

**PENGARUH *FINANCIAL SELF EFFICACY*, *FINANCIAL KNOWLEDGE*
DAN *LOCUS OF CONTROL* TERHADAP PENGELOLAAN KEUANGAN
PRIBADI MAHASISWA FAKULTAS EKONOMI UNIVERSITAS
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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *financial self efficacy*, *financial knowledge* dan *locus of control* terhadap pengelolaan keuangan pribadi. Penelitian ini merupakan jenis penelitian kuantitatif dengan jumlah responden sebanyak 88 mahasiswa di Fakultas Ekonomi Universitas Pendidikan Ganesha Angkatan 2018. Data diperoleh dengan menyebarkan kuesioner menggunakan media *google form*. Sampel dipilih menggunakan kriteria dengan Teknik *purposivesampling* kemudian dihitung dengan rumus Slovin. Data yang digunakan adalah data primer berupa jawaban responden dan diolah menggunakan SPSS Versi 20. Hasil penelitian menunjukkan bahwa *financial self efficacy*, *financial knowledge* dan *locus of control* berpengaruh positif dan signifikan terhadap pengelolaan keuangan pribadi mahasiswa.

Kata kunci : *financial self efficacy*, *financial knowledge*, *locus of control*, pengelolaan keuangan pribadi

***THE EFFECTS OF FINANCIAL SELF EFFICACY, FINANCIAL
KNOWLEDGE AND LOCUS OF CONTROL OF THE PERSONAL
FINANCIAL MANAGEMENT ON STUDENTS ECONOMIC FACULTY
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ABSTRACT

This study aims to determine the effect of financial self efficacy, financial knowledge and locus of control of the personal financial management. This study is quantitative study with 88 respondents of college student in Economic Faculty Ganesha University of Education. The data obtained by distributing questionnaires using the google form service. The criteria for the selected samples were using the purposive sampling technique then calculated by the slovin formula . the data of this study are the from of respondents' answers as the primary data then processed using SPSS version 20. The results achieved the goals of this study in which the financial self efficacy, financial knowledge, and locus of control have positive and significant effect of personal financial management

Keywords : *financial self efficacy, financial knowledge, locus of control, personal financial management.*