

ABSTRACT

QARINA FEBRIANTI / 2100861201010 / FACULTY ECONOMIC OF MANAGEMENT / THE INFLUENCE OF FINANCIAL KNOWLEDGE AND PERSONALITY ON FINANCIAL MANAGEMENT BEHAVIOUR IN SMALL AND MEDIUM-SIZED ENTERPRISES IN SALIMBAI, TALANG DUKU VILLAGE / 1st ADVISOR R.ADISETIAWAN, SE, MM 2nd ADVISOR MASNUN, SE, MS.Ak

This research aims first, to determine the financial knowledge, personality, and financial management behaviour of Salimbai MSMEs in Talang Duku Village. To simultaneously and partially identify and analyse the influence of financial knowledge and personality on financial management behaviour in Salimbai MSMEs in Talang Duku Village.

The research methodology is descriptive and quantitative analysis methods. Data used is primary data. The object in this research is Salimbai MSMEs in Talang Duku Village. Tool of the analysis multiple regression, hypothesis test so determinant coefficient F test and t test.

Salimbai MSMEs is a group of micro-businesses that have grown and developed in Talang Duku Village. The name 'Salimbai' is taken from a local term that describes the spirit of togetherness, mutual assistance, and cooperation in managing small businesses. In 2024, there were around 185 active businesses participating in Salimbai MSMEs. They operate independently or with the help of family members.

Result of line regression $Y = 4,831 + 0,550 X_1 + 0,404 X_2$. F test result, it is known that independent variable is financial knowledge and personality to dependent (financial management behaviour) and have significant effect F_{count} larger than F_{table} or comparing the significant level of 0.05 then ($0.000 < 0.05$) then H_0 is rejected and H_a accepted. In addition for partial effect, financial knowledge and personality has significant effect. As t_{count} has larger than t_{table} and sig small than 0,005

Conclusion of research is that simultaneously independent variable is solvency ratio, has significant effect on dependent variable is financial management behaviour. With a large effect of 88.1%. Partially independent variable is financial knowledge and personality with financial management behaviour.

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