

## **ABSTRACT**

### ***THE EFFECT OF FINANCIAL ATTITUDE, FINANCIAL KNOWLEDGE AND LOCUS OF CONTROL ON FINANCIAL MANAGEMENT OF BEHAVIOR MILENIAL GENERATIONS (Study on the Students in Bandar Lampung)***

**By:**

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*Financial Management Behavior is an issue that cannot be avoided in the current modernization era. The modernization era is marked by very rapid technological developments. The lifestyle of the people has increased especially the millennial generation. Researchers found that millennial generation is more consumptive, wasteful, and tends to follow existing trends without considering their needs. The purpose of this study was to examine the effect of Financial Attitude, Financial Knowledge, and Locus of Control on Financial Management Behavior in Millennials Generation. The object of this study was the Faculty of Economics and Business Students in Bandar Lampung. The sample in this study were 99 respondents. The method of this study used multiple linear regression analysis with SPSS 20. The result of this study found that Locus of Control had no significant effect on Financial Management Behavior. Meanwhile, Financial Attitude and Financial Knowledge had a significant positive effect on Financial Management Behavior.*

***Keywords: Financial Attitude, Financial Knowledge, Locus of control and Financial Management Behavior.***

## ABSTRAK

**PENGARUH *FINANCIAL ATTITUDE*, *FINANCIAL KNOWLEDGE* DAN  
*LOCUS OF CONTROL* TERHADAP *FINANCIAL MANAGEMENT*  
*BEHAVIOR* GENERASI MILENIAL  
(Studi pada Mahasiswa di Bandar Lampung)**

**Oleh:**

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*Financial Management Behavior* merupakan isu yang tidak dapat dihindarkan di era modernisasi saat ini. Era modernisasi ditandai oleh perkembangan teknologi yang sangat pesat. Gaya hidup masyarakat mengalami peningkatan khususnya para generasi milenial. Peneliti menemukan bahwa generasi milenial lebih konsumtif, boros dan cenderung mengikuti trend yang ada tanpa mempertimbangkan kebutuhannya. Penelitian ini bertujuan untuk menguji Pengaruh *Financial Attitude*, *Financial Knowledge* dan *Locus Of Control* Terhadap *Financial Management Behavior* Generasi Milenial. Objek penelitian ini adalah Mahasiswa Fakultas Ekonomi dan Bisnis di Bandar Lampung. Sampel dalam penelitian ini sebanyak 99 responden. Metode yang dilakukan adalah dengan menggunakan analisis regresi linier berganda dengan program *SPSS 20*. Hasil penelitian menunjukkan bahwa *Locus Of Control* tidak berpengaruh signifikan terhadap *Financial Management Behavior*, sedangkan *Financial Attitude* dan *Financial Knowledge* berpengaruh positif signifikan terhadap *Financial Management Behavior*.

**Kata Kunci:** *Financial Attitude*, *Financial Knowledge*, *Locus of control* dan *Financial Management Behavior*.