ABSTRAK

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Judul : Pengaruh *Financial Literacy* dan *Financial Self-Efficacy* terhadap *Financial Management Behavior UMKM* yang Dimediasi oleh *Financial Attitude* (Studi pada UMKM di Kecamatan Cibeber Kabupaten Cianjur)
ix + 136 hlm

Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy* dan *financial self-efficacy* terhadap *financial management behavior* UMKM yang dimediasi oleh *financial attitude* pada pelaku UMKM di Kecamatan Cibeber, Kabupaten Cianjur. Penelitian menggunakan pendekatan kuantitatif dengan desain penelitian asosiatif kausal. Populasi penelitian berjumlah 3.150 UMKM, dengan sampel sebanyak 355 responden yang ditentukan menggunakan teknik *purposive sampling.*

Pengumpulan data dilakukan melalui penyebaran kuesioner menggunakan skala Likert lima poin. Analisis data menggunakan metode *Structural Equation Modeling-Partial Least Squares (SEM-PLS)* dengan bantuan perangkat lunak SmartPLS 3, meliputi pengujian *outer model*, *inner model,* serta pengujian pengaruh langsung dan tidak langsung. Analisis dilakukan untuk menguji hubungan antarvariabel, baik secara langsung maupun melalui variabel mediasi.

Hasil penelitian menunjukkan bahwa *financial literacy* dan *financial self-efficacy* berpengaruh positif dan signifikan terhadap *financial attitude.* Selanjutnya, *financial literacy, financial self-efficacy,* dan *financial attitude* juga berpengaruh positif dan signifikan terhadap *financial management behavior.* Selain itu, *financial attitude* terbukti memediasi secara positif dan signifikan pengaruh *financial literacy* dan *financial self-efficacy* terhadap *financial management behavior.* Dengan demikian, seluruh hipotesis penelitian diterima. Temuan ini menunjukkan bahwa peningkatan literasi keuangan, keyakinan diri dalam mengelola keuangan, serta pembentukan sikap keuangan yang positif dapat mendorong perilaku pengelolaan keuangan yang lebih baik, sehingga mendukung keberlangsungan dan perkembangan UMKM di Kecamatan Cibeber, Kabupaten Cianjur.

Kata kunci : *financial literacy, financial self-efficacy, financial attitude, financial management behavior,* UMKM, SEM-PLS.
Daftar Acuan : 45 (2015-2026)

ABSTRACT

Name : Muhamad Haki Najili
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Title : The Influence of Financial Literacy and Financial Self-Efficacy on Financial Management Behavior with Financial Attitude as a Mediating Variable (A Study on MSMEs in Cibeber District, Cianjur Regency)
x + 136 pages

This study aims to analyze the influence of financial literacy and financial self-efficacy on the financial management behavior of Micro, Small, and Medium Enterprises (MSMEs), with financial attitude as a mediating variable among MSME owners in Cibeber District, Cianjur Regency. This study employed a quantitative approach using a causal associative research design. The population consisted of 3,150 MSMEs, with a sample of 355 respondents selected through purposive sampling.

Data were collected through questionnaires using a five-point Likert scale. Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the assistance of SmartPLS 4 software, including the assessment of the outer model, inner model, and the testing of direct and indirect effects. The analysis was performed to examine relationships among variables, both directly and through the mediating variable.

The results indicate that financial literacy and financial self-efficacy have a positive and significant effect on financial attitude. Furthermore, financial literacy, financial self-efficacy, and financial attitude also have a positive and significant effect on financial management behavior. In addition, financial attitude significantly mediates the effects of financial literacy and financial self-efficacy on financial management behavior. Therefore, all research hypotheses were accepted. These findings suggest that improving financial literacy, strengthening self-confidence in financial management, and fostering positive financial attitudes can enhance the financial management behavior of MSME owners in Cibeber District, Cianjur Regency.

Keywords : financial literacy, financial self-efficacy, financial attitude, financial management behavior, MSMEs, SEM-PLS.
References : 45 (2015-2026)