

ABSTRACT

PUJI RAHAYU / 2000861201236 / 2024 / *The Influence of Financial Knowledge and Financial Attitude on Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City for the 2023 Period* / Dr. Mufidah, S.E., M.Si., as 1st advisor and Masnun, S.E., M.S.Ak., as 2nd advisor.

The objectives of this research are as follows: 1.) To find out and analyze the description of financial knowledge, financial attitude and financial management behavior in Culinary UMKM in Alam Barajo District, Jambi City. 2.) To find out and analyze how Financial Knowledge and Financial Attitude simultaneously influence Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City. 3.) To find out and analyze how Financial Knowledge and Financial Attitude partially influence Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City.

The type of data required and collected in this research is secondary data. Secondary data is a data source that has been processed by certain parties and obtained by researchers indirectly through published media, namely in the form of cross section data for the 1 year period 2023. The object of this research is respondents from Culinary UMKM in Alam Barajo District, Jambi City. The data sources in this research are Culinary UMKM respondents in Alam Barajo District, Jambi City, who were taken through interviews by distributing questionnaires, data and information.

The development of Cooperatives and Micro, Small and Medium Enterprises (UMKM) is not only aimed at reducing the problem of poverty or absorbing labor. More than that, the development of Cooperatives and Micro, Small and Medium Enterprises (UMKM) is expected to be able to expand the economic base and make a significant contribution in improving the economy of Jambi City towards becoming a "Trade and Services Center."

Based on the results of multiple linear regression analysis, it was concluded that the regression equation $Y = 0.186 + 0.975X_1 + 0.077X_2 + e$. The value of the Coefficient of Determination (R^2) is 0.862, so the magnitude of the influence of Financial Knowledge and Financial Attitude on Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City is 86.2% while the remaining 13.8% is influenced by other factors outside this research .

There is a simultaneous influence of Financial Knowledge and Financial Attitude on Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City. Partially, there is an influence of Financial Knowledge and Financial Attitude on Financial Management Behavior in Culinary UMKM in Alam Barajo District, Jambi City.

Keywords: *Financial Knowledge, Financial Attitude and Financial Management Behavior*

ABSTRAK

PUJI RAHAYU / 2000861201236 / 2024 / Pengaruh *Financial Knowledge* Dan *Financial Attitude* Terhadap *Financial Management Behavior* Pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi Periode 2023 / Dr. Mufidah, S.E., M.Si., Pembimbing 1 dan Masnun, S.E., M.S.Ak., Pembimbing 2.

Tujuan dari penelitian ini adalah sebagai berikut: 1.) Untuk mengetahui dan menganalisa bagaimana gambaran *financial knowledge*, *financial attitude*, dan *financial management behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi. 2.) Untuk mengetahui dan menganalisa bagaimana pengaruh *Financial Knowledge* dan *Financial Attitude* secara simultan terhadap *Financial Management Behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi. 3.) Untuk mengetahui dan menganalisa bagaimana pengaruh *Financial Knowledge* dan *Financial Attitude* secara parsial terhadap *Financial Management Behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi

Jenis data yang diperlukan dan dikumpulkan dalam penelitian ini ialah data sekunder. Data sekunder adalah sumber data yang sudah diproses oleh pihak tertentu dan diperoleh peneliti secara tidak langsung melalui media yang dipublikasikan yaitu berupa data *Cross section* selama 1 tahun periode 2023. Objek penelitian ini adalah responden UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi. Sumber data dalam penelitian ini adalah responden UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi yang diambil melalui wawancara dengan menyebarkan kuesioner, data, dan informasi.

Pembangunan Koperasi dan Usaha Mikro Kecil Menengah (UMKM) tidak hanya ditujukan untuk mengurangi masalah kemiskinan atau penyerapan tenaga kerja. Lebih dari itu, pembangunan Koperasi dan Usaha Mikro Kecil Menengah (UMKM) diharapkan mampu memperluas basis ekonomi dan dapat memberikan kontribusi yang signifikan dalam meningkatkan perekonomian Kota Jambi menuju "Pusat Perdagangan Dan Jasa."

Berdasarkan hasil analisis regresi linier berganda, disimpulkan bahwa persamaan regresi $Y = 0,186 + 0,975X_1 + 0,077X_2 + e$. Nilai Koefisien Determinasi (R^2) sebesar 0,862, jadi besarnya pengaruh *Financial Knowledge* dan *Financial Attitude* terhadap *Financial Management Behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi adalah sebesar 86,2% sedangkan sisanya sebesar 13,8% dipengaruhi oleh faktor lain diluar penelitian ini.

Ada pengaruh *Financial Knowledge* dan *Financial Attitude* secara simultan terhadap *Financial Management Behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi. Secara parsial terdapat pengaruh *Financial Knowledge* dan *Financial Attitude* terhadap *Financial Management Behavior* pada UMKM Kuliner Di Kecamatan Alam Barajo Kota Jambi.

Kata kunci : *Financial Knowledge*, *Financial Attitude* dan *Financial Management Behavior*