

**ABSTRAK****ANALISIS TINGKAT LITERASI DAN INKLUSI KEUANGAN  
MASYARAKAT KECAMATAN GONDOKUSUMAN YOGYAKARTA  
TAHUN 2017**

Albertus Hari Yudha Setiawan  
Universitas Sanata Dharma Yogyakarta  
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Penelitian ini bertujuan untuk: (1) mendeskripsikan tingkat literasi keuangan masyarakat Kecamatan Gondokusuman Yogyakarta, (2) mendeskripsikan tingkat inklusi keuangan masyarakat Kecamatan Gondokusuman, dan (3) menganalisis hubungan antara tingkat literasi dan inklusi keuangan.

Jenis penelitian ini adalah penelitian survei. Penelitian dilaksanakan di Kecamatan Gondokusuman Kota Yogyakarta bulan Oktober-November 2017. Responden penelitian berjumlah 100 kepala keluarga di wilayah Kecamatan Gondokusuman. Teknik pengumpulan data dengan menggunakan kuesioner. Teknik analisis data menggunakan analisis deskriptif, yaitu tabulasi silang.

Hasil penelitian menunjukkan bahwa: (1) 27% masyarakat Kecamatan Gondokusuman memiliki tingkat literasi keuangan yang baik; (2) 83% masyarakat Kecamatan Gondokusuman memiliki tingkat inklusi keuangan yang tinggi; dan (3) literasi keuangan yang baik berhubungan positif dengan inklusi keuangan yang tinggi: 22 dari 27 responden dengan tingkat literasi keuangan tinggi memiliki tingkat inklusi keuangan tinggi pula.

**Kata kunci:** hubungan, literasi keuangan, inklusi keuangan,

**ABSTRACT**

**THE ANALYSIS OF FINANCIAL LITERACY AND  
FINANCIAL INCLUSION LEVEL AMONG PEOPLE OF  
GONDOKUSUMAN DISTRICT YOGYAKARTA IN 2017**

Albertus Hari Yudha Setiawan  
Sanata Dharma University  
2020

*This research aimed to: (1) to describe the financial literacy level among people of Gondokusuman District, (2) to describe the financial inclusion level among people of Gondokusuman District, and (3) to analyze the relationship between financial literacy and financial inclusion level.*

*The type of the study was a survey research. This research was conducted in Gondokusuman District, Yogyakarta city on October-November 2017. The respondents of this research were 100 respondents of Gondokusuman District. The data collection method was questionnaire. The data analysis technique were descriptive statistic and cross tabulation.*

*The result of data analysis showed that: (1) 27% people in Gondokusuman District had high financial literacy level; (2) 83% people in Gondokusuman District had high financial inclusion level; and (3) financial literacy level had a positive relation with financial inclusion level: 22 of 27 people with high financial literacy level had high financial inclusion level too.*

**Keywords:** *relationship, financial literacy level, financial inclusion level*