

ABSTRAC

**THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL
PLANNING, AND SELF CONTROL
ON THE BEHAVIOR OF FINANCIAL MANAGEMENT OF
UMKM IN THE CITY OF BANJAR**
(Survey on UMKM in Banjar City)

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The study aims to determine Financial Knowledge, Financial Planning, Self Control and Financial Management Behavior in UMKM in Banjar City, a survey of UMKM in Banjar City. As well as how the influence of Financial Knowledge, Financial Planning, and Self Control partially and simultaneously on Financial Management Behavior in UMKM in Banjar City. The method used in this study is a quantitative research method. Quantitative research is a research method based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, analyzing data is quantitative or statistical, with the aim of testing established hypotheses. The city of Banjar is one of the cities that has a relatively high level of development of the creative industry, almost all businesses in the city of Banjar have great potential in the development of small and medium industries but the average UMKM actor is not maximal in carrying out his business finances. Based on research results such as which have been namely: There is a positive influence of Financial Knowledge, Financial Planning, and Self Control on the Behavior of Financial Management in UMKM in the City of Banjar.

*Keywords: Financial Knowledge, Financial Planning, Self Control, Behavior
Financial Management*