

ABSTRACT

Students are a group of people who are known to have a high level of consumption. Consumptive level can occur because of the low level of financial literacy of the Indonesian people which is shown through financial attitudes that are not good too, where they have not been able to manage their finances properly. Many students rely on allowance from their parents to fulfill all forms of consumption they have. But in fact, the allowance given will never be enough if students do not have good financial management skills. In the midst of a low level of financial literacy, financial attitudes that are not accompanied by sufficient knowledge, as well as allowance that still relies on parental income, can make personal financial management behavior owned by students quite alarming.

This study aimed to analyze the effect of financial literacy, financial attitudes, and parental income on personal financial management behavior in students both partially and simultaneously. Seeing these objectives, this study used quantitative research as a method to achieve research objectives. The data collection technique was carried out using a questionnaire distributed to 400 students in the city of Jakarta. The statistical method used is the t test to test how the influence of each independent variable on the dependent variable and the F test to test how the influence of the independent variables together on the dependent variable. This study also used multiple linear regression analysis to measure the intensity of the relationship between the independent and dependent variables. To test reliability, Cronbach's Alpha is used.

The results of the study stated that there is a significant influence between financial literacy, financial attitudes, and parental income to personal financial management behavior on students in the city of Jakarta. Individually, financial literacy and financial attitudes have a significant influence to personal financial management behavior on students in the city of Jakarta. However, parental income does not have a significant influence to personal financial management behavior on students in the city of Jakarta.

Keywords: *Personal Financial Management Behavior, Financial Literacy, Financial Attitudes, Parental Income, Financial Behavior*