

ABSTRAK

Penelitian ini ditujukan dalam rangka menyelidiki pengaruh *Love of Money*, *Financial Self-Efficacy*, dan *Financial Technology Payment* terhadap manajemen keuangan UMKM di Madura. UMKM memiliki peran penting dalam perekonomian lokal, namun sering menghadapi tantangan dalam pengelolaan keuangan akibat keterbatasan pengetahuan finansial. Data dikumpulkan dengan metode observasi, wawancara, dan penyebaran kuesioner kepada 100 pelaku UMKM di Kabupaten Pamekasan.

Penelitian ini mengungkapkan bahwa secara parsial, ketiga variabel independen tersebut memberikan pengaruh positif dan signifikan terhadap manajemen keuangan UMKM. Secara simultan, kombinasi *Love of Money*, *Financial Self-Efficacy*, dan *Financial Technology Payment* juga memberi pengaruh signifikan terhadap pengelolaan keuangan. Studi ini menunjukkan, peningkatan orientasi terhadap uang, kepercayaan diri dalam mengelola keuangan, serta pemanfaatan teknologi pembayaran dapat memperbaiki praktik manajemen keuangan di kalangan UMKM Madura.

Namun, penelitian ini memiliki keterbatasan, antara lain hanya dilakukan di satu kabupaten sehingga tidak mewakili seluruh wilayah Madura, serta adanya beberapa item kuesioner yang kurang dipahami oleh responden. Untuk itu, disarankan agar penelitian dilakukan lebih lanjut dengan cakupan wilayah yang lebih luas dan penyusunan kuesioner yang lebih jelas.

Kata Kunci: UMKM, *Love of Money*, *Financial Self-Efficacy*, *Financial Technology Payment*, Manajemen Keuangan

ABSTRACT

The purpose of this study is to investigate the impact of Love of Money, Financial Self-Efficacy, and Financial Technology Payment on the financial management of MSMEs in Madura. SMEs contribute significantly to the local economy, but often face challenges in financial management due to limited financial knowledge. Information was gathered using observation methods, interviews, and the distribution of questionnaires to 100 MSME actors in Pamekasan Regency.

This study reveals that partially, the three independent variables have a positive and significant impact on the financial management of MSMEs. Simultaneously, the combination of Love of Money, Financial Self-Efficacy, and Financial Technology Payment also has a major impact on financial management. This study shows that an increased orientation towards money, self-confidence in managing finances, and the utilization of payment technology can improve financial management practices among MSMEs in Madura.

However, this study has limitations, including being conducted in only one district, which does not represent the entire Madura region, and the presence of several questionnaire items because the responders did not fully comprehend. Therefore, It is advised that more studies be carried out using a wider geographical extent and a clearer questionnaire design.

Keywords: *MSMEs, Love of Money, Financial Self-Efficacy, Financial Technology Payment, Financial Management*