

ABSTRAK

TINGKAT LITERASI KEUANGAN DI KALANGAN GURU SMA DI KOTA YOGYAKARTA DITINJAU DARI MASA KERJA, GAYA HIDUP DAN MATA PELAJARAN YANG DIAMPU

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Penelitian ini bertujuan untuk menguji menganalisis perbedaan tingkat literasi keuangan di kalangan guru SMA di Kota Yogyakarta ditinjau dari: (1) masa kerja, (2) gaya hidup, dan (3) mata pelajaran yang diampu.

Penelitian ini merupakan studi komparatif. Penelitian dilaksanakan di SMA Negeri 1 Banguntapan dan SMA Negeri 10 Yogyakarta. Populasi penelitian meliputi seluruh guru yang ada di SMA Negeri 1 Banguntapan dan SMA Negeri 10 Yogyakarta. Sampel penelitian berjumlah 72 guru dan diambil dengan teknik sampel jenuh. Data dikumpulkan dengan tes literasi keuangan dan angket gaya hidup. Analisis data menggunakan *One Way Anova*.

Hasil penelitian menunjukkan bahwa: (1) tidak ada perbedaan tingkat literasi keuangan di kalangan guru SMA di Kota Yogyakarta ditinjau dari masa kerja; (2) tidak ada perbedaan tingkat literasi keuangan di kalangan guru SMA di Kota Yogyakarta ditinjau dari gaya hidup; dan (3) tidak ada perbedaan tingkat literasi keuangan di kalangan guru di Kota Yogyakarta ditinjau dari mata pelajaran yang diampu.

Kata kunci: literasi keuangan, masa kerja, gaya hidup, dan mata pelajaran yang diampu.

ABSTRACT

**THE ANALYZE OF FINANCIAL LITERACY LEVEL DIFFERENCES
AMONG SENIOR HIGH SCHOOL TEACHERS IN YOGYAKARTA BASED
ON YEAR OF SERVICE, LIFESTYLE, AND SUBJECT TAUGHT**

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This research aims to determine and analyze the difference of financial literacy level among Senior High School teachers in Yogyakarta based on: (1) year of service, (2) lifestyle, and (3) subject taught.

This study is a comparative study. This research was conducted in SMA Negeri 1 Banguntapan and SMA Negeri 10 Yogyakarta. The research population is all teachers in SMA Negeri 1 Banguntapan and SMA Negeri 10 Yogyakarta. The research sample covered 72 teachers chosen by saturated sampling technique. The data collection methods were test for measuring financial literacy and a questionnaire for gathering lifestyle data. The data analysis technique was One-Way Anova.

The results of data analysis showed that: (1) there was no financial literacy level difference among the Senior High School teachers in Yogyakarta based on their tenure (2) there was no financial literacy level difference among the teachers based on their lifestyle, and (3) there was no financial literacy level difference among the teachers based on their subject taught.

Keywords: *teachers' financial literacy, job tenure, lifestyle, and subjects taught.*