

# Pengaruh Financial Knowledge, Financial Attitude, Locus of Control Terhadap Financial Management Behavior Pada Mahasiswa di Indonesia : Peran Moderasi Financial Risk Tolerance = The Effect of Financial Knowledge, Financial Attitude, Locus of Control on Financial Management Behavior of Indonesian Students : Moderation Role of Financial Risk Tolerance

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## Abstrak

Penelitian ini memiliki tujuan untuk mengetahui pengaruh financial knowledge, financial attitude, locus of control terhadap financial management behavior pada mahasiswa di Indonesia. Penelitian ini juga menguji peran financial risk tolerance sebagai variabel moderasi yang dapat memperkuat atau memperlemah pengaruh financial knowledge, financial attitude, locus of control terhadap financial management behavior. Data yang diperoleh sebanyak 447 responden melalui survei cross sectional yang kemudian diolah dan dianalisis menggunakan Partial Least Square-Structural Equation Method (PLS-SEM). Hasil dari penelitian ini menunjukkan bahwa financial knowledge berpengaruh positif terhadap financial attitude. Financial knowledge, financial attitude, dan internal locus of control berpengaruh positif terhadap financial management behavior. Financial attitude memediasi pengaruh antara financial knowledge terhadap financial management behavior dan hubungan mediasi ini termasuk complementary mediation. Pengaruh antara financial knowledge, financial attitude, dan internal locus of control terhadap financial management behavior tidak dimoderasi oleh financial risk tolerance. Penelitian ini diharapkan dapat meningkatkan kesadaran mahasiswa tentang pentingnya financial management behavior dan pentingnya mengelola keuangan.

.....This study aims to determine the effect of financial knowledge, financial attitude, locus of control on financial management behavior among students in Indonesia. This study also investigates the role of financial risk tolerance as a moderating variable that can strengthen or weaken the effect of financial knowledge, financial attitude, and locus of control on financial management behavior. The data obtained by 447 respondents through a cross-sectional survey were then processed and analyzed using the Partial Least Square-Structural Equation Method (PLS-SEM). The results of this study indicate that financial knowledge has a positive effect on financial attitude. Financial knowledge, financial attitude, and internal locus of control positively affect financial management behavior. Financial attitude mediates the influence between financial knowledge on financial management behavior and this mediation relationship includes complementary mediation. This study does not find the significant role of financial risk tolerance in moderating the effect of financial knowledge, financial attitude, and internal locus of control on financial management behavior. This research is expected to increase student awareness about the importance of financial management behavior and the importance of managing finances.