

ABSTRAK

Penelitian ini bertujuan untuk menganalisis hubungan antara *financial attitude* dan *literasi keuangan* terhadap *financial management behavior* melalui *locus of control* sebagai variabel mediasi pada UMK perempuan di Kabupaten Pamekasan. Metode penelitian yang digunakan adalah kuantitatif. Populasi penelitian ini adalah seluruh pelaku UMK perempuan di Kabupaten Pamekasan yang aktif menjalankan usahanya, sedangkan sampel diambil menggunakan teknik *purposive sampling* dan terpilih sebanyak 120 responden sesuai kriteria penelitian. Data yang digunakan dalam penelitian ini diperoleh melalui penyebaran kuesioner dan wawancara. Teknik analisis data yang digunakan adalah SEM-PLS dengan bantuan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *financial attitude* berpengaruh positif dan signifikan terhadap *locus of control* dan *financial management behavior*, *financial literacy* memiliki pengaruh positif dan signifikan terhadap *locus of control* dan *financial management behavior*, serta *locus of control* memediasi pengaruh *financial attitude* dan *financial literacy* terhadap *financial management behavior*. Temuan ini mengindikasikan bahwa peningkatan sikap dan pengetahuan finansial, beserta penguatan kontrol internal, dapat mendukung kemampuan UMK perempuan dalam mengelola keuangan secara lebih efektif dan berkelanjutan.

Kata kunci: *Financial Attitude, Financial Literacy, Financial Management Behavior, Locus of Control*

ABSTRACT

This study aims to analyze the relationship between financial attitude and financial literacy on financial management behavior through locus of control as a mediating variable in women's small and micro business in Pamekasan Regency. The research method used is quantitative. The population of this study is all women small and micro business entrepreneurs in Pamekasan Regency who are actively running their businesses, while the sample was taken using purposive sampling and selected 120 respondents according to the research criteria. The data used in this study were obtained through questionnaires and interviews. The data analysis technique used was SEM-PLS with the help of SmartPLS software. The results showed that financial attitude had a positive and significant effect on locus of control and financial management behavior, financial literacy had a positive and significant effect on locus of control and financial management behavior, and locus of control mediated the effect of financial attitude and financial literacy on financial management behavior. These findings indicate that improving financial attitudes and knowledge, along with strengthening internal control, can support the ability of women's small and micro business to manage their finances more effectively and sustainably.

Keywords: *Financial Attitude, Financial Literacy, Financial Management Behavior, Locus of Control*