

ABSTRAK

**HUBUNGAN LITERASI KEUANGAN, PENDIDIKAN FORMAL, SIKAP
KEUANGAN DENGAN PENGELOLAAN KEUANGAN KELUARGA DI RW
27 CONDONGCATUR YOGYAKARTA**

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Penelitian ini bertujuan untuk mengetahui hubungan literasi keuangan pendidikan formal, dan sikap keuangan terhadap pengelolaan keuangan keluarga di RW 27 Condongcatur Yogyakarta. Penelitian dilakukan dengan pendekatan kuantitatif. Jenis penelitian adalah survei. Penelitian dilaksanakan Maret sampai dengan Mei 2025. Populasi penelitian ini adalah seluruh keluarga di RW 27 Condongcatur, Yogyakarta. Jumlah sampel sebanyak 115 orang. Teknik penarikan sampel adalah *accidental sampling*. Metode pengumpulan data adalah kuesioner, observasi, dan dokumentasi. Teknik analisis data adalah korelasi *Kendall Tau*. Hasil penelitian ini menunjukkan bahwa: 1) terdapat hubungan positif literasi keuangan dengan pengelolaan keuangan keluarga (*Sig. (1-tailed) = < 0,001*); 2) terdapat hubungan positif pendidikan formal dengan pengelolaan keuangan keluarga (*Sig. (1-tailed) = 0,009*); 3) terdapat hubungan positif sikap keuangan dengan pengelolaan keuangan keluarga (*Sig. (1-tailed) = < 0,001*).

Kata kunci: Literasi keuangan, pendidikan formal, sikap keuangan, pengelolaan keuangan.

ABSTRACT

THE RELATIONSHIP BETWEEN FINANCIAL LITERACY, FORMAL EDUCATION, FINANCIAL ATTITUDES WITH FAMILY FINANCIAL MANAGEMENT IN RW 27 CONDONGCATUR YOGYAKARTA

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This study aims to determine the relationship between financial literacy formal education, and financial attitudes towards family financial management in RW 27 Condongcatur Yogyakarta. The research was conducted with a quantitative approach. The type of research is a survey. The research was conducted from March to May 2025. The population of this study were all families in RW 27 Condongcatur, Yogyakarta. The sample size was 115 people. The sampling technique was accidental sampling. Data collection methods were questionnaires, observation, and documentation. The data analysis technique was Kendall Tau correlation. The results of this study indicate that: 1) there is a positive relationship between financial literacy and family financial management (Sig. (1-tailed) = < 0.001); 2) there is a positive relationship between formal education and family financial management (Sig. (1-tailed) = 0.009 ; 3) there is a positive relationship between financial attitudes and family financial management (Sig. (1-tailed) = < 0.001).

Keywords: *Financial literacy, formal education, financial attitude, financial management.*