

ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan pada mitra *GoCar* di Kota Surabaya dalam mewujudkan keberlangsungan usahanya. Metode penelitian yang digunakan adalah metode kualitatif. Data dikumpulkan melalui wawancara mendalam dengan tujuh mitra *GoCar* di Surabaya. Penelitian ini menggunakan unsur - unsur yang dikembangkan oleh Otoritas Jasa Keuangan Republik Indonesia menunjukkan bahwa tingkat literasi keuangan mitra pengemudi *GoCar* masih terbatas pada pemahaman dasar pengelolaan keuangan harian, seperti pendapatan dan pengeluaran, namun kurang dalam perencanaan jangka panjang. Kondisi keberlangsungan usaha mitra pengemudi *GoCar* yang ditinjau melalui teori yang dikembangkan oleh Sun et. al. menunjukkan bahwa kondisinya cenderung stagnan bahkan menurun akibat persaingan ketat, fluktuasi pendapatan, dan beban operasional seperti cicilan, biaya bahan bakar, serta biaya perawatan rutin kendaraan. Faktor eksternal seperti kebijakan perusahaan dan regulasi pemerintah juga turut menjadi penyebabnya, sehingga kondisi keberlangsungan usaha tidak sepenuhnya bergantung terhadap tingkat literasi keuangan yang dimiliki oleh mitra pengemudi *GoCar*. Temuan ini menyoroti pentingnya edukasi keuangan dan dukungan kebijakan untuk meningkatkan ketahanan finansial dan menjaga keberlangsungan usaha mitra pengemudi *GoCar*.

Kata Kunci: literasi keuangan, keberlangsungan usaha, *GoCar*

ABSTRACT

This research analyzes the level of financial literacy of GoCar partners in Surabaya in realizing the sustainability of their business. The research applies quantitatively. Furthermore, the instrument in the data collection technique was a closed interview, with 7 GoCar partners in Surabaya. Moreover, some elements were developed by the Financial Services Authority (OJK) of the Republic of Indonesia. Those elements show that the level of financial literacy of GoCar driver partners is still limited to a basic understanding of daily financial Management; including income and expenses which was lacking in long-term planning. Additionally, the condition of the business sustainability of GoCar driver partner as reviewed through the theory developed by Sun et.al. tends to stagnate or even decline. It is due to tight competition, income fluctuations, and operational costs such as installments, fuel costs, and routine vehicle maintenance costs. Moreover, external factors such as the company's policy and government regulation also contribute to the cause, so that the condition of business continuity does not entirely depend on the level of financial literacy possessed by the GoCar driver partners. These findings focus on the important role of financial education and policy support to improve financial resilience and maintain the sustainability of GoCar driver partner's businesses.

Keywords: *financial literacy, business sustainability, and GoCar.*

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