context of a coastal community. Practically, the findings can provide a contextual basis for local governments, educators, community organizations, and families to design financial literacy and economic empowerment initiatives that address actual household practices rather than relying solely on general financial education. The study may also support the development of family-based strategies for separating business capital from household expenditure, strengthening saving habits, and improving responsible consumption. Ultimately, understanding the interaction among rationality, morality, and lifestyle can contribute to the development of more resilient, productive, and welfare-oriented economic behavior among coastal households.

METHOD

Research Design

This study employed a qualitative research approach with a case-oriented design to examine the economic behavior of the Bangil coastal community in Kalianyar Village, Bangil District, Pasuruan Regency. A qualitative design was selected because the study sought to understand how community members interpret and practice economic behavior in their everyday lives rather than statistically measure relationships among predetermined variables. The investigation focused on three interrelated dimensions of economic behavior: rationality, economic morality, and lifestyle. The case-oriented approach enabled the researchers to examine these dimensions within the specific social, economic, and cultural context of a coastal community. This design was considered appropriate because decisions concerning consumption, saving, borrowing, business capital, family financial education, and lifestyle are embedded in everyday social interactions and economic circumstances. The qualitative approach also enabled the researchers to explore differences in participants' reasoning, experiences, and financial practices in relation to their occupational and economic conditions. Data were consequently interpreted descriptively and contextually to identify recurring patterns and meanings emerging from participants' experiences. The research was designed as a contextual investigation of economic behavior rather than an attempt to produce statistical generalizations about coastal communities more broadly.

Research Setting and Period

The research was conducted in Kalianyar Village, Bangil District, Pasuruan Regency, an area characterized by economic activities associated with its coastal and brackish-water environment. The setting was selected because community members are involved in economic activities such as fishing, aquaculture, and trading, while their household economic practices are also influenced by changing social and lifestyle conditions. The geographical and socioeconomic characteristics of the area provide an important context for understanding how local livelihoods interact with household financial decision-making. The study was conducted over five months, from March to July 2025. During this period, the researchers conducted direct observations, in-depth interviews, and documentation related to participants' everyday economic activities. Field engagement enabled the researchers to obtain information within the participants' natural social environment rather than relying exclusively on individual interview accounts. The fieldwork focused on economic decision-making, income allocation, saving practices, consumption priorities, family economic education, and responses to financial difficulties. The research setting remained the primary contextual boundary throughout data collection and analysis.

Participants and Sampling

The participants consisted of nine local fishermen from the Kalianyar coastal community who were actively engaged in the economic activities examined in the study. Participants were selected using purposive sampling because the research required individuals with direct experience of the economic practices and conditions under investigation. Selection was therefore based on the relevance of participants' experiences to the research objectives rather than statistical representativeness. Participants were community members directly involved in household and livelihood-related economic activities and were considered capable of providing information concerning income allocation, expenditure priorities, saving practices, consumption decisions, and responses to financial constraints. The use of nine key informants was consistent with the exploratory and contextual nature of the qualitative design, in which information richness and relevance were prioritized over sample size. Interviews and observations were conducted within the community context to facilitate the collection of information concerning actual economic practices. Participants' accounts were considered together with observational and documentary evidence to reduce dependence on a single source of information. Given the limited number of participants and the specific geographical setting, the findings are interpreted as context-specific rather than statistically generalizable to other coastal populations.

Research Instruments

The principal instruments used for data collection were an open-ended interview guide, direct observation, and documentation. The interview guide was designed to facilitate an in-depth exploration of participants' economic behavior, particularly their approaches to allocating daily income, saving money, determining expenditure priorities, and responding to financial shortages. Open-ended questions allowed participants to describe their experiences and reasoning in their own words while enabling the researchers to explore issues that emerged during the interviews. Direct observation was used to examine participants' everyday economic activities and provide contextual information that could complement their verbal accounts. Documentation was employed as an additional source of evidence to support the interpretation of interview and observational findings. The instruments were used in a complementary manner, with interviews providing participants' perspectives, observations providing contextual evidence of economic practices, and documentation supporting the verification of relevant information. The data collection instruments were aligned with the three analytical dimensions of the study, namely rationality, economic morality, and lifestyle. This combination enabled the researchers to examine both expressed economic attitudes and observable practices within the community.

Data Trustworthiness

Because this study employed a qualitative design, data quality was addressed through procedures for establishing credibility and trustworthiness rather than statistical reliability coefficients such as Cronbach's alpha. The researchers employed source triangulation by comparing information obtained from in-depth interviews with evidence derived from direct observations and available documentation. This procedure was used to identify consistencies and discrepancies among different sources before interpretations were developed. Information concerning income allocation, saving, expenditure priorities, family financial practices, and consumption behavior was therefore not treated as the sole basis for drawing conclusions. Instead, relevant statements were considered together with observations of participants' economic activities and supporting documentary evidence. The use of multiple sources helped strengthen the credibility of the findings and reduce the possibility that interpretations would depend exclusively on individual participants' accounts. The researchers also conducted data analysis throughout the research process so that emerging interpretations could be examined against subsequent information collected in the field. Accordingly, credibility was pursued through systematic comparison, verification, and interpretation of information obtained from different sources. No quantitative reliability testing was applied because the study did not employ a standardized questionnaire or psychometric scale as its primary measurement instrument.

Data Collection Procedure

Data collection followed a field-based process beginning with the preparation of the research focus and interview guide, followed by participant selection and direct engagement in the research setting. After the nine participants had been identified through purposive sampling, the researchers conducted in-depth interviews using open-ended questions concerning participants' daily economic decisions, income allocation, saving habits, expenditure priorities, and family economic practices. Interviews were complemented by direct observation of community members' everyday economic activities to obtain contextual information beyond their verbal accounts. Documentation was collected as an additional source of evidence relevant to the economic practices under investigation. Throughout the fieldwork, the researchers continuously reviewed information obtained from interviews, observations, and documentation to identify emerging patterns and issues requiring further clarification. Information requiring confirmation was compared across the available sources through source triangulation. This process was maintained throughout the five-month research period from March to July 2025. After the fieldwork was completed, the collected information was organized and prepared for systematic qualitative analysis. To provide a concise overview of how the fieldwork and analytical activities were organized, Table 1 summarizes the research process from the initial research design through participant selection, data collection, data verification, and interpretation. The table also clarifies the relationship between the empirical data sources and the subsequent analytical procedures, thereby providing a transparent methodological sequence that can facilitate understanding and potential replication of the study.

Table 1. Research Process and Data Analysis Procedures

Stage	Procedure	Description
Research Design	Qualitative case-oriented approach	Examining economic behavior within the social and economic context of the Bangil coastal community
Research Setting	Kalianyar Village, Bangil District, Pasuruan Regency	Selected as the research context because of its coastal economic activities, including fishing, aquaculture, and trading
Participant Selection	Purposive sampling	Selecting 9 local fishermen who were actively involved in community economic activities and able to provide relevant information
Instrument Preparation	Interview guide, observation, and documentation	Preparing open-ended questions concerning income allocation, saving habits, expenditure priorities, and household economic practices
Data Collection	In-depth interviews, direct observation, and documentation	Conducted over five months (March–July 2025) in the participants' natural community setting
Data Credibility	Source triangulation	Comparing interview information with observational and documentary evidence to strengthen the credibility of the findings
Data Reduction	Selection and organization of relevant information	Identifying and simplifying data related to rationality, economic morality, and lifestyle
Data Categorization and Interpretation	Coding and thematic grouping	Organizing recurring patterns concerning consumption, saving, borrowing, family economic education, and lifestyle
Data Presentation	Descriptive presentation of findings	Organizing the categorized data to identify patterns and

		relationships among the emerging themes
Conclusion and Verification	Inductive conclusion drawing and data verification	Comparing emerging interpretations with interview, observation, and documentary evidence before establishing final conclusions

Note. The research process was based on the procedures reported in the study, including qualitative inquiry, purposive sampling, in-depth interviews, direct observation, documentation, source triangulation, data reduction, data presentation, conclusion drawing, and verification. As shown in Table 1, the research process maintained a continuous connection between field-based data collection and qualitative interpretation. The use of multiple data sources strengthened the credibility of the findings, while the sequential organization of reduction, categorization, presentation, and verification helped ensure that interpretations remained grounded in the empirical material. The three analytical dimensions—rationality, economic morality, and lifestyle—served as the principal interpretive framework for organizing recurring patterns in participants' economic practices. This methodological sequence also allowed the researchers to examine economic behavior within its local social and livelihood context rather than separating individual financial decisions from family and community influences.

Data Analysis

The qualitative data were analyzed interactively throughout the research process through four interconnected stages: data reduction, data presentation, conclusion drawing, and data verification. During data reduction, information obtained from interviews, observations, and documentation was selected, simplified, organized, and focused according to its relevance to the research objectives. The researchers identified information related to the three central dimensions of the study, namely economic rationality, economic morality, and lifestyle. Relevant statements and field observations were subsequently organized into categories representing recurring economic practices, such as prioritizing needs, purchasing goods, saving, borrowing, reinvesting business income, family economic education, consumption preferences, and responses to lifestyle trends. The categorized information was then presented descriptively to facilitate comparison across participants and data sources. The researchers examined recurring patterns and relationships among the categories before developing interpretations concerning the economic behavior of the Bangil coastal community. Conclusions were drawn inductively from the patterns identified in the data rather than from predetermined statistical hypotheses. Throughout the analysis, emerging conclusions were verified by comparing them with the original interview accounts, observational evidence, and documentary information. This analytical procedure followed the qualitative data analysis framework reported in the original study, in which reduction, presentation, conclusion drawing, and verification were treated as interconnected activities throughout the research process.

RESULTS AND DISCUSSION

Results

The analysis of the research findings will be discussed based on the following: a) How the economic behavior of the coastal community is viewed from the perspective of rationality; b) How the economic behavior of the coastal community is viewed from the perspective of morality; c) How the economic behavior of the coastal community is viewed from the perspective of lifestyle.

1. Economic Attitudes and Family Economic Education Leading to Rationality

In buying things, the Bangil coastal community basically thinks about what needs to be prioritized and fulfilled first in their daily lives. Such considerations are typical of rational behavior in the economic decision making process, particularly when the community is able to distinguish between needs and wants. But in fact buying decisions are not always based on necessity. The wish to own certain goods frequently becomes a factor which motivates their consumption. This condition means that the mindset and behavior of the Bangil coastal community in making purchasing decisions is influenced by the profession and economic background. Differences in the modes of distribution of earnings for everyday needs are caused by types of occupations and income levels. People with relatively higher income levels have different considerations in selecting and buying goods. They are concentrated on product quality, because they believe high quality products last longer and do not have to be bought again in the future.

On the other hand, opting to buy high quality goods, though they are more expensive, may be the result of rational calculation in the long run. By contrast, purchases of this kind without attention to the capacity to pay, to other more pressing needs, and to the need to set aside the income for savings, can be classified as less rational. Some community members tend to spend all their available income on buying the best quality goods, but they do not fully consider alternatives, such as buying cheaper goods that still have adequate quality. By opting for these alternatives, they may be able to save some of their income for education, health, emergencies or other future needs. Thus the economic purchasing behavior of the Bangil coastal community is in a dynamic state between rationality and desire. They are rational in their ability to establish a scale of priorities of needs and take into account the quality and durability of goods. On the contrary, irrational behavior can be observed when buying decisions are determined mainly by desires, personal preferences or orientation to product quality without a comprehensive assessment of the overall income management. Hence, differences in profession, income level, mindset, and financial management skills are important factors that influence their economic behaviour.

Most of the Bangil coastal community does not have adequate personal savings as a financial reserve for the unexpected needs. This restricts their ability to plan financially for the long term or meet essential needs during times of financial hardship. If their income is less than that to meet their daily needs they tend to look for other sources of financing by borrowing money from friends, family or financial institutions such as banks. And some members take side jobs to earn extra income to compensate for the household’s economic deficits. The community tends to engage family members into deliberation for economic decision-making, especially for purchase of relatively expensive goods. The decision to buy something is not just an individual desire, it is first a collective consideration with the family. If a desired item is too expensive or unavailable, they tend to adapt by selecting a substitute item that provides a similar function and benefit.

On the other hand, the community members trading there prefer to use their earnings as business capital instead of savings. The decision is based on the fact that reinvested capital may increase the scale of the business and thus potentially achieve higher earnings. Therefore, business development is favored over building financial reserves through savings. In practice, however, some community members are not able to clearly distinguish between their business and household finances. Income that is meant for business capital is often used for daily consumption needs. This is a drain on the business capital and hinders sustainable business development. This indicates that financial management in this community still has major obstacles to overcome. Generally, these conditions signal that their economic behaviour regarding income management is somewhere in between meeting short term needs and ensuring long term business sustainability. They show efforts to find solutions during financial constraints (borrowing, side jobs, family deliberation, reinvesting) but their poor financial planning, low saving habits, and blended finances make them highly vulnerable to financial distress.

From the academic perspective, the findings of the research are in line with some existing theories:

a. Rational Choice Theory (Becker, 1976) People try to select from available resources those that provide the greatest satisfaction. They have a rational ability to distinguish needs and set priorities, but also a tendency to give way to personal desires, which is contrary to the best economic choices.
b. Financial Behavior (Negi & Jaiswal, 2024) Financial knowledge alone cannot explain individual financial decisions; social contexts and behavioral factors are also involved.
c. Financial Capability (Núñez-Letamendia et al., 2025) Saving behavior depends on budgeting skills, self-confidence and self-control. Having income doesn't always mean they know how to save well.

Household Financial Behavior (Putra, 2025) Financial decision making is often influenced by social interaction and family environment. Family deliberation is a venue to collectively evaluate financial capacity.

2. Economic Attitudes and Family Economic Education to Morality

The Bangil coastal community always takes care of the moral and economic education of their children to prepare their future. These two aspects are believed to be closely related to the formation of children's characters to be responsible and independent. Economic education is taught so that from a young age children can manage their finances wisely. The goal of moral education is to make their behaviour consistent with good values. The research findings, parents apply moral education to the family-based approach. They steer their children toward positive things and warn them of the negative things that come with globalization. It is done by informal communication and advice, especially before sleep or leisure time. Parents use these opportunities to guide and explain the negative effects of unwise technology use and bad social circles.

Parents inculcate in children the practice of saving as part of economic education. Parents teach their children to set aside a portion of their money for future needs. In practice the amount saved does not always correspond to pocket money taken away. Sometimes parents give money specifically to save. But there are hurdles to forming this saving habit. A common problem is that when the kids come home from school they ask for more money all day long. This way they never save their first allowance optimally. On the other hand, parents are in a dilemma: their children are often suffering from pity or from the worry that they are not fully met at school. This emotional reaction leads to parents providing additional money rather than setting rigid saving boundaries.

The results of this research indicate that the effectiveness of economic and moral education through habituation and family approaches are significantly influenced by the parenting style and the consistency of financial boundaries. There should be a balance between love of parents and creation of economic independence. Parents should teach the importance of priority scales and responsible money management.

These observations are consistent with important economic and educational ideas:

a. Financial Socialization in Family (Hidayat, Wahyono, & Utomo, 2025) Financial education is planning, earning, saving, and spending through direct teaching, experience, and habituation.
b. Self-Control & Financial Literacy Suwatno et al (2021): Children need parental education about self-control and saving to learn how to save. The key here is consistency, because without it, saving habits find it difficult to develop in the best possible manner.
c. Social Learning Theory (Putra, 2025): Children learn through observation of parents' behavior. Parents who teach saving, but always give extra money when asked, teach a conflicting lesson. To create independence, financial modeling must be consistent and disciplined.

In conclusion, moral and economic education in this community are closely interrelated. Moral education gives character (responsibility, discipline, frugality) and economic education gives practical experience (saving, prioritizing). To address the issues of inconsistency and parental pity, family economic education must be implemented with clear boundaries and strong role models

3. Economic Attitudes and Family Economic Education that Leads to Lifestyle

The results of the research show that most of the Bangil coastal community has a habit of saving income through arisan (rotating savings and credit associations). But people working as traders generally do not save their income in the usual way. Rather they spend it as additional capital for their business. This means that the lack of liquid savings is good for business growth but can be problematic in the case of an emergency or financial instability. Sections of the community continue to have difficulty managing their finances well when they are cash poor. They usually don't minimize non-priority expenses but immediately seek loans from friends or relatives. Meanwhile, those with savings are rapidly depleting them for daily needs. This highlights the importance of better financial planning and the readiness of emergency funds.

This condition is connected with the consumptive and extravagant way of life of some members of the community. They use their income to fulfill desires and not prioritize critical needs.

The economic behavior described is highly influenced by external social environments and lifestyle trends surrounding them. This leads them to spend, rather than using the funds to make productive investments or savings. The grandiosity of this attitude leads to poorly managed economic behavior, with no long-term financial planning. This also translates into parenting styles where parents constantly give pocket money without teaching financial management (e.g. needs versus wants, setting limits to spending). If left unchecked, this can cement consumptive habits in children from an early age into adulthood. Therefore, they lack financial reserves to cover their daily needs in case of income drop or business bankruptcy. They usually look for alternative ways of raising money by pawning valuables and documents or borrowing money. This indicates heavy reliance on external sources of financing during economic pressure.

Additionally, the extra income is often spent on consumer goods such as clothing and electronics. Fashion trends change rapidly and generate a lot of interest in clothes; technology advances trigger the purchase of new gadgets. Consumption choices here are largely a function of trends, social circles and the desire to keep up with lifestyle changes rather than actual necessity. Some people find economic satisfaction in the ability to purchase what they want. This mentality encourages spending when their money just doesn't stretch that far. So back to borrowing or pawning they go.

These lifestyle behaviors are in line with recent literature:

a. Lifestyle and Financial Literacy Parvatiyar & Sheth (2023) Consumption is not purely on needs but more on desires, social environments, and lifestyle changes. Financial literacy is vital in combating consumptive tendencies.
b. Family Financial Education (Rufaidah & Setiyono, 2023) Without financial education, unlimited pocket money can lead to uncontrolled consumption habits. The family occupies a strategic place in the early development of economic morality (thriftiness, saving).
c. Financial Literacy & Vulnerability Lusardi et al. (2021) A lack of saving and planning increases financial vulnerability. Improving financial literacy is vital for communities to manage income, control consumption and reduce reliance on debt.

The economic behavior of the coastal community of Bangil is a consequence of the interaction of internal factors (self-control, financial understanding, orientation of consumption satisfaction) and external factors (influence of family, social environment, fashion trends, technological development). If these factors are not balanced with appropriate moral education and financial literacy, the community is highly vulnerable to consumptive behavior and financial hardship. In this regard the strengthening of economic morality and financial literacy within the family is of great importance to the development of a more rational, frugal, productive and long-term welfare-oriented economic behavior.

The present study has several limitations that need to be acknowledged. The first is that the research was only conducted on a small scale of only 9 key informants and only focused on the coastal community in Kalianyar Village, Bangil District. Hence, the results are very specific to the context and cannot be fully generalized to other coastal communities possessing different geographical, cultural or economic features. Second, as a qualitative study collecting data through in-depth interviews and observations, data collection is prone to researcher subjectivity and depends greatly on the honesty and transparency of informants, which may be sometimes influenced by social desirability bias (the tendency of respondents to answer in a manner that will be viewed favorably by others).

Based on the research findings, discussion and limitations, several recommendations are made for different stakeholders:

a. For Future Researchers: It is suggested to conduct a quantitative study with a larger number of samples to statistically measure the effect of rationality, economic morality and lifestyle on consumptive behavior. Additionally, comparative studies across various coastal areas may result in a more extensive and comprehensive understanding of coastal economic behaviors.

b. To the Local Government and Policymakers: There is a need to immediately put directed financial literacy and empowerment programs for Bangil coastal community. Accessible training on business financial management, emergency fund preparation and alternative livelihoods can help reduce the community's reliance on informal debt and pawning.
c. For Community and Parents Families are strongly encouraged to consistently practice economic moral education at home. Parents need to be strict in setting limits on pocket money for children and teach them the difference between needs and wants. In the long run, building family economic resilience requires developing the habit of disciplined saving and clearly distinguishing between business capital and household expenses.

Discusion

The findings demonstrate that the economic behavior of the Bangil coastal community is characterized by a negotiated form of rationality rather than by consistently rational decision-making. Participants generally prioritize essential needs, consider product quality and durability, consult family members when making relatively expensive purchases, and reinvest part of their earnings into productive activities. However, these rational practices coexist with decisions driven by personal preferences, limited saving, and insufficient consideration of long-term financial consequences. This pattern is consistent with Rational Choice Theory, which assumes that individuals attempt to maximize satisfaction within available constraints, but it also illustrates that the definition of "optimal" choice is strongly shaped by contextual and social considerations (Becker, 1976). The finding therefore supports research showing that financial behavior cannot be explained by financial resources alone because knowledge, confidence, social relationships, and behavioral tendencies also influence financial decisions (Aristei & Gallo, 2021; Goyal et al., 2021). More importantly, the evidence extends the rational-choice perspective by demonstrating that rationality in a coastal household should be understood as a context-dependent process in which immediate needs, perceived product value, family interests, and uncertain income jointly shape economic choices.

The tension between rational purchasing and weak financial planning becomes particularly evident in the community's limited accumulation of liquid savings. Although some participants recognize the importance of preparing for future needs, many prioritize business reinvestment or immediate household expenditure, while financial shortages are frequently addressed through borrowing, side jobs, or assistance from relatives. This behavior suggests that economic rationality is often oriented toward maintaining current livelihood capacity rather than building longer-term financial resilience. Such a pattern is understandable within coastal livelihoods, where income uncertainty and exposure to economic fluctuations can encourage households to prioritize flexible and immediately accessible strategies over formal financial planning (Amadu et al., 2021; Mitu et al., 2021; Riantini et al., 2024). Nevertheless, the findings also reveal a structural weakness: when savings are insufficient and household and business funds are mixed, strategies designed to preserve short-term stability may simultaneously increase long-term vulnerability. This interpretation is consistent with Yeo et al. (2024), who emphasize that financial planning involves behavioral capabilities beyond income availability, while Lusardi et al. (2021) argue that financial literacy and resilience are closely connected through the capacity to prepare for financial shocks. Thus, the Bangil case suggests that resilience should not be equated with the ability to survive an immediate shortage; rather, genuine financial resilience requires the capacity to absorb shocks without repeatedly sacrificing productive capital or accumulating external debt.

Another important finding is that family deliberation functions as a collective mechanism for regulating economic decisions, particularly when households purchase relatively expensive goods. Rather than treating financial decision-making as an exclusively individual process, participants commonly involve spouses or other family members in assessing affordability, necessity, and available alternatives. This pattern challenges overly individualistic interpretations of financial rationality and supports the view that household financial behavior is embedded in interpersonal relationships and shared economic responsibilities. Putra (2025) similarly demonstrates that parental and peer environments influence financial literacy and saving behavior, while Goyal et al. (2021) emphasize that personal financial management is shaped by broader behavioral and social conditions. The finding also resonates with Yannelis and Amato (2023), whose analysis of household behavior illustrates how consumption, credit, and investment decisions are influenced by household circumstances rather than isolated individual preferences. Theoretically, this suggests that the economic rationality of coastal households is better conceptualized as relational rationality, in which economic choices are negotiated through family deliberation and constrained by collective household priorities.

The second major finding concerns the role of family-based economic education in constructing economic morality among children. Parents in the Bangil community intentionally teach saving, responsible spending, financial discipline, and the distinction between appropriate and inappropriate behavior, indicating that economic morality develops through repeated everyday interaction rather than through formal instruction alone. This finding strongly supports the financial socialization perspective, which conceptualizes financial knowledge and behavior as outcomes of learning processes occurring within family relationships and everyday experiences (LeBaron & Kelley, 2021; Vijaykumar, 2022). However, the study also reveals an important contradiction: parents may encourage children to save and manage money responsibly while simultaneously providing additional money whenever children make financial demands. Such inconsistency can weaken the behavioral internalization of financial discipline because children receive conflicting signals about the relationship between financial responsibility and immediate gratification. This supports Social Learning Theory, as children learn not only from explicit parental instructions but also from observed and repeatedly reinforced parental behavior, suggesting that the effectiveness of family financial education depends less on verbal advice alone than on consistency between financial rules, parental modeling, and everyday practice.

The findings further indicate that the effectiveness of economic morality depends on the consistency of parental boundaries and the development of self-control. Parents' emotional concern for their children sometimes leads them to provide additional money, even when such behavior undermines previously established saving expectations. This finding is important because it shows that financial socialization is not a linear process in which financial knowledge automatically produces responsible behavior. Suwatno et al. (2021) similarly identify financial literacy, parental financial education, and self-control as important components in the development of saving behavior, while Alshebami and Aldhyani (2022) demonstrate that self-control can shape the relationship between financial literacy and saving behavior. The Bangil evidence therefore adds a contextual dimension to these relationships by showing how parental affection and protective behavior may unintentionally weaken financial self-regulation. Consequently, the theoretical contribution is not merely to confirm the importance of family financial education but to demonstrate that consistency between financial instruction and parental practice is a critical mechanism through which economic morality becomes behavioral competence.

The third major finding concerns the influence of lifestyle on economic decisions, particularly the tendency to allocate income toward clothing, electronic devices, and other consumer goods associated with changing social and technological trends. The evidence suggests that some consumption decisions are no longer determined primarily by functional necessity but by social comparison, fashion, technological novelty, and the psychological satisfaction associated with possessing desirable goods. This interpretation is consistent with Parvatiyar and Sheth (2023), who argue that contemporary consumption cannot be understood solely through utilitarian needs because social and symbolic dimensions increasingly influence consumer choices. Similarly, Gunawan (2023) identifies lifestyle as an important factor associated with consumptive behavior, particularly when financial literacy and self-control are insufficient to regulate consumption preferences. Fu et al. (2025) further suggest that changing social and digital environments can influence household saving and consumption choices, reinforcing the argument that lifestyle pressures may reshape financial priorities even when households recognize the importance of saving. The Bangil findings therefore extend the lifestyle perspective by demonstrating that consumer-oriented aspirations can operate within economically vulnerable households, creating a paradox in which increasing access to desirable goods may coexist with declining financial reserves and greater dependence on borrowing.

Importantly, the study shows that lifestyle pressure should not be interpreted as an isolated individual preference because it operates through the interaction of family practices, social environments, and changing economic aspirations. The tendency to prioritize wants can become particularly consequential when households lack emergency savings and respond to financial shortages by borrowing money or pawning valuable assets. This pattern is compatible with the broader literature indicating that weak financial planning and limited financial capability can increase household exposure to financial vulnerability (Lusardi et al., 2021; Mpaata et al., 2023; Yeo et al., 2024). Nevertheless, the Bangil case adds an important qualification: vulnerability does not necessarily arise because households lack economic activity or entrepreneurial initiative, since some participants actively reinvest income and undertake additional work. Rather, vulnerability emerges when productive investment, household consumption, and emergency preparedness compete for the same limited financial resources. The implication is that interventions focused solely on increasing household income may be insufficient unless they simultaneously strengthen budgeting, financial separation, saving discipline, and the capacity to resist socially driven consumption pressures.

Taken together, the findings support a more integrated conceptual understanding of coastal economic behavior in which rationality, economic morality, and lifestyle are mutually constitutive rather than independent dimensions. Rational decision-making can encourage prioritization, family deliberation, and productive reinvestment, while family economic morality provides the normative foundation for discipline and responsible resource use; at the same time, lifestyle pressures can weaken both processes by redirecting resources toward immediate consumption. This integrated interpretation complements coastal livelihood research emphasizing adaptation and diversification (Amadu et al., 2021; Subair et al., 2023; Riantini et al., 2024), but moves beyond the conventional emphasis on income and livelihood strategies by incorporating the moral and cultural dimensions of household financial behavior. The study consequently contributes a contextual perspective in which financial vulnerability is understood as the outcome of an interaction among economic uncertainty, behavioral capability, family socialization, and consumption aspirations rather than as a simple consequence of low income. At the practical level, this perspective implies that financial-literacy programs for coastal communities should combine budgeting and saving skills with family-based financial education, household–business financial separation, and strategies for managing consumption pressures. Such an approach is particularly relevant because the study's qualitative evidence indicates that financial behavior is embedded in everyday family and community practices rather than occurring independently of them.

Finally, the contribution of this study should be interpreted alongside its contextual boundaries. The evidence is derived from nine fishermen in Kalianyar Village and therefore provides analytical rather than statistical generalization; moreover, interview-based evidence may still be affected by social desirability despite the use of observation, documentation, and source triangulation. Nevertheless, these limitations do not diminish the conceptual value of the findings because the purpose of the qualitative design was to uncover how economic choices are interpreted and negotiated within a specific coastal setting. The study's principal contribution is therefore the proposition that household financial resilience depends on the alignment of three processes: economically rational allocation of scarce resources, consistent family-based formation of financial morality, and effective regulation of lifestyle-driven consumption. This proposition expands conventional financial-behavior perspectives by positioning family socialization and lifestyle as mechanisms that can either reinforce or undermine rational economic practices. Future comparative and quantitative research could test whether this integrated framework operates similarly across different coastal communities and whether financial literacy, self-control, family socialization, and lifestyle significantly predict saving, borrowing, and consumptive behavior across socioeconomic groups. In this sense, the Bangil case provides a theoretically grounded starting point for understanding coastal economic behavior not simply as a response to income scarcity, but as a dynamic process shaped by the interaction of livelihood conditions, family institutions, and contemporary consumption culture.

CONCLUSION

This study concludes that the economic behavior of the Bangil coastal community in Kalianyar Village is shaped by the ongoing interaction between economic rationality, family-based economic morality, and lifestyle. The findings indicate that community members are capable of making rational economic choices by prioritizing essential needs, considering product quality, discussing relatively substantial purchases with family members, and reinvesting income in productive activities; however, these practices are not consistently accompanied by adequate saving and long-term financial planning. Economic morality is developed primarily through family interaction, particularly through parental guidance concerning saving, responsible spending, and appropriate behavior, although inconsistent parental responses to children's financial demands can weaken the formation of disciplined financial habits. At the same time, lifestyle pressures arising from social surroundings, consumer trends, fashion, and technological developments encourage some households to prioritize wants and immediate consumption over financial reserves and productive allocation. The combination of limited savings, the mixing of household and business funds, and consumption-oriented practices increases the community's vulnerability to financial difficulties, often leading households to borrow money or pawn valuable assets when income is insufficient. These findings suggest that improving economic well-being requires more than increasing income, as stronger financial management, consistent family economic education, disciplined saving, and greater awareness of needs and wants are equally important. The study contributes context-specific insight into coastal economic behavior by demonstrating how individual decision-making is closely connected to family practices and broader lifestyle influences. Practically, the findings provide a basis for local governments, educators, community organizations, and families to develop financial literacy and economic empowerment initiatives that emphasize household–business financial separation, emergency savings, responsible consumption, and consistent financial education within the family. Given the study's focus on nine informants in a single coastal village, future research should examine these patterns across broader coastal populations and consider quantitative or intervention-based approaches to further assess the relationships identified in this qualitative study.

AUTHOR CONTRIBUTIONS STATEMENT

Mochamad Taufiq Conceptualization, research design, methodology, and supervision. Dies Nurhayati Field observation, data collection, documentation, and in-depth interviews. Sugeng Pradikto Data reduction, qualitative data analysis, and interpretation of findings. Nunuk Khomariyah Literature review, initial manuscript drafting, and critical revision of the manuscript. All authors Discussion of the findings, review of the manuscript, and approval of the final version for publication.

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