

ABSTRAK

Penelitian ini bertujuan untuk mengkaji pengaruh *Financial literacy*, *Financial self efficacy*, dan *Locus of Control* terhadap *Financial management behavior* pada Usaha Kecil di Kabupaten Sampang. Penelitian ini mengadopsi metode kuantitatif dengan pengolahan data menggunakan perangkat lunak statistik SPSS versi 26. Populasi penelitian mencakup seluruh sektor Usaha Kecil di Kabupaten Sampang, dengan sampel diambil menggunakan metode *purposive sampling*, melibatkan 53 responden pelaku Usaha Kecil. Data dikumpulkan melalui survei menggunakan instrumen kuesioner berformat skala Likert. Data penelitian mendukung hipotesis bahwa *Financial literacy*, *Financial self efficacy*, dan *Locus of Control* berpengaruh positif dan signifikan baik secara parsial maupun simultan terhadap perilaku pengelolaan keuangan pada Usaha Kecil di Kabupaten Sampang. Temuan ini memberikan implikasi bahwa peningkatan *Financial literacy* dan pemahaman mengenai *Financial self efficacy* serta *Locus of control* dapat membantu pelaku Usaha Kecil dalam mencapai kinerja keuangan yang lebih optimal.

Kata Kunci : *Financial literacy*, *Financial management behavior*, *Financial self efficacy*, dan *Locus of Control*

ABSTRACT

This study aims to examine the effect of Financial literacy, Financial self-efficacy, and Locus of Control on Financial management behaviour in Small Businesses in Sampang Regency. This study adopted a quantitative method with data processing using SPSS statistical software version 26. The study population included the entire Small Business sector in Sampang Regency, with the sample taken using purposive sampling method, involving 53 respondents of Small Business actors. Data were collected through a survey using a Likert scale questionnaire instrument. The research data supports the hypothesis that Financial literacy, Financial self-efficacy, and Locus of Control have a positive and significant effect both partially and simultaneously on financial management behaviour in Small Businesses in Sampang Regency. This finding implies that increasing financial literacy and understanding of financial self-efficacy and locus of control can help small business actors achieve more optimal financial performance.

Keywords: *Financial literacy, Financial management behaviour, Financial self-efficacy and Locus of Control*