

Financial Attitude and Financial Behavior Factors on Financial Literacy of Micro Small Enterprises (MSEs) Cicurug Market, Sukabumi Regency

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Abstract

Financial attitudes refer to a person's attitude towards money and how they manage it, while financial behavior refers to how a person actually manages their money. According to him, financial attitudes are responses to statements such as "like or dislike", as well as useful or useless behavior related to money. A person's financial behavior will be influenced by a positive perspective towards money and financial management, which will encourage them to manage their finances well, prioritize important expenses, avoid unnecessary waste, and save money for the future to be smarter in financial management.

This research looks at financial attitudes and behavior towards financial literacy in MSEs. The research used is quantitative using a descriptive approach based on the philosophy of positivism with a certain population or sample. The sampling technique is using probability sampling with 85 traders as respondents. The research results show that a person's financial attitude partially has a positive and significant effect on the financial literacy of MSEs in Cicurug Market, and a person's financial attitude partially has a positive and significant effect on the financial literacy of MSEs in Cicurug Market. In addition, financial attitudes simultaneously have a positive and significant effect on the financial literacy of MSEs in Cicurug Market, with financial attitudes contributing more than attitudes. These results show how important it is to increase the financial knowledge of MSEs through good management of financial attitudes and behavior.

Keywords : Financial Attitudes; Financial Behavior; Financial Literacy; Micro and Small Businesses