Aidilicita Kautsarinadi, 14312192, **Determinan *Financial Management Behavior* Keluarga di Kecamatan Manyar Gresik,** Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Gresik, 20 Desember 2018.

**ABSTRAK**

Tujuan Penelitian ini untuk mengetahui pengaruh *locus of control, financial attitude, financial knowledge* terhadap *financial management behavior*. Sampel menggunakan metode *stratified random sampling* yang merupakan teknik pengambilan sampel digunakan bila populasi mempunyai anggota/unsur yang tidak homogen dan berstrata secara proposional, dalam penelitian disini peneliti menghitung jumlah sampel pada tiap kelurahan di Kecamatan Manyar. Subyek pada penelitian ini adalah keluarga yang berdomisili di Kecamatan Manyar, Gresik Teknik analisis data menggunakan regresi linear berganda. Hasil analisis regresi linear berganda membuktikan bahwa *locus of control, financial attitude* dan *financial knowledge* berpengaruh signifikan terhadap *financial management behavior* keluarga di Kecamatan Manyar, Gresik.

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

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**ABSTRACT**

The purpose of this study was to determine the effect of locus of control, financial attitude, financial knowledge on the financial management behavior. The sample uses the stratified random sampling method which is a sampling technique used when the population has members / elements that are not homogeneous and have proportional strata, in the study here the researchers calculated the number of samples in each kelurahan in Manyar District. The subjects in this study were families residing in Manyar District, Gresik. Data analysis techniques used multiple linear regression. The results of multiple linear regression analysis prove that locus of control, financial attitude and financial knowledge have a significant effect on the family's financial management behavior in Manyar District, Gresik.

Keywords: Locus of Control, Financial Attitude, Financial Knowledge and Financial Management Behavior.