

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy*, *self-control*, dan *financial attitude* terhadap *financial management behavior* dengan *behavioral intention* sebagai variabel mediasi pada masyarakat Desa Jogodalu, Kecamatan Benjeng, Kabupaten Gresik. Penelitian ini menggunakan pendekatan kuantitatif. Populasi penelitian adalah seluruh Kepala Keluarga di Desa Jogodalu, Kecamatan Benjeng, Kabupaten Gresik, sedangkan sampel ditentukan menggunakan teknik *purposive sampling* dengan jumlah 94 responden sesuai dengan kriteria penelitian. Data penelitian diperoleh melalui penyebaran kuesioner yang diukur menggunakan skala Likert. Teknik analisis data yang digunakan adalah *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) dengan bantuan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *financial literacy*, *self-control*, dan *financial attitude* berpengaruh positif dan signifikan terhadap *financial management behavior*. Selain itu, *financial literacy*, *self-control*, dan *financial attitude* juga berpengaruh positif dan signifikan terhadap *behavioral intention*, serta *behavioral intention* berpengaruh positif dan signifikan terhadap *financial management behavior*. Hasil pengujian mediasi menunjukkan bahwa *behavioral intention* mampu memediasi pengaruh *financial literacy* terhadap *financial management behavior*, namun tidak mampu memediasi pengaruh *self-control* dan *financial attitude* terhadap *financial management behavior*. Temuan ini mengindikasikan bahwa peningkatan literasi keuangan, kemampuan pengendalian diri, dan sikap keuangan yang positif dapat mendukung terbentuknya perilaku pengelolaan keuangan yang lebih baik, sedangkan peran *behavioral intention* sebagai variabel mediasi hanya efektif pada hubungan antara *financial literacy* dan *financial management behavior*.

Kata kunci: *Financial Literacy, Self-Control, Financial Attitude, Behavioral Intention, Financial Management Behavior.*

ABSTRACT

This study aims to analyze the influence of financial literacy, self-control, and financial attitude on financial management behavior; with behavioral intention as the mediating variable, among residents of Jogodalu Village, Benjeng Subdistrict, Gresik Regency. This study employs a quantitative approach. The study population consists of all heads of households in Jogodalu Village, Benjeng Subdistrict, Gresik Regency, while the sample was selected using purposive sampling, comprising 94 respondents who met the study criteria. Research data were collected through the distribution of questionnaires measured using a Likert scale. The data analysis technique used was Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The results indicate that financial literacy, self-control, and financial attitude have a positive and significant effect on financial management behavior. Furthermore, financial literacy, self-control, and financial attitude also have a positive and significant effect on behavioral intention, and behavioral intention has a positive and significant effect on financial management behavior. The results of the mediation test show that behavioral intention mediates the effect of financial literacy on financial management behavior but does not mediate the effects of self-control and financial attitude on financial management behavior.

Keywords: *Financial Literacy, Self-Control, Financial Attitude, Behavioral Intention, Financial Management Behavior*