

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Locus of Control*, *financial capability*, dan *Financial self-efficacy* terhadap *financial well-being* pada tenaga kerja di Kabupaten Nganjuk. Latar belakang penelitian didasarkan pada masih rendahnya tingkat kesejahteraan finansial tenaga kerja akibat keterbatasan pendapatan serta rendahnya kemampuan dan keyakinan dalam mengelola keuangan. Variabel penelitian meliputi *Locus of Control*, *financial capability*, dan *Financial self-efficacy* sebagai variabel independen serta *financial well-being* sebagai variabel dependen. Penelitian ini menggunakan pendekatan kuantitatif dengan penyebaran kuesioner kepada responden tenaga kerja di Kabupaten Nganjuk. Analisis data dilakukan dengan metode *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) menggunakan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *Locus of Control*, *financial capability*, dan *Financial self-efficacy* berpengaruh positif dan signifikan terhadap *financial well-being*. Temuan ini diharapkan dapat memberikan kontribusi teoretis dalam pengembangan kajian keuangan perilaku serta implikasi praktis bagi pihak terkait dalam meningkatkan kesejahteraan finansial tenaga kerja.

Kata kunci: *Locus of Control*, *Financial Capability*, *Financial Self-efficacy*, *Financial well-being*.

ABSTRACT

This study aims to analyze the effect of Locus of Control, financial capability, and Financial self-efficacy on financial well-being among workers in Nganjuk Regency. The background of this study is based on the relatively low level of financial well-being among workers due to limited income as well as low capability and confidence in managing finances. The variables in this study include Locus of Control, financial capability, and Financial self-efficacy as independent variables, and financial well-being as the dependent variable. This research uses a quantitative approach by distributing questionnaires to workers in Nganjuk Regency. Data analysis is conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software. The results show that Locus of Control, financial capability, and Financial self-efficacy have a positive and significant effect on financial well-being. These findings are expected to provide theoretical contributions to the development of behavioral finance studies as well as practical implications for related parties in improving workers' financial well-being.

Keywords: *Locus of Control, Financial Capability, Financial Self-efficacy, Financial well-being.*