

ABSTRAK

Penelitian ini bertujuan untuk memperoleh kajian empiris mengenai Pengaruh Religiusitas, Gaya Hidup, *Locus Of Control* dan *Financial Self Efficacy* Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Jambi. Penelitian ini merupakan penelitian survey. Populasi pada penelitian ini adalah Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Jambi sejumlah 3.266 orang dengan sampel sejumlah 344 orang responden. Teknik pengumpulan data penelitian dilakukan melalui kuesioner. Data yang diperoleh dianalisis dengan menggunakan teknik analisis PLS (Partial Least Square) melalui software SmartPLS 4. Hasil penelitian ini menunjukkan bahwa Locus Of Control dan Financial self Efficacy Berpengaruh Positif dan Signifikan terhadap Perilaku Keuangan. Religiusitas dan Gaya Hidup tidak berpengaruh Signifikan Terhadap Perilaku Keuangan.

Kata Kunci: Religiusitas, Gaya Hidup *Locus Of Control*, *Financial Self Efficacy* dan Perilaku Keuangan

ABSTRACT

This study aims to obtain an empirical study on the Influence of Religiosity, Locus Of Control Lifestyle and Financial Self Efficacy on Financial Behavior of Students of the Faculty of Economics and Business, Jambi University. This research is a survey research. The population in this study was 3,266 students of the Faculty of Economics and Business, Jambi University with a sample of 344 respondents. Research data collection techniques were carried out through questionnaires. The data obtained were analyzed using PLS (Partial Least Square) analysis techniques through SmartPLS 4 software. The results of this study indicate that Locus Of Control and Financial Self Efficacy Have a Positive and Significant Influence on Financial Behavior. Religiosity and Lifestyle do not have a significant effect on financial behavior.

Keywords: *Religiosity, Locus Of Control Lifestyle, Financial Self Efficacy and Financial Behavior*