

ABSTRAK

PENGARUH LITERASI KEUANGAN, SIKAP KEUANGAN, DAN PERILAKU KEUANGAN TERHADAP PERSONAL FINANCIAL MANAGEMENT ANGGOTA CREDIT UNION MEKAR KASIH, KOTA MAKASSAR

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh literasi keuangan, sikap keuangan, dan perilaku keuangan secara simultan terhadap *personal financial management* anggota Credit Union Mekar Kasih, (2) pengaruh literasi keuangan terhadap *personal financial management* anggota Credit Union Mekar Kasih, (3) pengaruh sikap keuangan terhadap *personal financial management* anggota Credit Union Mekar Kasih, (4) pengaruh perilaku keuangan terhadap *personal financial management* anggota Credit Union Mekar Kasih. Jenis penelitian yang digunakan adalah penelitian survei dengan pendekatan kuantitatif. Teknik pengambilan sampel menggunakan *non probability sampling* dengan metode *purposive sampling*. Pengumpulan data dilakukan dengan menyebarkan kuesioner secara *online* kepada 100 anggota Credit Union Mekar Kasih, kota Makassar. Teknik analisis data dalam penelitian ini adalah analisis deskriptif, uji asumsi klasik, analisis regresi linier berganda, pengujian hipotesis, dan koefisien determinasi dengan menggunakan aplikasi IBM SPSS *Statistic* versi 26. Hasil penelitian menunjukkan bahwa: (1) literasi keuangan, sikap keuangan, dan perilaku keuangan berpengaruh secara simultan terhadap *personal financial management* anggota Credit Union Mekar Kasih, (2) literasi keuangan tidak berpengaruh terhadap *personal financial management* anggota Credit Union Mekar Kasih, (3) sikap keuangan berpengaruh terhadap *personal financial management* anggota Credit Union Mekar Kasih, (4) perilaku keuangan berpengaruh terhadap *personal financial management* anggota Credit Union Mekar Kasih.

Kata Kunci: Literasi Keuangan, Sikap Keuangan, Perilaku Keuangan, *Personal Financial Management*, *Credit Union*

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDES AND FINANCIAL BEHAVIOR ON PERSONAL FINANCIAL MANAGEMENT OF MEKAR KASIH CREDIT UNION MEMBERS, MAKASSAR CITY

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This study aims to determine: (1) the effect of financial literacy, financial attitudes, and financial behavior simultaneously on personal financial management of Mekar Kasih Credit Union members, (2) the effect of financial literacy on personal financial management of Mekar Kasih Credit Union members, (3) the effect of financial attitudes on personal financial management of Mekar Kasih Credit Union members, (4) the effect of financial behavior on personal financial management of Mekar Kasih Credit Union members. The type of research used is survey research with a quantitative approach. The sampling technique uses non probability sampling with purposive sampling method. Data collection was carried out by distributing questionnaires online to 100 members of Mekar Kasih Credit Union, Makassar city. The data analysis techniques in this study are descriptive analysis, classical assumption test, multiple linear regression analysis, hypothesis testing, and the coefficient of determination using the IBM SPSS Statistic version 26 application. The results showed that: (1) financial literacy, financial attitudes, and financial behavior simultaneously affect the personal financial management of Mekar Kasih Credit Union members, (2) financial literacy has no effect on the personal financial management of Mekar Kasih Credit Union members, (3) financial attitudes affect the personal financial management of Mekar Kasih Credit Union members, (4) financial behavior affects the personal financial management of Mekar Kasih Credit Union members.

Keywords: Financial Literacy, Financial Attitude, Financial Behavior, Personal Financial Management, Credit Union