PENGARUH LITERASI KEUANGAN, SIKAP KEUANGAN, DAN *FINANCIAL SELF-EFFICACY* TERHADAP PERILAKU PENGELOLAAN KEUANGAN PADA KELOMPOK WANITA TANI (KWT) DESA MAYONG

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, sikap keuangan, dan *financial self-efficacy* terhadap perilaku pengelolaan keuangan pada Kelompok Wanita Tani Desa Mayong baik secara parsial maupun simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian kausal. Populasi dalam penelitian ini adalah Anggota Kelompok Wanita Tani di Desa Mayong. Sampel ditentukan menggunakan rumus *Slovin* dengan pendekatan *simple random sampling,* sehingga diperoleh 84 responden. Data dikumpulkan melalui kuesioner dan dianalisis dengan regresi linier berganda. Uji hipotesis dilakukan menggunakan uji t dan uji F dengan bantuan *software SPSS versi 25.0*. Hasil penelitian menunjukkan bahwa (1) literasi keuangan berpengaruh secara positif dan signifikan terhadap perilaku pengelolaan keuangan Anggota Kelompok Wanita Tani Desa Mayong, (2) sikap keuangan berpengaruh secara positif dan signifikan terhadap perilaku pengelolaan keuangan Anggota Kelompok Wanita Tani Desa Mayong, (3) *financial self-efficacy* berpengaruh secara positif dan signifikan terhadap perilaku pengelolaan keuangan Anggota Kelompok Wanita Tani Desa Mayong, dan (4) literasi keuangan, sikap keuangan, dan *financial self-efficacy* secara bersama-sama berpengaruh secara positif dan signifikan terhadap perilaku pengelolaan keuangan Anggota Kelompok Wanita Tani Desa Mayong.

Kata Kunci : Literasi Keuangan, Sikap Keuangan, *Financial Self-Efficacy*, dan Perilaku Pengelolaan Keuangan

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, AND FINANCIAL SELF-EFFICACY MANAGEMENT BEHAVIOR OF THE WOMEN FARMER GROUP (KWT) IN MAYONG VILLAGE

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ABSTRACT

This study aims to determine the influence of financial literacy, financial attitude, and financial self-efficacy on the financial management behavior of the Women Farmers Group (KWT) in Mayong Village, both partially and simultaneously. This research uses a quantitative approach with a causal research design. The population in this study consists of members of the Women Farmers Group in Mayong Village. The sample was determined using the Slovin formula with a simple random sampling approach, resulting in 84 respondents. Data were collected through questionnaires and analyzed using multiple linear regression. Hypothesis testing was conducted using t-tests and F-tests with the help of SPSS version 25.0. The results of the study show that (1) financial literacy has a positive and significant effect on the financial management behavior of the Women Farmers Group in Mayong Village, (2) financial attitude has a positive and significant effect on the financial management behavior of the Women Farmers Group in Mayong Village, (3) financial self-efficacy has a positive and significant effect on the financial management behavior of the Women Farmers Group in Mayong Village, and (4) financial literacy, financial attitude, and financial self-efficacy collectively have a positive and significant effect on the financial management behavior of the Women Farmers Group in Mayong Village.

Keywords: Financial Literacy; Financial Attitude; Financial Self-Efficacy; Financial Management Behavior