

## ABSTRACT

*Personal financial management behavior is considered one of the key concepts on the financial discipline, by using personal financial management can help each individual in financial management. Personal financial management behavior is one of the impact of the people desire to fill their needs with the level of their income earned. Personal financial management behavior is determined by financial literacy, financial attitude, and parental income.*

*The aim of this study is to analyze the influence of financial literacy, financial attitude, and parental income on personal financial management behavior with millennial generations in Palembang City as case studies. The data collection in this study collected by distributing 100 questionnaires to millennial generations in Palembang City. Statistic method in this research is F test used to validity test and t Test used to test how each independent variable influences the dependent variable.*

*Then, Cronbach's Alpha is used to testing reliability in this study. The result of this study show that financial literacy and financial attitude have influence toward personal financial management behavior, while parental income has no influence toward personal financial management behavior.*

*Keywords: Personal Financial Management Behavior, Financial Literacy, Financial Attitude, Parental Income, Millennial Generation.*