

## **ABSTRACT**

One of the things that can be implemented to take the advantage of the abundant productive age in the region is by increasing the financial inclusion on society. It can begin by introducing the importance of financial services knowledge on young age. However, it is known that nowadays the young generation is rarely to practice basic financial capabilities such as budgeting needs and planning short-term or long-term savings. Students as young generation often began their college years without knowing and responsible to their own personal finance.

The aims of this study is to determine the influence of financial knowledge, financial attitude, and external locus of control on personal financial management behavior among diploma students in Telkom University. This study is used primary data by questionnaires and the sample consisted of 356 Telkom University's diploma students. Non-probability sampling method is used in collecting the data and the results compiled by using SPSS software system. In this studies, Cronbach Alpha and Correlation Product Moment were used to test measurement scale while multiple linear regression used to measure the influence.

Result of this research shows that financial knowledge and financial attitude have an influence on personal financial management behavior, while external locus of control has no effect on personal financial management behavior.

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