

ABSTRAK

STUDI KOMPARASI TINGKAT LITERASI KEUANGAN IBU RUMAH TANGGA DI DESA CATURTUNGGAL YOGYAKARTA DITINJAU DARI TINGKAT PENDIDIKAN TINGKAT PENDAPATAN DAN PEKERJAAN

Nadia Natalia
Universitas Sanata Dharma
2018

Penelitian ini bertujuan untuk: (1) mendeskripsikan tingkat literasi keuangan ibu rumah tangga di Desa Caturtunggal serta (2) menguji dan menganalisis perbedaan tingkat literasi keuangan ibu rumah tangga di Desa Caturtunggal berdasarkan tingkat pendidikan, tingkat pendapatan dan pekerjaan.

Penelitian ini adalah penelitian kuantitatif komparatif. Populasi penelitian ini adalah 15.481 ibu rumah tangga di Desa Caturtunggal. Sampel penelitian berjumlah 100 ibu rumah tangga dan diambil dengan teknik *purposive sampling*. Data diambil dengan menggunakan instrumen tes. Uji instrumen berupa validitas dan reliabilitas. Analisis data menggunakan uji Kurskal-Wallis.

Hasil analisis data menunjukkan bahwa: (1) tingkat literasi keuangan ibu rumah tangga di Desa Caturtunggal berada pada kategori sedang; (2) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari tingkat pendidikan; (3) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari tingkat pendapatan; dan (4) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari pekerjaan.

Kata kunci: tingkat literasi keuangan ibu rumah tangga, tingkat pendidikan, tingkat pendapatan, pekerjaan

ABSTRACT

**COMPARATIVE STUDY OF FINANCIAL LITERACY LEVEL OF THE
HOUSEWIFE IN CATURTUNGGAL VILLAGE YOGYAKARTA BASED ON
THE LEVEL OF EDUCATION, THE LEVEL OF INCOME AND
JOB CLASSIFICATION**

Nadia Natalia

Sanata Dharma University

2018

The purpose of this study are: (1) to find out the level of financial literacy of housewife in Caturtunggal Village and (2) to test and to analyze the financial literacy level of the housewife in Caturtunggal Village based on the level of education, income, and job classification.

This study is a comparative quantitative research. The population of this research were 15.481 housewives of Caturtunggal Village. The number of samples were 100 housewives taken by purposive sampling technique. Data collection technique was a test. Testing instrument in the form of validity and reliability test. The data analysis technique was Kruskal Wallis test.

The results of data analysis indicated that: (1) the level of financial literacy of housewife in the Caturtunggal Village was in moderate level; (2) there is a difference at the level of financial literacy of housewife in Caturtunggal Village based on the level of education; (3) there is a difference at the level of financial literacy of housewife in Caturtunggal Village based on the level of income; and (4) there is a difference at the level of financial literacy of housewife in Caturtunggal Village based on job classification.

Keywords: financial literacy of housewife, the level of education, the level of income, job classification