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THE INFLUENCE OF FINANCIAL ATTITUDE, FINANCIAL KNOWLEDGE, PARENTAL EDUCATION AND PARENTAL INCOME ON FINANCIAL MANAGEMENT BEHAVIOR IN PAMULANG UNIVERSITY POSTGRADUATE PROGRAM STUDENTS, EVEN SEMESTER Batch 2022/2023

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Abstract: *This research aims to determine the influence of financial attitude, financial knowledge, parent education and parental income on financial management behavior in Pamulang University postgraduate program students for the even semester class of 2022/2023. This research used a purposive sampling technique which was carried out on 281 samples from 939 populations with the criteria of Pamulang University postgraduate program students class even semester 2022/2023. The methods used were questionnaires and interviews. The research results show that there is an influence of financial attitude, financial knowledge, parent education and parental income on financial management behavior of Pamulang University students, both simultaneously and partially. The implication is that students can make financial plans in order to practice more responsible financial behavior. Apart from that, students also need to realize that the ability to act and make financial decisions is very important for managing finances better.*

INTRODUCTION

Very rapid economic development, especially in the financial sector, has led to the emergence of many types of investment to choose from, ranging from savings, deposits, shares, bonds, gold and property. Choosing a good investment can influence the profits that will be obtained from that investment. Currently, investment in the form of savings and deposits is rarely popular because these investments produce small profits compared to investments in the form of bonds and shares which are in great demand by all groups. This is because the risks involved are high, but the profits obtained from this investment are also high. In another sense, investment can be defined as the activity of placing funds in one or several investment objects for a certain period of time to obtain profits at a later date.[1]

Currently, it is rare for the younger generation to apply financial management practices

[1] Darmadji, Tjiptono and H.M. Fakhruddin, *Capital Markets in Indonesia: Question and Answer Approach*, Edition 2, Jakarta: Salemba Empat Publishers, 2008

in their daily lives. Many young people are in debt because of their luxurious lifestyle without paying attention to savings and investments. Fintech statistics reported by the Financial Services Authority (OJK) in March 2024 stated that the millennial generation aged 19 - 34 years dominates online loans (pinjol). Namely as much as 70.07 percent. (CNN, 2024). With the younger generation's habit of fulfilling what they want compared to what they need, this will give rise to the habit of borrowing money to be able to fulfill what they need. It is also known that the younger generation rarely practices basic financial skills such as making a budget, planning daily savings or planning long-term needs and so on.[2] The convenience offered by online loan sites triggers the younger generation to fulfill their needs with online loans without caring about the impact and bad effects that will come.

The Global Youth Survey shows that 43 percent of young people worldwide search online when making a decision to purchase a product. Meanwhile, 40 percent of them made decisions based on input from friends or family, and another 17 percent made decisions based on advertisements in the media. In Southeast Asian countries such as Indonesia, most of the younger generation's spending is generally used for transportation, food, social clothing and telephone bills (bisnis.news.viva.co.id). The Financial Services Authority (OJK) stated that Indonesian people are increasingly consumptive and are starting to abandon the habit of saving. This is reflected in the decline in Marginal Propensity to Save (MPS) in the last three years and the increase in Marginal Propensity to Consume (MPC) (Kompas.com). Based on the information above, the level of consumption of the Indonesian population has increased compared to saving or what can be called saving (ojk.go.id).

Financial management behavior is the ability possessed by an individual or a person in preparing daily finances from planning, budgeting, checking, managing, controlling, finding and saving income or costs for the future. The strong hope of an individual or a person to fulfill their life needs in accordance with the level of income obtained will lead to financial behavior (Kholilah and Iramani, 2013). Management financial behavior is a form of good and correct financial management and planning. Financial behavior can be influenced by several factors such as financial attitude, financial knowledge, parent education and parental income. This is supported by previous research conducted by Khairani and Alfarisi (2019), Wibowo and Dewi (2021), Herdjono and Darmanik (2016), Adiputra and Patricia (2019), Lianto and Elizabeth (2017), Dwiastansti (2017), Kholilah and Iramani (2013) and Ida and Dwinta (2010).

Financial attitude (financial attitude) in research by Herdjono and Darmanik (2016), expressed the opinion of Pankow (2003), defining financial attitude as a state of mind, opinions and judgments about finances. The financial attitude that a person takes in financial matters can influence the financial results that will be obtained in the future. Financial Attitude is reflected by an individual who has a good mindset about money and the perception of money management for the future (Obsession), does not control people with money and according to him money can be used to solve problems (Power), can control oneself to control finances (Effort), Always feeling sufficient and grateful for the money earned or owned (Inadequacy), not wasting money on things that are less important (Retention), and old-fashioned perceptions or views about money according to which money

[2] Mien, N. T., & Thao, T. P, *Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam*, 2015.

is better kept for yourself than invested or saved in Banks (Securities) (Furnham in Herdjiono and Darmanik, 2016).

Financial knowledge is a person's ability to manage daily finances. This is in accordance with the statement from Kholilah and Iramanii (2013) in Herdjono and Darmanik's (2016) research that financial knowledge is a person's mastery of various things about the world of finance. Financial knowledge can also be interpreted as everything a person controls regarding finances. So, consumers who have good financial knowledge will be able to use money according to what they need, so this will encourage producers to make products or services that are more suited to their needs. The ability to analyze, manage and plan finances is basic financial knowledge that everyone must have. There are various sources of knowledge that can be obtained, including formal education, such as high school or college programs, seminars and training classes outside of school, as well as informal sources, such as from parents, friends, and the work environment.

Parent education level is the last level of education taken by parents. The level of parent education can also be interpreted as formal education taken by parents. These education levels include elementary school (SD), middle school (SMP), high school (SMA), bachelor's, master's and doctoral degrees. A person's level of education can influence decision making and behavior in many ways. This is because someone who has a high level of education has high insight and knowledge, so before making a decision he will consider the insight and knowledge he has as a guide. The higher the education, the more knowledge one obtains, which can influence a person's choices. Parents have an important role in education and character formation in children. This can influence children's behavior and decision making.

Parental income is the level of income earned by the respondent's parents per month, whether from salary, wages or income from business results in research. With differences in income levels, differences of opinion and views regarding finances will arise. This is because someone with a low income will tend to only focus on meeting their needs without caring about what they want. Meanwhile, someone with a high income will fulfill what they need and also what they want. Parents' economic status factors will have an influence on their children, including their financial behavior. This statement is because each family has different backgrounds in managing and making decisions regarding their finances.

Financial management behavior is a person's ability to manage, namely planning, budgeting, auditing, managing, controlling, searching and storing daily financial funds. Indonesian society tends to have consumerist financial management behavior. A person's financial management behavior is said to be good and can be seen from a person's way or attitude in managing financial flows, managing credit, savings and investments (Dwiastanti, 2017). The main task of money management is the budgeting process. The budget aims to ensure that individuals are able to manage financial obligations in a timely manner using income received in the same period.[3]

LITERATURE REVIEW

Understanding Financial Management Behavior

Financial management behavior relates to a person's responsibility regarding finances.

[3] Ida, and Dwinta, Cinthia Yohana, The Influence of Locus of Control, Financial Knowledge, Income on Financial Management Behavior, *Journal of Business and Accounting*. Vol. 12, no. 3, pp. 131-144, 2010.

Every process of managing, planning and controlling a person's finances is a form of responsibility towards finances. Financial management behavior is a person's ability to manage, namely planning, budgeting, auditing, managing, controlling and storing daily financial funds. The emergence of financial management behavior is the impact of a person's great desire to fulfill their life needs in accordance with the level of income they obtain. There are three things that can indicate a person's financial management behavior, namely cash-flow management, credit management, and saving and investment.[4]

Understanding Financial Attitude

Financial attitude is the application of financial principles to create and maintain value through making the right decisions and managing resources. Financial attitude is a state of mind, opinions and judgments about finances (Pankow, 2003 in Herdjono and Darmanik, 2016). Meanwhile, according to another opinion, financial attitudes are attitudes referring to how a person relates to personal financial matters, which is measured by responses to a statement or opinion (Marsh, 2006 in Herdjiono and Darmanik, 2016). A person's financial attitude will help that individual determine their attitudes and behavior in financial matters, both in terms of financial management, personal financial budgeting, or individual decisions regarding the form of investment taken (Lianto and Elizabeth, 2017). Yamauchi and Templer in Shohib M, 2015 divide attitudes towards money into 5 dimensions, namely: Power-prestige (power-prestige), Retention Time (security-management), Distrust (trust), Quality (quality), Anxiety (anxiety).[5]

Understanding Financial Knowledge

Knowledge about finance is increasingly developing and is starting to be introduced at various levels of education. The practice of financial education is also very close and attached to everyday life, such as how to use the income earned and manage that income for investment or for everyday life. Therefore, financial education is good if it is taught at an early age so that when someone grows up, they can apply the knowledge gained well. Youth learn about money mostly from schools and parents, with an emphasis on savings (Chowa at.al, 2012 in research by Herdjiono and Darmanik, 2016). So it can be concluded that financial knowledge can be used in various aspects of human life, both on a daily basis and for long periods of time.

Understanding Parent Education

Education is an important role in human life, a person's education can influence all his activities and behavior, so that someone with a high education will be different from someone with a low educational background. The level of parent education according to (Soetopo and Wasty, 1984) is a level taken by parents, namely the level of formal education. The level of education carried out or pursued by parents varies, starting from primary education level, secondary education level, and higher education level. In the national education system, article 12 paragraph 1 states that the levels of education included in the school education pathway consist of primary education, secondary education and higher education. Parents who have a higher level of education do have greater resources, both income, time, energy

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[4] Mien, N. T., & Thao, T. P, *Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam*, 2015.

[5] Lianto, R., & Elizabeth, S, Analysis of the Influence of Financial Attitude, Financial Knowledge, Income on Financial Behavior Among Palembang Housewives. STIE MDP Management Journal, 1-12, 2017

and contact networks, which allow them to be more involved in their children's activities.

Understanding Parental Income

Parental income is the level of income obtained by the respondent's parents per month, whether from salary, wages or income from business results. Income is measured based on income from all sources. the largest portion of total income is wages and salaries. According to another opinion, parental income is the level of income earned by parents per month (Nababan, 2013 in WIbowo and Dewi, 2021). Differences in parents' income levels will have an impact on the emergence of differences in understanding and perception, resulting in different behavior in managing finances. In addition, there is a greater possibility that individuals with available sources of funds (income) will demonstrate more responsible financial management behavior, considering that the available funds (income) give them the opportunity to act responsibly.[6]

METHODS

Types of research

The type of research used in line research is quantitative research. According to Kasiram (2008:149), quantitative research is a process of discovering knowledge that uses data in the form of rare data and analyzes information about things you want to know. Sugiyono (2017:15) states that quantitative research methods can be interpreted as research methods that are based on the philosophy of positivism, used for research in certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, analysis data It is quantitative/statistical in nature with the aim of testing the hypothesis that has been established.

Population

The population in this study was 939 Pamulang University Postgraduate Program Students, Even Semester Class 2022/2023 (data obtained from the University Admin).

Sample

The sampling technique in this research uses non-probability sampling, namely a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample.[7] The type of non-probability sampling used is purposive sampling, namely a technique for determining samples with certain considerations. The sample criteria in this research are:

1. Active students of the Pamulang University Postgraduate Program, Even Semester Class 2022/2023 because they are considered to have sufficient financial insight.
2. The respondent's parents have jobs with a fixed monthly salary.

Determination of sample size was carried out using Slovin (in Riduwan, 2005), namely as follows:

$$n = \frac{N}{1 + N(\varepsilon)^2}$$

Information:

[6] Ida, and Dwinta, Cinthia Yohana, The Influence of Locus of Control, Financial Knowledge, Income on Financial Management Behavior, *Journal of Business and Accounting*. Vol. 12, no. 3, pp. 131-144, 2010.

[7] Sugiyono, *Understanding Qualitative Research*, Bandung: Alphabeta, 2012.

n = Number of Samples
N = Number of Population
Ɛ = Standard Error 0.05 (5%)
By using the formula above, the number of research samples can be calculated in the following way:
n = 939/1 + 939 (0.05)2
= 280.50 rounded to 281 students.
The sample in this study was 281 Pamulang University Postgraduate Program Students, Even Semester Class 2022/2023.

Data source

The approach in this research uses a quantitative approach with primary and secondary data. According to Anshori and Iswati (2009), quantitative research is research that is structured and quantifies data so that it can be generalized. Primary data is data collected by an individual/an organization directly from the object under study and for the purposes of the study in question which can be in the form of interviews, observations. Secondary data is data obtained/collected and combined by previous studies or published by various other agencies. Secondary data in this research are theories and data sourced from books and magazines.[8]

Data collection technique

The data collection procedure used in this research was purposive sampling. In this research, primary and secondary data collection was used. Primary data is obtained from distributing questionnaires to predetermined respondents. Secondary data is obtained from primary data that has been processed.

Data analysis technique

Multiple Linear Analysis

This multiple linear regression analysis model is used to measure the strength of the relationship between two or more variables, and also shows the direction of the relationship between the dependent (dependent) variable and the independent (free) variable.

Classic assumption test

1. Normality Test

The Normality Test is carried out to determine whether the residuals are normally distributed or not. The normality test was carried out using the Kolmogrov Smirnov approach. By using a significance level of 5%, the Asymp.Sig (2-tailed) value is above a significant value of 5%, meaning the residual variable is normally distributed.

2. Heteroscedasticity test

Ghozali (2018:137) states that the heteroscedasticity test aims to test whether in the

[8] Situmorang, S. H., & Lufti, M, *Data Analysis for Management Research and Business*, Medan: USU Press, 2015

regression model there is an inequality of variance from the residual of one observation to another observation. lInline research in conducting a heteroscedasticity test is by looking at the lplot of the distribution of lresidual l(SRESID) and lpredicted variable l(ZPRED).

3. Multicollinearity test

According to Ghozali (2018: 107), the multicollinearity test aims to test whether the regression model is found to be correlated due to independent (independent) variables. If correlation occurs, then there is a multicollinearity problem. A good regression model should have no correlation between the dependent variables. Multicollinearity test in line research looks at Tolerance Value or Variance Inflation Factor (VIF).

Hypothesis testing

1. lT lTest (partial lTest)

According to Ghozali (2018:98) the t test is used to find out how much influence an explanatory/independent variable individually has in explaining the dependent variable. This test was carried out to determine whether the independent variables consisting of financial attitude (X1), financial knowledge (X2), parent education (X3) and parental income (X4) partially have a significant influence on the dependent variable, namely financial management behavior. This research was conducted with a significance level of 5% or 0.05.

2. lF l Test (Simultaneous l Testing)

According to Ghozali (2018:98) the f test was carried out to find out whether all the research's independent variables had a joint influence on the dependent variable. By looking at the magnitude of the probability of singnification. If the significance probability value is <0.05 or 5% then the variables financial attitude (X1), financial knowledge (X2), parent education (X3) and parental income (X4) do not influence simultaneously or together on the financial management behavior variable.

Determination Coefficient Test (R2)

This coefficient of determination functions to find out what percentage of influence financial attitude (X1), financial knowledge (X2), parent education (X3) and parental income (X4) simultaneously have on the financial management behavior variable. According to Ghozali (2018:97) the coefficient of determination (R2) is used to measure the extent of the model's ability to explain variations in the dependent variable or dependent variable. The coefficient of determination value is between zero (0) and one (1). The higher the coefficient of determination, the higher the ability of the independent variable to carry out variations in changes in the dependent variable.

RESULT AND DISCUSSION

Based on the results of SPSS data processing in table 4.9, the multiple linear regression model equation is obtained as follows:

$$Y = -1{,}631 + 0{,}296X1 + 0{,}442X2 + 0{,}293X3 + 0{,}308X4$$

Information:

1. Constant (α) = -1.631. This shows a constant level, where if the variables Financial Attitude (X1), Financial Knowledge (X2), Parent education (X3) and Parental Income (X4) are 0, then the Financial Management Behavior (Y) of Pamulang University Postgraduate Program Students Even Semester Batch 2022/2023 shows a negative behavior of -1.631 assuming other variables remain constant.
2. Coefficient X1 = 0.296. This shows that the financial attitude variable (X1) has a positive effect on financial management behavior or in other words, if the financial attitude variable (X1) is increased by one unit, then financial management behavior (Y) will increase by 0.296 units, assuming other variables still. On the other hand, if financial attitude decreases by one unit, then financial management behavior will decrease by 0.296 units.
3. Coefficient X2 = 0.442. This shows that the financial knowledge variable (X2) has a positive effect on financial management behavior (Y) or in other words, if the financial knowledge variable (X2) is increased by one unit, then financial management behavior (Y) will increase by 0.442 units, with assuming other variables remain constant. On the other hand, if financial knowledge decreases by one unit, then financial management behavior will decrease by 0.442 units.
4. Coefficient X3 = 0.293. This shows that the parent education variable, (X3) has a positive effect on financial management behavior or in other words, if the parent education variable, (X3) is increased by one unit, then financial management behavior, (Y) will increase by 0.293 units, with assuming other variables remain constant. On the other hand, if parent education decreases by one unit, then financial management behavior will decrease by 0.293 units.
5. Coefficient X4 = 0.308. This shows that the parental income variable (X4) has a positive effect on financial management behavior or in other words, if the parental income variable (X4) is increased by one unit, then financial management behavior (Y) will increase by 0.308 units, assuming other variables still. On the other hand, if financial attitude decreases by one unit, then financial management behavior will decrease by 0.308 units.

Classic assumption test

1. Normality Test

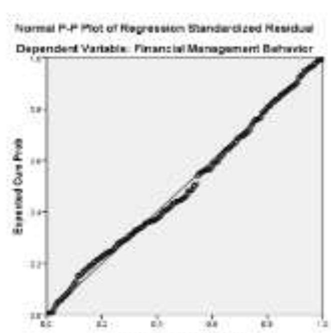

Figure 1. Graphic Method Test Results for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023

Source: SPPS 16 (data processed)

From the Normal P-Plot image in Figure 4.1, it can be concluded that the points from the test follow a diagonal line, so the Normal P-Plot test can appear normal because the points do not form a particular pattern. To be more certain, you can look at the Kolmogorov Smirnov test, by looking at whether the residual data is normally distributed or not.

Table 2. Kolmogorov-Smirnov One-Sample Test Results for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		281
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.96710837
Most Extreme Differences	Absolute	.046
	Positive	.046
	Negative	-.038
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on Table 4.1, it is known that the value of Asymp. Sig. (2-tailed) is 0.200 and above the significant value (0.05), in other words the residual variable is normally distributed.

2. Heteroscedasticity Test

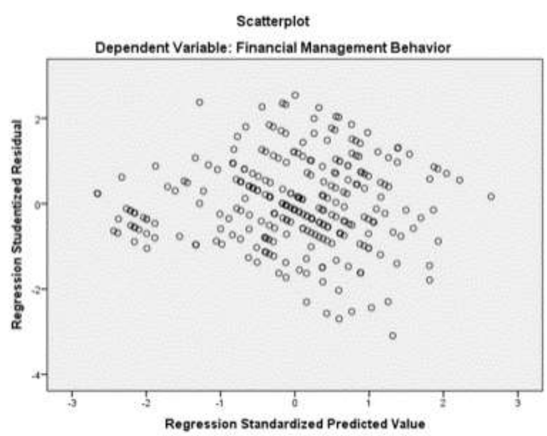

Figure 2. Scatterplot Test Results for Pamulang University Postgraduate Program Students for Even Semester Class 2022/2023

From the results of SPSS data processing in Figure 4.2, it can be concluded that heteroscedasticity does not occur in the regression model. Because it is in accordance with the basis for determining the occurrence of heteroscedasticity, which states that the scattered points do not form a pattern and are located around a distance of 0.

3. Multicollinearity Test

Table 3. Multicollinearity Test Results for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023 Angkatan Semester Genap 2022/2023

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-1.631	2.329		-.701	.484		
Financial Attitude	.296	.064	.256	4.598	.000	.642	1.558
Financial Knowladge	.442	.068	.361	6.451	.000	.635	1.574
Parent Education	.293	.150	.135	1.960	.051	.419	2.388
Parental Income	.308	.144	.149	2.147	.033	.414	2.415

a. Dependent Variable: Financial Management Behavior
Source: SPSS 16 (processed data)

Based on table 14.2, it can be seen that the independent variables (Profitability, Solvency, Liquidity, Activity, and Company Size) have a tolerance value of > 0.10 and a VIF value of < 10 so it can be concluded that multicollinearity does not occur.

Hypothesis testing

F Test (Simultaneous Test)

The f test aims to determine whether there is a simultaneous (joint) influence between the independent variable and the dependent variable. By looking at the magnitude of the syngnification probability. If the significance probability value is <0.05 or 5% then H0 is rejected or said to have a significant effect. If the significant value is > 0.05 then H0 is accepted or said to have no significant effect. The f test results can be seen in table 4.3 below:

Table 4. F Test Results (Simultaneous Test) for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2015.852	4	503.963	56.426	.000[b]
	Residual	2465.045	276	8.931		
	Total	4480.897	280			

a. Dependent Variable: Financial Management Behavior
b. Predictors: (Constant), Parental Income, Financial Attitude, Financial Knowladge, Parent Education

Based on the SPSS output results in table 4.3, the f test shows an f value of 56,426 with a significance value of 0.000. This can mean that the variables Financial Attitude, Financial Knowledge, Parent Education and Parental Income simultaneously have a significant influence on Financial Management Behavior.

T Test (Partial Test)

The t test is used to show how much influence an independent variable individually has in explaining the dependent variable. This test is used to test the influence of each independent variable, namely the Financial Attitude, Financial Knowledge, Parent Education and Parental Income variables on Financial Management Behavior. Hypothesis testing criteria can be seen (1) If sig > 0.05 then H0 is accepted. (2) If <0.05 then H0 is rejected.

Table 5. Results of the T Test (Partial Test) for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-1.631	2.329		-.701	.484		
Financial Attitude	.296	.064	.256	4.598	.000	.642	1.558
Financial Knowladge	.442	.068	.361	6.451	.000	.635	1.574
Parent Education	.293	.150	.135	1.960	.051	.419	2.388
Parental Income	.308	.144	.149	2.147	.033	.414	2.415

a. Dependent Variable: Financial Management Behavior

Source: SPSS 16 (processed data)

Based on Table 4.4, the partial test results state that financial attitude (X1), financial knowledge (X2), and parental income (X4) have a significant level below 0.05. This means that variables X1, X2 and X4 influence the dependent variable, namely Y (financial management behavior). Meanwhile, Parent Education (X3) has a significance level above 0.05, which means that variable X3 has no effect on the dependent variable, namely Y (financial management behavior).

Coefficient of Determination Test (R2)

Table 6. Coefficient of Determination Test Results for Postgraduate Program Students at Pamulang University Even Semester Class 2022/2023

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.671[a]	.450	.442	2.989	1.644

a. Predictors: (Constant), Parental Income, Financial Attitude, Financial Knowladge, Parent Education

b. Dependent Variable: Financial Management Behavior

Table 6 shows the R2 value = 0.671. This means that the relationship between financial attitude, financial knowledge, parent education and parental income on financial management behavior is 67.1%, which means that the ability of the independent variable is able to influence the dependent variable by 67.1%, while the remaining 32.9% is influenced by other variables. who were not included in this study.

DISCUSSION

The Influence of Financial Attitude on Financial Management Behavior

Based on the results of hypothesis testing on the influence of financial attitude on financial management behavior, the beta coefficient value for the financial attitude variable is 0.296, which means it has a positive effect on financial management behavior. The significance value is 0.000, which is smaller than 0.05, so the financial attitude variable has a significant effect on financial management behavior. So it can be concluded that the financial attitude variable has a significant positive effect on financial management behavior. Respondents' responses to the question "Always set aside some money for savings" greatly influenced the positive results of the influence of financial attitude on financial management behavior with the percentage who chose to strongly agree at 44.6%, agree at 46.4%, disagree at 8.7%. and disagree as much as 0.3%. The respondents' responses show that the majority of respondents always set aside some of their money for savings.

The Influence of Financial Knowledge on Financial Management Behavior

Based on the results of hypothesis testing on the influence of financial knowledge on financial management behavior, the beta coefficient value for the financial knowledge variable is 0.442, which means it has a positive effect on financial management behavior. The significance value is 0.000, which is smaller than 0.05, so the financial knowledge variable has a significant effect on financial management behavior. So it can be concluded that the financial knowledge variable has a significant positive effect on financial management behavior. Respondents' responses to the question "One's financial knowledge is very important for managing one's finances" which greatly influenced the positive results of the influence of financial knowledge on financial management behavior with the percentage who chose strongly agree as much as 35.9%, agree as much as 55.1%, disagree as much as 8, 7%

while those who chose not to agree were 0.3%. The respondents' responses show that the majority of respondents agree that a person's financial knowledge is very important for managing their finances.

The Influence of Parent Education on Financial Management Behavior

Based on the results of hypothesis testing on the influence of parent education on financial management behavior, the beta coefficient value for the parent education variable is 0.293, which means it has a positive effect on financial management behavior. The significance value is 0.051, which is greater than 0.05, so the parent education variable does not have a significant effect on financial management behavior. So it can be concluded that the parent education variable has a significant positive effect on financial management behavior. Respondents' responses to the question "The education my parents had was very helpful in managing family finances" which greatly influenced the positive results of the influence of parent education on financial management behavior with the percentage who chose strongly agree as much as 7.7%, agree as much as 41.1%, 46.0% disagreed and 5.2% disagreed. The respondents' responses show that the majority of respondents agree that parental education is very helpful in managing family finances.

The Influence of Parental Income on Financial Management Behavior

Based on the results of hypothesis testing on the influence of parental income on financial management behavior, the beta coefficient value for the parental income variable is 0.308, which means it has a positive effect on financial management behavior. The significance value is 0.33, which is smaller than 0.05, so the parental income variable has a significant effect on financial management behavior. So it can be concluded that the parental income variable has a significant positive effect on financial management behavior. Respondents' responses to the question "Getting the freedom to buy whatever necessities I want" are very influential on the results of the positive influence of parental income on financial management behavior with the percentage of those who strongly agree being 5.6%, agreeing at 51.2%, disagreeing at 5.6%. 35.2%, and disagreed at 8.0%. The respondents' responses show that the majority of respondents agree that the freedom to buy whatever necessities they want can influence a person's financial decisions.

The Influence of Financial Attitude, Financial Knowledge, Parent Education and Parental Income on Financial Management Behavior

Based on the results of hypothesis testing on the influence of financial attitude, financial knowledge, parent education and parental income on financial management behavior, the significance value of 0.000 is smaller than 0.05, so the variables financial attitude, financial knowledge, parent education and parental income have a significant effect on financial management behavior. So it can be concluded that simultaneously the variables financial attitude, finance

CONCLUSION

It can be concluded that there is a significant influence of financial attitudes, financial knowledge, parental education, and parental income on the financial management behavior of postgraduate students at Pamulang University. The research results show that these factors jointly or partially influence students' financial management behavior. The implication is that students need to make financial plans to be more responsible in their financial behavior. Apart from that, awareness of the importance of the ability to act and make financial decisions is the key to managing finances better.

Suggestions that can be given based on this journal are the need to increase students' understanding and awareness regarding the importance of financial education, both from parents and educational institutions. In addition, it is recommended that students strengthen positive attitudes towards finance, increase financial knowledge, and consider parental income as factors that influence their financial behavior. In this way, students can develop more responsible and effective financial management habits for a more financially stable future.

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