

## **ABSTRACT**

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Personal Financial Management Behavior is becoming an issue in this modernization era. It is caused by the rapid technological developments and people's standard of living have changed. The researcher discovered that university students tend to be more consumptive, wasteful, and prone to the following current trends without acknowledging their own priorities. This study aims to analyze the factors that affect the personal financial management behavior, which is financial knowledge, financial attitude and locus of control. The population in this study is University students in Indonesia and Vietnam. This study was also conducted by distributing questionnaires to students, especially those at the Institute of Informatics and Business Darmajaya (Indonesia) and the University of Economics and Law (Vietnam). The samples in this study were 190 respondents both from Indonesia and Vietnam. The sampling technique used is Snowball Sampling. The method of this study used Multiple Linear Regression Analysis with the SPSS Program. The result of this study found that Financial Knowledge, Financial Attitude and Locus of Control in Vietnam had a positive relationship on Personal Financial Management Behaviors. Meanwhile, in Indonesia, only Financial Knowledge and Financial Attitude had a positive relationship on Personal Financial Management Behaviors.

**Keywords:** *Financial Knowledge, Financial Attitude, Locus of Control, Personal Financial Management Behavior.*