

## ABSTRACT

*The younger generation, including Indonesian students, do not yet have the ability to manage finances properly. This situation is due to the high level of consumption. The consumptive level can occur because of the low level of financial knowledge, which is shown by a bad financial attitude. In fact, many students rely on pocket money from their parents to fulfill all forms of consumption they have. For this reason, students must increase their financial knowledge in order to determine a good financial attitude in personal financial management behavior by considering the results of this study.*

*This study aims to analyze the influence of financial attitudes, financial knowledge, and parents' income on personal financial management behavior in students either partially or simultaneously. Seeing these objectives, this study uses quantitative research as a method to achieve research objectives. The data collection technique is using a questionnaire which is distributed to 400 students in West Java Province. 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 independent variables influence the dependent variable together. This study also uses multiple linear regression analysis to measure the intensity of the relationship between the independent and dependent variables.*

*The results showed that there was a significant influence between financial attitude, financial knowledge, and parental income on financial management behavior. Individually, financial attitude and financial knowledge have a significant influence on financial management behavior among students in West Java Province. However, parental income does not have a significant effect on financial management behavior among students in West Java Province.*

**Keywords:** *Financial Management Behavior, Financial Knowledge, Financial Attitude, Parental Income*