

**PENGARUH INCOME DAN FINANCIAL KNOWLEDGE SERTA LOCUS
OF CONTROL TERHADAP FINANCIAL MANAGEMENT BEHAVIOR**

Oleh

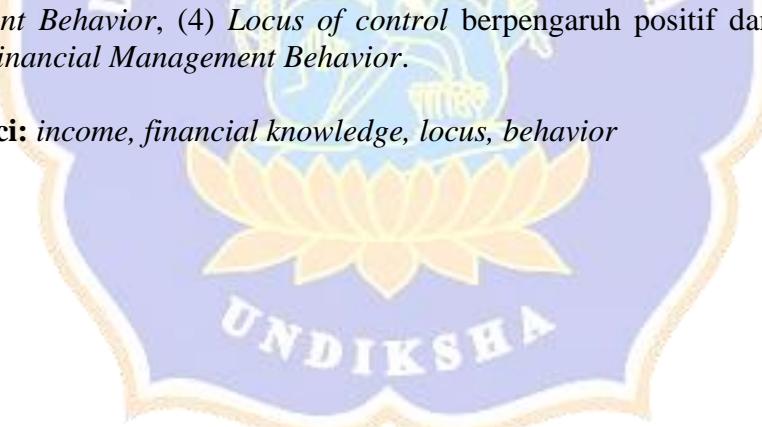
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ABSTRAK

Penelitian ini bertujuan untuk memperoleh temuan yang teruji tentang pengaruh secara simultan dan pengaruh secara parsial dari *income*, *financial knowledge*, dan *locus of control* terhadap *financial management behavior*. Jenis penelitian adalah kuantitatif kausal. Subjek penelitian adalah karyawan swasta di Desa Sangsit. Objek penelitian adalah *income*, *financial knowledge*, *locus of control*, dan *financial management behavior*. Data dikumpulkan dengan kuesioner, dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *Income*, *Financial Knowledge* dan *Locus of Control* berpengaruh positif signifikan terhadap *Financial Management Behavior*, (2) *Income* berpengaruh positif dan signifikan terhadap *Financial Management Behavior*, (3) *Financial knowledge* tidak berpengaruh terhadap *Financial Management Behavior*, (4) *Locus of control* berpengaruh positif dan signifikan terhadap *Financial Management Behavior*.

Kata Kunci: *income*, *financial knowledge*, *locus*, *behavior*



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Abstract

This study aims to obtain proven findings about the simultaneous and partial effect of income, financial knowledge, and locus of control on financial management behavior. This type of research is causal quantitative. The research subjects were private employees in Sangsit Village. The object of research is income, financial knowledge, locus of control, and financial management behavior. Data were collected by questionnaire, and analyzed by multiple linear regression analysis. The results showed that (1) Income, Financial Knowledge and Locus of Control had a significant positive effect on Financial Management Behavior, (2) Income had a positive and significant effect on Financial Management Behavior, (3) Financial knowledge had no effect on Financial Management Behavior, (4) Locus of control has a positive and significant effect on Financial Management Behavior.

Keywords: *income, financial knowledge, locus, behavior*

