

ABSTRACT

The high population of productive age in Indonesia is not compensated by any interest or knowledge of society toward the financial product and long-term financial planning. On the other hand, Indonesian people tend to be increasingly consumptive each year, consumptive culture continues to grow, but the culture of saving and long-term financial planning decreased over the last three years.

This research is conducted to determine the influence of financial knowledge, financial attitude, and external locus of control toward personal financial management behavior on productive age population in Bandung. It is performed by distributing questionnaires to 400 people aged 15-34 years in the city of Bandung. Questionnaires and documents are used as a means of collecting data.

Product moment correlation is used to examine the validity of the research questionnaire and Cronbach Alpha is used to test the reliability of the instrument statements. To find out the influence is done by using multiple linear regression test. T-Test is used to verify the hypothesis partially, while the F-Test is used to examine the hypothesis simultaneously.

The result of this research showed that the financial knowledge and financial attitude have significant influence toward personal financial management behavior while the external locus of control did not significantly influence personal financial management behavior.

The final conclusion is, personal financial management behavior can be improved by increasing the financial knowledge and financial attitude with more people seeking information about financial products and education provided by the regulator by using multiple channels in order that the society can use public facilitation easily.

Keywords : financial knowledge, financial attitude, external locus of control, personal financial management behavior.