ABSTRACT

Students are consumptive individual in managing their finances so good

financial needs are transferred by good financial literacy so that the creation of

financial management can help in making good financial decisions for longterm or

shortterm. Income spending money becomes a factor for students to manage their

finances. Because students need funding as much as possible requires money for daily

needs.

This study aims to understand the relationship and impact between financial

attitude, financial literacy, and parental income toward financial management

behavior students in Bandung. The research method used is a quantitative method with

multiple linear regression analysis. Data collection was carried out by collecting

questionnaires for four hundred students in Bandung.

The results of this study indicate that there is an impact between financial

attitudes and financial literacy towards financial management behavior partially by t

hypothesis test, but there is no impact between parental income towards financial

management behavior partially.

Keywords: Personal Financial Management Behavior, Financial Attitudes, Financial

Literacy, Parental Income, Consumptive Behavior

vii