

ABSTRACT

This experiment want to test Locus of Control, Financial Knowledge, Income could effect Financial Management Behavior and knowing how big Locus of Control, Financial Knowledge, Income could effect Financial management Behavior. The overall test proved that there are influence between Financial Management Behavior with Locus of Control, Financial Knowledge, and Income. The Adjusted R Square point is 0.019 shows how big the role or contribution Locus of control, Financial Knowledge, and Income could explain Financial Management Behavior variable score that is 1,9% and the rest 98.1% score could be explained with other factors such as ethnicity and source of income.

Keyword : Financial Management Behavior, Locus of Control

ABSTRAK

Penelitian ini bertujuan menguji apakah *Locus of Control*, *Financial Knowledge*, *Income* mempengaruhi *Financial Management Behavior* dan mengetahui seberapa besar *Locus of Control*, *Financial Knowledge*, *Income* dapat mempengaruhi *Financial Management Behavior*. Adapun hasil pengujian secara keseluruhan adalah terdapat pengaruh antara *Financial Management Behavior* dengan *Locus of Control*, *Financial Knowledge*, dan *Income*. Nilai Adjusted R Square sebesar 0.019 menunjukkan besarnya peran atau kontribusi *Locus of control*, *Financial Knowledge*, dan *Income* mampu menjelaskan variabel *Financial Management Behavior* sebesar 1,9% sedangkan sisanya sebesar 98.1% dijelaskan oleh faktor-faktor lain seperti etnis dan sumber pendapatan.

Kata Kunci : *Financial Management Behavior*, *Locus of Contol*

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