

## THE INFLUENCE OF FINANCIAL KNOWLEDGE AND FINANCIAL ATTITUDE ON FINANCIAL MANAGEMENT BEHAVIOR WITH LOCUS OF CONTROL AS AN INTERVENING VARIABLE AT KA.CAB PT. SAMUDERA LAUTAN LUAS MEDAN

Iqbaal Fauzi Pakpahan<sup>1</sup>, Hendra Raza<sup>2</sup>, Naz'aina<sup>3</sup>, Darmawati<sup>4</sup>,  
Ghazali Syamni<sup>5</sup>, Jummaini<sup>6</sup>

<sup>1,2,3,4,5,6</sup>Master Science Management Program, Universitas Malikussaleh, Indonesia

\*Corresponding e-mail: [hendra.raza@unimal.ac.id](mailto:hendra.raza@unimal.ac.id)

### Abstract

*The Influence of Financial Knowledge and Financial Attitude on Financial Management Behavior with Locus of Control as an Intervening Variable at Ka.Cab Pt. Ocean Wide Ocean Medan. This research is quantitative research. In this research, the population is all employees of PT. Samudera Lautan Luas, totaling 105 employees. According to Sugiyono, (2016) the saturated sample determination method or total sampling is a sample determination technique when all members of the population are used as samples. So all members of the population were used as research samples, therefore the researcher took 105 samples. With the results, Financial knowledge has a positive and insignificant effect on Financial Management Behavior, Financial Knowledge has a significant positive effect on locus of control, Financial Attitude has a positive and not significant effect on financial management behavior, Financial attitude has a significant positive effect on Locus of Control, Locus of control has a significant positive effect towards financial management behavior, Locus of control is not able to mediate financial knowledge towards financial management behavior, and Locus of control is able to mediate financial attitude towards financial management behavior.*

**Keywords:** *Financial management behavior, financial attitude, Locus of Control, Financial Knowledge*

### 1. INTRODUCTION

Financial knowledge is very necessary to handle personal finances systematically. To have financial knowledge, you need to develop financial skills and learn to use financial tools. Financial skills are a technique for making decisions regarding financial management behavior. Preparing a budget, choosing investments, choosing an insurance plan, and using credit are examples of financial skills. Financial tools are the forms and parts used in making financial management behavioral decisions (such as checks, credit cards, debit cards) (Naila Al Kholilah and Iramani, 2013). How a person manages finances during their productive age so that they can ultimately enjoy retirement is also an important focus of discussion for society. The results of the HSBC Indonesia survey data which stated that 68% of respondents wanted a comfortable old age still shows the lack of public retirement readiness. Only 30% of respondents were aware and moved to start preparing for retirement funds every month, such as investing. Another worrying thing is how 76% of respondents of working age have the hope of receiving financial assistance from their children in old age. In fact, the data shows facts that contradict these expectations. Only 24% of respondents at retirement age receive help from their children. Reality shows that most people are aware of the importance of pension funds when they are approaching retirement, even though this should have been planned from an early age (HSBC Indonesia, 2018). PT employees are no exception. Samudera Lautan Luas in managing finances without ignoring their primary needs. The phenomenon that occurs among employees is poor financial management behavior, forcing themselves to follow lifestyle developments that are not in accordance with their finances just to be a spectacle for their friends for a short time, and preferring to spend money on taste. their desires compared to their needs

*The Influence Of Financial Knowledge And Financial Attitude On Financial Management Behavior With Locus Of Control As An Intervening Variable At Ka.Cab PT. Samudera Lautan Luas Medan*

*Iqbaal Fauzi Pakpahan, Hendra Raza, Naz'aina, Darmawati, Ghazali Syamni, Jummaini*

---

which they should prioritize. In the psychological aspect, Locus of Control is one of the variables that influences financial behavior, the presentation of which was first put forward by Rotter (1966), a social theory learning expert. In order to have good financial behavior, it must be based on a good Locus of Control. A good Locus of Control is one based on internal orientation. Internal Locus of Control tends to believe that one's own abilities and will determine what constitutes success in life (Robbins, 2008: 177). Individuals who control their own financial destiny will be able to manage their finances well. In order to achieve Financial Management Behavior, a positive and appropriate Financial Attitude is needed to be applied directly. Without applying a good and appropriate Financial Attitude, it will be difficult for individuals to guarantee their lives in the long term. If an individual has a negative Financial Attitude, it will be difficult to manage their finances which will result in the individual not having good Financial Management Behavior so they will not have financial prosperity. Financial management has a role and influence on fulfilling the needs and desires of each individual. As an important indicator that must be managed wisely and in a planned manner, poor income management will result in the risk of financial failure (Candana, 2020). Although the largest component of total income is wages and salaries, income can still be measured from various sources. Other categories of income are rental income, interest income, government subsidies, and dividend income (Kholilah & Iramani, 2013). In the context of employees, employees can receive income in the form of pocket money, wages/salaries, as well as income from carrying out business or investments

## **2. RESEARCH METHODS**

### **2.1 Types of research**

This research is quantitative research.

### **2.2 Population and Sample**

In this research, the population is all employees of PT. Samudera Lautan Luas, totaling 105 employees. According to Sugiyono, (2016) the saturated sample determination method or total sampling is a sample determination technique when all members of the population are used as samples. So all members of the population were used as research samples, therefore the researcher took 105 samples.

### **2.3 Research Instruments**

This research uses a Likert measurement scale. Sugiyono (2013) found that the Likert scale was used to measure the influence of financial knowledge and financial attitude on financial management behavior with locus of control as a mediating variable in the Head of Pt. Ocean Wide Ocean Medan. In research, this phenomenon has been specifically determined by the researcher, which is then used as a research variable.

### 3. RESULTS AND DISCUSSION

#### 3.1 Structural Model Testing (Inner Model)

##### Path Coefficient Analysis

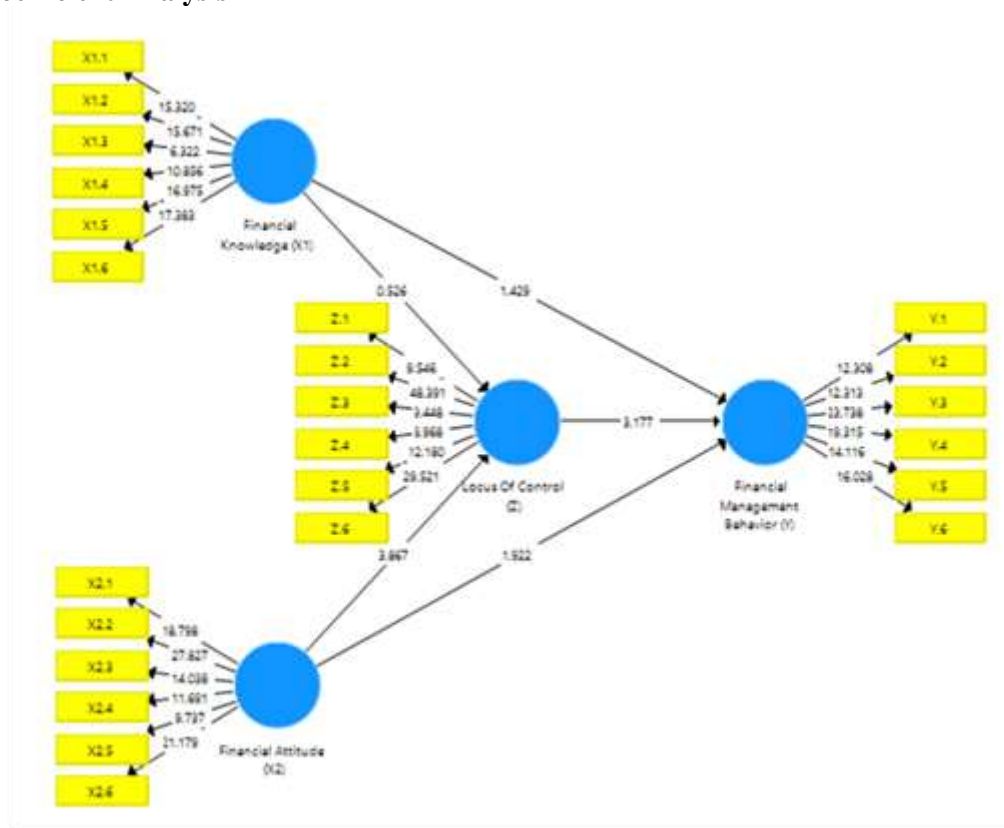


Figure 1 Image of Multiple Linear Regression Analysis Results and Intervening Effects

Table 1 Path Coefficients Values

Variable	Original Samples (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-Values
<i>FK -&gt; FMB</i>	0.235	0.236	0.165	1,429	0,154
<i>FK -&gt; LC</i>	0.121	0.106	0.231	3,526	0,000
<i>FA -&gt; FMB</i>	0.341	0.338	0.178	1,922	0,055
<i>FA -&gt; LC</i>	0.799	0.816	0.207	3,867	0,000
<i>LC -&gt; FMB</i>	0.411	0.814	0.129	3,177	0,002

#### 3.2 Coefficient of Determination (R2)

Table 2 R Square Value

	R Square
<i>Financial Management Behavior</i>	0.912
<i>Locus of Control</i>	0.833

In model 2, the R2 value for Locus of Control is 0.833 or 83.3 percent, meaning that Financial Knowledge and Financial Attitude are only able to explain Locus of Control by 83.3 percent, while the remaining 16.7 percent is explained by other factors outside the model.

**3.3 f Square (Effect Size)**

Table 3 F Square

	<i>FK</i>	<i>F.A</i>	<i>FMB</i>	<i>LC</i>
<i>Financial Knowledge</i>			0.089	0.013
<i>Financial Attitude</i>			0.123	0.548
<i>Financial Management Behavior</i>				
<i>Locus of Control</i>			0.321	

The f Square value or the largest effect size for Financial Attitude towards Locus of Control is 0.548 and the one with the smallest effect size value is Financial Knowledge towards Locus of Control, namely 0.013.

**3.4 Indirect Effect (Indirect Effect)**

Table 4 Indirect Effect

Variable	Original Samples (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P-Values
<i>FK -&gt; LC -&gt; FMB</i>	0.050	0.044	0.112	0.443	0.658
<i>FK -&gt; LC -&gt; FMB</i>	0.329	0.340	0.143	2,305	0.022

**4. DISCUSSION**

**4.1 Financial knowledge on Financial Management Behavior**

The direct effect coefficient value of Financial Knowledge is 0.235, which is positive with a tstat of 1.429 > 1.96 and a P value of 0.154 > α (0.05), meaning that Financial Knowledge has a positive and insignificant effect on Financial Management Behavior. This means that for every 1 percent increase in Financial Knowledge, it can increase Financial Management Behavior by an insignificant 0.235 units. This research is in line with Herdjiono Irine and Lady Angela Damanik (2016) that the financial knowledge variable does not have a significant effect on the financial behavior variable. This research reveals that it is not proven that someone with high financial knowledge has good financial behavior or that someone with low financial knowledge has bad financial behavior. Some respondents assumed that their lack of financial knowledge did not really affect them. Respondents' answers regarding the financial knowledge variable, the percentage of respondents who answered that they disagreed with the statement put forward, this indicates that the respondent's knowledge of financial attitudes means that respondents have not been able to improve financial management behavior. Respondents often feel that their financial knowledge does not match reality. The higher the financial knowledge an individual has, the worse his financial management will be. The theory of planned behavior put forward by Ajen (2002) states that attitudes can influence intentions for individual behavior. It can be concluded that if a person's attitude towards financial knowledge is not very important then his financial knowledge will be low, but if there is an intention to manage finances then low financial knowledge has no effect on the individual's behavior in managing finances.

**4.2 Financial Knowledge on locus of control**

The direct effect coefficient value of Financial Knowledge is 0.121, which is positive with a tstat of 3.526 > 1.96 and a P value of 0.000 < α (0.05), meaning that Financial Knowledge has a positive and significant effect on Locus of Control. This means that for every 1 percent increase in Financial Knowledge, it can significantly increase the Locus of Control by 0.121 units. Individuals with high financial knowledge have good knowledge and understanding of finance, which will create good financial management behavior too. If each individual's financial knowledge is high, then their financial management behavior will also be good (Asaff et al., 2019). Good financial knowledge from each

individual will form a good locus of control (Sriwidodo, 2015). Al Kholillah & Iramani (2013) and Sriwidodo (2015) show that financial knowledge has a positive influence on locus of control. Individuals with high financial knowledge are able to study and allocate their income well, are responsible for their personal finances so that this will increase their ability to have a locus of control over the results of their behavior (Ida & Dwinta, 2010). Jorgensen et al. (2017) and Pradiningtyas & Lukiasuti (2019) show that locus of control has a positive influence on financial management behavior. Individuals with a good locus of control show that the individual is responsible for themselves, is careful in managing their finances, and will ultimately improve financial management behavior (Al Kholillah & Iramani, 2013).

#### 4.3 Financial Attitude towards financial management behavior

The direct effect coefficient value of Financial Attitude is 0.341, which is positive with a tstat of  $1.922 > 1.96$  and a P value of  $0.055 > \alpha (0.05)$ , meaning that Financial Attitude has a positive and insignificant effect on Financial Management Behavior. This means that for every 1 percent increase in Financial Attitude, it can increase Financial Management Behavior by an insignificant 0.235 units. This is supported by research conducted by Khairani and Alfarisi (2019) which states that financial knowledge has no effect on financial management behavior and is not in accordance with the opinion expressed by Sriwijaya (2017) which states that good financial management behavior requires good financial knowledge as well. So it can be concluded that the level of financial knowledge possessed by PT. Samudera Lautan Luas does not influence his financial management behavior. Someone with low financial knowledge does not necessarily have bad financial management behavior, conversely someone with high financial knowledge cannot always manage their finances well. Someone who handles their finances wisely means that person is able to control their finances. A person's attitude in using their money is a form of appreciation for managing finances. Attitude is an action taken by a person based on the situation he is facing. A person's attitude in using money is based on how that person views the money they have.

#### 4.4 Financial attitude towards Locus of Control

The direct effect coefficient value of Financial Attitude is 0.799, which is positive with a tstat of  $3.867 > 1.96$  and a P value of  $0.000 < \alpha (0.05)$ , meaning that Financial Attitude has a positive and significant effect on Locus of Control. This means that for every 1 percent increase in Financial Attitude, it can significantly increase the Locus of Control by 0.799 units. Financial attitude describes an individual's state of mind, judgment and opinion regarding finances (Pankow, 2003). Furthermore, financial attitude also refers to an individual's ability to deal with and face personal financial problems by measuring responses to an opinion or argument (Marsh, 2006). Marsh (2006) added that individual attitudes and behavior in financial matters can be helped by having a financial attitude. Previous research from Mien & Thao (2015), Potrich et al. (2015), and Budiono (2020) show that financial attitude has a positive influence on financial management behavior. Individuals with a good financial attitude have an impact on increasing the quality of views and mindset towards finances in the future where each individual will try to manage money well (Asaff et al., 2019). This means that the better an individual's attitude towards finances will have an impact on the locus of control, and ultimately influence the individual in taking attitudes or decisions (Herdjiono & Damanik, 2016). Individuals who have a good financial attitude will be encouraged to have a good locus of control, so that the person will control themselves so that they always have the feeling to always carry out financial activities that are not detrimental (Dwiastanti, 2017). The research results of Jorgensen et al. (2017) and Pradiningtyas & Lukiasuti (2019) show that locus of control has a positive influence on financial management behavior. This means that the higher the level of locus of control in an individual, the better the individual's financial management behavior will be.

**4.5 Locus of control on financial management behavior**

The direct effect coefficient value of Locus of Control is 0.411, which is positive with a tstat of  $3.177 > 1.96$  and a P value of  $0.000 < \alpha (0.05)$ , meaning that Locus of Control has a positive and significant effect on Financial Management Behavior. This means that for every 1 percent increase in Locus of Control, it can significantly increase Financial Management Behavior by 0.411 units. Based on the results of research conducted, it shows that locus of control has a significant effect on financial management behavior at PT. Ocean Wide Ocean. This is supported by research from Alexander and Pamungkas (2019) which found that locus of control influences financial management behavior. In line with this, Kholilah (2013) stated that the higher a person's internal locus of control, the better their financial management behavior will be. It can be concluded that the higher the self-control a PT has. Samudera Lautan Luas in making various decisions regarding finances, their financial management behavior will be better.

**4.6 Locus of control mediates financial knowledge on financial management behavior**

The magnitude of the indirect effect coefficient of Locus of Control mediating the relationship between Financial Knowledge and Financial Management Behavior is 0.050, which is positive with a tstat of  $0.443 < 1.96$  and a P value of  $0.658 > \alpha (0.05)$ , this shows that Locus of Control is not able to mediate the Financial relationship. Knowledge of Financial Management Behavior. The results of the statistics show that Locus of Control on Financial Knowledge does not have a significant effect on Financial Management Behavior. This means that strong self-control is not able to encourage individuals to learn or educate themselves about financial knowledge, however, the higher a person's self-control in financial knowledge causes a negative impact on individuals in managing their finances. It is proven by this research that employees of PT. Samudera Lautan Luas is not able to control himself, it's just that respondents need to upgrade their financial knowledge so that their financial management is effective.

**4.7 Locus of control mediates financial attitude towards financial management behavior**

The magnitude of the indirect effect coefficient of Locus of Control mediating the relationship between Financial Attitude and Financial Management Behavior is 0.329, which is positive, with a tstat of  $2.305 < 1.96$  and a P value of  $0.022 > \alpha (0.05)$ , this shows that Locus of Control is able to mediate the financial relationship. Attitude towards Financial Management Behavior. Locus of Control on Financial Attitude influences financial management behavior, meaning that good self-control can influence financial attitudes and effective financial management. Basically the majority of PT employees. Ocean Lautan Luas has good self-control. Individuals who have good financial attitudes with good or high levels of self-control will not necessarily be able to increase the individual's own saving behavior. Individuals will control their finances with a wise attitude in making personal financial decisions. This research is in line with research conducted by Irza Dessy (2017) which states that Locus of control mediates the influence of financial knowledge on family financial management behavior.

The findings indicate an increase in the financial attitude of PT employees. Samudera Lautan Luas will increase the locus of control in the financial aspect so that a good locus of control is able to create good financial management behavior, especially in relation to financial decision making. The results of research conducted by Aminatuzzahra (2014), Amanah et al., (2016), and Pradiningtyas & Lukiastuti (2019) show that locus of control is able to act as a mediator in the positive influence of financial attitude on financial management behavior. The better the financial attitude an individual has, the stronger the individual's locus of control will be to carry out or not carry out the action being considered. Feelings to support or not support this financial view will form an individual's locus of control. This will ultimately result in responsible financial management behavior. In the end, there is a connection that the higher the level of financial attitude an individual has, the better the locus of control will be, so that in the end it can also create good financial management behavior (Dwiastanti, 2017).



## 5. CONCLUSION

The conclusion of this research can be concluded that the Influence of Financial Knowledge and Financial Attitude on Financial Management Behavior with Locus of Control as a Moderating Variable at PT. Ocean Wide Ocean. In more detail, the conclusions in this research are:

1. Financial knowledge has a positive and insignificant effect on Financial Management Behavior. It can be concluded that if a person's attitude towards financial knowledge is not very important then his financial knowledge will be low, but if there is an intention to manage finances then low financial knowledge has no effect on the individual's behavior in managing finances.
2. Financial Knowledge has a significant positive effect on locus of control. It can be concluded that individuals with high financial knowledge have good knowledge and understanding of finance which will create good financial management behavior too.
3. Financial Attitude has a positive and insignificant effect on financial management behavior. So it can be concluded that the level of financial knowledge possessed by PT employees. Samudera Lautan Luas does not influence his financial management behavior. Someone with low financial knowledge does not necessarily have bad financial management behavior, conversely someone with high financial knowledge cannot always manage their finances well.
4. Financial attitude has a significant positive effect on Locus of Control. So it can be concluded that the better an individual's attitude towards finances will have an impact on locus of control, and ultimately influence the individual in taking attitudes or decisions.
5. Locus of control has a significant positive effect on financial management behavior, so it can be concluded that the higher the self-control possessed by PT employees. Samudera Lautan Luas in making various decisions regarding finances, their financial management behavior will be better.
6. Locus of control is not able to mediate financial knowledge on financial management behavior. So it can be concluded that strong self-control is not able to encourage individuals to learn or educate themselves about financial knowledge, however, the higher a person's self-control in financial knowledge causes a negative impact on individuals in managing their finances. It is proven by this research that employees of PT. Samudera Lautan Luas is not able to control himself, it's just that respondents need to upgrade their financial knowledge so that their financial management is effective.
7. Locus of control is able to mediate financial attitude towards financial management behavior. So it can be concluded that good self-control can influence financial attitudes and effective financial management. Basically the majority of PT employees. Ocean Lautan Luas has good self-control. Individuals who have good financial attitudes with good or high levels of self-control will not necessarily be able to increase the individual's own saving behavior.

## REFERENCES

- Aditya, D., & Azmansyah. (2018). Pengaruh Financial Knowledge, Financial Attitude, Dan Income Terhadap Financial Behavior Pada Usaha Mikro Kecil Dan Menengah Di Kecamatan Marpoyan Damai Pekanbaru. 32(2), 116-132..
- Ahyar, H., Maret, U. S., Andriani, H., Sukmana, D. J., Mada, U. G., Hardani, S.Pd., M. S., Nur Hikmatul Auliya, G. C. B., Helmina Andriani, M. S., Fardani, R. A., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. (2020). Buku Metode Penelitian Kualitatif & Kuantitatif (Nomor March).
- Amanah, E., Iradianty, A., & Rahardian, D. (2016). The Influence of Financial Knowledge, Financial Attitude and External Locus Of Control on Personal Financial Management Behavior Case Study of Bachelor Degree Student in Telkom University. e-Proceeding of Management, 3(2), 1228–1235.
- Ameliawati, M., & Setiyani, R. (2018). The Influence of Financial Attitude, Financial Socialization, and Financial Experience to Financial Management Behavior with Financial Literacy as the

***The Influence Of Financial Knowledge And Financial Attitude On Financial Management Behavior With Locus Of Control As An Intervening Variable At Ka.Cab PT. Samudera Lautan Luas Medan***

*Iqbaal Fauzi Pakpahan, Hendra Raza, Naz'aina, Darmawati, Ghazali Syamni, Jummaini*

- Mediation Variable. KnE Social Sciences, 3(10), 811-822.  
<https://doi.org/10.18502/kss.v3i10.3174>
- Anggriana, T. M. (2016). Hubungan Locus Of Control Dan Persepsi Peran Jenis Kelamin Dengan Keputusan Pemilihan Karier Siswa Kelas X SMA Negeri 6 Semarang. *Counsellia: Jurnal Bimbingan dan Konseling*, 8(2), 677-688..
- Arianti, B. F. (2021). Literasi Keuangan (Teori dan Impelentasinya), 7(2), 128-137
- Arifin, A. Z. (2017). The influence of Financial Knowledge, control and income on individual financial behavior. *European Research Studies Journal*, 20(3), 635–648.
- Arianti, B. F., & Azzahra, K. (2020). Faktor - Faktor Yang Mempengaruhi Literasi Keuangan : Studi Kasus UMKM Kota Tangerang Selatan. *Jurnal Manajemen dan Keuangan*, 9(2), 156–171.  
<https://doi.org/10.33059/jmk.v9i2.2635>
- Benetos, A., & Lacolley, P. (2006). From 24-hour blood pressure measurements to arterial stiffness: A valid short cut? *Hypertension*, 47(3), 327–328.  
<https://doi.org/10.1161/01.HYP.0000200705.61571.95>
- Bahovec, V., Barbić, D., & Palić, I. (2017). The regression analysis of individual financial performance: Evidence from Croatia. *Business systems research journal: international journal of the Society for Advancing Business & Information Technology (BIT)*, 8(2), 1-13.
- Budiono, T. (2015). Keterkaitan Fianacial Attidute, Financial behavior & Fiancial Knowledge pada karyawan s1. 5(2), 1–15.
- Cahyaningrum, B., & Fikri, M. A. (2021). Peran Pemediasi Locus Of Control Pada Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Management Behavior. *Jurnal Ilmu Manajemen*, 9(4), 1500–1515. <https://doi.org/10.26740/jim.v9n4.p1500-1515>
- Chen, Y., Koenigsberg, O., & John, Z. (2017). Pay-as-you-wish pricing. *Marketing Science*, 36(5), 780–791. <https://doi.org/10.1287/mksc.2017.1032>
- Crider, A. B. (1983). *Psychology*. Glenview : Scott Foresman.
- Dwinta, I. dan C. Y. (2010). Pengaruh Locus Of Control, Financial Knowledge, Income Terhadap Financial Management Behavior. *Jurnal Bisnis Dan Akuntansi*, 12(3), 131–144.
- Faridawati, R., & Silvy, M. (2017). Pengaruh niat berperilaku dan kecerdasan spiritual terhadap pengelolaan keuangan keluarga. *Journal of Business and Banking*, 7(1), 1-16.
- Raharjo, E. M. T. (2013) Pengaruh Locus Of Control , Pengalaman Kerja Dan Sistem Reward Terhadap Perilaku Etis Auditor Evie Mutiara Tandyo Raharjo, 9(22), 154–166.  
[Http://Journal.Unika.Ac.Id/Index.Php/Jab/Article/View/420/381](http://Journal.Unika.Ac.Id/Index.Php/Jab/Article/View/420/381)
- Fadilah, F., & Mahyuny, S. R. (2019). Analisis Faktor Yang Mempengaruhi Locus Of Control Karyawan Pendidikan Matematika FKIP Universitas Samudra. *Jurnal IPA & Pembelajaran IPA*, 2(2), 100–105. <https://doi.org/10.24815/jipi.v2i1.10731>
- Fajriyah. (2021). Pengaruh Uang Saku Dan Pendidikan Keuangan Keluarga Terhadap Pengelolaan Keuangan Pribadi Melalui Literasi Keuangan Sebagai Intervening. *Jurnal Humaniora*, 4(2), 244–255.
- Ghozali, I. (2008). Structural Equation Modelling. 93–123. [https://doi.org/10.1108/s1479-3512\(2013\)0000027012](https://doi.org/10.1108/s1479-3512(2013)0000027012)
- Gunawan, A., Pulungan, D. R., & Koto, M. (2019). Tingkat Literasi Keuangan Dosen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Sumatera Utara. *Seminar Nasional & Call For Paper Seminar Bisnis Magister Manajemen (SAMBIS-2019)*, 1(2), 1–9.
- Gustika, R. (2020). Pengaruh Pendapatan Dan Sikap Keuangan Terhadap Manajemen Keuangan (Studi Pada Ibu Rumah Tangga Di Nagari Binjai Kecamatan Tigo Nagari Kabupaten Pasaman). *Jurnal Apresiasi Ekonomi*, 8(3), 399–406. <https://doi.org/10.31846/jae.v8i3.294>
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori dan Terapan| Journal of Theory and Applied Management*, 9(3), 226–241.  
<https://doi.org/10.20473/jmtt.v9i3.3077>
- Herawati, Nyoman Trisna. 2015. kontribusi pembelajaran di perguruan tinggi dan literasi keuangan terhadap perilaku keuangan mahasiswa 48 (1-3): 60- 70.



- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh financial attitude, financial knowledge, parental income terhadap financial management behavior. *Jurnal Manajemen Teori dan Terapan| Journal of Theory and Applied Management*, 9(3).
- Ida, I. D. A., & DWINTA, C. Y. (2010). Pengaruh Locus Of Control, financial knowledge, income terhadap financial management behavior. *Jurnal Bisnis dan Akuntansi*, 12(3), 131-144.
- Kholilah, Naila Al. 2013. Studi Financial Management Behavior pada Masyarakat Surabaya 3 (1): 69-80.
- LAILI RIZKIAWATI, N. U. R., & ASANDIMITRA HARYONO, N. A. D. I. A. (2018). Pengaruh demografi, financial knowledge, financial attitude, locus of control dan financial self-efficacy terhadap financial management behavior masyarakat surabaya. *Jurnal Ilmu Manajemen (JIM)*, 6(3).
- Lianto, R., & Megawati Elizabeth, S. (2017). Analisis Pengaruh Financial Attitude, Financial Knowledge, Income Terhadap Financial Behavior di Kalangan Ibu Rumah Tangga Palembang (Studi Kasus Kecamatan Ilir Timur D).
- Ramalho, T. B., & Forte, D. (2019). Financial literacy in Brazil—do knowledge and self-confidence relate with behavior?. *RAUSP Management Journal*, 54(1), 77- 95. Sholihin dan Ratmono, Analisis SEM-PLS dengan WarpPLS 3.0 Untuk Hubungan Nonlinear dalam Penelitian sosial dan. 2013. Sholihin dan Ratmono. Yogyakarta.
- Subaida, I., & Hakiki, F. N. (2021). Pengaruh Pengetahuan Keuangan dan Pengalaman Keuangan terhadap Perilaku Perencanaan Investasi dengan Kontrol Diri sebagai Variabel Moderasi. *Jurnal Ilmu Keluarga dan Konsumen*, 14(2), 152–163. <https://doi.org/10.24156/jikk.2021.14.2.152>
- Sugiyono. (2009). Metode Penelitian Bisnis. ALFABETA.
- Sugiyono. (2017). Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif, Kombinasi, dan R&D. ALFABETA.
- Sugiyono. (2018). Metode Penelitian Kuantitatif. ALFABETA, cv.
- Supardi, S. (1993). Populasi dan Sampel Penelitian. *Unisia*, 13(17), 100–108. <https://doi.org/10.20885/unisia.vol13.iss17.art13>
- Tika, M. (2006). METODOLOGI RISET BISNIS. PT Bumi Aksara.
- Wahyuni, E. S., & Rosmida, R. (2017). Analisis Pengaruh Budaya Organisasi, Locus Of Control Terhadap Kinerja Aparat Pemerintah Daerah Dan Kepuasan Kerja Sebagai Variabel Intervening (Studi Empiris Pada Pemerintah Kabupaten Bengkalis). *Inovbiz: Jurnal Inovasi Bisnis*, 5(1), 189-206. <https://doi.org/10.35314/Inovbiz.V5i1.165>
- Widi Asih, S., Khafid, M., Pendidikan Ekonomi, J., & Ekonomi, F. (2020). Economic Education Analysis Journal Terakreditasi SINTA 5 Pengaruh Financial Knowledge, Financial Attitude dan Income terhadap Personal Financial Management Behavior melalui Locus Of Control sebagai Variabel Intervening How to Cite. *Eeaj*, 9(3), 748–767. <https://doi.org/10.15294/eeaj.v9i1.42349>
- Widyawati, I. (2012). Faktor-Faktor Yang Mempengaruhi Literasi Finansial Karyawan Fakultas Ekonomi Dan Bisnis Universitas Brawijaya. *Assets: Jurnal Akuntansi dan Pendidikan*, 1(1), 89-99. <https://doi.org/10.25273/jap.v1i1.527>
- Yulianti, N., & Silvy, M. (2013). Sikap Pengelola Keuangan Dan Perilaku Perencanaan Investasi Keluarga Di Surabaya. *Journal of Business and Banking*, 3(1), 57–68.
- Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Nominal, Barometer Riset Akuntansi dan Manajemen*, 6(1), 11-26. <https://doi.org/10.21831/nominal.v6i1.14330>