

ABSTRACT

Adolescent shopping behavior alludes to the tendency of the younger generation of adults to buy products and services unnaturally and wildly. The purchase decision of the young adult generation can be influenced by various aspects that can have a significant impact on their financial, emotional, and social lives. Coupled with the lack of awareness of the young adult generation about how to live saving and managing finances for as long as possible.

The purpose of this study is to determine the impact of *financial attitude*, *financial literacy*, and *locus of control* on *financial management behavior* in the young generation of students at Telkom University. This study confirms the validity of the theory in the context and location of the research. *Financial attitude* is an individual's perspective in dealing with finances. *Financial literacy* is knowledge and understanding related to financial management, while the *locus of control* of self-control is based on oneself and the external environment.

This study uses a quantitative approach with descriptive analysis. Primary data was collected through the distribution of questionnaires. The research sample was taken by *the non-probability purposive sampling* method. The data collected in the analysis used multiple linear regression analysis techniques.

The results of the t-test showed that the variables of *financial attitude*, *financial literacy*, and *locus of control* had a partial influence on *financial management behavior*. The f test showed that the variables of *financial attitude*, *financial literacy*, and *locus of control* had a simultaneous influence on *financial management behavior*. This research is expected to be used as input for Telkom University students because good financial management will create a good financial life as well.

Keywords: *Financial Attitude, Financial Literacy, Locus of Control, Financial Management Behavior*