

## ABSTRAK

Nama : IQBAAL FAUZI PAKPAHAN  
Program Studi : Program Magister Ilmu Manajemen  
Judul : PENGARUH *FINANCIAL KNOWLEDGE* DAN *FINANCIAL ATTITUDE* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* DENGAN *LOCUS OF CONTROL* SEBAGAI VARIABEL INTERVENING PADA KA.CAB PT. SAMUDERA LAUTAN LUAS MEDAN

Penelitian ini bertujuan untuk menganalisis *locus of control* memediasi pengaruh *financial knowledge* dan *financial attitude* terhadap *financial management* pada Karyawan PT. Samudera Lautan Luas. Jenis penelitian ini adalah deskriptif kuantitatif. Populasi dan Sampel dalam penelitian ini adalah seluruh karyawan/i PT. Samudera Lautan Luas yang berjumlah 105 karyawan. Hasil Penelitian ini bahwa *Financial knowledge* berpengaruh positif tidak signifikan terhadap *Financial Management Behavior*, *Financial Knowledge* berpengaruh positif signifikan terhadap *locus of control*, *Financial Attitude* berpengaruh positif tidak signifikan terhadap *financial management behavior*, *Financial attitude* berpengaruh positif signifikan terhadap *Locus of Control*, *Locus of control* berpengaruh positif signifikan terhadap *financial management behavior*, *Locus of control* tidak mampu memediasi *financial knowledge* terhadap *financial management behavior*, *Locus of control* mampu memediasi *financial attitude* terhadap *financial management behavior*.

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

## **ABSTRACT**

*Name* : IQBAAL FAUZI PAKPAHAN  
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*Title* : THE INFLUENCE OF FINANCIAL KNOWLEDGE AND FINANCIAL ATTITUDE ON FINANCIAL MANAGEMENT BEHAVIOR WITH LOCUS OF CONTROL AS AN INTERVENING VARIABLE IN BRANCH OFFICES PT. SAMUDERA LAUTAN LUAS MEDAN

*This research aims to analyze locus of control mediating the influence of financial knowledge and financial attitude on financial management among PT employees. Ocean Wide Ocean. This type of research is quantitative descriptive. The population and sample in this research are all employees of PT. Samudera Lautan Luas, totaling 105 employees. The results of this research show that financial knowledge has a positive and insignificant effect on financial management behavior, financial knowledge has a significant positive effect on locus of control, financial attitude has a positive and insignificant effect on financial management behavior, financial attitude has a significant positive effect on locus of control, locus of control has an effect significantly positive on financial management behavior, Locus of control is not able to mediate financial knowledge on financial management behavior, Locus of control is able to mediate financial attitude on financial management behavior.*

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