

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Literacy*, *Financial Self-Efficacy*, dan *Risk Management* terhadap *Financial Performance* pada Usaha Mikro di Kota Bangkalan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi dalam penelitian ini mencakup seluruh pelaku Usaha Mikro di Kota Bangkalan, dengan pengambilan sampel menggunakan teknik *purposive sampling* sehingga diperoleh sebanyak 100 responden. Data penelitian dikumpulkan melalui penyebaran kuesioner menggunakan skala Likert. Analisis data dilakukan dengan bantuan perangkat lunak SPSS versi 26, melalui uji validitas, uji reliabilitas, uji asumsi klasik, serta analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa *Financial Literacy*, *Financial Self-Efficacy*, dan *Risk Management* berpengaruh positif dan signifikan secara parsial terhadap *Financial Performance* Usaha Mikro di Kota Bangkalan. Selain itu, ketiga variabel tersebut juga berpengaruh positif dan signifikan secara simultan terhadap *Financial Performance*. Temuan ini mengindikasikan bahwa peningkatan literasi keuangan, keyakinan diri dalam pengelolaan keuangan, serta penerapan manajemen risiko yang baik dapat membantu pelaku Usaha Mikro dalam meningkatkan kinerja keuangan dan keberlanjutan usaha.

Kata kunci: *Financial Literacy*, *Financial Self-Efficacy*, *Risk Management*, *Financial Performance*.

ABSTRACT

This study aims to analyze the effect of Financial Literacy, Financial Self-Efficacy, and Risk Management on Financial Performance of micro enterprises in Bangkalan City. This research employs a quantitative approach using a survey method. The population of this study consists of micro enterprise owners in Bangkalan City, with the sample selected through purposive sampling, resulting in 100 respondents. Data were collected through questionnaires using a Likert scale. Data analysis was conducted using SPSS version 26, including validity testing, reliability testing, classical assumption tests, and multiple linear regression analysis. The results indicate that Financial Literacy, Financial Self-Efficacy, and Risk Management have a positive and significant effect partially on the financial performance of micro enterprises in Bangkalan City. Furthermore, these variables simultaneously have a positive and significant effect on financial performance. These findings suggest that improving financial literacy, strengthening financial self-efficacy, and implementing effective risk management practices can help micro enterprise owners enhance financial performance and ensure business sustainability.

Keywords: *Financial Literacy, Financial Self-Efficacy, Risk Management, Financial Performance.*