

ABSTRAK

Penelitian ini bertujuan untuk menjelaskan pengetahuan literasi keuangan bagi pengelola pondok pesantren Al-Hidayah di Kota Batu. Penelitian ini menggunakan pendekatan kualitatif deskriptif, dengan metode pengumpulan data berupa observasi, dokumentasi dan wawancara terstruktur dengan para pihak terkait seperti pimpinan pesantren dan pengurus koperasi sendiri yaitu ketua koperasi pondok pesantren Al-Hidayah di Kota Batu. Hasil penelitian menunjukkan bahwa pengelola Koperasi Pondok Pesantren Al-Hidayah masih belum memahami secara maksimal tentang literasi keuangan yaitu pengetahuan pengelolaan keuangan masih rendah terbutkit belum ada laporan keuangan setiap akhir tahun, masigh mengandalkan catatan sederhana. Kemudaian, ketrampilan pencatatan masih belum maksimal dengan demikian pengelolana koperasi masih belum maksimal.

Kata Kunci : Pengetahuan keuangan, Ketrampilan keuangan, Literasi keuangan dan koperasi.



ABSTRAK

This study aims to explain the financial literacy knowledge of the managers of the Al-Hidayah Islamic Boarding School in Batu city. This study used a descriptive qualitative approach, with data collection methods consisting of observation, documentation, and structured interviews with relevant parties, such as the boarding school leadership and the cooperative management itself, namely the chairman of the Al-Hidayah Islamic Boarding School cooperative in Batu City. The results indicate that the managers of the Al-Hidayah Islamic Boarding School Cooperative still lack a full understanding of financial literacy. Their financial management knowledge is still low, as evidenced by the lack of year-end financial reports, relying on simple records. Furthermore, record-keeping skills are still inadequate, thus, the cooperative's management is still suboptimal.

Keywords: Financial knowledge, financial skills, cooperative financial and literacy.

