

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *financial attitude* dan gaya hidup melalui mediasi *locus of control* terhadap perilaku pengelolaan keuangan pada Pegawai Non-Tetap Non-PNS dalam manajemen RSUD Raden Mattaher Jambi. Metode analisis yang digunakan adalah penelitian kuantitatif. Alat analisis yang digunakan adalah analisis PLS. Berdasarkan hasil penelitian, *financial attitude* dan Gaya Hidup berpengaruh terhadap *locus of control*, *financial attitude* dan Gaya Hidup berpengaruh terhadap perilaku pengelolaan keuangan, dan *financial attitude* dan Gaya Hidup melalui mediasi *locus of control* berpengaruh terhadap perilaku pengelolaan keuangan pada Pegawai Non-Tetap Non-PNS dalam manajemen RSUD Raden Mattaher Jambi.

Kata Kunci: *Financial Attitude*, Gaya Hidup, *Locus Of Control*, Perilaku Pengelolaan Keuangan.

ABSTRACT

This study aims to examine the influence of Financial Attitude and Lifestyle through the mediation of locus of control on financial management behavior among Non-Permanent Non-Civil Servants in the management of Raden Mattaher Hospital, Jambi. The analysis method used is quantitative research. The analytical tool used is PLS analysis. Based on the research results, Financial Attitude and Lifestyle have an effect on locus of control, Financial Attitude and Lifestyle influence financial management behavior, and Financial Attitude and Lifestyle through the mediation of locus of control affect financial management behavior among Non-Permanent Non-Civil Servants in the management of Raden Mattaher Hospital, Jambi.

Keywords: *Financial Attitude, Lifestyle, Locus Of Control, Financial Management Behavior.*