

ABSTRAK

PENGARUH FINANCIAL ATTITUDE, PERCEIVED FINANCIAL CONTROL DAN FINANCIAL KNOWLEDGE TERHADAP FINANCIAL BEHAVIOR PADA MAHASISWA IIB DARMAJAYA LAMPUNG

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Perilaku keuangan mulai berkembang dan dikenal didunia bisnis dan akademis pada tahun 1990. Perkembangan perilaku keuangan dipelopori dari adanya perilaku seseorang dalam suatu pengambilan keputusan perilaku keuangan yang terarah serta bertanggung jawab sehingga seluruh keuangan baik individu maupun kelompok masyarakat dapat dikelola dengan baik. Penelitian ini bertujuan untuk mengetahui *Financial Attitude, Perceived Financial Control dan Financial Knowledge* terhadap *Financial Behavior*. Jenis penelitian yang digunakan dalam penelitian ini adalah jenis penelitian kuantitatif dengan menggunakan metode asosiatif. Sumber daya yang digunakan adalah data primer. Metode pengambilan sampel dalam penelitian ini adalah *non probability* dan menggunakan teknik *purposive sampling*. Responden dalam penelitian ini berjumlah 84 orang mahasiswa IIB Darmajaya. Uji persyaratan instrumen menggunakan uji validitas dan uji reliabilitas. Hasil penelitian menunjukkan bahwa *Financial Attitude* tidak berpengaruh terhadap *Financial Behavior* sedangkan *Perceived Financial Control dan Financial Knowledge* berpengaruh positif terhadap *Financial Behavior*.

Kata Kunci : Financial Attitude, Perceived Financial Control, Financial Knowledge, Financial Behavior

ABSTRACT

THE EFFECT OF FINANCIAL ATTITUDE, PERCEIVED FINANCIAL CONTROL AND FINANCIAL KNOWLEDGE ON FINANCIAL BEHAVIOR IN STUDENTS IIB DARMAJAYA LAMPUNG

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Financial behaviour began to develop and become known in business and academic and world in 1990. The development of financial behaviour was pioneered by persons behaviour in a decision making that directed and responsible so that all finances of both individuals and groups of people can be managed well. This research purpose to determine financial attitude, perceived financial control and financial knowledge of financial behaviour. The research type used quantitative research by using associative approach. The research used primary data. The sampling method in this study is used non-probability sampling technique. The responders in this research amount 84 students in IIB Darmajaya. The test of the requirement instrument by using the validity test and reliability test. The results purpose that financial attitude had no effect on financial behaviour while perceived financial control and financial knowledge has a positive effect on financial behaviour.

Keyword : Financial Attitude, Perceived Financial Control, Financial Knowledge, Financial Behavior