

ABSTRAK

STUDI KOMPARASI KOMPETENSI PENGELOLAAN KEUANGAN RUMAH TANGGA,
STATUS SOSIAL EKONOMI, GAYA HIDUP ETNIS TIONGHOA DAN ETNIS JAWA DI
KAMPUNG KETANDAN YOGYAKARTA TAHUN 2016

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Penelitian ini bertujuan untuk: (1) mendeskripsikan kompetensi pengelolaan keuangan rumah tangga, status sosial ekonomi, gaya hidup etnis Tionghoa dan etnis Jawa di Kampung Ketandan Yogyakarta dan (2) menguji dan menganalisis perbedaan kompetensi pengelolaan keuangan rumah tangga, status sosial ekonomi, dan gaya hidup antara etnis Tionghoa dan etnis Jawa di Kampung Ketandan Yogyakarta.

Penelitian ini adalah penelitian kuantitatif komparatif. Populasi penelitian ini adalah 18 ibu rumah tangga etnis Tionghoa totok dan 17 ibu rumah tangga etnis Jawa Yogyakarta. Teknik sampling yang digunakan adalah teknik sampling jenuh. Data dikumpulkan dengan wawancara, observasi, dokumentasi, dan kuesioner. Uji validitas dan reliabilitas digunakan pada variabel kompetensi pengelolaan keuangan rumah tangga dan gaya hidup. Analisis data menggunakan *Mann Whitney Test*.

Hasil penelitian menunjukkan bahwa: (1) kompetensi pengelolaan keuangan rumah tangga ibu rumah tangga etnis Tionghoa dan etnis Jawa di Kampung Ketandan cukup baik; (2) tingkat pendidikan ibu rumah tangga etnis Tionghoa dan etnis Jawa di Kampung Ketandan tergolong tinggi; sebagian besar ibu rumah tangga etnis Tionghoa bekerja sebagai wirausaha sedangkan ibu rumah tangga etnis Jawa bekerja sebagai karyawan swasta; tingkat pendapatan ibu rumah tangga etnis Tionghoa dan etnis Jawa di Kampung Ketandan tergolong tinggi; (3) gaya hidup ibu rumah tangga etnis Tionghoa dan etnis Jawa di Kampung Ketandan sama-sama tergolong mewah; (4) tidak ada perbedaan kompetensi pengelolaan keuangan rumah tangga antara etnis Tionghoa dan etnis Jawa; (5) tidak ada perbedaan status sosial ekonomi dilihat dari tingkat pendidikan antara etnis Tionghoa dan etnis Jawa, tidak ada perbedaan status sosial ekonomi dilihat dari jenis pekerjaan antara etnis Tionghoa dan etnis Jawa, tidak ada perbedaan status sosial ekonomi dilihat dari pendapatan antara etnis Tionghoa dan etnis Jawa; dan (6) ada perbedaan gaya hidup antara etnis Tionghoa dan etnis Jawa.

Kata kunci: kompetensi pengelolaan keuangan rumah tangga, status sosial ekonomi, dan gaya hidup.

ABSTRACT

COMPARATIVE STUDY OF HOUSEHOLD FINANCIAL MANAGEMENT
COMPETENCIES, SOCIAL ECONOMIC STATUS, LIFE STYLE OF CHINESE ETHNIC
AND JAVANESE ETHNIC IN KETANDAN VILLAGE YOGYAKARTA 2016

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This research aims to: (1) describe the household financial management competencies, social economic status, lifestyle Chinese ethnic and Javanese ethnic in Ketandan village Yogyakarta and (2) test and analyze the difference in household financial management competencies, social economic status, and lifestyle among Chinese ethnic and Javanese ethnic in Ketandan village Yogyakarta 2016.

This study is a comparative quantitative research. The population were 18 housewives of full blooded Chinese and 17 housewives of Javanese Yogyakarta. The sampling technique was saturated sampling technique. The data were collected by interviews, observation, documentation, and questionnaires. Test validity and reliability were applied on variables household financial management competencies, and lifestyle. Data analysis was the Mann Whitney test.

The results show that: (1) household financial management competencies housewife of Chinese ethnic and Javanese ethnic in Ketandan village is quite well; (2) the level of education of housewives of Chinese ethnic and Javanese ethnic in Ketandan village belongs to high category; most of Chinese ethnic housewives worked as housewives whilst entrepreneurs Javanese ethnic work as private employees; the income level of housewife of Chinese ethnic and Javanese ethnic in Ketandan village belongs to high category; (3) housewife lifestyle of Chinese ethnic and javanese ethnic in Ketandan village equally belongs to the luxurious; (4) there is no difference in household financial management competencies among the Chinese ethnic and Javanese ethnic; (5) there is no difference perceived from social economic status of the level of education among the Chinese ethnic and Javanese ethnic, there is no difference perceived from social economic status of the type of work among Chinese ethnic and Javanese ethnic, there is no difference perceived from social economic status income between Chinese ethnic and Javanese ethnic; and (6) there is a difference in lifestyle between Chinese ethnic and Javanese ethnic.

Keywords: household financial management competencies, social economic status, and lifestyle.