

**PENGARUH *FINANCIAL SELF-EFFICACY*, *SELF-ESTEEM*, DAN  
*FINANCIAL KNOWLEDGE* TERHADAP *FINANCIAL MANAGEMENT  
BEHAVIOR* PADA PELAKU UMKM DI KABUPATEN BULELENG**

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**ABSTRAK**

UMKM merupakan sektor strategis dalam mendorong pertumbuhan ekonomi, namun masih menghadapi permasalahan dalam pengelolaan keuangan yang berdampak pada meningkatnya risiko kredit macet atau *non-performing loan* (NPL). Penelitian ini bertujuan untuk menganalisis pengaruh *financial self-efficacy*, *self-esteem*, dan *financial knowledge* terhadap *financial management behavior* pada pelaku UMKM di Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 100 pelaku UMKM di Kecamatan Buleleng yang dipilih melalui teknik *proportionate stratified random sampling*. Data dikumpulkan menggunakan kuesioner berskala Likert dan dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa *financial self-efficacy*, *self-esteem*, dan *financial knowledge* berpengaruh positif dan signifikan terhadap *financial management behavior*. Temuan ini menunjukkan bahwa perilaku pengelolaan keuangan pelaku UMKM dipengaruhi oleh keyakinan terhadap kemampuan diri, penghargaan diri, serta tingkat pengetahuan keuangan. Semakin tinggi *financial self-efficacy*, *self-esteem*, dan *financial knowledge* yang dimiliki, maka semakin baik pula *financial management behavior* pelaku UMKM dalam mengelola keuangan usaha secara terencana dan berkelanjutan.

**Kata kunci:** *financial self-efficacy*, *self-esteem*, *financial knowledge*, *financial management behavior*, *UMKM*

***THE EFFECT OF FINANCIAL SELF-EFFICACY, SELF-ESTEEM, AND  
FINANCIAL KNOWLEDGE ON FINANCIAL MANAGEMENT BEHAVIOR  
AMONG MSME OWNERS IN BULELENG REGENCY***

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**ABSTRACT**

*Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector in driving economic growth; however, they continue to face financial management problems that contribute to an increased risk of non-performing loans (NPLs). This study aims to analyze the effects of financial self-efficacy, self-esteem, and financial knowledge on financial management behavior among MSME owners in Buleleng Regency. This research employed a quantitative approach using a survey method involving 100 MSME owners in Buleleng District, selected through proportionate stratified random sampling. Data were collected using Likert-scale questionnaires and analyzed using multiple linear regression. The results indicate that financial self-efficacy, self-esteem, and financial knowledge have a positive and significant effect on financial management behavior. These findings suggest that MSME owners' financial management behavior is influenced by their confidence in their financial abilities, self-worth, and level of financial knowledge. The higher the levels of financial self-efficacy, self-esteem, and financial knowledge, the better the financial management behavior of MSME owners in managing their business finances in a planned and sustainable manner.*

***Keywords:*** *financial self-efficacy, self-esteem, financial knowledge, financial management behavior, MSMEs*