

ABSTRAK

Skripsi dengan judul “Pengaruh *Financial Knowledge*, *Financial Literacy* dan *Internal Locus of Control* Terhadap Perilaku Manajemen Keuangan Pelaku UMKM di Kabupaten Blitar” ini ditulis oleh Isna Kharisatun Nisa’, NIM. 12403193031, Jurusan Akuntansi Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, dibimbing oleh Ibu Dr. Lantip Susilowati, S.Pd., M.M.

Latar belakang penelitian ini didasarkan pada peran penting UMKM dalam menyumbang kontribusi ekonomi yang signifikan terhadap PDB dan pengurangan angka pengangguran di Indonesia. Permasalahan yang seringkali muncul pada pelaku UMKM yakni kurangnya pengelolaan keuangan. Berdasarkan observasi pra-penelitian yang dilakukan pada pelaku UMKM di Kabupaten Blitar, didapatkan informasi bahwa masih banyak pelaku usaha yang memiliki keterbatasan pengetahuan dalam mengelola keuangan. Banyak dari pelaku usaha yang kurang memperhatikan tata cara mengelola keuangannya, bahkan sebagian besar pelaku UMKM masih menggabungkan antara uang pribadi dan uang usaha. Hal tersebut disebabkan oleh beberapa faktor, seperti *financial knowledge*, *financial literacy* dan *internal locus of control*.

Tujuan dari penelitian ini yaitu menguji 1) pengaruh *Financial Knowledge*, Terhadap Perilaku Manajemen Keuangan Pelaku UMKM di Kabupaten Blitar, 2) pengaruh *Financial Literacy* Terhadap Perilaku Manajemen Keuangan Pelaku UMKM di Kabupaten Blitar, 3) *Internal Locus of Control* Terhadap Perilaku Manajemen Keuangan Pelaku UMKM di Kabupaten Blitar, 4) pengaruh *Financial Knowledge*, *Financial Literacy* dan *Internal Locus of Control* Terhadap Perilaku Manajemen Keuangan Pelaku UMKM di Kabupaten Blitar

Penelitian ini menggunakan metode pendekatan kuantitatif. Sampel yang diambil dalam penelitian ini adalah 100 UMKM di wilayah kabupaten Blitar. Teknik dalam pengambilan sampel dalam penelitian ini adalah *random sampling*. Sumber yang digunakan adalah data primer dengan menyebar kuesioner dan dianalisis menggunakan regresi linear berganda dengan Software SPSS 25.

Hasil penelitian ini menunjukkan bahwa 1) *financial knowledge* berpengaruh signifikan terhadap perilaku manajemen keuangan pada pelaku UMKM di Kabupaten Blitar, 2) *financial literacy* berpengaruh signifikan terhadap perilaku manajemen keuangan pelaku UMKM di Kabupaten Blitar, 3) *internal locus of control* berpengaruh signifikan terhadap perilaku manajemen keuangan pelaku UMKM di Kabupaten Blitar, 4) *financial knowledge*, *financial literacy* dan *internal locus of control* berpengaruh secara simultan perilaku manajemen keuangan pelaku UMKM di Kabupaten Blitar.

Kata kunci: *Financial Knowledge*, *Financial Literacy*, *Internal Locus of Control* dan Perilaku Manajemen Keuangan.

ABSTRACT

This thesis entitled "The Influence of Financial Knowledge, Financial Literacy and Internal Locus of Control on Financial Management Behavior of MSME Actors in Blitar Regency" was written by Isna Kharisatun Nisa', NIM. 12403193031, Department of Sharia Accounting, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung, supervised by Dr. Lantip Susilowati, S.Pd., M.M.

The background of this research is based on the important role of MSMEs in contributing a significant economic contribution to GDP and reducing unemployment in Indonesia. The problem that often arises for MSME actors is the lack of financial management. Based on pre-research observations conducted on MSMEs in Blitar Regency, information was obtained that there were still many business actors who had limited knowledge in managing finances. Many of the business actors pay little attention to the procedures for managing their finances, in fact the majority of MSME actors still combine personal money and business money. This is caused by several factors, such as financial knowledge, financial literacy and internal locus of control.

The purpose of this study is to examine 1) the effect of Financial Knowledge on the Financial Management Behavior of MSME Actors in Blitar Regency, 2) the effect of Financial Literacy on the Financial Management Behavior of MSME Actors in Blitar Regency, 3) Internal Locus of Control on Financial Management Behavior of MSME Actors in Blitar Regency, 4) the influence of Financial Knowledge, Financial Literacy and Internal Locus of Control on Financial Management Behavior of MSME Actors in Blitar Regency. This study uses a quantitative approach method. The samples taken in this study were 100 MSMEs in the Blitar district. The sampling technique in this study was random sampling. The source used is primary data by distributing questionnaires and analyzed using multiple linear regression with SPSS 25 software.

The results of this study indicate that 1) financial knowledge has a significant effect on financial management behavior for MSME actors in Blitar Regency, 2) financial literacy has a significant effect on financial management behavior for MSME players in Blitar Regency, 3) internal locus of control has a significant effect on financial management behavior MSME actors in Blitar Regency, 4) financial knowledge, financial literacy and internal locus of control simultaneously influence the financial management behavior of MSME actors in Blitar Regency.

Keywords: Financial Knowledge, Financial Literacy, Internal Locus of Control and Financial Management Behavior.