INDEKS LITERASI KEUANGAN ISLAM DI JAWA TIMUR: ANALISIS FAKTOR GEOGRAFIS, DEMOGRAFIS, DAN SOSIOGRAFIS

THESIS

Diajukan untuk Memenuhi Sebagian Syarat
Memperoleh Gelar Megister` dalam Program Studi Ekonomi Syariah

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ABSTRAK

Thesis ini membahas tentang indek literasi keuangan Islam di Jawa Timur. Tujuan penelitian untuk menganalisis dimensi yang membentuk indeks literasi keuangan Islam dan mengukur tingkat literasi keuangan Islam di Jawa timur. Mengidentifikasi pengaruh geografis terhadap indeks literasi keuangan Islam di Jawa Timur. Mengidentifikasi pengaruh demografis terhadap indeks literasi keuangan Islam di Jawa Timur. Mengidentifikasi pengaruh sosiografis terhadap indeks literasi keuangan Islam di Jawa Timur. Menganalisis secara bersamaan pengaruh geografis, demografis dan sosiografis terhadap indeks literasi keuangan Islam.

Jenis penelitian yang digunakan adalah kuantitatif dengan pendekatan analisis deskripsi kuantitatif *explanatory research*. Populasi dalam penelitian ini seluruh penduduk Jawa Timur dengan sampel n 400. Pengambilan sampel dengan cara *random sampling*. Dalam proses analisis peneliti menggunakan *software* SPPS 25 sebagai alat bantu penelitian. Penelitian ini menggunakan metode uji Mann-Whiney Test dan Kruskal Walilis Tes. Untuk uji secara bersamaan menggunakan regresi multilinier.

Hasil Penelitian menunjukan pembentuk indke literasi keuangan Islam di Jawa timur terdiri dari 7 dimensi. Dimensi Indeks literasi keuangan Islam adalah perilaku keuangan Islam, pengetahuan keuangan Islam, Sikap keuangan Islam, kesadaran keuangan Islam, keterampilan keuangan Islam, keyakinan keuangan Islam, dan Literasi keuangan digital Islam. Indeks literasi keuangan Islam di Jawa timur mencapai skore 59,2625 kategori "cukup". faktor geografis, demografis, dan sosiografis memiliki pengaruh signifikan terhadap indeks literasi keuangan Islam.

Kata Kunic: Literasi Keuangan Islam, Indek, Geografis, Demografis, Sosiografis.

ABSTRACT

This thesis discusses the Islamic financial literacy index in East Java. The research objectives are to analyze the dimensions that shape the Islamic financial literacy index and measure the level of Islamic financial literacy in East Java. To identify geographic influences on the Islamic financial literacy index in East Java. To identify demographic influences on the Islamic financial literacy index in East Java. To identify sociographic influences on the Islamic financial literacy index in East Java. To simultaneously analyze the geographic, demographic, and sociographic influences on the Islamic financial literacy index.

The research used a quantitative descriptive explanatory research approach. The population in this study was all residents of East Java, with a sample size of 400. Sampling was conducted using random sampling. For the analysis process, the researcher used SPPS 25 software as a research tool. This study employed the Mann-Whiney Test and the Kruskal-Wallis Test. For simultaneous testing, multilinear regression was used.

The research results indicate that the Islamic financial literacy index in East Java consists of seven dimensions. The dimensions of the Islamic financial literacy index are Islamic financial behavior, Islamic financial knowledge, Islamic financial attitudes, Islamic financial awareness, Islamic financial skills, Islamic financial beliefs, and Islamic digital financial literacy. The Islamic financial literacy index in East Java reached a score of 59.2625, in the "sufficient" category. Geographical, demographic, and sociographic factors significantly influence the Islamic financial literacy index.

Keywords: Islamic Financial Literacy, Index, Geographic, Demographic, Sociographic.

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