

ABSTRAK

Skripsi dengan judul “Pengaruh *Financial Attitude, Financial Knowledge, dan Parental Income* Terhadap *Financial Management Behavior* pada Mahasiswa Program Studi Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung” ini ditulis oleh Refiana Aprilia Wijayanti, NIM. 12406193234, pembimbing Citra Mulya Sari, S.E.Sy., M.E.

Penelitian ini dilatar belakangi oleh gaya hidup mahasiswa yang cenderung konsumtif. *Financial attitude, financial knowledge* dan *parental income* mempengaruhi *financial management behavior* pada mahasiswa Prodi Manajemen Keuangan Syariah di Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung. Untuk memiliki *financial management behavior* yang baik seharusnya mahasiswa juga memiliki *financial attitude* dan *financial knowledge* yang baik agar dapat mengelola keuangan yang efektif dan efisien.

Tujuan penelitian ini adalah 1) Menguji pengaruh signifikan *financial attitude, financial knowledge, dan parental income* terhadap *financial management behavior* mahasiswa. 2) Menguji pengaruh signifikan *financial attitude* terhadap *financial management behavior* mahasiswa. 3) Menguji pengaruh signifikan *financial knowledge* terhadap *financial management behavior* mahasiswa. 4) Menguji pengaruh signifikan *parental income* terhadap *financial management behavior* mahasiswa.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang dikumpulkan melalui metode kuesioner dengan teknik *probability sampling* yaitu *simple random sampling*. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 81 responden. Dimana responden adalah mahasiswa Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung (UIN Sayyid Ali Rahmatullah Tulungagung) Angkatan 2020-2021. Dan menganalisis data menggunakan analisis regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa 1) *Financial attitude, financial knowledge, dan parental income* secara simultan berpengaruh positif dan signifikan terhadap *financial management behavior* pada mahasiswa Prodi Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung. 2) *Financial attitude* secara parsial tidak berpengaruh signifikan terhadap *financial management behavior* pada mahasiswa Prodi Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung. 3) *Financial knowledge* secara parsial berpengaruh positif dan signifikan terhadap *financial management behavior* pada mahasiswa Prodi Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung. 4) *Parental income* secara parsial berpengaruh positif dan signifikan terhadap *financial management behavior* pada mahasiswa Prodi Manajemen Keuangan Syariah Fakultas Ekonomi Bisnis Islam UIN SATU Tulungagung

Kata Kunci: *Financial Attitude, Financial Knowledge, Parental Income, Financial Management Behavior* Mahasiswa.

ABSTRACT

Thesis with the title "The Influence of Financial Attitude, Financial Knowledge, and Parental Income on Financial Management Behavior in Sharia Financial Management Study Program Students, Faculty of Islamic Business Economics, UIN Sayyid Ali Rahmatullah Tulungagung" is written by Refiana Aprilia Wijayanti, NIM. 12406193234, supervisor of Citra Mulya Sari, S.E.Sy., M.E.

This research is motivated by the lifestyle of students who tend to be consumptive. Financial attitude, financial knowledge and parental income affect financial management behavior in Sharia Financial Management Study Program students at the Faculty of Islamic Business Economics UIN SATU Tulungagung. To have good financial management behavior, students should also have a good financial attitude and financial knowledge in order to manage finances effectively and efficiently.

The objectives of this study are 1) Examine the significant influence of financial attitude, financial knowledge, and parental income on student financial management behavior. 2) Test the significant effect of financial attitude on student financial management behavior. 3) Testing the significant influence of financial knowledge on student financial management behavior. 4) Testing the significant effect of parental income on student financial management behavior.

This research uses a quantitative approach with an associative research type. Data collected through questionnaire method with probability sampling technique, namely simple random sampling. The number of samples used in this study were 81 respondents. Where respondents are Sharia Financial Management students at the Faculty of Islamic Business Economics, UIN SATU Tulungagung (UIN Sayyyid Ali Rahmatullah Tulungagung) Class of 2020-2021. And analyze data using multiple linear regression analysis.

The results of this study indicate that 1) Financial attitude, financial knowledge, and parental income simultaneously have a positive and significant effect on financial management behavior in Sharia Financial Management Study Program students, Faculty of Islamic Business Economics, UIN SATU Tulungagung. 2) Financial attitude partially has no significant effect on financial management behavior in students of the Sharia Financial Management Study Program, Faculty of Islamic Business Economics, UIN SATU Tulungagung. 3) Financial knowledge partially has a positive and significant effect on financial management behavior in students of the Sharia Financial Management Study Program, Faculty of Islamic Business Economics, UIN SATU Tulungagung. 4) Parental income partially has a positive and significant effect on financial management behavior in students of the Sharia Financial Management Study Program, Faculty of Islamic Business Economics, UIN SATU Tulungagung.

Keywords: *Financial Attitude, Financial Knowledge, Parental Income, Student Financial Management Behavior.*