ABSTRACT

The Millennial Generation, also known as Generation Y or Millennial Generation, is a demographic group that follows Generation X and tends to have high levels of consumption. The research method used is a quantitative method with data collection through questionnaires distributed to me for good financial management.

This research aims to identify the influence of attitudes towards finance, self-control, and financial socialization factors on the way individuals manage their finances. The variables investigated in this research include attitudes towards finance, self-control, and financial socialization factors as independent variables, while financial management behavior is the dependent variable.

The research method used is a quantitative method by collecting data through questionnaires distributed to 400 millennial generation respondents in Bandung Regency.

The results of this research indicate that there is a significant influence between the variables Financial Attitude, Internal Locus of Control, and Financial Socialization of Agents on Financial Management Behavior. The research is expected to be able to understand the relationship between Financial Attitude, Internal Locus of Control, and Financial Socialization of Agents on Financial Management Behavior in the Millennial Generation in Bandung Regency.

Keywords: Financial Management Behavior, Financial Attitude, Internal Locus of Control, Financial Socialization Agent, Productive Age.