ABSRTACT

Grace Elmelria / 1800861201033/ 2024 / The influence of education level, financial literacy, financial planning on the financial behavior of msmes in Telanaipura District, Jambi City / 1st Advisor Prof. Dr. Hj. Arna Suryani SE, M.Ak,CA/2nd Advisor Ahmadi,SE,MM.

The purpose of this research is to analyze the influence of education level, financial literacy, financial planning on the financial behavior of msmes in Telanaipura, JAMBI City. And able to analyze simultaneously and partially the influence of education level, financial literacy, financial planning on the financial behavior of msmes in Telanaipura, Jambi City

The data sources in this research are field search and questionnaires distributed in Telanipura sub-district. Telanaipura Regency has an average population of traders and entrepreneurs. Almost every year, the number of MSMEs in Telanaipura District grows in various sectors, from small to large, especially in one of the sub-districts.

This research uses analytical tools: descriptive analysis and vegetative analysis. Where using multiple regression analysis, classical assumption test, normality test, multicollinearity test, autocorrelation test, heteroscedasticity test, hypothesis testing: F test (f test), hypothesis test (t test) and normality determination coefficient so that it can be concluded that the residuals are normally distributed at 0.695 > 0.05.

The results of multiple regression analysis, the coefficient for the independent variables X1 4,502 , X2 0,396, ftable 2.70, fcount is greater than ftable (80.275>2.70) meaning that there is an influence between education level, financial literacy, financial planning on financial behavior. The financial planning t-test has no effect on financial behavior in Telanaipura sub-district.

Based on the results of the f test simultaneously on level of education, financial literacy, financial planning on financial behavior where fcount is greater than ftable (80.275 > 2.70) where the coefficient of determination is 0.173 or 73%. This means that the level of education, financial literacy, financial planning has an influence of 73%. And based on the results of the t test, it can be seen that partially X1 (Education Level), X2 (Financial Literacy), X3 (Financial Planning) have no effect on variable Y financial behavior.