

**PENGARUH LOCUS PENGENDALIAN, PENGETAHUAN KEUANGAN,
TINGKAT PENDAPATAN DAN SIKAP KEUANGAN TERHADAP
PERILAKU KEUANGAN PEDAGANG PASAR
(Studi Kasus di Pasar Nglipar, Gunung kidul)
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ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk menguji pengaruh locus pengendalian, pengetahuan keuangan, tingkat pendapatan dan sikap keuangan terhadap perilaku keuangan pedagang pasar di Nglipar Gunungkidul. Teknik pengambilan sampel dilakukan dengan menggunakan metode *Purposive sampling*, dimana *purposive sampling* merupakan teknik pengambilan sampel yang didasarkan pada tujuan tertentu dengan memperhatikan cirri-ciri dan karakteristik populasi. Berdasarkan analisis data yang telah dilakukan, diperoleh hasil bahwa secara parsial locus pengendalian tidak berpengaruh positif signifikan terhadap perilaku keuangan, secara parsial pengetahuan keuangan berpengaruh positif signifikan terhadap perilaku keuangan, secara parsial tingkat pendapatan dan sikap keuangan tidak berpengaruh positif signifikan terhadap perilaku keuangan. Berdasarkan hasil uji secara simultan, variabel locus pengendalian, pengetahuan keuangan, tingkat pendapatan dan sikap keuangan berpengaruh positif signifikan terhadap perilaku keuangan pedagang pasar.

Kata Kunci: locus pengendalian, pengetahuan keuangan, tingkat pendapatan, sikap keuangan dan perilaku keuangan.

**INFLUENCE OF LOCUS OF CONTROL, FINANCIAL KNOWLEDGE,
INCOME LEVEL AND FINANCIAL ATTITUDE ON FINANCIAL
BEHAVIOR OF MARKET TRADERS**

(Case Study in Nglipar Market, Gunungkidul)

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ABSTRACT

This study was conducted with the aim of testing the effect of locus of control, financial knowledge, income level and financial attitudes on the financial behavior of market traders in Nglipar Gunungkidul. The sampling technique was carried out using the purposive sampling method, where purposive sampling was a sampling technique based on a specific purpose by taking into account the characteristics and characteristics of the population. Based on the data analysis that has been carried out, the results show that partially locus of control does not have a significant positive effect on financial behavior, partially financial knowledge has a significant positive effect on financial behavior, partially income level and financial attitudes have no significant positive effect on financial behavior. Based on the results of the simultaneous test, locus of control variables, financial knowledge, income level and financial attitudes have a significant positive effect on the financial behavior of market traders.

Keywords: locus of control, financial knowledge, income level, financial attitude and financial behavior.