

ABSTRACT

Rani Yulia Erfianti, 190211100022. The Influence of Financial Knowledge, Financial Attitude, and Financial Self-efficacy on Personal Financial Management Behavior of MSME Traders at Gelora Bangkalan Stadium. Management Study Program. Faculty of Economics and Business, University of Trunojoyo Madura. Supervised by Aprilina Susandini, S.E., M.SM.

This study aims to determine the effect of Financial Knowledge, Financial Attitude, and Financial Self-efficacy on the Personal Financial Management Behavior of MSME Traders at Gelora Bangkalan Stadium. The population used in this study were 187 traders with sampling using purposive sampling method and 127 traders were selected as samples in this study. The method used is descriptive quantitative. The data used in the study were obtained by distributing questionnaires to MSME traders at the Gelora Bangkalan Stadium. The results of this study indicate that financial knowledge has a positive and significant effect on the personal financial management behavior of MSME traders at the Bangkalan Gelora Stadium, financial attitude has a positive and significant effect on the personal financial management behavior of MSME traders at the Bangkalan Gelora Stadium, financial attitude has a positive and significant effect on personal finance management behavior of MSME traders at the Bangkalan Gelora Stadium, and financial knowledge, financial attitude, and financial self-efficacy simultaneously have a positive and significant effect on the personal financial management behavior of MSME traders at the Bangkalan Gelora Stadium,

Keywords: *financial knowledge, financial attitude, financial self-efficacy, and personal financial management behavior*

ABSTRAK

Rani Yulia Erfianti, 190211100022. Pengaruh *Financial Knowledge*, *Financial Attitude*, dan *Financial Self-efficacy* terhadap *Personal Financial Management Behavior* Pedagang UMKM di Stadion Gelora Bangkalan. Prodi Manajemen. Fakultas Ekonomi Dan Bisnis Universitas Trunojoyo Madura. Dibimbing Oleh Aprilina Susandini, S.E., M. SM.

Penelitian ini bertujuan untuk mengetahui Pengaruh *Financial Knowledge*, *Financial Attitude*, dan *Financial Self-efficacy* terhadap *Personal Financial Management Behavior* Pedagang UMKM di Stadion Gelora Bangkalan. Populasi yang digunakan dalam penelitian ini yaitu sebanyak 187 pedagang dengan pengambilan sampel menggunakan metode *purposive sampling* dan terpilih menjadi 127 pedagang sebagai sampel dalam penelitian ini. Metode yang digunakan adalah deskriptif kuantitatif. Data yang digunakan dalam penelitian diperoleh dengan melakukan penyebaran kuesioner kepada pedagang UMKM di Stadion Gelora Bangkalan. Hasil penelitian ini menunjukkan bahwa *financial knowledge* berpengaruh positif dan signifikan terhadap *personal financial management behavior* pedagang UMKM di Stadion Gelora Bangkalan, *financial attitude* berpengaruh positif dan signifikan terhadap *personal financial management behavior* pedagang UMKM di Stadion Gelora Bangkalan, *financial self-efficacy* berpengaruh positif dan signifikan terhadap *personal financial management behavior* pedagang UMKM di Stadion Gelora Bangkalan, dan *financial knowledge*, *financial attitude*, dan *financial self-efficacy* secara simultan berpengaruh positif dan signifikan terhadap *personal financial management behavior* pedagang UMKM di Stadion Gelora Bangkalan,

Kata Kunci: *financial knowledge*, *financial attitude*, *financial self-efficacy*, dan *personal financial management behavior*