

Salsabila Erika Maulidia. NIM. 220321100140. Literasi Keuangan Perempuan Pesisir Pelaku UMKM terhadap Lembaga Keuangan Syariah di Kabupaten Bangkalan. Dibawah Bimbingan. Novi Diana Badrut Tamami, S.P., M.P.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan syariah perempuan pesisir pelaku Usaha, Mikro, Kecil, dan Menengah (UMKM) terhadap lembaga keuangan syariah di Kabupaten Bangkalan serta merumuskan strategi peningkatannya. Literasi keuangan syariah diukur melalui tiga dimensi, yaitu pengetahuan, sikap, dan perilaku. Penelitian ini menggunakan pendekatan mix method dengan teknik pengumpulan data berupa kuesioner, wawancara, observasi, dan Focus Group Discussion (FGD). Responden dilakukan secara purposive sampling pada perempuan pesisir pelaku UMKM di Kecamatan Socah, Kabupaten Bangkalan. Analisis data dilakukan secara deskriptif kuantitatif dan dilanjutkan dengan metode Analytic Hierarchy Process (AHP). Hasil penelitian menunjukkan bahwa tingkat literasi keuangan syariah berada pada kategori sufficient literate, dengan dimensi sikap lebih tinggi dibandingkan pengetahuan dan perilaku. Strategi prioritas peningkatan literasi adalah sosialisasi langsung melalui kelompok UMKM dan komunitas pesisir.

Kata kunci: literasi keuangan syariah, perempuan pesisir, UMKM, lembaga keuangan syariah

Salsabila Erika Maulidia. NIM. 220321100140. Financial Literacy of Coastal Women MSMEs towards Sharia Financial Institutions in Bangkalan Regency. Dibawah Bimbingan. Supervised by Novi Diana Badrut Tamami, S.P., M.P.

ABSTRACT

This study aims to analyze the level of Islamic financial literacy among coastal women operating as Micro, Small, and Medium Enterprises (MSMEs) with regard to Islamic financial institutions in Bangkalan Regency and to formulate strategies for improving it. Islamic financial literacy is measured through three dimensions: knowledge, attitude, and behavior. This study used a mixed methods approach, with data collection techniques including questionnaires, interviews, observations, and focus group discussions (FGDs). Respondents were selected using purposive sampling among coastal women operating as MSMEs in Socah District, Bangkalan Regency. Data analysis was conducted using descriptive quantitative methods followed by the Analytic Hierarchy Process (AHP) method. The results indicate that the level of Islamic financial literacy is in the sufficient literate category, with the attitude dimension being higher than knowledge and behavior. The priority strategy for improving literacy is direct outreach through MSME groups and coastal communities.

Keywords: Islamic financial literacy, coastal women, MSMEs, Islamic financial institutions