
**THE ROLE OF FINANCIAL LITERACY AND INTELLIGENCE ON THE
FINANCIAL RESILIENCE OF LAID-OFF WORKERS (FUN WORLD
EMPLOYEES) DUE TO COVID-19**

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***Abstract.** Financial literacy is a combination of the awareness, knowledge, skills, attitudes and behaviors a person needs to make informed financial decisions and ultimately achieve their personal financial well-being. The main objective of this study is to analyze the effect of financial literacy and intelligence on the financial resilience of laid-off workers. This research method is quantitative research. The population of this study is Fun World company in Surabaya. Results of data collection through interviews. Based on this, it was obtained that one of the employees said the initial principle was ready to demand layoffs because the fun world would be closed indefinitely.*

Keywords: *Financial Literacy, Financial Resilience*

Abstrak. Literasi keuangan adalah kombinasi dari kesadaran, pengetahuan, keterampilan, sikap dan perilaku yang dibutuhkan seseorang untuk membuat keputusan keuangan yang terinformasi dan pada akhirnya mencapai kesejahteraan keuangan pribadi mereka. Tujuan utama dari penelitian ini adalah untuk menganalisis pengaruh literasi dan kecerdasan finansial terhadap ketahanan finansial pekerja yang di-PHK. Metode penelitian ini adalah penelitian kuantitatif. Populasi penelitian ini adalah perusahaan Fun World di Surabaya. Hasil pengumpulan data melalui wawancara. Berdasarkan hal tersebut diperoleh salah satu karyawan mengatakan prinsip awal siap menuntut PHK karena dunia hiburan akan ditutup tanpa batas waktu.

Kata Kunci: Literasi Keuangan, Ketahanan Keuangan

1. INTRODUCTION

Basically everyone has inner needs and wants in life. In fulfilling one's needs one strives by working to earn income. But in modern times, it is currently a very excessive desire in each individual to spend for the income earned. On the side of meeting needs, shopping is also a fun thing so it is necessary to pay attention to organizing financial management.

Whether or not personal financial management is related to their own knowledge and skills of financial literacy (Laily, 2016), so financial literacy is a factor that can do this affect personal financial management behavior. (Darmajaya, n.d.) Atkinson and Messy (2011) found that financial literacy is defined as a combination of awareness, knowledge, skills, attitudes and behaviors needed to make sound financial decisions that everyone wants. Financial literacy covers almost everything related to planning and spending money, such as income, using credit cards, saving, investing, financial management and making financial decisions (Laily, 2016). The fact is that the level of awareness of Indonesian people to save is still very low.

In early 2020, the world was shocked by the rise of the Covid-19 bacteria which first appeared in China and the virus spread very quickly to almost every country around the world. For 2 years, the Covid-19 virus has evolved, giving birth to various new variants so that it has claimed many victims who are increasing day by day. People call this outbreak the Covid-19 pandemic. To seal the indoctrination of this bacterium, authorities in various regions, for example Indonesia, recommend that people do social distancing or not be close together for a while and it is not recommended to make events that bring in large crowds so that people are advised to do activities at home including work. Of course, this article or rule causes problems because there are several things that need to be prepared for social distancing. Although the purpose of social distancing is to reduce the growth in the number of Covid-19 virus cases in Indonesia. But one of the positives of social distancing is that doing things together at home increases time together and brings closer alliances within the family. However, the only downside of the Covid-19 outbreak is the number of workers who were sent home without full treatment or termination of employment (PHK). This also greatly affects the survival of the workers and the families left behind.

The issue of Termination of Employment (PHK) is the most sensitive article in the world of work that can cause serious interest from one party to another. Termination of Employment (PHK) is the elimination of the work alliance due to a pegged article which results in the end of cooperation between workers and companies. This is because there are several companies that have identified employees exposed to covid-19 and large and small-scale employers have decreased production, while others have gone out of business. With the hazardous situation that is happening, it can cause the problem of having no other choice but to retire, because the facility must incur enormous operational costs. This staff reduction is done to reduce donations while the facility is quiet amid the installation outbreak amid the ongoing Covid-19 pandemic. Of course, the workers affected by the layoffs do not consider themselves stupid in making decisions. The television station also failed to show the heartbreaking pattern that many people are afraid of layoffs while having to survive in the midst of the pandemic.

Sadly, as reported by kronologi.id, the broadcast of Mrs. Yuli's child who passed away due to economic deprivation and dripped white liquid for only two days because of the centenary threshold of this plague. miraculously could win the event and children even the oldest, who usually pulsed and poisoned to support the family, could no longer pulsate because he was guided by a neighboring company (CNN, 2020). This pandemic outbreak certainly acts as an agent for all Indonesians who help each other seal the Covid-19 indoctrination by believing in the government's appeal for social distancing and staying at home. There is pressure to stay at home. But hopefully, this outbreak will also encourage us in the workplace to pay more attention to the people around us regarding household affairs so that incidents like what Bu Yuli experienced do not happen to other people.

Through this research, people can develop knowledge, especially the benefits of financial literacy, not only knowledge or theory, but can make a person smarter and smarter in managing their wealth so that it can provide useful feedback to support individuals. Financing both short and long term. Financial literacy, or financial "literacy", encompasses 10 different intelligences that people need to have. Over time, the notion of literacy has become synonymous not only with personal literacy, but also with technology, namely computer literacy, and is known in finance as financial literacy. Thus

financial literacy is a set of activities to understand financial concepts whose purpose is to make effective financial decisions and manage money in people's financial lives. The purpose of writing this article is to see how the end of the Covid-19 outbreak caused employees of various companies to experience mass layoffs. This article discusses a company that provides children's playgrounds in Surabaya Dam as the main threshold, namely Fun World.

2. PROBLEM FORMULATION

1. What are the factors that influence the financial resilience of Fun World's laid-off workers?
2. What are the effects of Covid-19 on financial resilience for laid-off workers of Fun World employees?
3. Are laid-off workers able to manage their finances during the Covid-19 pandemic?
4. How do the laid-off workers utilize the declining financial resources due to the Covid-19 pandemic?
5. How do layoff workers consider risks and opportunities in making financial decisions?

3. PURPOSE

1. To find out the factors that affect the financial resilience of laid-off workers.
2. To influence COVID-19 financial resilience for laid-off workers.
3. To find out the ability of financial management during the COVID-19 pandemic
4. To find out how laid-off workers utilize financial resources
5. To find out how layoff workers consider risks and opportunities in decision making.

4. LITERATURE REVIEW

a. Financial management

According to Suad Husnan and Enny Pudjiastuti (1998: 4) Financial Management is the management of financial activities in an organization that involves planning, analyzing, and controlling financial activities.

b. Financial intelligence

Financial intelligence is a person's ability to understand the importance of planning and executing sound financial management that ultimately leads to their ability to achieve their dreams and aspirations. (Susila, 2022)

c. Financial Literacy

The Association of Chartered Certified Accountants (2014) states that the concept of financial literacy includes knowledge of financial concepts, the ability to understand how financial concepts are communicated, the ability to manage personal/company finances, includes the ability to make financial decisions in (Rumini, Martadian, & Almayasa, February 2020). (Arodi, 2017) It states that financial literacy is the set of financial skills and knowledge that enable a person to manage or use a given amount of money to improve their standard of living and pursue affluence. Financial literacy is closely related to behavior, habits and influences from external factors. Based on PISA 2012: Assessment framework for financial literacy (Laturette, Widianingsih, & Subandi, 2021) states that financial literacy is a factor in economic growth and financial stability.

From a consumer perspective, good financial literacy leads to quality-focused purchasing decisions. This leads to healthy competition in the industry, and competition drives innovation in the goods and services offered to consumers. Moreover, good financial literacy can also minimize the occurrence of bad decisions in economic and financial matters. From a service provider perspective. Financial Services Good financial literacy provides useful information, good product information and an understanding of risks. from around the corner. If people have good financial literacy, the government can generate maximum tax revenue for infrastructure development and government public services. Financial literacy means that a competent (educated) person has a range of skills and abilities that allow them to leverage existing resources to achieve their goals. Competencies (literacy) are important things that you learn to achieve your goals.

From an economic perspective, this financial need includes four aspects: how to make money, how to manage money, and how to spend money. Based on this simple definition, I can see that most people still think about how to make money, but I don't think about the other three aspects he thinks about. Most of all, they still struggle to make money in this regard. So you can see why artists, athletes, and other aspiring people end up in poverty in their old age. Because they only know how to make money, they don't know how to properly manage, save and spend it.

Financial literacy includes the ability to gain insight into financial decisions, discuss money and financial matters without discomfort, plan for the future, and respond appropriately to life events that influence day-to-day financial decisions. increase. Having financial knowledge and literacy helps individuals manage their financial plans in a way that maximizes the time value of money, resulting in greater personal benefits and improved living standards. increase. (Yushita, 2017).

d. Labor

Labor is everyone who is able to do work, both inside and outside of work relations, in order to produce goods or services to meet personal, family and public needs. According to H. Zaeni Asyhadie, S.H (2019) in his book Labor law in theory and practice in Indonesia, labor is a population that is within the working age limit and is able to do work in order to produce goods and services both to meet their own and community needs. Not all working-age people want to work or look for work, some of them take care of household chores (Asyhadie & Kusuma, 2019). Adityandani (2019) states that the age of the labor force (productive) is at the age of 18 to 64 years. This productive age is the time when a person works and earns income to fulfill life's needs.

Labor refers to anyone who is able to do work to produce goods or services both to meet their own needs and for the community. Labor is part of the labor force that works and participates in the production process to produce goods and or services. Work is every man or woman who is and or does work, both inside and outside of labor relations in order to produce goods and services to meet the needs of the community. The weak position of workers can be predicted from the formation of trade unions in companies. There is an assumption that so far labor

unions have not become the voice of workers, either at the work level or at the national decision-making level. Trade unions are currently facing serious challenges. The vulnerable position of workers requires a platform to be strengthened.

Workers form trade unions with the aim of ensuring that their position and rights as workers can be balanced with the obligations they undertake to their employers. In the relationship between workers and employers, it is inevitable that the position of the employer is higher and sometimes this results in arbitrariness towards their workers. To reduce and overcome the possibility of such arbitrariness, workers should have an association which is usually called a labor union because the workers can unite to balance their position with the employer. Therefore, it is only natural that each person has the right to join a trade union of his or her own choice to advance and protect his or her own interests.

e. Financial resilience

Financial resilience is the ability of an institution or individual to face unexpected financial risks and maintain the ability to meet its financial obligations. According to (Mulyawan 2015), financial management is the activity of planning, budgeting, examining, managing, controlling, searching, and deviating from funds owned by a company or organization. Meanwhile, according to Brigham and Houston (2018), financial management is also referred to as corporate finance, focusing on decisions relating to the number and type of assets to be taken, how to obtain the capital needed to buy assets and how to run the company so as to maximize its value.

5. FRAMEWORK

1. Research Design

The method of writing the article was carried out using a descriptive method, this method provides an objective, systematic, analytical and critical description and description. This research focuses on changes in economic behavior due to the pressure of the Covid-19 pandemic and changes in the business cycle. Changes in economic activity due to financial literacy conditions so that business cycle measurements caused by financial literacy factors and measures related to the Covid-19 pandemic in the financial sector can be

implemented. The research method is a qualitative approach. Sources and types of research data are primary data, namely field studies with interviews and secondary data.

In writing the article, the data collection method is library research, which uses secondary information in the form of scientific books, scientific articles, and other written sources related to the topic or problem being discussed. In addition to looking for sources of information in books or magazines, it also interviews employees as sources. Interviews were conducted with employees who were also affected by termination of employment (PHK) on the company's website to obtain valid information experienced by employees about the impact of termination of employment on their lives. Secondary information from the literature is selected, analyzed, presented systematically and descriptively, and conclusions are drawn so that it can be easily understood by the reader.

Qualitative research aims to understand events or phenomena more comprehensively, not just parts of events. To achieve this, qualitative methods not only focus on what is seen, but also examine the meaning of what is seen. Qualitative research methods are very suitable when the problem is still unclear or even blurred, researchers want to understand complex social situations in depth, build complex social phenomena comprehensively, find hypotheses and theories.

2. Place and time of research

This research was conducted at the Fun World company

3. Type of data

The research method carried out is a qualitative method using literature studies and using secondary data in the form of scientific books, scientific essays, and primary data interviews with employees as sources.

4. Source of data

The technique used to collect data is a literature study using secondary data in the form of scientific books, scientific essays, and other written sources that are relevant to the topic or problem to be discussed. In addition to looking for data sources from books or journals, the authors also conducted primary data interviews with employees, as sources.

5. Population and sample

The population of this research is the Fun World company in Surabaya mall.

6. Data collection techniques

The data collection technique in this study is documentation, namely looking for data on variables in the form of notes, papers or articles, journals and so on.

7. Data processing process

By analyzing related sources and drawing conclusions, as well as the results of field interviews on related issues.

8. Analysis technique

The unit of analysis or independent variable is the object whose behavior is analyzed. The unit of analysis of this research is the effect of financial literacy and intelligence on the financial sustainability of layoff workers (Fun World) in Surabaya. The explanatory unit is an object that affects the behavior of the analysis unit used. Explanatory units can also be called independent variables. The explanatory unit in this study is Indonesia's economic recovery strategy. The unity of analysis and the unity of explanation, both are interrelated.

6. RESULTS AND DISCUSSION

a. Interview Results

The workers' employment was terminated due to mistrust of a popular children's playground in the city of Surabaya, Fun World. According to R, the mistrust of individual workers and the fired editor directly said that the facility was manned by translators because there was no collection of facilities amid the Covid-19 outbreak. The government's appeal to stay at home and every step taken by the department caused shopping malls to come to a standstill, and the effect was on the front of the stalls in the mall, and Fun World was no exception. The interview was conducted in person based on the results of a phone call on April 10, 2023. R said on March 23 that the initial principle was ready to demand layoffs because Fun World would be closed indefinitely. Then the center staff revealed that this requirement to lay off workers lasted only one week, but as the indoctrination of the Covid-19 epidemic intensified, the birth story was an extension of the workers' notice period.

During the layoffs, reports were generated that showed the disadvantages of establishing job linkages (layoffs) to new employees for new employees who had the opportunity to participate in training or education. However, since Tuning Fun World pays compensation based on years of service, the cancellation history of training staff will eventually increase to the same level as the number of years of service reported by the employee. Of the 29 employees of Fun World Surabaya City, initially only 11 were laid off and it is not certain that the number will increase. However, a few years before Ramadhan it was reported that all paid employees would be laid off.

Employees who are laid off hold workers who work as machinists and operators. This craft disconnection does not scan the length of time the worker has been with the company. Fun World did not immediately abandon its responsibility, because it included the last award for not hitting the staff before the dismissal, although according to the Hari Raya Protection (THR), it did not rule out the possibility that the employee would be lost. . In addition to the final reward, Fun World aspects as well. In addition to listing the final reward, the Fun

World aspect is also responsible for adding the supremacy calendar fairy information to employees near the time of the Covid-19 blight, namely the pre-employment ticket calendar.

The pre-employment card organizes an education calendar for less initiators who are laid off due to the border of the time that has not been tucked or who are laid off so that they can continue to poison the gift from the education safes. It's a great way to make sure that you're getting the most out of your time and energy, and that you're getting the most out of your time and energy. Employees who do not date near the current because they are still toxic also register themselves near the next flow. Even so, the reporter still expects that the inayat THR vanishes toxins distributed to workers. Not merely narrowing the freshness angle, but Covid-19 also affects various other angles, one of which is the economic angle. This turned out to be derived from the results of the interview, that the reporter and several other workers saw a decrease in finance and allowed daily willingness, because they were not in the process anymore and were not given allowances.

A. Termination of Employment (PHK)

The definition of job connection restriction (PHK) complies with Article reservoir chapter 25 of Law Number 13 Year 2003 chapter on Manpower, namely the termination of job connection due to a pegged paragraph that brings the end of hockey and pikulan seslat employees / originators and conglomerates (Zaini, June 2017). Regarding disputes regarding the limitation of work connections (PHK) itself idiosyncratically also regulated part in Law

Number menjangankan Year 2004 chapter Settlement of Industrial Relations Disputes (PPHI). With the enactment of Law Number menjangankan Tahun 2004 chapter PPHI implied, Law Number 12 Year 1964 chapter restrictions on employment connections in private companies and Law Number 22 Year 1957 chapter Settlement of Labor Disputes (P3) declared no longer pulsating (Buwana & Putra, 2015).

Disconnection of work connections holds a paragraph that is very feared by workers who are still actively taking place. This is due to the chaotic nature of the economy that is competing near the excessive number of partnerships that have to go out of business, and still competing near the restrictions on employment connections that are carried out using very unplanned. This condition is what raises the descendants who take place always overshadowed by confusion and anxiety, when it will be their turn to be dismissed from the job that served as the foundation of their family's life. According to the Decree of the Minister of Labor No. 150 perian 2000 which stipulates that what is meant using job connection restrictions (PHK) is the dismissal of job connections as a conglomerate using the originator based on the mercy of the space committee or central committee. The types of job connection restrictions (PHK) can be born as follows:

- a. Termination of employment (PHK) by the conglomerate
- b. Termination of employment (PHK) by the originator.
- c. Termination of employment (PHK) by nature
- d. Termination of employment (PHK) by the court

The laws and regulations spill that the section in the paragraph of the limitation of employment connection (PHK) that thought of picking mercy based on the Regional Committee or the Central Committee stipulated that the conglomerate has a pikulan ahead of handing over ahead of the combined workforce colored capital severance pay, capital appreciation one hundred years of work, and other miscellaneous compensation (Fandi, 2010). Layoffs ahead of the originator / employee by the company often gutter creates a social imbalance due to the incompetence of a company ahead of allowing the standards of layoffs imposed ahead of its employees. The company is concerned about working on the limitation of job connections in a tight manner that will still burden the rubber of the trigger. Basically, a company must give up protection while maintaining the existence of sentience near each of its employees so that later the creation of work connections that are in harmony between the originator and the company's corners without any pressure on the part in any structure based on the corners that are stronger (boss / conglomerate) towards the corners that are weaker (originator / employee). Based on Halim's

philosophy, one of the bodies of nature that gives up knowledge is mostly the condition of layoffs, which is a restriction of the employment connection carried out by the conglomerate/boss ahead of the originator/employee caused by a fixed paragraph that causes the employment connection to end.

B. The Effect of the Covid-19 Pandemic on Termination of Employment (PHK)

Based on information from the Ministry of Manpower on April 11, 2020, the estimated work force that was laid off and affected by layoffs controlled 1.5 million categories (Karunia, 2020). This figure increased compared to the information used on April 9, 2020, which was only about ,million brains. The Minister of Manpower, Ida Fauziyah explained, starting from this estimated 1.5 million category, 10% were brains that were laid off. While 90% of it realizes the brain sponge sap that is laid off. If not gapahgopoh handled, the shower of layoffs is predicted to master its peak in June, using brains in tourism and policy areas that are most affected. Meanwhile, the power will prioritize the following laid-off efforts using informal brains and micro, leco and medium-sized construction workers (MSMEs) affected by Covid-19, similar to participants in the Pre-Employment Card affairs.

Referring to the Ministry of Manpower's statement on April 4, 2020, the total number of brains laid off or affected by layoffs is 130,456 brains. The Minister of Manpower (Menaker), Ida Fuaziah, said that in order to avoid layoffs, her party has been negotiating with the Indonesian Employers Association (Apindo) starting from various focus areas. In addition, he also intensely practiced negotiations using a number of Labor Unions (SP) in this field. In the deliberation, his party handed over the shadow of the dark fairy conditions of the Covid-19 payout. Because, the entire focus area of this cutel stepped on being gnawed by the epidemic which was also born throughout this universe. Another step is to practice coordination using the Head of Manpower Office in regions throughout Indonesia for the benefit of estimating and reaching out to labor difficulties in the regions, including by submitting instructions and instructions orally, teleconference, or last time SE darn coordinated registration and inspection of companies that lay off brains / employees or practice layoffs.

The Minister of Manpower, Ida Fauziyah, challenged all companies / the focus universe to make the goodness of Termination of Employment (PHK) similar to the attitude of the bontot part in practicing all tricks to reach the Covid-19 canal today. Ida challenged the company to practice various preferential attitudes towards avoiding layoffs paid by Covid-19, including the use of discouraging sitting money and the convenience of upper-phase brains (management and director phases), discouraging work shifts, inhibiting or negating overtime work, discouraging work alarms, discouraging work days, and firing or laying off brains / employees maternally ahead of temporary time. In addition, Ida also added another attitude, namely the use of not extending the agreement on the number of brains that cutel the end of the hundred-year contract and handing over the divorce amount that nyana allows the conditions. Various sides of the liveliness of work continue to be sluggish due to the Covid-19 epidemic, in addition to the side of civilian freshness, the economic side is also affected because of the excessive civilian work recession ahead of taking effect and activities outside the building ahead of pursuing a living so that the poverty of work increases when the Covid-19 epidemic takes place.

Like the kekufuran esa stencil that illustrates the pain of a clan temporarily having to drought kekufuran esa representative of his family, namely the base of Yuli the Serang. The impact of the Covid-19 global epidemic is very significant for the Indonesian economy. The weakening of the economy is projected to be born within 4-6 rooms to even longer, because we have not yet predicted when this epidemic will be solved completely. At the peak stage of the epidemic in Indonesia, tourism, aviation, hospitality, retail and cafeteria areas were hit hard. The impact on other regions will slowly be felt. This will inevitably impact the presence of brain nature.

Although President Joko Widodo has warned millionaires not to practice termination of employment links (PHK), it is feared that this option will still be taken part in suffering from the anxiety of this era. In Jakarta alone, there are 162,416 brains who have been laid off and laid off without similar sitting money due to Covid-19. The anxiety situation of this era has made millionaires save no other preference than to practice layoffs because they are trying to have to reduce massive operational costs. However, Law (UU) No. 13 Year 2003 Labor conditions cutel confirms that layoffs

should work bontot attitude taken. Before practicing layoffs, the Labor Law regulates how millionaires, employees, racial employees, and proxies must behave similarly in order to avoid the birth of layoffs.

7. CONCLUSION

Based on the above discussion of digital literacy and intelligence related to the financial security of workers laid off due to the COVID-19 pandemic, the following conclusions can be drawn:

1. Financial literacy and digital intelligence play an important role in improving individual financial resilience, especially in uncertain situations such as the COVID-19 pandemic.
2. Layoff workers who have good financial literacy and digital intelligence are better able to manage their finances effectively and make the right decisions in difficult situations. Financial literacy and digital intelligence can help laid-off workers to find alternative sources of income, save money, and manage debt better.
3. It is important for the government and related institutions to improve the financial literacy and digital intelligence of the community, especially laid-off workers, so that they are better prepared to face financial crisis situations such as the COVID-19 pandemic. In addition, there should be efforts to provide financial assistance and proper training to laid-off workers affected by the pandemic, so that they can recover their finances and improve their financial resilience in the future.
4. Thus, improving financial literacy and digital intelligence can be an important step in improving the financial resilience of individuals and communities, especially in difficult situations such as the COVID-19 pandemic.

8. ADVICE

The COVID-19 pandemic has had a major impact on many sectors, including working life. Many workers have lost their jobs due to the pandemic. To improve the financial resilience of workers who have been laid off due to the COVID-19 pandemic, here are some financial literacy and intelligence suggestions that you can do:

1. Learn about financial literacy To manage your finances well, it is important to have sufficient knowledge about financial literacy. Learn about personal finance management, how to save money, and how to budget.
2. Create a financial plan After learning about financial literacy, create a detailed and realistic financial plan. You can start by setting short-term and long-term financial goals, then create a budget and spending plan.
3. Reduce spending During difficult times like these, it is important to reduce spending as much as possible. Avoid buying non-essential items, and prioritize spending on basic needs such as food, shelter, and bills.
4. Look for additional sources of income To increase your income, you can look for additional sources of income such as selling used items that are not used, or looking for side jobs that suit your abilities.
5. Invest your money wisely If you have money left over after meeting your basic needs, you can consider investing. But make sure you invest wisely, and understand the risks associated with the type of investment you choose.
6. By improving their financial literacy and intelligence, and taking wise steps in managing their finances, workers laid off due to the COVID-19 pandemic can improve their financial resilience.

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