

ABSTRACT

This study aims to analyze the effect of financial attitude, financial management, human resource competence, and financial literacy on the financial performance of broiler chicken farming MSMEs in Madiun Regency. This research used a quantitative approach with an explanatory research method. The population consisted of 80 broiler chicken farming MSME owners in Madiun Regency, and saturated sampling was applied so that the entire population was used as the sample. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS. The results showed that partially, financial attitude, financial management, human resource competence, and financial literacy had a positive and significant effect on financial performance. Simultaneously, all independent variables also had a significant effect on the financial performance of broiler chicken farming MSMEs in Madiun Regency. These findings indicate that improving the quality of internal resources owned by business actors can enhance financial performance and business sustainability.

Keyword: *financial attitude, financial management, human resource competence, financial literacy, financial performance.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh sikap keuangan, pengelolaan keuangan, kompetensi sumber daya manusia, dan literasi keuangan terhadap kinerja keuangan UMKM peternakan ayam broiler di Kabupaten Madiun. Penelitian ini menggunakan pendekatan kuantitatif dengan metode explanatory research. Populasi penelitian berjumlah 80 pelaku UMKM peternakan ayam broiler di Kabupaten Madiun dengan teknik sampel jenuh, sehingga seluruh populasi dijadikan sampel. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa secara parsial sikap keuangan, pengelolaan keuangan, kompetensi sumber daya manusia, dan literasi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan. Secara simultan, seluruh variabel independen juga berpengaruh signifikan terhadap kinerja keuangan UMKM peternakan ayam broiler di Kabupaten Madiun. Temuan ini menunjukkan bahwa peningkatan kualitas sumber daya internal pelaku usaha mampu mendorong peningkatan kinerja keuangan serta keberlanjutan usaha.

Kata Kunci : sikap keuangan, pengelolaan keuangan, kompetensi SDM, literasi keuangan, kinerja keuangan.