

ABSTRAK

Fadhila Ariyanti, Pengaruh *Financial Attitude*, *Financial Knowledge*, *Parent Education*, dan *Parental Income* Terhadap *Financial Management Behavior* pada Mahasiswa S1 Manajemen Universitas Trunojoyo Madura. Dibawah bimbingan Purnamawati S.E., M.Si.

Penelitian ini bertujuan untuk mengetahui pengaruh *financial attitude*, *financial knowledge*, *parent education* dan *parental income* terhadap *financial management behavior* pada mahasiswa S1 Manajemen Universitas Trunojoyo Madura.

Penelitian ini menggunakan teknik *purposivesampling* yang dilakukan terhadap 287 sampel dari 1.012 populasi dengan kriteria mahasiswa Universitas Trunojoyo Madura S1 Manajemenstambuk 2015-2020. Metode yang dilakukan adalah kuesioner dan wawancara.

Hasil penelitian menunjukkan bahwa terdapat pengaruh *financial attitude*, *financial knowledge*, *parent education* dan *parental income* terhadap *financial management behavior* pada mahasiswa Universitas Trunojoyo Madura baik secara simultan maupun secara parsial. Implikasinya adalah mahasiswa dapat membuat perencanaan keuangan agar dapat melatih perilaku keuangan yang lebih bertanggungjawab, selain itu mahasiswa juga perlu menyadari bahwa kemampuan bertindak dan mengambil keputusan dalam keuangan sangatlah penting untuk mengatur keuangan yang lebih baik.

Kata Kunci:*Financial Attitude, Financial Knowledge, Parent Education,ParentalIncome, Financial Management Behavior*

ABSTRACT

Fadhila Ariyanti, Effects of Financial Attitude, Financial Knowledge, Parent Education, and Parental Income on Financial Management Behavior in Undergraduate Management Students at Trunojoyo University, Madura. Under the guidance of Purnamawati S.E., M.Si.

This study aims to find out the influence of financial attitude, financial knowledge, parent education and parental income on financial management behavior in students of S1 Management Trunojo Madura University.

This study used purposive sampling techniques conducted on 287 samples from 1,012 populations with the criteria of trunojoyo madura university students S1 Management 2015-2020. The methods performed are questionnaires and interviews.

The results showed that there is an influence of financial attitude, financial knowledge, parent education and parental income on financial management behavior in students of Trunojoyo Madura University both simultaneously and partially. The implication is that students can make financial planning in order to train more responsible financial behavior, but students also need to realize that the ability to act and make decisions in finance is very important to manage finances better.

Key Note: *Financial Attitude, Financial Knowledge, Parent Education, Parental Income, Financial Management Behavior*