

# **PENGARUH FINANCIAL LITERACY, FINANCIAL ATTITUDE DAN FINANCIAL SELF EFFICACY TERHADAP FINANCIAL MANAGEMENT BEHAVIOR PADA PELAKU USAHA CAFE DI KABUPATEN GRESIK**

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## **ABSTRAK**

Pada era saat ini, Usaha Mikro, Kecil dan Menengah (UMKM) merupakan penopang utama perekonomian Indonesia. Salah satu diantara banyaknya usaha penyedia makan minum yang relatif potensial saat ini adalah usaha *cafe*. Usaha *cafe* hampir telah tersebar di seluruh kota di Indonesia salah satunya di Kabupaten Gresik. Pada Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy*, *financial attitude* dan *financial self efficacy* terhadap *financial management behavior* pada pelaku usaha *cafe* di Kabupaten Gresik. Populasi pada penelitian ini adalah pelaku usaha *cafe* di Kabupaten Gresik. Penelitian ini merupakan penelitian kuantitatif dengan teknik pengumpulan data menggunakan kuesioner yang disebar secara *online* dan *offline*. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dengan kriteria sampel yaitu pemilik atau pelaku usaha *cafe* yang telah berdiri minimal 1 tahun dan memiliki omset per bulan minimal Rp 25.100.000. Jumlah sampel yang didapatkan dalam penelitian ini sebanyak 46 responden. Metode yang digunakan dalam penelitian ini adalah analisis regresi linier berganda. Berdasarkan hasil pengujian hipotesis terdapat pengaruh secara bersama-sama *financial literacy*, *financial attitude* dan *financial self efficacy* terhadap *financial management behavior*. Sedangkan secara parsial menunjukkan bahwa variabel *financial literacy* ( $X_1$ ) dan *financial attitude* ( $X_2$ ) tidak berpengaruh *financial management behavior* dan pada variabel *financial self efficacy* ( $X_3$ ) berpengaruh *financial management behavior*.

Kata kunci: *cafe*, *financial literacy*, *financial attitude*, *financial self efficacy*, *financial management behavior*.

# **THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE AND FINANCIAL SELF EFFICACY ON FINANCIAL MANAGEMENT BEHAVIOR ON CAFE BUSINESS OWNER IN GRESIK REGENCY**

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## **ABSTRACT**

*In the current era, Micro, Small and Medium Enterprises (MSMEs) are the main support of the Indonesian economy. One of the many businesses of food and beverages business that are relatively potential today is the cafe business. Cafe business has almost spread throughout the city in Indonesia, one of them in Gresik Regency. This study aims to analyze the effect of financial literacy, financial attitude and financial self efficacy on financial management behavior on cafe business owner in Gresik Regency. The population in this study is a cafe business owner in Gresik Regency. This study is a quantitative study with data collection techniques using questionnaires distributed online and offline. The sampling technique used is purposive sampling with sample criteria, namely the owner or businessman of a cafe that has been established for at least 1 year and has a turnover per month of at least Rp 25,100,000. The amount of samples obtained used in this study was 46 respondents. The method used in this research is linear regression analysis methods. Based on the results of hypothesis testing there is a simultaneous effect on financial literacy, financial attitude and financial self efficacy on financial management behavior. While partially shows that the variables financial literacy ( $X_1$ ) and financial attitude ( $X_2$ ) have no effect on financial management behavior and in the variable financial self efficacy ( $X_3$ ) affects financial management behavior.*

**Keywords:** *cafe, financial literacy, financial attitude, financial self efficacy, financial management behavior.*