

**PENGARUH KEMAMPUAN FINANSIAL, KEMUDAHAN  
PENGUNAAN *E-MONEY*, DAN LITERASI KEUANGAN  
TERHADAP PENGELOLAAN KEUANGAN  
(STUDI EMPIRIS WIRAUSAHA MUDA SINGARAJA)**

Oleh :

**Kadek Lindayani NIM.1617051260**

**ABSTRAK**

Riset ini bertujuan untuk menguji pengaruh (1) kemampuan finansial terhadap pengelolaan keuangan (2) kemudahan penggunaan *e-money* terhadap pengelolaan keuangan (3) literasi keuangan terhadap pengelolaan keuangan. Desain penelitian yang digunakan adalah penelitian kuantitatif kausal. Subjek riset ini adalah Wirausaha Muda Singaraja dan objek riset ini adalah kemampuan finansial, kemudahan penggunaan *e-money*, literasi keuangan dan kinerja karyawan. Populasi pada riset ini berjumlah 35 orang. Data dikumpulkan dengan kuesioner. Analisis data yang digunakan adalah analisis regresi linear berganda. Hasil riset ini menunjukkan bahwa (1) kemampuan finansial berpengaruh secara positif dan signifikan terhadap pengelolaan keuangan (2) kemudahan penggunaan *e-money* berpengaruh positif dan signifikan terhadap pengelolaan keuangan (3) literasi keuangan berpengaruh positif dan signifikan terhadap pengelolaan keuangan.

**Kata Kunci:** Kemampuan Finansial, Kemudahan Penggunaan *E-Money*, Literasi Keuangan, Pengelolaan Keuangan

**PENGARUH KEMAMPUAN FINANSIAL, KEMUDAHAN  
PENGUNAAN *E-MONEY*, DAN LITERASI KEUANGAN  
TERHADAP PENGELOLAAN KEUANGAN  
(STUDI EMPIRIS WIRAUSAHA MUDA SINGARAJA)**

*By :*

**Kadek Lindayani NIM.1617051260**

***ABSTRACT***

*The study aims to analyze the influence of the competence of village government officials, the effectiveness of the performance of village local counterparts, and the community involvement in optimizing village fund management in the village government of Buleleng Regency. The independent variables in this study were the competence of village government officials, the effectiveness of the performance of the village's local counterparts and the community involvement. Meanwhile the dependent variable was the optimization of village fund management. The population of this study included all village heads, village treasurers, local village facilitators and BPD (Community Consultative Body) officials as the representatives of village communities who participated in managing and overseeing the management of village funds in Buleleng Regency. The sample of this study used a purposive sampling with certain criteria where there were 29 villages in Buleleng Regency that had problems in the realization of the village budget funds for phase I and phase II. Therefore, the village funds in phase III were threatened not to be disbursed. The data analysis technique used multiple linear regression with a total of 220 respondents who filled out the questionnaire. The results of this study stated that the competence of village government officials had a positive effect on optimizing village fund management, the effectiveness of the performance of local village facilitators had a positive effect on optimizing village fund management and community involvement had a positive effect on optimizing village fund management.*

***Keywords:*** *Optimization Of Village Fund Management, Competence Of Village Government Officials, Effectiveness Of Village Local Counterparts Performance, Community Involvement*