

ABSTRAK

Skripsi dengan judul “Pengaruh *Financial Knowledge*, *Financial Attitude*, dan *Locus of Control* Terhadap *Financial Management Behavior* pada Carat Indonesia” ini ditulis dan disusun oleh Putri Julia Angelina, NIM. 126406211050, dengan pembimbing Mega Tunjung Hapsari, M.A.P.

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

Meluasnya *Korean Hallyu*, khususnya K-Pop, mendorong meningkatnya fenomena perilaku konsumtif di kalangan penggemar, termasuk Carat Indonesia, *fandom boy group SEVENTEEN*. Perilaku konsumtif ini bertalian erat dengan kebiasaan pengelolaan keuangan seseorang sehingga urgensi untuk mempelajari dan memahami bagaimana untuk mengelola keuangan yang baik sangat diperlukan sebagai upaya menjaga keseimbangan antara hobi (*fandoming*) dengan tanggung jawab finansial. Di mana, perilaku manajemen keuangan ini dapat dipengaruhi oleh berbagai faktor, seperti *financial knowledge*, *financial attitude*, dan *locus of control*.

Penelitian ini sendiri bertujuan untuk: (1) menguji pengaruh *financial knowledge*, *financial attitude*, dan *locus of control* terhadap *financial management behavior* Carat Indonesia secara simultan; (2) menguji pengaruh *financial knowledge* terhadap *financial management behavior* Carat Indonesia secara parsial; (3) menguji pengaruh *financial attitude* terhadap *financial management behavior* Carat Indonesia secara parsial; dan (4) menguji pengaruh *locus of control* terhadap *financial management behavior* Carat Indonesia secara parsial.

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif dengan teknik *sampling non-probability*, khususnya dengan *purposive sampling*. Analisis data pada penelitian ini dilakukan melalui uji kualitas data, uji asumsi klasik, analisis regresi linear berganda, dan uji hipotesis dengan bantuan SPSS Statistics versi 26.0.

Adapun hasil penelitian menunjukkan bahwa *financial knowledge*, *financial attitude*, dan *locus of control* secara simultan berpengaruh terhadap *financial management behavior* Carat Indonesia. Secara parsial, *financial knowledge* berpengaruh negatif signifikan terhadap *financial management behavior* Carat Indonesia. Sementara, *financial attitude* dan *locus of control* berpengaruh positif signifikan terhadap *financial management behavior* Carat Indonesia.

ABSTRACT

Thesis with the title “The Effect of Financial Knowledge, Financial Attitude, and Locus of Control on Financial Management Behavior at Carat Indonesia” is written and compiled by Putri Julia Angelina, NIM. 126406211050, with the supervisor of Mega Tunjung Hapsari, M.A.P.

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

The spread of Korean Hallyu, especially K-Pop, has led to the increasing phenomenon of consumptive behavior among fans, including Carat Indonesia, the fandom of boy group SEVENTEEN. This consumptive behavior is closely related to one's financial management habits so that the urgency to learn and understand how to manage good finances is needed as an effort to maintain a balance between hobbies (fandoming) and financial responsibility. Where, this financial management behavior can be influenced by various factors, such as financial knowledge, financial attitude, and locus of control.

This study aims to: (1) examine the effect of financial knowledge, financial attitude, and locus of control on financial management behavior of Carat Indonesia simultaneously; (2) examine the effect of financial knowledge on financial management behavior of Carat Indonesia partially; (3) examine the effect of financial attitude on financial management behavior of Carat Indonesia partially; and (4) examine the effect of locus of control on financial management behavior of Carat Indonesia partially.

This research uses a quantitative approach and associative research type with non-probability sampling techniques, specifically with purposive sampling. Data analysis in this study was carried out through data quality tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing with the help of SPSS Statistics version 26.0.

The results showed that financial knowledge, financial attitude, and locus of control simultaneously affect the financial management behavior of Carat Indonesia. Partially, financial knowledge has a significant negative effect on Carat Indonesia's financial management behavior. Meanwhile, financial attitude and locus of control have a significant positive effect on Carat Indonesia's financial management behavior.