

PENGARUH *FINANCIAL LITERACY*, *FINANCIAL SELF EFFICACY*, *SOCIAL ECONOMIC STATUS*, DAN *LOCUS OF CONTROL* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* MAHASISWA

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ABSTRAK

Perilaku manajemen keuangan berhubungan dengan tanggung jawab keuangan seseorang yang berhubungan dengan cara pengelolaan keuangan individu dalam mengelola sumber daya keuangan yang meliputi perencanaan, tabungan, asuransi dan investasi. Penelitian ini bertujuan untuk mengetahui pengaruh *financial literacy*, *financial self efficacy*, *social economic status*, dan *locus of control* secara parsial dan simultan (bersama-sama) terhadap *financial managemen behavior* mahasiswa. Populasi penelitian ini adalah seluruh mahasiswa aktif dari program studi Akuntansi di Sekolah Tinggi Ilmu Ekonomi Gentiara Bandar Lampung. Pemilihan sampel dilakukan dengan menggunakan rumus Isaac dan Michael, dengan total sampel sebanyak 111 sampel. Jenis penelitian ini adalah penelitian kuantitatif. Teknik analisis data dalam penelitian ini menggunakan uji validitas, uji realibilitas, analisis statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda, uji t dan uji f, serta uji koefisien determinasi. Hasil penelitian menunjukkan bahwa *financial literacy*, *financial self efficacy*, *social economic status*, dan *locus of control* berpengaruh signifikan secara parsial dan simultan (bersama-sama) terhadap *financial managemen behavior* mahasiswa.

Kata Kunci: *Financial Literacy*, *Financial Self Efficacy*, *Social Economic Status*, *Locus of Control*, *Financial Management Behavior*.

**THE EFFECT OF FINANCIAL LITERACY, FINANCIAL SELF EFFICACY, SOCIAL
ECONOMIC STATUS, AND LOCUS OF CONTROL ON STUDENT FINANCIAL
MANAGEMENT BEHAVIOR**

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ABSTRACT

Financial management behavior relates to a person's financial responsibility which relates to the way individual financial management in managing financial resources which include planning, saving, insurance and investment. This study aims to determine the effect of financial literacy, financial self efficacy, social economic status, and locus of control partially and simultaneously (together) on financial management behavior. The population of this study is all active student's of Accounting study program at Gentiara College of Economics, Bandar Lampung. The sample selection was done using the Isaac and Michael formula, with a total sample of 111 samples. The type of this research is a quantitative research. Data analysis techniques used are validity tests, reality tests, descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, t tests and f tests, and determination coefficient tests. The results of the research show that financial literacy, financial self efficacy, social economic status, and locus of control have a significant effect partially and simultaneously (together) on student's financial management behavior.

Keywords: Financial Literacy, Financial Self Efficacy, Social Economic Status, Locus of Control, Financial Management Behavior.