

**ANALISIS LITERASI KEUANGAN  
PADA PEDAGANG BONGKAR MUAT BERMobil  
DI PASAR BANYUASRI KABUPATEN BULELENG**

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**ABSTRAK**

Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan para pedagang bongkar muat bermobil di Pasar Banyuasri Kabupaten Buleleng pada aspek pengetahuan keuangan (*financial knowledge*), perilaku keuangan (*financial behavior*), serta sikap keuangan (*financial attitude*). Penelitian ini menggunakan metode *survey* dan termasuk dalam penelitian deskriptif dengan menggunakan pendekatan kuantitatif. Literasi keuangan sebagai variabel mandiri terdiri dari empat aspek yang dianalisis yaitu pengetahuan umum tentang keuangan, tabungan dan pinjaman, asuransi, serta investasi. Populasi dalam penelitian ini yaitu kelompok pedagang bongkar muat bermobil di Pasar Banyuasri Kabupaten Buleleng dengan melibatkan 85 responden. Data dalam penelitian ini diperoleh melalui observasi, kuesioner, dan wawancara yang kemudian dianalisis dengan teknik analisis statistik deskriptif. Karakteristik responden terdistribusi berdasarkan faktor-faktor yang mempengaruhi literasi keuangan yaitu usia dengan rentangan 22 tahun sampai dengan 67 tahun, berdasarkan tingkat pendidikan yaitu lulusan SMA dengan frekuensi tertinggi, serta berdasarkan tingkat pendapatan. Hasil penelitian menunjukkan bahwa rata-rata tingkat literasi keuangan pedagang bongkar muat bermobil di Pasar Banyuasri Kabupaten Buleleng termasuk dalam kategori tinggi dengan persentase 91,55% yang terdiri dari 87,06% pedagang yang tergolong tinggi dan 12,94% pedagang yang tergolong sedang, mengacu pada kriteria Chen dan Volpe. Tingkat pengetahuan keuangan pedagang bongkar muat bermobil di Pasar Banyuasri Kabupaten Buleleng tergolong tinggi dengan persentase 91,24%, begitu juga perilaku keuangan yang tergolong tinggi dengan persentase 90,6%, serta tingkat sikap keuangan yang tergolong tinggi dengan persentase 89,6%.

Kata-kata kunci: literasi keuangan, *knowledge*, *behavior*, *attitude*.

## ABSTRACT

This research aims to analyze the level of financial literacy of bongkar muat bermobil traders in the Banyuasri Market, Buleleng Regency, on the aspects of financial knowledge, financial behavior, and financial attitude. This research uses a survey method and is included in descriptive research using a quantitative approach. Financial literacy as an independent variable consists of four aspects that were analyzed, namely general knowledge about finance, savings and loans, insurance, and investment. The population in this research was a group of bongkar muat bermobil traders in the Banyuasri Market, Buleleng Regency, involving 85 respondents. The data in this study were obtained through observation, questionnaires, and interviews which were then analyzed using descriptive statistical analysis techniques. Characteristics of respondents are distributed based on factors that affect financial literacy, namely ages was ranged from 22 years old to 67 years old, based on education level, namely high school graduates with the highest frequency, and based on income levels. The results are showing that the average level of financial literacy of bongkar muat bermobil traders in the Banyuasri Market, Buleleng Regency are in the high category with a percentage of 91.55% consisting of 87.06% of traders who are classifying as high and 12.94% of traders who are classifying as medium, refers to Chen and Volpe's criteria. The financial knowledge level of bongkar muat bermobil traders in Banyuasri Market, Buleleng Regency is high with a percentage of 91.24%, as well as financial behavior which is classifying as high with a percentage of 90.6%, and the level of financial attitudes is classifying as high with a percentage of 89.6%.

Key words: financial literacy, knowledge, behavior, attitude.