

**PENGARUH *FINANCIAL KNOWLEDGE*, *FINANCIAL ATTITUDE*, DAN  
*LOCUS OF CONTROL INTERNAL* TERHADAP *FINANCIAL  
MANAGEMENT BEHAVIOR* PADA PELAKU UMKM  
DI KLUNGKUNG**

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**ABSTRAK**

Tujuan riset ialah untuk menguji pengaruh (1) *financial knowledge* terhadap *financial management behavior* (2) *financial attitude* terhadap *financial management behavior* (3) *locus of control internal* terhadap *financial management behavior*. Subjek dari riset ini adalah para pelaku UMKM di Klungkung. Sedangkan objek dari riset ini ialah *financial knowledge*, *financial attitude*, *locus of control internal*, dan *financial management behavior*. Rancangan penelitian dipergunakan ialah riset kuantitatif kausal. Sampel diriset ini jumlahnya 90 responden. Teknik pengumpulan data diriset ini yaitu menggunakan kuisioner, lalu data dianalisis dengan mempergunakan analisa regresi linier berganda. Hasil riset menunjukkan bahwa (1) *financial knowledge* pengaruhnya positif signifikan terhadap *financial management behavior* (2) *financial attitude* pengaruhnya positif signifikan terhadap *financial management behavior* (3) *locus of control internal* pengaruhnya positif signifikan terhadap *financial management behavior*.

Kata kunci: *financial knowledge*, *financial attitude*, *locus of control internal*, *financial management behavior*.

**Abstract**

*The purpose of the research is to test the effect (1) financial knowledge on financial management behavior (2) financial attributes on financial management behavior (3) locus of internal control on financial management behavior. The subjects of this research are the UMKM perpetrators in Klungkung. Meanwhile, the objects of this research are financial knowledge, financial attitude, locus of internal control, and financial management behavior. The research design used was causal quantitative research. This preset sample amounts to 90 respondents. This preset data collection technique is to use a query, and then the data is analyzed by using multiple linear regression analyses. Research results showed that (1) financial knowledges had a positive significant effect on financial management behavior (2) financial – its positive effect on financial management behavior (3) its locus of control had a positive significant positive effect on financial management behavior.*

**Keywords:** *financial knowledge, financial attitude, internal locus of control, financial management behavior.*