

ABSTRACT

Bandung is one of the major cities in Indonesia with a population in 2019 reached 2.480.464 people with a productive age of 1.717.596 people. People of productive age have a more consumptive nature, especially in spending their money online at 60.9%. High consumptive levels in the productive age population will make financial conditions unsafe especially in the long term. This means that these conditions will cause financial problems and it can be said that the productive age population has not been able to manage their finances properly. Some factors that influence financial management behavior are financial knowledge, financial attitude, and personality. Therefore, education is needed related to financial management behavior, especially in terms of financial knowledge, financial attitudes and personality. This study aims to find out the influence of financial knowledge, financial attitude, and personality on financial management behavior.

This type of research is an expansive study using a quantitative approach that aims to know the level of influence of financial knowledge, financial attitudes, and personality on financial management behavior. This research will be conducted in Bandung. The variables used in this study are free variables namely financial knowledge, financial attitudes, and personality. Furthermore, the bound variable used in this study is financial management behavior. The population in the study is the entire community in Bandung that is productive age of 1.717.596 people Sampling techniques using certain considerations, namely purposive sampling method so that a sample of 400 people is obtained. The method of data collection is carried out with questionnaire instruments. Data analysis uses multiple linear regression analysis.

In this study obtained results that financial knowledge has a significant influence on financial management behavior, financial attitude has a significant influence on financial management behavior, personality has a significant influence on financial management behavior, and financial knowledge, financial attitude, and personality simultah have a significant effect on financial management behavior.

Keywords: *Financial Attitude, Financial Knowledge, Financial Management Behavior, Personality.*