

ABSTRACT

COMPARATIVE STUDY OF FINANCIAL LITERACY LEVELS OF THE FAMILY IN CONDONGCATUR VILLAGE, YOGYAKARTA PERCEIVED FROM SOCIAL-ECONOMIC STATUS AND LIFESTYLE

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This research aims to: (1) find out the level of financial literacy, family social economic status, lifestyle family in Condongcatdur village and (2) testing and analyzing the financial literacy levels of family differences, social-economic status, family and lifestyle in Condongcatdur village in Yogyakarta.

This study is a comparative quantitative research. The population of this research were 12.323 villagers of Condongcatdur. Samples were 100 families and taken by *purposive sampling* technique. Data were collected by testing and questioning. Testing instrument in the form of test validity and reliability are used on variables of financial literacy and family lifestyle. Data analysis was *Chi-square*.

The results of this research indicate that: (1) the level of financial literacy of the family in the village of Condongcatdur are in moderate category; (2) the social-economic status of the families in the village Condongcatdur, based on income level belongs to average level, based on the level of education is at a high school level, and based on the kind of job many of them are working as private employees; (3) family in the village lifestyle in Condongcatdur, Yogyakarta has a luxurious lifestyle; (4) there is a difference in the level of financial literacy in terms of family social economic status from the level of education; there is difference in financial literacy perceived from the income level; there is a difference in financial literacy from this type of work; and (5) there is a difference of financial literacy based on the lifestyle.

Keywords: family financial literacy level, socioeconomic status, and lifestyle.

ABSTRAK

STUDI KOMPARASI TINGKAT LITERASI KEUANGAN KELUARGA DI DESA CONDONGCATUR YOGYAKARTA DI TINJAU DARI STATUS SOSIAL EKONOMI DAN GAYA HIDUP

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Penelitian ini bertujuan untuk: (1) mengetahui tingkat literasi keuangan keluarga, status sosial ekonomi, gaya hidup keluarga di Desa Condongcatur, Yogyakarta dan (2) menguji dan menganalisis perbedaan tingkat literasi keuangan keluarga, status sosial ekonomi, dan gaya hidup keluarga di Desa Condongcatur, Yogyakarta.

Penelitian ini adalah penelitian kuantitatif komparatif. Populasi dari penelitian ini adalah keluarga di Desa Condongcatur yang berjumlah 12.323 jiwa. Sampel penelitian berjumlah 100 keluarga dan diambil dengan teknik *purposive sampling*. Data dikumpulkan dengan tes dan angket. Uji instrumen berupa uji validitas dan reliabilitas digunakan pada variabel literasi keuangan keluarga dan gaya hidup. Analisis data menggunakan *Chi-square*.

Hasil penelitian ini menunjukkan bahwa: (1) tingkat literasi keuangan keluarga di Desa Condongcatur, Yogyakarta berada di kategori sedang; (2) status sosial ekonomi keluarga di Desa Condongcatur, Yogyakarta berdasarkan tingkat pendapatan tergolong sedang, berdasarkan tingkat pendidikan berada pada tingkat sekolah menengah atas, dan berdasarkan jenis pekerjaan banyak yang bekerja sebagai karyawan swasta; (3) gaya hidup keluarga di Desa Condongcatur, Yogyakarta memiliki gaya hidup yang mewah; (4) ada perbedaan tingkat literasi keuangan keluarga ditinjau dari status sosial ekonomi dilihat dari tingkat pendidikan, ada perbedaan literasi keuangan dilihat dari tingkat pendapatan, ada perbedaan literasi keuangan dilihat dari jenis pekerjaan; dan (5) ada perbedaan literasi keuangan berdasarkan gaya hidup.

Kata kunci: tingkat literasi keuangan keluarga, status sosial ekonomi, dan gaya hidup.