

ABSTRAK

**ANALISIS PERAN FINANCIAL SELF EFFICACY SEBAGAI VARIABEL MEDIASI TERHADAP HUBUNGAN ANTARA LOCUS OF CONTROL, FINANCIAL ATTITUDE, DAN FINANCIAL KNOWLEDGE TERHADAP FINANCIAL MANAGEMENT BEHAVIOR
(Studi pada Mahasiswa Akuntansi Universitas Sanata Dharma Yogyakarta)**

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Penelitian ini bertujuan untuk menguji dan mengetahui apakah *locus of control*, *financial attitude*, dan *financial knowledge* berpengaruh terhadap *financial management behavior*; dan apakah hubungan tersebut dimediasi oleh *financial self-efficacy*.

Populasi dalam penelitian ini yaitu Mahasiswa Program Studi Akuntansi Universitas Sanata Dharma Yogyakarta, angkatan 2019 – 2022, sedangkan sampel yang dipakai untuk penelitian ini yaitu 85 mahasiswa aktif Program studi Akuntansi Universitas Sanata Dharma Yogyakarta. Teknik pengambilan sampel menggunakan *non probability* dengan metode *purposive sampling*. Analisis data menggunakan *Partial Least Square* (PLS) dengan *WarpPLS 8.0*.

Hasil yang didapat dalam penelitian ini menunjukkan bahwa: 1) *Locus of control* secara langsung berpengaruh terhadap *financial management behavior*, 2) *Financial attitude* secara langsung berpengaruh terhadap *financial management behavior*, 3) *Financial knowledge* secara langsung berpengaruh terhadap *financial management behavior*, 4) *Financial self-efficacy* memediasi sebagian (*partial mediation*) pengaruh *locus of control* terhadap *financial management behavior*, 5) *Financial self-efficacy* memediasi sebagian (*partial mediation*) pengaruh *financial attitude* terhadap *financial management behavior*, 6) *Financial self-efficacy* memediasi sebagian (*partial mediation*) pengaruh *financial knowledge* terhadap *financial management behavior*.

Kata Kunci: *Locus of Control*, *Financial Attitude*, *Financial Knowledge*, *Financial Self-Efficacy*, *Financial Management Behavior*.

ABSTRACT

**ANALYSIS OF THE ROLE OF FINANCIAL SELF-EFFICACY AS A
MEDIATION VARIABLE ON THE RELATIONSHIP BETWEEN LOCUS
OF CONTROL, FINANCIAL ATTITUDE, AND FINANCIAL
KNOWLEDGE ON FINANCIAL MANAGEMENT BEHAVIOR
(Study In Accounting Students Of Sanata Dharma University Yogyakarta)**

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This study aims to test and find out whether locus of control, financial attitude, and financial knowledge affect financial management behavior; and whether the relationship is mediated by financial self-efficacy.

The population in this study is students of the Accounting Study Program of Sanata Dharma University Yogyakarta, of the Class of 2019 - 2022, while the sample used for this study is 85 active students. The sampling technique uses non-probability with the purposive sampling method. Data analysis using Partial Least Square (PLS) with WarpPLS 8.0.

The results obtained in this study show that: 1) Locus of control directly affects financial management behavior, 2) Financial attitude directly affects financial management behavior, 3) Financial knowledge directly affects financial management behavior, 4) Financial self-efficacy mediates partially (partial mediation) the influence of locus of control on financial management behavior, 5) Financial self-efficacy mediates partial mediation of the influence of financial attitude on financial management behavior, 6) Financial self-efficacy partially mediates the effect of financial knowledge on financial management behavior.

Keywords: Locus of Control, Financial Attitude, Financial Knowledge, Financial Self-Efficacy, Financial Management Behavior.