

ABSTRAK

STUDI KOMPARASI TINGKAT LITERASI KEUANGAN MAHASISWA DITINJAU DARI LATAR BELAKANG PROGRAM STUDI, PENDIDIKAN ORANG TUA DAN LITERASI MEDIA

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2018

Penelitian ini bertujuan untuk: (1) mendeskripsikan tingkat literasi keuangan mahasiswa; (2) menguji dan menganalisis perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang program studi; (3) menguji dan menganalisis perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang pendidikan orang tua; dan (4) menguji dan menganalisis perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang literasi media.

Penelitian ini merupakan penelitian komparatif. Penelitian dilaksanakan pada bulan April-Mei 2018. Populasi dalam penelitian ini adalah mahasiswa Universitas Sanata Dharma Program Studi Pendidikan Ekonomi Angkatan 2015 dan mahasiswa Program Studi Sastra Indonesia Angkatan 2015. Jumlah sampel dalam penelitian ini sebanyak 76 mahasiswa. Pengambilan sampel dilakukan dengan menggunakan teknik *sampling jenuh*. Teknik analisis data menggunakan statistik deskriptif, uji *Mann Whitney*, uji *Kruskal Wallis* dan *One Way Anova*.

Hasil penelitian menunjukkan bahwa: (1) tingkat literasi keuangan mahasiswa berada pada kategori sedang; (2) terdapat perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang program studi; (3) tidak terdapat perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang pendidikan orang tua khususnya pendidikan Ibu dan terdapat perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang pendidikan orang tua khususnya pendidikan Ayah; dan (4) tidak terdapat perbedaan tingkat literasi keuangan mahasiswa ditinjau dari latar belakang literasi media.

Kata kunci: literasi keuangan, program studi, pendidikan orang tua, literasi media

ABSTRACT**THE COMPARATIVE STUDY OF FINANCIAL LITERACY LEVEL BASED ON STUDY PROGRAM, PARENTS EDUCATION LEVEL, AND MEDIA LITERACY LEVEL OF THE STUDENTS**

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This study aims: (1) to describe the level of students financial literacy; (2) to examine and analyze the differences of students financial literacy level based on the study program, (3) to examine and analyze the differences of students financial literacy based on the parents education level, and (4) to examine and analyze the of students financial literacy based on the media literacy level of the students.

This study is a comparative study. The study was conducted on April-May 2018. The research population were the students of The Economic Education Study Program, Class of 2015 and the students of the Indonesian Literature Study Program, Class of 2015 of Sanata Dharma University. The number of samples in this study were 76 students. The sampling technique is saturated sampling technique. The data analysis techniques were descriptive statistics, Mann Whitney test, Kruskal Wallis test and One Way Anova.

The results of data analysis showed that: (1) the level of student's financial literacy is in the medium category; (2) there is a difference of student's financial literacy level based on the background of study program; (3) there is no difference in the level of students financial literacy based on parents education background, especially based on mother's education level and there is a difference in the level of students financial literacy level based on father's education; and (4) there is no difference in the level of students' financial literacy based on the media literacy background.

Keywords: financial literacy, study program, parent's education, media literacy