

Silvia Sari. (2025). The Influence of Mental Accounting, Financial Knowledge, Financial Attitude, and Personality on Financial Management Behavior (Thesis). Department of Accounting, Faculty of Economics and Business, University of Trunojoyo Madura.

ABSTRACT

This study aims to determine the influence of mental accounting, financial knowledge, financial attitude, and personality on the financial management behavior of students at Trunojoyo University, Madura. This study is quantitative. The subjects were students at Trunojoyo University, Madura. A random sampling technique was used. The data used in this study were primary data, namely questionnaires administered directly to respondents. The method employed in this study was multiple regression analysis using SPSS version 25 software. Based on the findings of this study, (X1) mental accounting significantly influences financial management behavior, (X2) financial knowledge significantly influences financial management behavior, (X3) financial attitude significantly influences financial management behavior, and (X4) personality significantly influences financial management behavior.

Keywords: Mental Accounting, Financial Knowledge, Financial Attitude, Personality, Financial Management Behavior

Silvia Sari. (2025). Pengaruh *Mental Accounting*, *Financial Knowledge*, *Financial Attitude*, *Personality* Terhadap Perilaku Pengelolaan Keuangan (Skripsi). Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis. Universitas Trunojoyo Madura.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *mental accounting*, *financial knowledge*, *financial attitude*, *personality* terhadap perilaku pengelolaan keuangan mahasiswa Universitas Trunojoyo Madura. Studi ini bersifat kuantitatif. Subjek pada penelitian ini adalah mahasiswa Universitas Trunojoyo Madura. Penelitian ini menerapkan teknik random sampling. Data yang digunakan dalam penelitian ini merupakan data primer, yaitu kuesioner yang disampaikan kepada responden secara langsung. Metode yang diterapkan dalam penelitian ini adalah analisis regresi ganda dengan memanfaatkan perangkat lunak SPSS versi 25. Berdasarkan temuan dari penelitian ini, (X1) *mental accounting* berpengaruh signifikan terhadap perilaku pengelolaan keuangan, (X2) *financial knowledge* berpengaruh signifikan terhadap perilaku pengelolaan keuangan, (X3) *financial attitude* berpengaruh signifikan terhadap perilaku pengelolaan keuangan, (X4) *personality* berpengaruh signifikan terhadap perilaku pengelolaan keuangan.

Kata Kunci: *Mental Accounting*, *Financial Knowledge*, *Financial Attitude*, *Personality*, Perilaku Pengelolaan Keuangan.