

Analisis tingkat literasi keuangan kaum muda selama pandemi COVID-19 (Kaum Muda di Jawa Barat dan Jawa Timur) = Analysis of youth financial literacy levels during the COVID-19 pandemic (Youth in West Java and East Java)

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Abstrak

Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan kaum muda di Provinsi Jawa Barat dan Jawa Timur selama pandemi COVID-19. Penelitian literasi keuangan di kalangan dewasa muda sangat penting dilakukan karena mereka berada dalam masa transisi hidup, dimana mereka mulai berhenti dalam pengawasan orang tua dan mengelola masalah keuangan pribadi mereka sendiri. Di sisi lain, masih banyak kaum muda yang finansialnya rentan dan hal ini diperparah oleh adanya pandemi COVID-19. Variabel literasi keuangan pada penelitian ini diukur dengan financial knowledge, financial behavior, dan financial attitude. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei dengan total responden 168 orang. Penelitian dilakukan dengan analisis statistik deskriptif dengan alat bantu SPSS 25. Hasil penelitian menunjukkan bahwa tingkat literasi keuangan kaum muda di Provinsi Jawa Barat dan Jawa Timur selama pandemi COVID-19 tergolong tinggi pada dimensi financial behavior dan financial attitude, yaitu 4,9 dari 6 dan 2,78 dari 6. Namun pada dimensi financial knowledge menunjukkan hasil yang rendah, yaitu 0,46 dari 1.

.....This study aims to analyze the financial literacy level of youth in West Java and East Java provinces during the COVID-19 pandemic. Research on financial literacy among young adults is very important because they are in a life transition period, where they begin to stop being supervised by their parents and manage their own personal financial problems. On the other hand, there are still many young people who are financially vulnerable and this is exacerbated by the COVID-19 pandemic. Financial literacy variables in this study were measured by financial knowledge, financial behavior, and financial attitude. This study uses a quantitative approach with a survey method with a total of 168 respondents. The study was conducted using descriptive statistical analysis using the SPSS 25 tool. The results showed that the level of financial literacy of young people in the provinces of West Java and East Java during the COVID-19 pandemic was high in the dimensions of financial behavior and financial attitude, namely 4.9 out of 6 and 2.78 out of 6. However, the financial knowledge dimension shows low results, namely 0.46 out of 1.