

ABSTRACT

Analysis of "Financial Inclusion" in Rural Communities

Financial inclusion is one of the essential components in promoting equitable economic development. However, access to formal financial services in rural areas continues to face various challenges, including low financial literacy, limited infrastructure, and the prevalence of traditional financial practices. These conditions prompted the researcher to explore how communities in Banyuwates District, Sampang Regency, perceive and access formal financial services in their daily lives. The aim of this study is to analyze and understand the phenomenon of financial inclusion in rural areas and to identify the factors contributing to the low participation of rural communities in the use of formal financial services. This research employs a qualitative approach using a phenomenological method. Data collection was conducted through in-depth interviews, observation, and documentation involving communities in two villages: Tlagah and Lar-Lar. The data were analyzed using the Decomposed Theory of Planned Behavior (DTPB) framework, which includes attitude toward behavior, subjective norm, and perceived behavioral control. The findings indicate that some community members have recognized the benefits of using formal financial services, such as the security of storing money and the ease of receiving remittances. However, many remain reluctant to participate actively due to distrust in the banking system, limited technological skills, and the lack of social support and official information from financial institutions. The conclusion of this study is that financial inclusion in rural areas has not yet been fully realized. The adoption of financial services remains passive and is influenced by internal factors such as perceived risk and low self-efficacy, as well as external factors such as limited access and the absence of educational interventions. Therefore, increasing financial inclusion requires comprehensive and contextual strategies that involve financial education, improved access, and culturally relevant approaches tailored to the characteristics of rural communities.

Keywords: financial inclusion, rural communities, Theory of Planned Behavior.

ABSTRAK

Analisis “Financial Inclusion” Pada Masyarakat Di Wilayah Perdesaan

Inklusi keuangan merupakan salah satu komponen penting dalam pembangunan ekonomi yang berkeadilan. Namun, akses terhadap layanan keuangan formal di wilayah perdesaan masih menghadapi berbagai tantangan, seperti rendahnya literasi keuangan, keterbatasan infrastruktur, serta dominasi budaya keuangan tradisional. Kondisi ini mendorong peneliti untuk mengeksplorasi bagaimana masyarakat di Kecamatan Banyuates, Kabupaten Sampang, memaknai dan mengakses layanan keuangan formal dalam kehidupan sehari-hari. Tujuan dari penelitian ini adalah untuk menganalisis dan memahami fenomena inklusi keuangan di wilayah perdesaan, serta mengidentifikasi faktor-faktor yang memengaruhi rendahnya partisipasi masyarakat dalam penggunaan layanan keuangan formal. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi fenomenologi. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan dokumentasi terhadap masyarakat di dua desa, yaitu Desa Tlagah dan Desa Lar-Lar. Analisis data menggunakan model *Decomposed Theory of Planned Behavior (DTPB)* yang mencakup sikap terhadap perilaku, norma subjektif, dan persepsi kontrol perilaku. Hasil penelitian menunjukkan bahwa sebagian masyarakat telah menyadari manfaat dari penggunaan layanan keuangan formal, seperti keamanan penyimpanan uang dan kemudahan menerima transfer. Namun demikian, banyak dari mereka masih enggan berpartisipasi aktif karena adanya ketidakpercayaan terhadap sistem perbankan, keterbatasan kemampuan teknologi, serta minimnya dukungan sosial dan informasi resmi dari lembaga keuangan. Kesimpulan dari penelitian ini adalah bahwa inklusi keuangan di wilayah perdesaan belum berjalan secara optimal. Adopsi layanan keuangan masih bersifat pasif dan dipengaruhi oleh faktor internal seperti persepsi risiko dan rendahnya pengetahuan keuangan serta faktor eksternal seperti akses yang terbatas dan minimnya intervensi edukatif. Oleh karena itu, peningkatan inklusi keuangan memerlukan strategi yang menyeluruh dan kontekstual, mencakup edukasi, penguatan akses, serta pendekatan budaya yang sesuai dengan karakter masyarakat desa.

Kata Kunci: inklusi keuangan, masyarakat perdesaan, *Theory of Planned Behavior*.