

ABSTRAK

Apriani, Putri Resya 2025:

Pengaruh *Financial Literacy* dan *Financial Attitude* Terhadap *Financial Management Behavior* Mahasiswa Penerima Beasiswa dengan *Financial Self Efficacy* Sebagai Variabel Moderasi (Studi Pada Mahasiswa S1 Penerima Beasiswa Tahun 2024/2025 Program Studi Akuntansi Pada Perguruan Tinggi Negeri di Tanjungpinang).

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Penelitian ini bertujuan untuk menguji pengaruh *financial literacy* dan *financial attitude* terhadap *financial management behavior* dengan *financial self efficacy* sebagai variabel moderasi yang dilakukan pada mahasiswa S1 penerima beasiswa tahun 2024/2025 Program Studi Akuntansi pada perguruan tinggi negeri di Tanjungpinang. Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi linier berganda dan *moderated regression analysis* (MRA). Data dikumpulkan melalui penyebaran kuesioner kepada mahasiswa S1 Program Studi Akuntansi Universitas Maritim Raja Ali Haji mulai dari angkatan 2021 s.d. 2024 yang terdaftar sebagai penerima beasiswa tahun akademik 2024/2025. Penelitian ini menggunakan teknik sampel jenuh, yaitu seluruh populasi dijadikan sebagai sampel sehingga diperoleh 216 responden. Hasil penelitian menunjukkan bahwa *financial literacy*, *financial attitude*, dan *financial self efficacy* berpengaruh signifikan secara parsial terhadap *financial management behavior*. *Financial self efficacy* juga mampu memoderasi pengaruh *financial literacy* dan *financial attitude* terhadap *financial management behavior*. Secara simultan, *financial literacy* dan *financial attitude* berpengaruh signifikan terhadap *financial management behavior* dengan *financial self efficacy* sebagai variabel moderasi. Temuan ini mendukung *theory of planned behavior* dan *self efficacy theory*, serta memberikan kontribusi bagi mahasiswa, institusi pemberi beasiswa, dan peneliti selanjutnya.

Kata Kunci: *financial literacy*, *financial attitude*, *financial self efficacy*, *financial management behavior*, mahasiswa penerima beasiswa

ABSTRACT

Apriani, Putri Resya 2025: *The Influence of Financial Literacy and Financial Attitude on Financial Management Behavior of Scholarship Recipient Students with Financial Self-Efficacy as a Moderating Variable (Study on Undergraduate Accounting Students Receiving Scholarships in 2024/2025 at State Universities in Tanjungpinang)*
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This study aims to examine the influence of financial literacy and financial attitude on financial management behavior with financial self-efficacy as a moderating variable. The research was conducted on undergraduate accounting students receiving scholarships in the 2024/2025 academic year at state universities in Tanjungpinang. A quantitative approach was used, applying multiple linear regression and moderated regression analysis (MRA). Data were collected through questionnaires distributed to undergraduate accounting students at Universitas Maritim Raja Ali Haji from the 2021 to 2024 cohorts who were registered as scholarship recipients in the 2024/2025 academic year. This study employed a saturated sampling technique, in which the entire population was used as the sample, resulting in 216 respondents. The results showed that financial literacy, financial attitude, and financial self-efficacy had a significant partial effect on financial management behavior. Furthermore, financial self-efficacy was also able to moderate the influence of financial literacy and financial attitude on financial management behavior. Simultaneously, financial literacy and financial attitude had a significant joint effect on financial management behavior with financial self-efficacy as a moderating variable. These findings support the theory of planned behavior and self-efficacy theory and provide contributions for students, scholarship providers, and future researchers.

Keywords: *financial literacy, financial attitude, financial self-efficacy, financial management behavior, scholarship students*