

ABSTRAK

Madura adalah suatu pulau di Indonesia yang kaya akan keberagamannya. Keberagaman Madura ini dapat berinovasi di dalam pengembangan usaha bisnis tradisional, kesulitan yang ada di Madura. Namun ada beberapa kendala yang sering dihadapi oleh pelaku UMKM di Madura. Kendala tersebut seperti halnya pemasaran yang masih rata-rata tradisional, kesulitan mengakses layanan keuangan sehingga bisa membuat pelaku UMKM cenderung tidak mengerti bagaimana dapat mengelola keuangan UMKM yang baik dan benar.

Adapun tujuan penelitian guna mengetahui pengaruh pengetahuan keuangan, *love of money*, dan *financial self efficacy* terhadap manajemen keuangan UMKM Madura. Adapun populasinya yaitu para pelaku UMKM di kelurahan yang ada di kabupaten sampang, dengan sampel 100 pelaku UMKM di kabupaten sampang. Penelitian kuantitatif digunakan oleh peneliti sebagai jenis penelitian, dimana data dikumpulkan melalui angket dan wawancara dengan analisis linear berganda dan analisis asumsi klasik.

Hasilnya menjelaskan, *financial knowledge*, *love of money*, dan *financial self-efficacy* mempengaruhi positif dan signifikan pada manajemen keuangan UMKM di Madura. Penelitian ini memberikan implikasi bahwa peningkatan pengetahuan keuangan, dan keyakinan diri pada pengelolaan keuangan dapat meningkatkan kualitas manajemen keuangan UMKM di kabupaten sampang.

Kata kunci : *Manajemen keuangan, Love of money, dan Financial Self-Efficacy*

ABSTRACT

Madura is an island in Indonesia that is rich in diversity. Madura's diversity can innovate in the development of traditional businesses, the difficulties that exist in Madura. However, there are several obstacles that UMKM in Madura often face. These obstacles, such as marketing which is still generally traditional, difficulty accessing financial services, can make UMKM players tend not to understand how to manage UMKM finances properly and correctly.

The research objective is to determine the influence of financial knowledge, love of money, and financial self-efficacy on the financial management of Madurese MSMEs. The population is MSME actors in sub-districts in Sampang district, with a sample of 100 MSME actors in Sampan district. Quantitative research is used by researchers as a type of research, where data is collected through questionnaires and interviews with multiple linear analysis and classical assumption analysis.

The results explain that financial knowledge, love of money, and financial self-efficacy have a positive and significant influence on the financial management of MSMEs in Madura. This research provides the implication that increasing financial knowledge and self-confidence in financial management can improve the quality of financial management of MSMEs in Sampang district.

Keywords : *MSME Financial management, Financial knowledge, love of money, and financial self-efficacy*