

ABSTRACT

In the era of globalization like today there are lots of changes in behavior, one of which is financial behavior. Financial behavior like this greatly affects the younger generation, especially students. Businesspeople often target young people to buy their products. Due to the nature of new or branded products that easily attract the younger generation, especially students, they can become a very potential target market for businesspeople. In addition, students often follow current trends that make it easy for them to spend their money with the support of consumption and thanks to technological developments. Therefore, students must have good financial behavior because it will affect their future life.

The purpose of this study was to determine the effect of financial literacy, lifestyle, and financial attitudes on the financial behavior of Telkom University students either simultaneously or partially. The population in this study were Telkom University students, which totaled 22,348 students. The sample used in this study was 400 Telkom University students.

This research is quantitative research and has gone through a series of tests which include validity, reliability, multiple linear regression, classical assumption test, hypothesis testing which is divided into t test, f test, and the coefficient of determination. The analytical method used is descriptive analysis.

The results of this study show that in the descriptive analysis of financial literacy, 62% is in the fairly good category, 69.7% in the good category, 62% in the financial attitude is in the fairly good category, and 61.8% for financial behavior. included in the pretty good category. Partially, financial literacy and financial attitudes have a significant effect on the financial behavior of Telkom University students, while lifestyle has no significant effect on the financial behavior of Telkom University students. Simultaneously, there is a significant influence of financial literacy, lifestyle, and financial attitudes on the financial behavior of Telkom University students.

Keywords: Financial Literacy, Lifestyle, Financial Attitude, Financial Behavior, Students.