

**PENGARUH *FINANCIAL ATTITUDE*, *MENTAL ACCOUNTING*, DAN
OVERCONFIDENCE BIAS TERHADAP PENGAMBILAN KEPUTUSAN
KREDIT PADA UMKM DI KABUPATEN BULELENG**

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ABSTRAK

Fenomena meningkatnya angka *Non-Performing Loan* pada UMKM di Kabupaten Buleleng menunjukkan bahwa pengambilan keputusan kredit oleh pelaku UMKM di Kabupaten Buleleng belum sepenuhnya dilakukan secara rasional dan terencana. Kondisi ini mengindikasikan bahwa selain faktor ekonomi, terdapat faktor psikologis dan perilaku individu yang turut memengaruhi kualitas keputusan kredit. Penelitian ini bertujuan untuk menganalisis pengaruh *financial attitude*, *mental accounting*, dan *overconfidence bias* terhadap pengambilan keputusan kredit pada pelaku UMKM di Kabupaten Buleleng. Penelitian ini didasarkan pada *prospect theory* dan *behavioral finance theory* yang menekankan bahwa pengambilan keputusan keuangan tidak hanya dipengaruhi oleh pertimbangan rasional, tetapi juga dipengaruhi faktor psikologis dan perilaku individu. Metode penelitian yang digunakan adalah pendekatan kuantitatif asosiatif, di mana data diperoleh melalui kuesioner yang disebarakan kepada pelaku UMKM di Kabupaten Buleleng. Teknik pengambilan sampel menggunakan *non-probability sampling* dengan pendekatan *proportional random sampling*, sedangkan analisis data dilakukan menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa *financial attitude*, *mental accounting*, dan *overconfidence bias* secara parsial berpengaruh positif dan signifikan terhadap pengambilan keputusan kredit pelaku UMKM di Kabupaten Buleleng. Temuan ini diharapkan dapat menjadi dasar bagi pelaku UMKM di Kabupaten Buleleng untuk meningkatkan kualitas pengambilan keputusan kredit melalui pengelolaan aspek psikologis dan pertimbangan rasional secara seimbang guna meminimalkan risiko kredit bermasalah di masa depan.

Kata kunci: *financial attitude*, *mental accounting*, *overconfidence bias*, pengambilan keputusan kredit, UMKM

***THE EFFECT OF FINANCIAL ATTITUDE, MENTAL ACCOUNTING,
AND OVERCONFIDENCE BIAS ON CREDIT DECISION-MAKING
AMONG MSMEs IN BULELENG REGENCY***

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ABSTRACT

The phenomenon of rising non-performing loan rates among MSMEs in Buleleng Regency indicates that credit decision-making by MSME operators in Buleleng Regency is not yet fully carried out in a rational and planned manner. This situation suggests that in addition to economic factors, there are psychological and individual behavioral factors that also influence the quality of credit decisions. This study aims to analyze the influence of financial attitude, mental accounting, and overconfidence bias on credit decision-making among SME operators in Buleleng Regency. This study is based on prospect theory and behavioral finance theory, which emphasize that financial decision-making is not only influenced by rational considerations but also by psychological and individual behavioral factors. The research method used is an associative quantitative approach, where data was collected through a questionnaire distributed to SME operators in Buleleng Regency. The sampling technique employed non-probability sampling with a proportional random sampling approach, while data analysis was conducted using multiple linear regression analysis. The results of the study indicate that financial attitude, mental accounting, and overconfidence bias have a partial, positive, and significant influence on the credit decision-making of MSME actors in Buleleng Regency. These findings are expected to serve as a basis for MSME actors in Buleleng Regency to improve the quality of their credit decision-making by balancing the management of psychological aspects and rational considerations to minimize the risk of non-performing loans in the future.

Keywords: credit decision-making, financial attitude, mental accounting, MSMEs, overconfidence bias.