

ABSTRACT

Synta Nuraeni, 2025. THE EFFECT OF FINANCIAL LITERACY ON THE UTILIZATION OF NON-CASH ASSISTANCE FUNDS (BNT) (FAMILY HOPE PROGRAM (PKH) IN SETIANAGARA VILLAGE, CIBEUREUM DISTRICT, TASEKMALAYA CITY). Department of Community Education, Teacher Training and Education. Siliwangi University. Tasikmalaya.

The use of Non-Cash Assistance (BNT) funds by some beneficiaries in Cibeureum District shows consumptive behavior that is not in accordance with the intent of the assistance program. The results of observations show that some housewives use BNT funds for urgent needs such as education and health, while others use them for less productive things. This difference indicates limited understanding and low financial literacy among beneficiaries. In addition, the influence of lifestyle is also a factor in financial decision-making, especially in the context of managing social assistance. This study aims to assess the extent to which financial literacy influences the use of BNT funds by housewives receiving PKH in Cibeureum District, Tasikmalaya City. This study uses a quantitative method with simple linear regression analysis. The population of this study was 527 PKH beneficiaries, with a sample of 53 beneficiary families (KPM) selected using the stratified random sampling technique. The results of the study show that financial literacy has a significant effect on the use of non-cash assistance (BNT) funds, with a contribution of 80%. In addition, the relationship between variables is very strong, which is 0.895. Based on these findings, it can be concluded that hypothesis one is proven, which states that understanding financial literacy has a very significant influence on the use of non-cash assistance funds (BNT) in the Family Hope Program (PKH).

Keywords: Non-cash Assistance, Housewives, Financial Literacy, Financial Behavior, Family Hope Program