PENGARUH LITERASI KEUANGAN, PELATIHAN KEUANGAN, TINGKAT PENDIDIKAN, DAN PENDAPATAN TERHADAP PERILAKU KEUANGAN USAHA *COFFEE SHOP* DI KECAMATAN KINTAMANI

Oleh
Ni Made Eky Setema, NIM 2217051155
Program Studi S1 Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, pelatihan keuangan, tingkat pendidikan, dan pendapatan terhadap perilaku keuangan pelaku usaha *coffee shop* di Kecamatan Kintamani. Kajian ini menerapkan pendekatan kuantitatif kausal. Populasi penelitian mencakup seluruh pemilik usaha *coffee shop* di wilayah Kecamatan Kintamani, dengan penentuan sampel sebanyak 47 responden melalui teknik *sampling* jenuh (sensus). Data primer dihimpun menggunakan kuesioner dan diolah melalui analisis regresi linear berganda menggunakan bantuan peranti lunak IBM SPSS Statistics. Hasil pengujian membuktikan bahwa literasi keuangan, pelatihan keuangan, tingkat pendidikan, dan pendapatan secara parsial memberikan kontribusi positif dan signifikan terhadap perilaku keuangan para pelaku usaha *coffee shop* di Kecamatan Kintamani.

Kata Kunci: literasi keuangan, pelatihan keuangan, tingkat pendidikan, pendapatan, perilaku keuangan

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TRAINING, EDUCATION LEVEL, AND INCOME ON THE FINANCIAL BEHAVIOR OF COFFEE SHOP BUSINESS ACTORS IN KINTAMANI DISTRICT

By
Ni Made Eky Setema, NIM 2217051155
Bachelor of Accounting Program

ABSTRACT

This study aims to analyze the influence of financial literacy, financial training, education level, and income on the financial behavior of coffee shop owners in Kintamani District. This study applies a causal quantitative approach. The study population includes all coffee shop owners in Kintamani District, with a sample of 47 respondents determined through a saturated sampling technique (census). Primary data were collected using a questionnaire and processed through multiple linear regression analysis using IBM SPSS Statistics software. The test results prove that financial literacy, financial training, education level, and income partially provide a positive and significant contribution to the financial behavior of coffee shop owners in Kintamani District.

Keywords: *financial literacy, financial training, education level, income, financial behavior*