

ABSTRAK

Perkembangan zaman yang semakin modern membuat perilaku keuangan masyarakat di Indonesia cenderung lebih *hedonisme* dan konsumtif. Kecenderungan tersebut disebabkan oleh banyaknya masyarakat membeli sesuatu yang mereka inginkan hanya untuk mengejar gengsi, eksistensi, gaya hidup yang mewah dan memenuhi hasrat dibandingkan membeli apa yang dibutuhkan. Penelitian ini dilakukan untuk mengetahui pengaruh *financial knowledge*, *financial attitude* dan *parental income* terhadap *financial management behavior*. Penelitian ini termasuk kedalam jenis *causal eksplanatory* dengan mengambil sampel 265 mahasiswa ekonomi manajemen angkatan 2015-2017 yang sudah mempelajari mata kuliah manajemen keuangan, dengan teknik pengambilan sampel *non-probability sampling* dengan *purposive sampling*. Hasil penelitian ini menunjukkan bahwa secara parsial *financial attitude* dan *parental income* tidak memiliki pengaruh yang signifikan terhadap *financial management behavior* pada mahasiswa ekonomi manajemen angkatan 2015-2017, sedangkan *financial knowledge* memiliki pengaruh yang signifikan terhadap *financial management behavior* pada mahasiswa ekonomi manajemen angkatan 2015-2017. Secara simultan, variabel *financial attitude*, *financial knowledge* dan *parental income* berpengaruh signifikan terhadap variabel terikat yaitu *financial management behavior* pada mahasiswa ekonomi manajemen angkatan 2015-2017.

Kata Kunci : *financial attitude*, *financial knowledge*, *parental income*, *financial management behavior*.

ABSTRACT

The development of an increasingly modern era makes the financial behavior of people in Indonesia tend to be more hedonism and consumptive. This trend is caused by many people buying something they want just to pursue prestige, existence, a luxurious lifestyle and fulfill desires rather than buying what is needed. This research was conducted to determine the effect of financial knowledge, financial attitude and parental income on the financial management behavior. This study belongs to the causal type of explanatory by taking a sample of 265 students of 2015-2017 management economics who have studied financial management courses, with non-probability sampling techniques with purposive sampling. The results of this study indicate that partially financial attitude and parental income do not have a significant effect on the financial management behavior of the 2015-2017 class of economic management students, while financial knowledge has a significant influence on the financial management behavior of 2015-2017 class management economics students. Simultaneously, the financial attitude, financial knowledge and parental income variables have a significant effect on the dependent variable, namely the financial management behavior of the 2015-2017 force management economics students.

Keywords: financial attitude, financial knowledge, parental income, financial management behavior.

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