

**PENGARUH *FINANCIAL ATTITUDE*,
LOCUS OF CONTROL INTERNAL, DAN *FINANCIAL KNOWLEDGE*
TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* UMKM DI
KABUPATEN BULELENG**

Oleh

Kadek Pratiwi Saadi, NIM 2117051208

Jurusan Ekonomi dan Akuntansi

ABSTRAK

UMKM merupakan sektor strategis dalam mendorong pertumbuhan ekonomi, namun masih menghadapi tantangan dalam pengelolaan keuangan yang berdampak pada meningkatnya risiko kredit macet (*Non-Performing Loan/NPL*). Penelitian ini bertujuan untuk menguji pengaruh *financial attitude*, *locus of control internal*, dan *financial knowledge* terhadap *financial management behavior* pada pelaku UMKM di Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 264 pelaku UMKM di Kecamatan Buleleng, yang dipilih melalui teknik *proportionate stratified random sampling*. Data dikumpulkan menggunakan kuesioner dengan skala Likert, kemudian dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa *financial attitude*, *locus of control internal*, dan *financial knowledge* berpengaruh positif dan signifikan terhadap *financial management behavior*. Temuan ini mengindikasikan bahwa perilaku manajemen keuangan pelaku UMKM tidak hanya ditentukan oleh kemampuan teknis, tetapi juga oleh faktor psikologis dan pengetahuan keuangan. Semakin baik sikap dan persepsi individu terhadap keuangan, serta semakin tinggi pengetahuan yang dimiliki, maka semakin baik pula perilaku mereka dalam mengelola keuangan usaha. Penelitian ini memberikan implikasi praktis bagi pelaku UMKM untuk meningkatkan literasi dan sikap keuangan, serta bagi pemerintah dalam merancang program pelatihan keuangan berbasis psikologi perilaku. Penelitian ini juga memperkaya literatur akademik di bidang *behavioral finance* khususnya dalam konteks UMKM di Indonesia.

Kata kunci : *financial attitude, financial knowledge, financial management behavior, locus of control internal*

***THE EFFECT OF FINANCIAL ATTITUDE, INTERNAL CONTROL
LOCUS, AND FINANCIAL KNOWLEDGE ON THE FINANCIAL
MANAGEMENT BEHAVIOR OF MSMEs IN BULELENG REGENCY***

by

***Kadek Pratiwi Saadi, NIM 2117051208
Department of Economic and Accounting***

ABSTRACT

MSMEs are a strategic sector in driving economic growth, but they still face challenges in financial management that increase the risk of non-performing loans (NPLs). This study aims to examine the influence of financial attitude, internal locus of control, and financial knowledge on financial management behavior among MSME actors in Buleleng Regency. This study employs a quantitative approach using a survey method targeting 384 SME operators in Buleleng District, selected through proportionate stratified random sampling. Data were collected using a Likert-scale questionnaire and analyzed via multiple linear regression. The results indicate that financial attitude, internal locus of control, and financial knowledge have a positive and significant influence on financial management behavior. These findings indicate that the financial management behavior of SME actors is not only determined by technical capabilities but also by psychological factors and financial knowledge. The better an individual's attitude and perception toward finance, and the higher their knowledge, the better their behavior in managing business finances. This study provides practical implications for SME actors to improve financial literacy and attitudes, as well as for the government in designing psychology-based financial training programs. This study also enriches the academic literature in the field of behavioral finance, particularly in the context of MSMEs in Indonesia.

Keywords : financial attitude, financial knowledge, financial management behavior, locus of control internal

