***FFECT OF ATTITUDE FINANCIAL AND FINANCIAL KNOWLEDGE ON BEHAVIOR FINANCIAL MANAGEMENT IN***

***TEACHER OF STATE 1ST SMP IN PURBA***

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**ABSTRACT**

*This study aims to find out "The Effect of Financial Atittitude and Financial Knowledge on Financial Management Behavior in Teachers of Bangun Purba Middle School 1, the number of samples analyzed was 53 people. The data collection technique used is using a questionnaire given to each respondent. Data is processed manually and uses SPSS version 20.0 for Windows. The data analysis technique used is multiple linear regression, with the formula Y = a + b1X1 + b2X2 + e, and to find out how much influence the Financial Atittitude and Financial Knowledge have on Financial Management Behavior using the t-test (partial). The results of multiple linear regression tests obtained the equation Y = 2.514 + 0.644X1 + 0.306X2 + e, where Financial Attitude and Financial Knowledge have a significant influence on the Financial Management Behavior variable. Knowing whether or not the hypothesis is accepted in this study, the tcount test technique obtained from the Financial Atittitude (X1) has a value of 6.313 > ttable 2,000, meaning that it has a positive and significant effect on Financial Management Behavior. While the Financial Knowledge variable (X2) has a tcount of 3.397 > ttable 2,000, meaning that it has a positive and significant effect on Financial Management Behavior Then Ha is accepted because of tcount> ttable, so that Financial Attitude and Financial Knowledge partially have an influence on Financial Management Behavior in Public Middle School teachers 1 Wake up Ancient. The F-test value is 55.661 > Ftable 3.17, then Ha is accepted because of Fcount > Ftable that simultaneously Financial Attitude and Financial Knowledge have a significant effect on Financial Management Behavior for teachers of Bangun Purba State Middle School 1. The determinant coefficient (R2) is obtained at 0.690 or 69.0%, which means that the Financial Attitude and Financial Knowledge variables are quite influential towards Financial Management Behavior.*

***Keywords: Financial Attitude, Financial Knowledge, Financial Management Behavior.***

**PENGARUH *FINANCIAL ATTITUDE* DAN *FINANCIAL KNOWLEDGE* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* PADA**

**GURU SMP NEGERI 1 BANGUN PURBA**

**DIAN INDAH MENTARI SEMBIRING**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui “Pengaruh *Financial Atittitude* dan *Financial Knowledge* Terhadap *Financial Management Behavior* Pada Guru SMP Negeri 1 Bangun Purba, jumlah sampel yang dianalisis sebanyak 53 orang.Teknik pengumpulan data yang digunakan adalah dengan menggunakan kuesioner yang diberikan kepada setiap responden. Data diproses dengan manual dan menggunakan SPSS versi 20.0 *for windows*. Teknik analisis data yang digunakan adalah regresi linier berganda, dengan rumus Y= a+b1X1+ b2X2 + e, dan untuk mengetahui seberapa besar pengaruh *Financial Atittitude* dan *Financial Knowledge* terhadap *Financial Management Behavior* menggunakan uji-t (parsial). Hasil uji regresi linier berganda diperoleh persamaan Y= 2,514 + 0,644X1 + 0,306X2 + e, dimana *Financial Attitude* dan *Financial Knowledge* mempunyai pengaruh yang signifikan terhadap variabel *Financial Management Behavior*. Mengetahui diterima atau tidaknya hipotesis dalam penelitian ini, digunakan teknik uji thitung yang diperoleh dari *Financial Atittitude* (X1) memiliki nilai thitung 6.313 > ttabel 2,000, artinya berpengaruh positif dan signifikan terhadap *Financial Management Behavior*. Sedangkan variabel *Financial Knowledge* (X2) memiliki nilai thitung 3.397 > ttabel 2,000, artinya berpengaruh positif dan signifikan terhadap *Financial Management Behavior* Maka Ha diterima karena thitung > ttabel, sehingga *Financial Attitude* dan *Financial Knowledge* secara parsial cukup berpengaruh terhadap *Financial Management Behavior* pada guru SMP Negeri 1 Bangun Purba. Nilai uji Fhitung 55.661 > Ftabel 3,17, maka Ha diterima karena Fhitung > Ftabel bahwa secara simultan *Financial Attitude* dan *Financial Knowledge* berpengaruh signifikan terhadap *Financial Management Behavior* pada guru SMP Negeri 1 Bangun Purba. Nilai koefisien determinan (R2) diperoleh sebesar 0,690 atau 69,0% yang berarti bahwa variabel *Financial Attitude* dan *Financial Knowledge* cukup berpengaruh tehadap *Financial Management Behavior*.

**Kata Kunci : *Financial Attitude*, *Financial Knowledge*, *Financial Management Behavior*.**