ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh pengaruh literasi keuangan, *financial attitude*, dan *financial knowledge* terhadap *financial management behavior* dengan *life style hedonis* sebagai variabel intervening. Populasi pada penelitian ini adalah mahasiswa/i program studi manajemen fakultas ekonomi bisnis Universitas Putra Indonesia "YPTK" Padang. Sedangkan sampel dalam penelitian ini diperoleh menggunakan metode random sampling sehingga diperoleh 97 orang sebagai sampel. Data pada penelitian ini dianalisis dengan menggunakan alat analisis SEM PLS 3.0. Hasil penelitian ini menunjukkan bahwa *financial knowledge* berpengaruh signifikan terhadap *financial management behavior* dengan nilai T-Statistik 3,179 dan P-*Value* 0,002, sedangkan literasi keuangan dam *financial attitude* tidak berpengaruh signifikan terhadap *financial management behavior*. *Financial knowledge* berpengaruh terhadap *financial management behavior* melalui *life style hedonis* dengan nilai T-Statistik 2,460 dan P-*Value* 0,014.

Kata kunci: Literasi Keuangan, *financial attitude*, *financial knowledge*, *financial management behavior*, dan *life style hedonis*

ABSTRACT

This study aims to determine how the influence of financial literacy, financial attitude, and financial knowledge on financial management behavior with hedonic lifestyle as an intervening variable. The population in this study were students of the management study program, Faculty of Economics and Business, Universitas Putra Indonesia "YPTK" Padang. While the sample in this study was obtained using a random sampling method so that 97 people were obtained as samples. The data in this study were analyzed using the SEM PLS 3.0 analysis tool. The results of this study indicate that financial knowledge has a significant effect on financial management behavior with a T-Statistic value of 3.179 and a P-Value of 0.002, while financial literacy and financial attitude do not have a significant effect on financial management behavior. Financial knowledge affects financial management behavior through hedonic lifestyle with a T-Statistic value of 2.460 and a P-Value of 0.014.

Keywords: Financial Literacy, financial attitude, financial knowledge, financial management behavior, and hedonic lifestyle