PENGARUH *FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE,* DAN *INTERNAL LOCUS OF CONTROL* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* PADA PENGGUNA PEMBAYARAN DIGITAL DI PULAU JAWA

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Abstrak

Penelitian ini mengkaji pengaruh *financial knowledge*, *financial attitude*, dan *internal locus of control* terhadap *financial management behavior* pada pengguna pembayaran digital di Pulau Jawa. Metode yang digunakan dalam pengambilan sampel adalah purposive sampling. Kuesioner disebarkan secara *online*. Jumlah responden sebanyak 120 responden dengan data yang valid berjumlah 115 responden. Metode analisis data yang digunakan yaitu analisis regresi linier berganda. Pengujian hipotesis dalam penelitian ini menggunakan uji t. Hasil analisis dari penelitian ini menunjukkan bahwa *financial knowledge, financial attitude*, dan *internal locus of control* berpengaruh positif terhadap *financial management behavior*.

Kata Kunci: *Financial Knowledge, Financial Attitude*, *Internal Locus of Control*, *Financial Management Behavior*

THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, AND INTERNAL LOCUS OF CONTROL ON FINANCIAL MANAGEMENT BEHAVIOR IN DIGITAL PAYMENT USERS IN JAVA

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Abstract

This study examines the influence of financial knowledge, financial attitudes, and internal locus of control on the financial management behavior of digital payment users in Java. The sample selection method was purposive sampling, and the questionnaire was distributed online. A total of 120 respondents participated, with 115 providing valid data. The data analysis method utilized was multiple linear regression analysis, and hypothesis testing was conducted using the t-test. The results indicate that financial knowledge, attitudes, and internal locus of control positively affect financial management behavior.

Keywords: *Financial Knowledge, Financial Attitude, Internal Locus of Control, Financial Management Behavior*