

ABSTRAK

Hesti Nurafifah, 2022. Pengaruh Literasi Keuangan dan Pendapatan Terhadap Perilaku Pengelolaan Keuangan dengan *Locus Of Control* Sebagai Variabel Mediasi Pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara. Ketua Komisi Fadli Ali Taslim dan Anggota Komisi Rheza Pratama.

Tujuan penelitian ini adalah: (1) Pengaruh literasi keuangan terhadap perilaku pengelolaan keuangan pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (2) Pengaruh literasi keuangan terhadap *locus of control* pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (3) Pengaruh pendapatan terhadap *locus of control* pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (4) Pengaruh pendapatan terhadap perilaku pengelolaan keuangan pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (5) Pengaruh *locus of control* terhadap perilaku pengelolaan keuangan pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (6) Pengaruh literasi keuangan terhadap perilaku pengelolaan keuangan yang dimediasi oleh *locus of control* pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara; (7) Pengaruh pendapatan terhadap perilaku pengelolaan keuangan yang dimediasi oleh *locus of control* pada Masyarakat Petani Padi Sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara. Jumlah sampel penelitian adalah sebanyak 100 orang petani padi sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara. Alat uji yang digunakan adalah analisis jalur (*path analysis*) dengan menggunakan *statistical package for social scientists (SPSS)* sebagai alat uji statistik.

Hasil penelitian menunjukkan bahwa: literasi keuangan, pendapatan dan *locus of control* tidak berpengaruh signifikan terhadap perilaku pengelolaan keuangan pada masyarakat petani padi sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara. Selanjutnya literasi keuangan dan pendapatan tidak berpengaruh signifikan terhadap *locus of control* pada masyarakat petani padi sawah di Kabupaten Halmahera Timur. *Locus of control* tak mampu memediasi literasi keuangan terhadap perilaku pengelolaan keuangan pada masyarakat petani padi sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara. Dan *locus of control* tak mampu memediasi pendapatan terhadap perilaku pengelolaan keuangan pada masyarakat petani padi sawah di Kabupaten Halmahera Timur Provinsi Maluku Utara.

Kata Kunci : Literasi Keuangan, Pendapatan, *Locus Of Control*, dan Perilaku Pengelolaan Keuangan

ABSTRACT

Hesti Nurafifah, 2022. *Influence Literacy Finance and Income To Behavior Management Finance with Locus Of Control As Variable Mediation On Public Farmer Paddy Rice fields in East Halmahera Regency North Maluku Province. Chairman Commission Fadli Ali Taslim and Member Commission Rheza Pratama.*

The aims of this study are: (1) The effect of financial literacy on financial management behavior in the Rice Paddy Farmers Community in East Halmahera Regency, North Maluku Province; (2) The effect of financial literacy on locus of control in the Rice Farmer Community in East Halmahera Regency, North Maluku Province; (3) The effect of income on locus of control in the Rice Paddy Farming Community in East Halmahera Regency, North Maluku Province; (4) The effect of income on financial management behavior in the Rice Paddy Farmers Community in East Halmahera Regency, North Maluku Province; (5) The influence of locus of control on financial management behavior in Rice Farmers Community in East Halmahera Regency, North Maluku Province; (6) The influence of financial literacy on financial management behavior mediated by locus of control in the Rice Paddy Farmers Community in East Halmahera Regency, North Maluku Province; (7) The effect of income on financial management behavior mediated by locus of control on the Rice Paddy Farmers Community in East Halmahera Regency, North Maluku Province. The number of research samples is 100 rice farmers in East Halmahera Regency, North Maluku Province. The test tool used is path analysis using the statistical package for social scientists (SPSS) as a statistical test tool.

The results showed that: financial literacy, income and locus of control had no significant effect on financial management behavior in lowland rice farming communities in East Halmahera Regency, North Maluku Province. Furthermore, financial literacy and income have no significant effect on locus of control in lowland rice farming communities in East Halmahera Regency. Locus of control is not able to mediate financial literacy on financial management behavior in lowland rice farming communities in East Halmahera Regency, North Maluku Province. And locus of control is not able to mediate income on financial management behavior in lowland rice farming communities in East Halmahera Regency, North Maluku Province.

Keywords : *Financial Literacy, Income, Locus Of Control, and Financial Management Behavior.*