

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan keuangan terhadap perilaku keuangan dengan sikap keuangan dan *self-efficacy* sebagai variabel mediasi. Kuesioner disebar ke mahasiswa akuntansi Universitas Airlangga dengan jumlah 118 kuesioner yang valid dan dapat diolah. Pengolahan data dilakukan dengan menggunakan model analisis *Partial Least Square* dengan bantuan *WarpPLS 5.0 for windows*. Hasil penelitian mengindikasikan bahwa pertama, pengetahuan keuangan berpengaruh langsung terhadap perilaku keuangan, sikap keuangan, *self-efficacy*. Kedua, sikap keuangan, *self-efficacy* berpengaruh langsung terhadap perilaku keuangan. Ketiga, sikap keuangan terbukti berpengaruh sebagian pada pengaruh pengetahuan keuangan terhadap perilaku keuangan. Keempat, *self-efficacy* terbukti memediasi sepenuhnya pada pengaruh pengetahuan keuangan terhadap perilaku keuangan.

Kata kunci: Pengetahuan keuangan, sikap keuangan, *self-efficacy*, perilaku keuangan.

ABSTRACT

This study aims to determine the effect of financial knowledge on financial behavior with financial attitudes and self-efficacy as mediating variables. Questionnaires were distributed to Airlangga University accounting students with 118 valid and workable questionnaires. Data processing was performed using the Partial Least Square analysis model with the help of WarpPLS 5.0 for windows. The results of the study indicate that first, financial knowledge has a direct effect on financial behavior, financial attitudes, self-efficacy. Second, financial attitudes, self-efficacy directly influence financial behavior. Third, financial attitudes are proven to have a partial effect on the effect of financial knowledge on financial behavior. Fourth, self-efficacy is proven to fully mediate the effect of financial knowledge on financial behavior.

Keywords: Financial knowledge, financial attitudes, self-efficacy, financial behavior.