

ABSTRAK

ANALISIS PENGARUH FINANCIAL LITERACY, PERSONAL INCOME, FINANCIAL ATTITUDE, FINANCIAL EXPERIENCE DAN LOCUS OF CONTROL TERHADAP FINANCIAL MANAGEMENT BEHAVIOR

(Studi Kasus pada Mahasiswa Akuntansi di Yogyakarta)

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Perkembangan era yang semakin modern membuat perilaku keuangan masyarakat cenderung lebih konsumtif. Kecenderung ini disebabkan oleh perilaku masyarakat mengikuti trend tanpa adanya pertimbangan terlebih dahulu sebelum membeli. Perilaku konsumtif dapat membuat seseorang tidak bertanggung jawab dalam mengelola keuangannya. Penelitian ini bertujuan untuk mengetahui: pengaruh *financial literacy*, *personal income*, *financial attitude*, *financial experience* dan *locus of control* terhadap *financial management behavior*.

Jenis penelitian ini adalah studi kasus dengan pendekatan kuantitatif. Teknik pengambilan sampel adalah *snowball sampling*. Pengumpulan data dilakukan dengan menyebarkan kuisisioner secara *online*. Teknik analisis data yang digunakan adalah analisis regresi linear berganda. Responden dalam penelitian ini adalah mahasiswa akuntansi universitas di Yogyakarta angkatan 2017- 2021.

Hasil penelitian menunjukkan bahwa: *financial literacy* dan *financial experience* berpengaruh terhadap *financial management behavior* sedangkan *personal income*, *financial attitude* dan *locus of control* tidak berpengaruh terhadap *financial management behavior*. Implikasinya adalah mahasiswa dapat membuat perencanaan keuangan agar dapat mengedukasi perilaku keuangan yang lebih bertanggung jawab selain itu mahasiswa juga perlu menyadari bahwa kemampuan bertindak dan mengambil keputusan dalam keuangan sangatlah penting untuk mengatur keuangan yang lebih baik.

Kata kunci: *financial literacy*, *personal income*, *financial attitude*, *financial experience*, *locus of control*, *financial management behavior*.

ABSTRACT

**ANALYZING THE EFFECT OF FINANCIAL LITERACY,
PERSONAL INCOME, FINANCIAL ATTITUDE, FINANCIAL
EXPERIENCE AND LOCUS OF CONTROL ON FINANCIAL
MANAGEMENT BEHAVIOR**

(A Case Study of Accounting Students in Yogyakarta)

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The development of an increasingly modern era makes people's financial behavior tend to be more consumptive. This tendency is caused by people's behavior following trends without prior consideration before buying. Consumptive behavior can make a person irresponsible in managing their finances. The purpose of the study is to figure out: the effect of financial literacy, personal income, financial attitude, financial experience and locus of control on financial management behavior.

The type of research is a case study with a quantitative approach. The sampling technique is snowball sampling. The data were collected by distributing online questioners. The data analysis technique used multiple linear regression analysis. The respondents in this study were accounting students in Yogyakarta Class of 2017-2021.

The result of the study showed that: financial literacy and financial experience affected the financial management behavior while personal income, financial attitude and locus of control did not affect the financial management behavior. The implication is that students can make financial planning in order to educate more responsible financial behaviors, besides that students also need to realize that the ability to act and make decisions in finance is very important to manage finances better.

Keyword: *financial literacy, personal income, financial attitude, financial experience, locus of control, financial management behavior*