

**PENGARUH LITERASI KEUANGAN, SIKAP KEUANGAN,
DAN MANAJEMEN KEUANGAN TERHADAP KEPUASAN
KEUANGAN (STUDI KASUS PADA GURU HONORER
SD/SMP/SMA NEGERI DI KECAMATAN MANYAR)**

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ABSTRAK

Dalam penelitian ini, penulis mengkaji tentang pengaruh antara literasi keuangan, sikap keuangan, dan manajemen keuangan terhadap kepuasan keuangan. Data dikumpulkan melalui kuesioner yang dikelola sendiri kepada guru honorer di Kecamatan Manyar. Hubungan yang dihipotesiskan dari penelitian diuji dengan menggunakan *Statistical Package for the Social Sciences* (SPSS) guna membuktikan hasil penelitian. Penulis menunjukkan dari analisis menggunakan regresi berganda terdapat pengaruh positif literasi keuangan dan manajemen keuangan dengan kepuasan keuangan. Akan tetapi, tidak ada pengaruh sevara signifikan antara sikap keuangan dengan kepuasan keuangan pada guru honorer di Kecamatan Manyar. Sikap keuangan tidak memiliki peran penting dalam kepuasan keuangan dikarenakan sikap tidak dapat mengontrol kondisi keuangan seseorang. Penelitian ini menyoroti kepuasan keuangan dari sudut literasi keuangan, sikap keuangan, dan manajemen keuangan secara pribadi dengan menyinggung pendapatan sosok guru honorer di bawah Upah Minimum Kabupaten (UMK) Gresik. Walaupun pendapatan minim mereka bersyukur dan mempercayai bahwa pendapatan guru sudah dijamin rezekinya barakah.

Kata Kunci: Literasi Keuangan, Sikap Keuangan, Manajemen Keuangan, Kepuasan Keuangan.

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, AND FINANCIAL MANAGEMENT ON FINANCIAL SATISFACTION (CASE STUDY OF HONORARY TEACHERS OF STATE ELEMENTARY/JUNIOR HIGH SCHOOLS/SENIOR HIGH SCHOOLS IN MANYAR DISTRICT)

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ABSTRACT

In this study, the authors examine the influence of financial literacy, financial attitudes, and financial management on financial satisfaction. Data was collected through self-administered questionnaires for honorary teachers in Manyar Subdistrict. The hypothesized relationships from the study were tested using Statistical Package for the Social Sciences (SPSS) to prove the research results. The author shows that from the analysis using multiple regression there is a positive effect of financial literacy and financial management on financial satisfaction. However, there is no significant effect between financial attitudes and financial satisfaction for honorary teachers in Manyar Subdistrict. Financial attitudes do not have an important role in financial satisfaction because attitudes cannot control one's financial condition. This study highlights financial satisfaction from the perspective of financial literacy, financial attitudes, and personal financial management by alluding to the income of honorary teachers below the Manyar Subdistrict Minimum Wage (UMK). Even though their income is minimal, they are grateful and believe that the teacher's income is guaranteed to be blessed.

Keywords: *financial literacy, financial attitude, financial management, financial satisfaction.*