

ABSTRACT

Millennials aged 20 to 40 years in 2020 are generally called to be tech savvy. because millennials are easy to adapt to developments and changes that occur in technology and gadgets. Millennials are the biggest user in doing online shopping and using digital money products in Indonesia. The convenience provided by this technology is what makes millennials in Indonesia trapped into a consumptive lifestyle. The impact of a consumptive lifestyle is that one can exacerbate their personal financial management. In addition, Otoritas Jasa Keuangan stated that as much as 36 percent of millennials in Indonesia do not understand financial literacy. Therefore, the millennials Indonesia tends to behave consumptively because of their low awareness in managing their personal finances.

The purpose of this study was conducted to determine the effect of financial knowledge, financial behavior, financial attitude, and lifestyle on personal financial management on millennials in Bandung city partially and simultaneously.

The method used in this study is a quantitative method with the type of descriptive and causal research. The population in this study is millennials in Bandung, amounting to less than 1,070,435 people. The sampling technique used is a non-probability sampling method with a purposive sampling sub-technique with a total of 400 respondents. Data analysis techniques using descriptive analysis techniques and multiple linear regression analysis.

The results of the study can be concluded that financial knowledge and financial behavior have a positive and significant effect on personal financial management among senior millennials in Bandung. Then, financial attitude and lifestyle have no significant effect on personal financial management among senior millennials in Bandung. Meanwhile, financial knowledge, financial behavior, financial attitude, and lifestyle have a positive and significant effect on personal financial management among junior millennials in Bandung. Based on the results of the F-Test, financial knowledge, financial behavior, financial attitude, and lifestyle have an influence on personal financial management among millennials in Bandung simultaneously.

Keywords: *Financial Knowledge, Financial Behavior, Financial Attitude, Life Style, Personal Financial Management*