***ABSTRACK***

**AZIZAH VIRIDIANINGRUM, 2018020105, *THE INFLUENCE OF EDUCATION LEVEL, KNOWLEDGE AND LOCUS OF CONTROL ON FINANCIAL BEHAVIOR (Case Study on Business Actor at Solo Wholesale Center)***

*Thesis, Department of Management, Faculty of Economics, Islamic University of Batik Surakarta*

*The purpose of the study was to determine the effect of an education level, knowledge, and cus of control on the financial behavior of business actors at the Solo Wholesale Center.*

*This research is included in quantitative descriptive with a population of 680 people as business actors and 88 business actors were taken as research samples. The sampling technique used is simple random sampling. Data collection techniques using observation, interview, and questionnaire. The data analysis in this study uses multiple linear regression analysis.*

*Based on the results of the study, it can be concluded there is a simultaneous and significant influence between the level of education, knowledge, and a locus of the control on the finance behavior of business actors at the Solo Wholesale Center. The level of education has a positive and significant effect on the financial behavior of business actors at the Solo Wholesale Center. The knowledge has a positive and significant effect on the financial behavior of business actors at the Solo Wholesale Center. A locus of control has a positive and significant effect on the financial behavior of business actors at the Solo Wholesale Center.*

*Keywords:* *education level, knowledge, locus of control, financial behavior*

**ABSTRAK**

**AZIZAH VIRIDIANINGRUM, 2018020105, PENGARUH TINGKAT PENDIDIKAN, PENGETAHUAN DAN *LOCUS OF CONTROL* TERHADAP PERILAKU KEUANGAN (Studi Kasus Pada Pelaku Usaha Di Pusat Grosir Solo)**

**Skripsi, Jurusan Manajemen Fakultas Ekonomi Universitas Islam Batik Surakarta**

Tujuan penelitian untuk mengetahui pengaruh tingkat pendidikan, pengetahuan dan *locus of control* terhadap perilaku keuangan pelaku usaha di Pusat Grosir Solo.

Penelitian ini termasuk dalam deskriptif kuantitatif dengan populasi 680 orang sebagai pelaku usaha dan diambil 88 pelaku usaha sebagai sampel penelitian. Teknik pengambilan sampel dengan *simple randon sampling*. Teknik pengumpulan data menggunakan observasi, wawancara dan kuesioner. Teknik analisis data dalam penelitian menggunakan analisis regresi linear berganda.

Berdasarkan hasil penelitian dapat disimpukan bahwa ada pengaruh simultan dan signifikan antara tingkat pendidikan, pengetahuan, dan *locus of control* terhadapperilaku keuangan pelaku usaha di Pusat Grosir Solo. Tingkat pendidikan berpengaruh positif dan signifikan terhadap perilaku keuangan pelaku usaha di Pusat Grosir Solo. Pengetahuan berpengaruh positif dan signifikan terhadap perilaku keuangan pelaku usaha di Pusat Grosir Solo. *Locus of control* berpengaruh positif dan signifikan terhadap perilaku keuangan pelaku usaha di Pusat Grosir Solo.

Kata kunci: tingkat pendidikan, pengetahuan, *locus of control,* perilaku keuangan