

ABSTRAK

Penelitian ini dilakukan bertujuan untuk mengetahui pengaruh *Financial Knowledge*, *Financial Attitude* dan *Self -Efficacy* Terhadap *Financial Management Behavior*. Teknik sampling yang digunakan adalah *purposive sampling*, yaitu suatu teknik pengambilan sumber data dengan penentuan sampel dengan pertimbangan tertentu. Data yang digunakan adalah data primer menggunakan kuesioner yang disebar kepada 140 responden, yaitu Mahasiswa FEB Universitas Mercu Buana. Metode analisis dengan menggunakan aplikasi *Structural Positive and Equation Model (SEM) Partial Least Square* (smartPLS 3.0). Hasil penelitian ini bahwa *Financial Knowledge* berpengaruh positif dan signifikan terhadap *Financial Management Behavior* Mahasiswa FEB Universitas Mercu Buana. *Financial Attitude* berpengaruh positif dan signifikan terhadap *Financial Management Behavior* Mahasiswa FEB Universitas Mercu Buana. *Self-Efficacy* berpengaruh positif dan signifikan terhadap *Financial Management Behavior* Mahasiswa FEB Universitas Mercu Buana.

Kata kunci: *Financial Knowledge*, *Financial Attitude*, *Self -Efficacy*, *Financial Management Behavior*

J N I V E R S I T A S
M E R C U B U A N A

ABSTRACT

This research was conducted aiming to determine the effect of Financial Knowledge, Financial Attitude and Self-Efficacy on Financial Management Behavior. The sampling technique used is purposive sampling, which is a technique for collecting data sources by determining the sample with certain considerations. The data used is primary data using questionnaires distributed to 140 respondents, namely FEB students at Mercu Buana University. The analytical method uses the Partial Least Square Structural Positive and Equation Model (SEM) application (smartPLS 3.0). The results of this study are that Financial Knowledge has a positive and significant effect on the Financial Management Behavior of FEB Mercu Buana University Students. Financial Attitude has a positive and significant effect on the Financial Management Behavior of Mercu Buana University FEB Students. Self-Efficacy has a positive and significant effect on the Financial Management Behavior of Mercu Buana University FEB Students.

Keywords: *Financial Knowledge, Financial Attitude, Self -Efficacy, Financial Behavior Management*