

ABSTRAK

Regita Putri Kusumaningrum, Pengaruh *Financial Knowledge*, *Financial Attitude* dan *Lifestyle* Terhadap *Financial Management Behavior* Pada Mahasiswa Penerima Program Beasiswa Kartu Indonesia Pintar Kuliah (KIP-K) Universitas Trunojoyo Madura. Dibawah bimbingan M. Boy Singgih Gitayuda, S.E.,M.M

Tujuan penelitian ini adalah untuk mengetahui pengaruh *Financial Knowledge*, *Financial Attitude* dan *Lifestyle* pada mahasiswa penerima program beasiswa Kartu Indonesia Pintar Kuliah (KIP-K) Universitas Trunojoyo Madura secara parsial terhadap *Financial Management Behavior*.

Penelitian ini dilakukan dengan menggunakan metode kuantitatif asosiatif. Analisis yang digunakan adalah analisis regresi linier berganda. Data yang digunakan dalam penelitian ini adalah data primer dan sekunder. Data primer diperoleh langsung dari responden melalui kuesioner, sedangkan data sekunder diperoleh dari Kantor Tata Usaha Fakultas Ekonomi dan Bisnis. Jumlah responden yang digunakan adalah 88 mahasiswa. Teknik pengambilan sampel menggunakan metode probability sampling dengan pendekatan simple random sampling.

Pengujian hipotesis yang digunakan yaitu dengan analisis regresi linier berganda menggunakan program SPSS 25. Hasil uji T diketahui bahwa *Financial Knowledge* berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikansi sebesar $0,000 < 0,05$, *Financial Attitude* berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikansi sebesar $0,001 < 0,05$, dan *Lifestyle* berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikansi sebesar $0,008 < 0,05$. Koefisien determinasi (R^2) sebesar 0,589, hal ini berarti kontribusi variabel independen (*Financial Knowledge*, *Financial Attitude* dan *Lifestyle*) sebesar 58,8% terhadap variabel dependen (*Financial Management Behavior*), sedangkan sisanya dipengaruhi oleh faktor-faktor lain yang tidak disertakan dalam model penelitian ini. Berdasarkan uji normalitas data, uji multikolinearitas dan uji heteroskedastisitas tidak ditemukan adanya variabel yang menyimpang dari uji asumsi klasik.

Kata Kunci: *Financial Knowledge*, *Financial Attitude*, *Lifestyle*, *Financial Management Behavior*, dan Kartu Indonesia Pintar Kuliah (KIP-K).

ABSTRACT

Regita Putri Kusumaningrum, *The influence of Financial Knowledge, Financial Attitude and Lifestyle on Financial Management Behavior in Student Recipients of the Indonesia Smart College Card Scholarship Program (KIP-K) at Trunojoyo University, Madura. Under the guidance of M. Boy Singgih Gitayuda, S.E.,M.M*

The purpose of this study was to partially determine the effect of Financial Knowledge, Financial Attitude and Lifestyle on Financial Management Behavior of students receiving the Indonesia Smart College Card scholarship program (KIP-K) at Trunojoyo Madura University.

This research was conducted by associative quantitative methods. The analysis used is multiple linear regression analysis. The data used in this study are primary and secondary data. Primary data was obtained directly from respondents through questionnaires, while secondary data was obtained from the Administrative Office of the Faculty of Economics and Business. The number of respondents used was 88 students. The sampling technique uses the probability sampling method with a simple random sampling approach.

The hypothesis testing used is multiple linear regression analysis using the SPSS 25 program. The results of the T test show that Financial Knowledge has a partial effect on Financial Management Behavior as evidenced by a significance value of $0.000 < 0.05$, Financial Attitude has a partial effect on Financial Management Behavior as evidenced by a significance value of $0.001 < 0.05$, and Lifestyle has a partial effect on Financial Management Behavior is evidenced by a significance value of $0.008 < 0.05$. The coefficient of determination (R^2) is 0.589, this means that the contribution of the independent variables (Financial Knowledge, Financial Attitude and Lifestyle) is 58.8% to the dependent variable (Financial Management Behavior), while the rest is influenced by other factors not included in the model this research. Based on the data normality test, multicollinearity test and heteroscedasticity test, no variables were found that deviate from the classical assumption test.

Keywords: *Financial Knowledge, Financial Attitude, Lifestyle, Financial Management Behavior, and Indonesia Smart College Card (KIP-K)*